

**THE EVANGELICAL
LUTHERAN CHURCH OF OUR SAVIOR
HADDONFIELD, NJ**

**2019 ANNUAL
CONGREGATIONAL REPORT
AND BRUNCH MEETING
SUNDAY, JANUARY 26, 2020
AGENDA**

The Annual Meeting will begin immediately following the brunch at approximately 11:15 AM.

Order of Business

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Please bring this report with you to the meeting. A limited amount of copies will be available.

2019 Senior Pastor Annual Report

2019 Pastor Annual Report

As Our Savior's pastor I've had a lot to be grateful for in the past year as well as having some challenges come our way that were unanticipated. In no particular order here are my highlights.

That for which I am grateful

- Hosting seven homeless men through the Interfaith Homeless Outreach Council of Camden and having enough overnight and meal hosts to cover the entire two weeks without any issue.
- Fitting eighteen teens at the communion rail as they participated in their Affirmation of Baptism (Confirmation) service in June; many who continue to be active in Oasis Youth.
- A new Habitat for Humanity in Winston-Salem that accommodated both our lodging and work needs better than we could have ever imagined for one of the most productive and community building youth mission trips I've hosted in the last decade.
- An inspiring week of VBS using Lutheran World Hunger resources for over 70 children that has also led to some returning to sing in the Children's Choir.
- A well developed and implemented Fall Stewardship campaign focusing on "Growing in Faith – Growing in Service – Growing in Giving" that was creatively developed by our Congregation Resources Team that began to have us reflect on how our gifts of time, talent, and treasure are a result of our faith life and relationship with a God who provides us with all we need.
- The ability to accept Vicar Joshua Pontious as our pastoral intern for the year. Fewer and fewer congregations are able to handle the financial responsibility for an intern and it is a blessing that between a bequest from the Betty Keene estate and our Memorial Gift Board that we are able to have Vicar Josh learn and grow in being a pastor with us.
- An incredible staff that continues to provide excellence in everything they do and insures the ministry at Our Savior focuses on both high quality and meaningful relationships, which includes Pauline Worusski accepting the position of Interim Music Director/Organist after Austen Wilson's resignation and doing such a fine job of managing both positions well.

The challenges we've faces this year have included:

- After nine years serving as our Director of Music Ministry and Choir Director for all choirs except the Cherub Choir Austen Wilson resigned after accepting a position to a congregation in Jacksonville Florida. Consequently the challenge of identifying his replacement led to a new challenge; can our music ministry maintain and improve with the position being combined with that of the Organist given Pauline Worusski has the education, skills, and experience to fill the position?
- Within the same week of receiving Austen's resignation we also received one from our bookkeeper, Darlene Haines. Thankfully one of our own has been able to fill the position and all is going well.
- Anticipated envelope and loose offerings were lower than anticipated, which would have been an issue were it not for significant expense savings resulting from both a consolidation of the two music ministry staff positions as well as my daughter no longer needing to be covered by the medical insurance the congregation provides me and my family.
- Despite a nice bump in attendance in 2018 we saw a decline in attendance for the first time in seven years. Average weekly worship attendance continues to be one indicator of a congregation's health and vitality so it is concerning we declined by 4% in one year.

In addition to the above I've been grateful and challenged to serve as both the Southwestern Mission Cluster counselor and Delaware Mission District Dean in the past year and do what I can in assisting congregations in the Camden, Gloucester, and Burlington counties in the call process as well as continuing to provide opportunities for congregations in those areas to work in ministry collaboratively and welcome new pastors and interim pastors to the community. In order to do this work with greater focus I resigned my position as the Synod Ecumenical Representative after my term on the Lutheran Ecumenical Representative Network was over this past April.

As I look to 2020 my attention will need to focus on leading the congregation of Our Savior where God needs the church to be in a very different society and culture than the one that birthed this congregation in 1927. The world is very different now and God will need the church to adapt and embrace the adventure of mission and ministry needed or accept the same consequence as congregations around us have experienced of closing their doors. I look forward to sharing in this adventure with you as I have for the last fourteen years. May God's Spirit continue to strengthen and guide us along the way.

2019 Changes in the Parish Register

Members Received (20)

By Infant/Adult* Baptism (11)

Hudson Amato, Luke Chaiken, Lucas Egeland, Dawson Floyd, Morgan Hammond, Fay Marciano, Hailey Millard, Haley Pal-madessa, Madison Schemeley, Eleanor Trevena, Mila Williams

By Transfer, Profession of Faith, Reactivation, Clerical Adjustment (9)

Reagan Bickle, Shelly Curran, Nancy & Robert Dempsey, Tom & Melinda Matula, Liam Matula Robert & Helen Waldner

Voting Members Removed (29)

By Death (9) (by date)

Janice Bellenghi, William Doherty, Patricia Sutherland, John Drew, Dorothy Gulick, Ruth Balderman, Eleanor Gaines, Dorothy Powell, Nancy Clark

By Transfer or Other (1)

Susanne Donovan

By Member Request, Move Out of Area, or Due to Inactivity (19)

Jean Beutler, Hadley Christman, Julie Christman, Robert Christman, Robert DeBeradinis, Nicole Frederico, Gordon Hall III, Christine Hall, Norma McCoy, Nicholas Procopio III, Jill Procopio, Karl Schneider, Patricia Schneider, Keith Speyerer, Douglas Thurston, Adam Yoder, Kenneth Yoder, Lori Yoder, Lucas Yoder

Pastoral Acts

Confirmations (18) Allison Baxter, Elena Bovell, Bobby Bridges, Rex Cottone, Emily Demers, Libby DeMichele, Logan Gebhart, Jessica Howley, Lynnea Martinsen, Joseph Poliafico, Peyton Rhodes, Marissa Rodriguez, Christina Schaffer, Rachael Simpkins, Sara Smith, Jack Turner, Brooke Warren, and Amelia Wright

First Holy Communion (8) Carter Adams, Nolan Doyle, Lillian Gallagher, Benjamin Gonzalez, Henry Gralish, Emma Morris, Isaac Sandone, Avery Visconti

First Bibles (7) Carter Adams, Patrick Deery, Hailey Duckett, Lillian Gallagher, Ryan Gallagher, Benjamin Gonzalez, Henry Gralish

Weddings (10) (*italics indicates non-member, by date*) *Maryane Corsini & David Wyche, Jennifer Schrank & David Berri-gan, Christine Kinzler & Brien Piotrowicz, Amanda DiJoseph & Bud Brown, Hae Min & Eugene Haag, Natalie Hrubos & Michael Bare, JoAnn Buttaro & Steven Cooper, Jessika Kachnic & Justin Joy, Gina Villecco & Spencer Cowan, Holly Harrington & Andrew Ortega*

Non-Member Funerals (7) *Linda Mazzone, Richard Fruggiero, Eric Zaun, Vinko Madiraca, Kenneth Schutte, Daniel Dexter, Maryellen Buchler*

Memorial Garden Interments (1) Dorothy Powell

Director of Music

2019 was a year that brought much change to the LCOS music ministry. In the spring, Austen Wilson announced that he would be leaving as he had accepted a position at a Methodist church in Florida and in July, I took on the position of Interim Music Director, being in charge of all music, planning, and choirs, while also keeping my position as organist.

In June I traveled to Portland, OR to attend the conference of Lutheran Church Musicians where I attended workshops about planning, handbells, and children choirs. Upon returning, I began my position as Interim Music Director and began planning hymns, anthems, and Lessons and Carols.

At the end of July, we had a wonderful Vacation Bible School where our kids learned 8 songs in just a few days! As a result of VBS, we had several non-LCOS families bring their kids to children choir this year, which has been great. Many thanks to Sarah Smith for being my assistant that week and to Jaime Frazier-Baldwin for organizing and overseeing everything.

In August, I was able to travel to Taizé, France through the generosity of LCOS, where I was immersed in beautiful music and worship surrounded by young adults. This experience is both something that I will always carry with me, but also something that has deeply influenced how I approach worship. We have already done some Taizé music since August and will be doing more in 2020.

We had a very strong fall and winter music season! The cherub choir has been a small, but mighty group! Our children choir has been revived after experiencing a hiatus and we now have around 8-9 children in vocal choir and 10 in the bell choir, with a new one joining this month! It has been a joy to sing and ring with them. Our youth choir lost a few members as they moved away for college, but they have been doing great even with decreased numbers and I am very proud of their work, especially with their Christmas music. The adult bell choir has been ringing beautifully and has done some challenging pieces this season. These choirs have sung and rung once a month and continue to do so.

The adult choir has grown in size and is still a wonderfully fun and musical group to work with! They faithfully sing every Sunday morning with a short winter break and a summer break (though many served as soloists doing special music in the summer). I am looking forward to every Thursday night and Sunday morning with them and love making music with them.

While it was a concern before I took on the position how we would handle me leading from the piano, it has not been an issue. Most anthems programmed have been with the piano, though even anthems with an organ have worked as well. For Lessons and Carols, I hired Jess Arnold to play the piano while I conducted the orchestra and choirs, and I still played the organ. This combination worked very well and I intend on doing that for any bigger musical projects we have.

In November, we started our *Music at LCOS* season with *Dramedy*, a voice and piano recital with mezzo soprano Amanda Wyand and me at the piano, which had a very good turnout. The Adult Choir provided a delicious reception.

Our Lessons and Carols service on December 22nd had the theme *Peace Came to Earth* and featured over 40 singers in the

festival choir, as well as the youth choir, the children choir, a string orchestra, piano, and organ. I am very happy with the result and have already begun planning for our next season.

I would like to thank our staff for being wonderful colleagues, Cathe Bare for being a fantastic Worship & Music chair and keeping us all on track, Jaime Frazier Baldwin for organizing VBS, Sandy DeDonatis for all her help and patience and humor, Dave Wyche for doing communications about our events, Caralyn Baine for her help with filing music, Beth Hill for her thoughtful cards and ideas, Jess Arnold for being a fantastic musician and reliable substitute, and everyone in the adult choir for their support and contributions.

Respectfully submitted, Pauline Worusski

Director of Youth and Family Ministry

This year has been a very busy one for me. We started the year with our first MLK Jr Day of service at LCOS. We had a great turn out of over 25 youth, it helped that a lot of service projects in our area were canceled that day because of the frigid temperatures. During the time the youth were able to help around the church and do great projects for the community. In February, I hosted a potluck dinner and game night at my home for The Young Adults. We had 4 people attend and had a great time. We had our first bring a friend to Sunday School day and had 5 friends come on this fun day. Gary Visconti put together a survey and sent it out to the Sunday School families on how we could better improve our Sunday school program. Also in February, 12 of the Confirmation and Oasis Youth attended a bowling outing to Pinsetters, all thanks to Sandy who gifted the group a bowling party.

In March, Sidney Speas and myself took 8 Confirmation Youth to SkyZone, the youth had a great time and it was a great bonding experience for them. Also in March, we kicked off the ELCA Good Gifts Campaign for Lent. The Sunday School kids loved getting the Piggy Banks to fill up during Lent. As a congregation we were able to raise over \$1,600 and bought 2 full farms and a bunch of other animals. Also during Lent, I handed out Peace by Piece puzzle pieces to the Sunday School students. This helped increase our attendance and helped the kids better understand the meaning of Lent. I hosted round table discussions with Sunday School parents to go over the survey that was done in February. The main concerns that were voiced was changing the time of Sunday School and the curriculum. There were many discussions about changing the time of Sunday School but with the amount of people it would affect, we decided not to change the time. I was able to help Pastor Wayne with 1st Communion Class, this year we tried a new curriculum and all of the families really enjoyed it.

In April we tried to host our Annual Easter Egg Hunt at Radnor Field, but because of the weather we had to cancel the whole event. I was able to give a children's sermon on Easter at all 3 services and after worship I gave out the candy that was donated for the Easter Egg Hunt. In May, we hosted our annual Mission Trip Pasta Dinner and raised over \$1,100. We are looking for ways to raise even more for this great trip in the coming year. I was also able to attend the Confirmation Retreat with 17 of our youth at Pastor Wayne's Pocono House. Our youth were very active in May. They took over worship on Mother's Day and they did an amazing job and are looking forward to being even more involved in this year's planning of Youth Sunday. This was our first year not having a Mother's Day Pancake Breakfast and switched to Muffins with Moms instead. I attempted to host a Junior Oasis pizza and movie night for kids in 4th to 6th grade, unfortunately only one kid was able to attend. The end of Sunday School meant the end of an era. Bonnie Richards retired after serving as Sunday School Superintendent for over 20 years. Thank you Bonnie for all of your hard work and dedication to the church and our program.

In June, I held an Acolyte Appreciation Dinner to thank all of our acolytes for a great job during the year. I was also able to attend the New Jersey Synod Assembly with Sidney Speas as our youth adult voter and Sophia Howard as our youth voter. During the assembly, Sophia was a candidate for the Youth Chair on Synod Council. Unfortunately she did not win, but her role in our church and in the church as a whole, continues to grow. In July was Mission Trip. I was only able to take the drive to Virginia with the kids because I had a medical emergency and had to come home. Also in July, we had VBS. We had a little hiccup and I had to change the curriculum because it was racially insensitive. We were able to find a great program from the ELCA. We had 75 kids attend and 25 of them were from LCOS. We were also able to raise over \$750.00 for ELCA World Hunger. During the VBS week, Jen Rhodes hosted a pizza and pool party for the current Oasis youth and the incoming members.

After much research and many conversations with other Youth leaders around the country, I decided to switch the Sunday School Curriculum and how we looked at Sunday School. I decided to start bringing 1st to 5th graders into worship during the sharing of the peace, so they were in worship during communion and they were dismissed after the end of worship. I also decided the 6th graders will be in worship 2 Sunday's a month to see how worship works, so next year they feel more comfortable following along when they become acolytes. In September, we had our first backpack blessing during worship. Then we kicked off the school year with Rally Sunday. We had over 30 kids register for Sunday School. I also had the opportunity to help with the Confirmation retreat and had acolyte training. I also decided to have monthly dinners with the Confirmation Class and Oasis before meetings for the youth to have fellowship together and the kids have really been enjoying it. Oasis started back up with the help of Sidney Speas, Barb Standke and Kim Warren. They will be running the program while I am on maternity leave.

In October, we hosted our first Animal Blessing and had 7 animals attend. The Oasis and Confirmation Class participated in the Annual Worship and Walk at Cooper River. The Sunday School kids also started working on the Christmas Pageant. We also decided to create a new Sunday School Class for Kindergarten and 1st graders because of the amount of kids in the Pre-K & Kindergarten classes.

Finally, in December, the Sunday School performed their annual Christmas Pageant, we had over 30 kids involved and almost 150 people in attendance. Since we switched the program to 9:15 with a potluck breakfast, we have seen a great increase in numbers. The Confirmation Class and Oasis hosted their annual Drop n Shop and Deck the Halls, next year we are looking to see how we can get more adults involved in helping with Deck the Halls. It was decided by the council that a very generous donation that was left to LCOS would be given to families with children, Oasis and the Young Adult program. In the coming year, before I go on maternity leave I will be hosting a roundtable discussion with these groups on how we can use this money. One of my favorite parts of my job is being able to give the Children's Sermon on Christmas Eve. This year we had around 60 kids come up for the Children's Sermon and they were so enthusiastic to hear the story of Jesus' birth. Thank you so much for all of your continued support and prayers of the children and youth ministries at LCOS.

Respectfully submitted, Jaime Frazier-Baldwin

Vicar's Report

For the last five months of this year I have had the honor and privilege of serving as your Pastoral Intern and Vicar here at Lutheran Church of Our Savior. I've had the opportunity to meet so many of you, either in the office, in worship, or at one of the various ministry committee meetings and ministry opportunities that have come up so far in the latter half of 2019.

Every person I've encountered here at Our Savior has been incredibly welcoming, both to me and to other people that come into contact with this congregation as visitors and guests. It is an absolute joy to be in a place that is so rich and generous with its hospitality.

Each and every week provides me with new opportunities to learn from you, and hopefully (if your responses are any indication), share with you some of my own unique gifts and knowledge. From our time together in worship, to bible studies, and events with our Confirmation class, I count each opportunity I spend with you to be a blessing and look forward to more in the coming year.

Vice President and Personnel Report

The 92nd year of the Evangelical Lutheran Church of Our Savior (LCOS) saw a number of changes. Average attendance did decrease over the previous year. However, through the generous support of the Congregation, LCOS was again able to provide for its various ministries to those in the congregation and in the community where we live.

In the area of Personnel, there were staffing changes from 2018.

First, Austen Wilson, Director of Music Ministry, resigned in June 2019 to accept the position of Director of Music at Mandarin United Methodist Church near Jacksonville, FL. At the recommendation of the Worship and Music Committee, The Personnel Committee recommended to the Congregation Council that the positions of Director of Music Ministry and Church Organist be combined into a new singular position and that Pauline Worusski be offered that new position. The Council approved this recommendation at its June 2019 Meeting. Pauline Worusski accepted the offer to fill the position of Director of Music Ministry/Organist and assumed that role effective July 1, 2019. At the same meeting, The Council approved the recommendation to appoint Robert Dempsey to fill the part time position of Bookkeeper that Darlene Haines left earlier in the year.

The Personnel Committee also revised the Family Leave Policy to comply with the changes in New Jersey State Employment Law that became effective in February 2019.

I would like to thank the members of the Personnel Committee that includes Pastor Zschech, Paul Knauer, Shannon Foskett, and Laurie Eason for their support throughout the year in handling these Personnel matters.

I would also like to acknowledge the members of the Congregation Council who are finishing their terms of service: Laurie Eason and Glenn Martin. I have very much appreciated the dedication and hard work of both of the departing Council members.

And the coming year will present the Congregation with new challenges. LCOS remains as one of the largest and most active Lutheran churches in our area. With prominence comes responsibility. To continue to live out the Gospel and to maintain a vibrant church with our many ministries LCOS will need a continued focus on outreach, especially to families with children in our community and the continued support of the Congregation. I know that each of you will join me in meeting the challenges that we have in the coming year.

Yours in Christ, John Drozdzal, Ed.D., Vice President, Congregation Council

Audit Committee

No audit required.

Committee and Sub-Committee Reports

Adult Education

Lutherans recognize the need for and discipline of lifelong study of Scripture and the Christian faith. To that end there were several opportunities for adults in the congregation to deepen their understanding of Scripture and the theology and practices of the Christian faith. They included;

Pastor's Bible Discussion for Daily Living: Pastor Wayne Zschech leads the same session on Monday nights and Wednesday mornings for various six to seven week discussions on an entire book of the Bible. In 2019 the groups read the entire

Financial Secretary Report

All Envelope Offerings							Average Weekly Worship Attendance - AW-WA				
Month	5 Year rolling average %	Total Revenue per Budget x Rolling Avg % = 2019 Plan Giving	Actual Monthly Giving 2019	Actual Giving vs Plan Difference Over (Under)	Actual Monthly Giving 2018	Actual Monthly \$ Difference 2019 vs 2018 Over (Under)	2019	2018	2017	2016	AWWA - Monthly Diff. 2019 vs 2018
Jan	6.45%	\$ 29,811	\$ 44,273	\$ 14,462	\$ 25,472	\$ 18,801	152 168	155 186	145 182	170 190	-2%
Feb	7.06%	32,634	32,308	(326)	28,365	3,943	169	202	153	279	-10%
Mar	8.42%	38,894	33,620	(5,274)	31,668	1,952	303	225	281	178	-16%
Apr	8.95%	41,366	40,413	(953)	40,187	226	162	194	172	174	35%
May	7.39%	34,142	37,875	3,733	34,967	2,908	165	176	153	144	-16%
June	7.87%	36,355	35,509	(846)	50,071	(14,562)	108	133	122	104	-6%
July	6.67%	30,843	28,510	(2,333)	31,344	(2,834)	109	119	122	122	-19%
Aug	7.20%	33,285	26,152	(7,133)	28,270	(2,118)	165	172	163	158	-8%
Sept	7.77%	35,893	35,294	(599)	33,775	1,519	160	162	190	187	-4%
Oct	9.30%	42,968	28,114	(14,854)	37,652	(9,538)	180	192	199	183	-1%
Nov	8.40%	38,834	38,212	(622)	34,315	3,897	210	214	181	193	-6%
Dec	14.53%	67,151	74,766	7,615	68,157	6,609					-2%
Total	100.00%	\$ 462,176	\$ 455,046	\$ (7,130)	\$ 444,243	\$ 10,803					

Average YTD Worship Attendance

171	178	172	174
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Adult Education (continued)

books of Joshua, 1st and 2nd Samuel, and started the Gospel of John. Portions of each book were discussed over the 7 week study periods. The classes are a discussion group on the selected reading with Pastor Wayne acting as the facilitator to connect how the Scripture reading applies to our faith in daily life.

Lenten Midweek Seminars: Focusing on the discipleship practice of “Invitation” the group discussed the book; *The Invitational Christian* as it explores how congregations can be more invitational in inviting people to worship or a ministry event or program or service event with greater ease and conviction. Pastor Wayne led the gathering of diners in a large group discussion of that week’s assigned readings as well as facilitated small group table conversations during the hour.

Baptism Class for Parents: Pastor Wayne Zschech led several classes for parents desiring to have their infant or child baptized periodically throughout the year. It is intended to prepare parents for the responsibilities they agree to provide at their child’s Baptism as well as provide a general overview of the Lutheran theology of Baptism and how our church practices the sacrament. The class is held at least two to three times a year.

Respectfully submitted, Pastor Wayne Zschech

Altar Guild

It is my pleasure to serve as co-chairperson of the Altar Guild with Arlene Stolarick. We are very fortunate to work with a group of 29 dedicated ladies . These ladies give up one month a year to make sure our sanctuary is ready for worship each Sunday. They decorate with flowers, plants and other décor, change paraments (when needed), set/clean up weekly communion, replace pew cards, sharpen pencils and prepare for baptisms. There are some ladies that just help wash communion cups the first Sunday of the month and there are also some ladies that help make the baptismal napkins.

We'd also like to thank Sue Tharp who does an excellent job decorating the church for all seasons. There aren't words that can express how grateful we are for all the ladies of the Altar Guild. We really appreciate all your dedication and hard work. We thank the congregation for all of their support by placing flower memorials every week and for Easter and Christmas. We would like to extend to anyone in the congregation that might be interested in serving on the Altar Guild to see me or Arlene. There are several weekly tasks that can be performed without volunteering for a whole month.

Respectfully submitted, Eva Shaw & Arlene Stolarick, Co-Chairs.

Altar Guild Treasurers Report

The treasurer of the Altar Guild submits the following report:

Checking account balance as of 12-31-19 \$ 2336.88

Savings account balance as of 12-31-19 \$ 10,763.90

Please note \$5000 of the savings account is dedicated by the Cunningham Family for altar flowers for their parents every August.

The Altar Guild is responsible for purchasing the communion wafers & wine, oil for the candles, scribble cards for the children, the weekly altar flowers, baptismal candles & napkins, Christmas Poinsettias and Easter Lilies.

This year we purchased a new intinction vessel and purificators for communion. This coming year we will be looking into purchasing a new Christ candle.

Respectively Submitted, Stacey Shaw, Treasurer

Communications Committee

Our new sign has been installed, looks beautiful and has been announcing events since the summer. We are continuing progress on the indoor signage which will increase the security in the building, as well as make it more user-friendly. We continue to promote church events and activities, using social media as well as printed press releases. And we are continually updating the website.

Respectfully Submitted, Barbara Standke

Confirmation

Confirmation ministry is really a life-long process that begins in baptism and continues throughout one's life. However, the catechetical instruction that is typically referred to as "confirmation" typically occurs during a youth's 7th and 8th grade years and the ultimate goal is for participants to discover and discern how they will live their lives as Christian disciples in the context of their unique lives. In 2019 there were eighteen youth who participated in their Affirmation of Baptism on June 2, whose names are found in the Parish Register report of this document. They also attended a pre-confirmation retreat in the Poconos where they examined and identified how they would live out each of the promises they would be making in the Affirmation of Baptism service.

Each youth and parent Guide use the Head to the Heart resources to facilitate small group discussion, as well as provide scripture readings and devotional material for each day of the week in between Learning Events that typically occur every two weeks. Youth and Guides were involved in leading the Theme Events by preparing some form of skit, image, or analogy related to the theme of the night from January to May.

In the fall the program shifted to having Pastor Wayne Zschech lead this part with a greater focus on the Bible and Luther's Small Catechism as well as incorporate learning Lutheran hymnody related to the Learn Event theme. Service events included helping decorate the church for Christmas, making a meal for My Father's House, and cleaning the pantry, youth room, and preparing the store room to accommodate a shower to be used by the IHOC homeless men to be housed in March on the Martin Luther King Jr. Day of Service. The Fall Retreat this year was a lock-in at the church focusing on the stewardship of our time, talent, and treasure. Community building exercises were also included in the activities both on Friday night and at Camp Edge Retreat Center Alloway, NJ utilizing their low ropes course and team building exercises.

I cannot thank the parents enough who give of their time and lives to the youth of our confirmation ministry. Their ongoing participation is what insures a vibrant and faithful youth ministry in our congregation. Many thanks to Carlos Bovell, Sandy Hoffman, and Lourdes Demers for volunteering last year and to returning Guides Becky and Curt Bogina, and Jennifer Rhodes for continuing to volunteer for this program year along with new Guides Vicar Josh Pontious and Jennifer Smith, as they work with the 20 youth in the 2019-2020 program year. Many thanks also to those parents who volunteered to coordinate the various Play and Serve Events and for Jaime Frazier-Baldwin, our Director of Youth and Family Ministry, for her coordination of events with the Oasis Senior High Youth Group. We couldn't do it without you.

Faithfully submitted, Pastor Wayne Zschech

Congregation Resources

In May, the congregation was surveyed on their pledging thought process and practices. Seventy-five households responded which enabled the Committee to modify the approach and materials for the Stewardship Campaign. There were two campaigns conducted this Fall. The basic themes were Growing in Faith by Growing in Service and Growing in Giving. Bulletin inserts and Messenger articles were developed by Committee members in both campaigns to connect our relationship with God to ministry involvement and the support of the church and those ministries. In addition, Ethan Quanci designed the original logos for both campaigns which were included on all campaign materials.

For the Growing in Faith, Growing in Service campaign, a mailing was sent to the congregation which included a Ministry Overview and a Time and Talent Response sheet. There were 40 response sheets returned with multiple ministries selected. The sheets were distributed to the appropriate Council members for further action.

During the Stewardship Campaign, two skits were performed which encouraged a thoughtful process when deciding on pledging. The Bulletin inserts which included a summary of social ministry support, a helpful income/giving chart and some pledging myths were combined for inclusion with the pledge card mailing. As a follow-up to the pledge card mailing, an acknowledgement was sent to those who pledged and a second appeal to those who hadn't yet returned a card. The result was 95 pledges for a total of \$260,770. Our hope during both campaigns was to encourage the congregation to thoughtfully consider growing their faith and relationship with God through their service to community and support of LCOS.

Giving Statements were distributed in January 2019 for 2018 and June and October for 2019. Offering envelopes were organized and labeled for Congregation pick up. With information provided by Shannon Foskett, Financial Secretary, Carol Maniaci produced Congregation Support Statements throughout the year displaying attendance and giving figures.

In addition, because of the time commitment necessary to perform an audit, an internal Audit Committee was not feasible. Bowman and Company was contracted to perform a 2018 financial review. Details are being finalized and the review should be available in the near future.

The Committee worked with Shannon Foskett on surveying the Counter population on the current procedures and timing of counting the weekly offerings. A Bulletin insert was developed to solicit new counters and the schedule for counting was updated. In addition, Shannon initiated sending an email reminder to counters monthly.

Thanks to Committee members, Shannon Foskett, Carol Maniaci, Linda Nelson and Laura Oakes for their insights, hard work and support and Pastor Wayne and Vicar Josh for their guidance.

Respectfully submitted, Millie King

Fellowship

2019 was a year of transition for Fellowship at LCOS. It was also a time for brainstorming and bringing new life to the meaning of Fellowship. 2019 saw an introduction to a new book club, with its first official meeting taking place in January of 2020. While the wine tasting event was not held during this year, it will be making a comeback for 2020. The tradition continued with the December Advent Brunch. As we enter a new decade, I look forward to growing Fellowship within LCOS and discovering what we can do with both the old and the new.

Respectfully submitted, Samantha Wentz

Library

This year we added a jigsaw puzzle exchange to our library. We had many donations and have a nice selection on our shelves. Thank you to those who left puzzles and we hope you enjoyed the puzzles you took. Puzzle donations are always welcome – 300 pieces or more, please.

We had 18 books donated, and we thank you for passing them on to us. We continue to offer book suggestions on the table in the Narthex and in the Messenger each month.

Our traveling books project brings books to senior members of the congregation, most of whom are not able to come to church. We made 23 visits this year.

Your Library Ladies, Beth Hill, Barbara Standke, and Judy Caravelli

Mission Quilts

Meeting 2 times a month, Mission Quilts participants enjoyed fun, fellowship and productivity with a larger than ever group joining in. Over 40 quilts were completed in time for the Blessing of the Quilts services in November. These quilts will be delivered to the Lutheran World Relief warehouse near Baltimore to be distributed when needed to disaster sites worldwide. We especially appreciated donations of beautiful fabrics which encouraged us to stretch our creativity in making these simple quilts pretty as well as useful.

Respectfully submitted, Laurie Eason

Outreach

No report.

Pantry

During 2019, through the congregation's generous donations of groceries and money, we have been able to serve our families with 811 bags of groceries. There has been an increase over the last 2 years: 2018: 777 bags; 2017: 642 bags. We ended the year with a balance of \$3623. There has been a trend this year of a decrease in actual grocery donations (except for the Holidays) and an increase in cash donations.

Pantry Family Profile: We are currently serving 10 families consisting of 13 Adults, 4 Teens and 6 children. Our families live in Camden, Westhampton, Bellmawr, Haddonfield, Woodlynne, Cherry Hill, Audubon and Collingswood.

We had a turnover of 4 families, 2 of those families no longer needed our assistance. They were very grateful for the years of support. We work with Ed Hess, Community Case Worker and the local School Nurses to find new families. This year one of the new families came from Bridge of Peace.

Volunteers: We have 14 active Volunteers both individuals and families who pack and/or deliver groceries.

We get calls and letters from our Pantry Families thanking us for our support. To many it means the difference between paying an electric bill and buying groceries for their family. The Pantry is a vital branch of our Social Ministry Program.

Respectfully submitted, Lynn Block, Pantry Coordinator

Property Report

Throughout 2019, your Handyman Group consisting of Don Wallace, Don Webb, Jon Batchelor and Peaches Larro have spent almost every Thursday morning making sure the church facilities remain in tip-top shape. However, this past year saw a new member join the group, Nancy Dempsey, and our name was changed to the Fixit Group, since we are no longer all male. Welcome, Nancy! On a sad note, we also mourned the death of our member Matt Braccio, who passed away a few months ago. Our prayers go out to his wife, Janie.

Duties and repair tasks too numerous to mention, involving all of the church property, were accomplished by the group. Be sure to thank them for their tireless efforts that keep our church property in great shape, both aesthetically and functionally. Other than the routine maintenance, etc., done by the Fixit Group, a few updates to our facilities should be specifically mentioned, as follows:

- A brand new lighted Church sign on the corner of Wood and Wayne avenues
- Complete rewiring of several circuit breaker boxes in the boiler room, which were long overdue and eliminated a potential fire hazard
- Repair of the outside walkway lighting system and addition of one new light
- A complete new roof and gutter system on the Parsonage
- Complete software upgrade to the Church telephone system
- A new A/C wall unit for the parsonage family room to replace an old one
- A new HVAC contract with Alber Service Company, which saved over \$1,500.
- Complete window cleaning, inside and out, for our entire facility

The Handyman Group looks forward to another successful year in 2020! Thank you for all your support and enjoy the improvements!

Respectfully submitted, Peaches Larro

Sisters~In~Spirit

Putting our faith into action to help others in 2019

- We helped the clients at My Father's House in Gloucester City feel special by sharing our hand-dipped chocolate-covered pretzels with them at Valentine's Day.
- In March we created special Easter crosses that we delivered to LCOS seniors and shut-ins Easter weekend.
- Through the support and generosity of the LCOS community in December our unique handmade Christmas ornaments helped SIS raise over \$500 dollars for the NJ Nature Conservancy, a local group that focuses on stewarding our natural resources both here and throughout the world.

Strengthening our faith while having fun together in 2019

- A new winter activity in 2019 was a three-part discussion of the Pulitzer Prize winning book, *Gilead*, by Marilynne Robinson.
- Also new this year, in March we gathered for a Sunday lunch at the Oriental Pearl Restaurant, following by a matinee of the High School's spring musical, *West Side Story*.
- In October we gathered for a discussion of *Home*, the follow-up book to our winter book, *Gilead*.
- Unfortunately, our fall devotional evening was cancelled because of illness, but we look forward to bringing this activity back in 2020.
- We enjoyed laughter, fellowship and dinner out together to kick off the new year in January and to end our program year in May.

All women are welcome to be part of Sisters in Spirit. Please contact Connie Wolf at conniemattwolf@msn.com or 856-795-2855 for more information or to be included in our emails. We'd love to have you join us!

Respectfully submitted, Linda Nelson

Social Ministry

In 2019, the members of the Social Ministry Committee were: Betsy Kuehn, Pam DiDario, Jane Evans, Eva Shaw, Stacey Shaw, Jeannette Jelonek, Kathy Shone, Lynn Block, Connie Wolf, Pastor Wayne Zschech, Michele DiGirolamo, and Nancy Dempsey. We meet on the 1st Tuesday of each month at 7pm (except for July, August, and January).

Advent Giving Tree (Betsy Kuehn): We provide gifts to families in need. Church members select a tag from the Advent Giving Tree in late November to early December, purchase, wrap and return requested gifts. In 2019, the congregation generously provided and delivered 240 gifts to children, teenagers, adults, and families through the following organizations: Urban Promise, My Father's House, Caring Hearts Ministries, LCOS Pantry families, Glenview School in Haddon Heights, and Garfield and Tatem Schools in Collingswood. Thank you to all who took an Advent Giving Tree tag and bought the gift or donated money to buy gifts for tags that were not taken. A total of 199 tags were taken by LCOS members. In addition to the \$2500.00 budgeted for the Advent Giving Tree, we had 41 tags left to purchase gifts with monetary donations the congregation made for the Advent Giving Tree. A total of \$620.00 in monetary donations was received.

In 2010, the Advent Giving Tree was dedicated in Dianne Reinhardt's memory to remember her many contributions to this ministry. Beginning in 2018, Betsy Kuehn is now coordinating the Advent Giving Tree.

Holiday Food Drive (Betsy Kuehn): Thank you to all who donated holiday food bags or made monetary donations. For many years, the Holiday Food bags benefitted New Visions in Camden, which was the successor to Tillie and John Myers' Good Samaritan Center. With the closing of New Visions in 2018, the Holiday Food Drive will now benefit the Peace Center at Bridge of Peace Lutheran Church in Camden, a ministry to the poor and homeless in Camden. In 2019, 30 bags of food were delivered to Bridge of Peace. A total of \$635.00 in monetary donation was received. We also provided Holiday Food bags for our 9 Pantry families and pantry of church in Westmont. We also support Bridge of Peace with monetary donations in May and November.

Caring Hearts (Betsy Kuehn, Eva Shaw): We assisted this non-profit agency's families that are seen by Cooper Hospital's Pediatric Infectious Disease Practice. We supported the seasonal holiday parties by providing baked goods and refreshments as well as a collected item (underwear, baby wipes, socks, deodorant, and gifts from Advent Giving Tree) and provide assistance at these parties. The congregation donated deodorant and socks for the Spring Give-A-Way in April 2019. We also supported Caring Hearts with a monetary donation in March and a special Christmas donation. We helped Caring Hearts prepare and provide food for Thanksgiving dinners for 19 families served thru Cooper Hospital's Pediatric Infectious Disease Practice.

IHOC (Interfaith Homeless Outreach Council) PACK-A-SACKS (Stacey Shaw): Social Ministry collected school supplies over the summer to be distributed to homeless children in South Jersey. 70 filled backpacks plus extra supplies were donated to IHOC. Donations were distributed through the Interfaith Homeless Outreach Council (IHOC). IHOC is a non-profit organization based in Cherry Hill that is supported by more than 40 churches and synagogues to help homeless men, women, and children. Thank you to Stacey Shaw for coordinating the project.

THE HOMELESS HOSPITALITY NETWORK (Pam DiDario):

IHOC's flagship program is the Homeless Hospitality Network which serves up to twelve men in an innovative, intensive, thirty-week program. The Homeless Hospitality Network runs from November until May, during which time homeless men, are housed with various member congregations. The congregations serve as hosts for two-week periods, providing meals, a warm, secure place to sleep, and fellowship. During the first ten weeks, the men gain valuable lessons by attending life skills classes on money management, job seeking, and developing interpersonal relationships while also working with nonprofit organizations such as the Goodwill Industries. Following the required training, the men begin an intensive job search. Once they obtain a job, the men must deposit 80 percent of their salaries into an IHOC managed account to be held for them until they secure permanent housing. Throughout the entire program the men participate in intensive drug and alcohol counseling and are expected to attend a minimum of two Narcotics Anonymous and/or Alcoholics Anonymous meetings per week. In addition to all these rehabilitative programs the congregations also make a strong effort to engage the clients during their spare time and keep them active with various recreational activities.

For the first time, LCOS housed the men in our church from February 24th – March 10th 2019. Thank you to all who provided breakfast, lunch, and dinners, and served as overnight hosts for the men. The men were greatly appreciative. LCOS is scheduled to host again from February 23 to March 8, 2020. Please contact Pam DiDario if you are interested in providing a meal during that time. We will also need men of the congregation to volunteer to spend the night in the church with the men.

My Father's House (Michele DiGirolamo): We make a hearty, healthy dinner and deliver it to the 14 women who came to My Father's House for Christian based, court-mandated counseling **every** Tuesday. The women are required to attend a series of probation and counseling sessions lasting 16 weeks. The counseling portion is run with the Camden city courts and is geared to help the teenagers become independent of the circumstances that landed them in the trouble that brought them to the attention of the courts in the first place. We also provided Advent Giving Tree gifts. Thank you to Michele DiGirolamo who took over as MFH Coordinator in January 2019 in place of Ruth Friant. Volunteers are also needed to help deliver meals to My Father's House on Tuesdays. Contact Michele if you are interested in preparing a meal or if able to help deliver the meals.

Plotzke-Patterson Scholarships: At its May 2009 meeting, Memorial Gifts Board approved two \$1000 scholarships for two Urban Promise graduating seniors per year for up to four years of college or trade school. Ideally by the fourth year, LCOS will be providing eight \$1000 scholarships per year perpetually funded from the Bernadine Plotzke and Jean Patterson endowments. Larry Friant & Jennifer Giordano from Urban Promise attended a Memorial Gifts Board meeting to discuss how to increase amount of scholarships given. Memorial Gifts Board will grant 3 \$1000 scholarships to former Urban Promise students returning to college, 2 \$1000 for H.S. graduates that attend Urban Promise. Memorial Gifts Board to also awards \$1000 to LUCY (Lifting Up Camden Youth) graduate for up to 4 years, and 1 LEAP Academy student- \$1000 for up to 4 years. There were 7 Urban Promise Scholarship recipients in 2019, and 4 LUCY scholarship recipients.

Donations: We supported the following programs and services through annual monetary donations: My Father's House, Caring Hearts Ministries, Haddonfield Community Caseworker, Interfaith Caregivers, and the Peace Center at Bridge of Peace Lutheran Church in Camden. Thank you for your offerings which make these donations possible.

Respectfully Submitted, Betsy Kuehn

Worship & Music

Worship and Music Committee meets on the first Sunday of every month immediately following the 10:30 service and it includes lunch!!! We do not meet during the summer months. The committee is an umbrella for all parts of worship: Music, Altar Guild, Acolytes, Ushers, and Communications. We work toward creating a meaningful experience to inspire regular attendance. We also welcome anyone who would like to learn more about us to join us!

This year has been eventful. We said a sad farewell to Austen Wilson, our director of music. We continue to wish him well in his new position in Jacksonville, Florida. Pauline Worusski has expanded her responsibilities to be our interim Director of Music and Organist for one year. Her performance will be evaluated at the end of the year. This fall has seen a pleasant increase in size for all the vocal choirs!

We sponsored Pauline for a Taizé workshop in France, this summer. We have added new candelabras and collection plates in the sanctuary. We have added twenty new Messiah books for the choir.

To all the members of the committee, Jaime Baldwin, Josh Pontious, Eva Shaw, Stacey Shaw, Sue Windle, Dave Wyche, Pauline Worusski, and Pastor Zschech,

Thank you for your effort all year long. You made my job on the committee an easy one.

Respectfully submitted, Catherine Bare

Annual Congregational Meeting Minutes- Sunday January 27, 2019

Call to order: Pastor Zschech called the meeting to order at 11:25am.

Opening Devotion: Pastor Zschech led the assembly using the Devotions in the Annual Report.

Attendance: A quorum of baptized/confirmed members were in attendance with 77 having signed in.

Minutes of 2018 Annual Congregational Meeting: no additions or corrections.

Motion to accept the minutes: (Dan Cook, Eva Shaw) **Accepted unanimously.**

Reports of Officers:

Pastor Wayne Zschech- Senior Pastor: please refer to report on page 2. Pastor gave a recap of 2018 and upcoming 2019 events. Over 70 volunteers participated in the Feed My Starving Children Mobile Pack. The 2019 Mobile Pack will be in Fall 2019 at the Cherry Hill Armory. 28 youth and 4 adults went on the Mission Trip to North Carolina for Habitat for Humanity. 18 youth to be confirmed in 2019. LCOS will host the IHOC men this year. The 2019 theme is "Be Invitational". The many opportunities to serve others were discussed.

Vice-President/Personnel (John Drozdal): see report on page 4. John encouraged us to support this year's theme of "Be Invitational".

Financial Secretary (Dan Cook): see report on page 5. Dan thanked those that served as counters for their support.

Treasurer (Pastor Zschech in place of Luanne Fogelson): see pages 9-11. 2018 started with \$49,000 in account as a buffer. We support our Mission partner, Bridge of Peace Lutheran Church in Camden. Memorial Gift Board provides support for Director of Youth & Family Ministries position. Haddonfield Child Care pays \$950 per month to use or building.

Motion to accept and approve Executive reports: (Jim Frazier, Spike Riley), **Approved unanimously.**

Reports of Staff members:

Austen Wilson – Director of Music: see report on pages 3-4. Austen discussed importance of singing in worship.

Jaime Frazier Baldwin- Director of Youth & Family Ministry: see report on page 4. Jaime thanked everyone for their support when she took 1 youth to National Youth Gathering in Houston, Texas. Also thanked those for their support with change in time for Vacation Bible School.

Report of Memorial Gifts Board (Mike Fallon): Thanked those families who directed gifts to MGB. Also acknowledged Karin LaBarge, Financial Secretary, Bob Mirabello, Recording Secretary, and Bobbi Newsham who supports the college education of students from Camden. LCOS will host an intern beginning this summer, supported by bequest from Betty Keene's estate.

Report of Committees and Subcommittees: see reports starting on page 7. Laura Oakes from Congregational Resources Committee reported that 100 pledges were received which total \$272,360.00. Laura also acknowledged Janice Bellegli, that served on Congregational Resources Committee, who passed away suddenly on January 5, 2019. Refer to article that Janice wrote for the January messenger.

Unfinished Business: none.

Election of Church Council and Memorial Gifts Board:

Nominees for Church Council: Shannon Foskett, Samantha Wentz, Millie King, Scott Goldthorp, Paul Knauer (finishing Luanne Fogelson's term).

Nominee for Memorial Gifts Board: Bobbi Newsham.

Elected by unanimous vote.

New Business: Motion to increase expenses- increase Publicity & Communications to \$3000.00, Outreach to \$2000.00, Insurance to \$11,500.00 (Shannon Foskett, Spike Riley). **Motion approved.**

Adoption of 2019 Budget- Motion to approve budget as amended (Dave Wyche, Jack Berrigan), **motion passed unanimously.**

Motion to adjourn: (Janie Braccio, Danielle Deery), **Meeting adjourned.**

Meeting closed with prayer.

Respectfully submitted, Betsy Kuehn, in place of Laurie Eason, Council Secretary

LUTHERAN CHURCH OF OUR SAVIOR: 2019 FINANCIAL REPORT & 2020 BUDGET

TREASURER'S 2019 FINANCIAL REPORT

1. Total Income for 2019 was \$18,008 as a result of Total Expenses being significantly below the 2019 Budget which offset the shortfalls in Total Revenue.
2. Total Revenue for 2019 was \$8,154 below the 2019 Budget as a result of the following significant event:
 - a. Envelope Offering was \$7,128 below the 2019 Budget, but 2.5% above 2018
3. Total Expense for 2019 was \$28,227 above the 2019 Budget as a result of the following significant events:
 - a. Director of Music and Organist consolidation saving \$9,300 in expense
 - b. Pastor Portico expense reduction of \$7,664 due to family status change
 - c. Bookkeeper expense of \$3,434 below Budget

LCOS 2020 PROPOSED BUDGET

1. The 2020 Proposed Budget is balanced with \$508,844 of estimated Revenue and Expense
2. Total Revenue is projected to be less than 2019 as a result of the following:
 - a. Non Budgeted Income decrease from \$14,500 to \$8,000 to strengthen the Elevator and Van Funds
 - b. Youth Director salary support by MGB from \$18,044 to \$1,600
 - c. Envelope Offering projected increase of 2.0% over 2019 or \$464,000 which offsets the above reduction in Other Income
 - d. Past Income/Surplus utilization of \$15,544 (less than 2019 Income)
3. Total Expense is projected to be higher than 2019 as a result of the following:
 - a. Financial Review (Audit) scheduled annually with an estimated cost of \$4,000
 - b. Benevolence Projects increase from \$7,500 to \$9,500
 - c. Mission Partner Support (Bridge of Peace) new line item of \$2,500
 - d. Inflationary increases in various areas
 - e. Continuation of expense reduction from consolidation of Music Director and Organist and Pastor Portico in 2020 Offsetting some of the expenses above

2019 FINANCIAL REPORT

	2018	2019	2019	2019	2020
	<u>ACTUAL</u>	<u>ACTUAL</u>	<u>BUDGET</u>	<u>VAR*</u>	<u>BUDGET</u>
TOTAL REVENUE	468,869	517,044	525,198	(8,154)	508,844
TOTAL EXPENSE	463,694	499,036	525,198	(26,162)	508,844
TOTAL INCOME	5,175	18,008	0	18,008	0

* Variance: 2019 Actual less 2019 Budget

REVENUE & EXPENSE DETAILS

	2018	2019	2019	2019	2020	19 ACTUAL VS 20 BUDGET % CHANGE
	<u>ACTUAL</u>	<u>ACTUAL</u>	<u>BUDGET</u>	<u>VAR</u>	<u>BUDGET</u>	
Revenue						
44200 · ENVELOPES						
Total 44200 · ENVELOPES	\$444,086	455,048	462,176	(7,128)	464,000	2.0%
44300 · OTHER INCOME						
1502-02 · Donations for Use of BLDG	14,137	16,102	16,500	(398)	16,700	3.7%
1502-03 · Thrivent Matching Grants	0	96	0	96	0	-100.0%
1502-04 · Non-Budgeted Income	0	14,576	14,500	76	8,000	-45.1%
1502-05 · Matching Funds	3,774	1,500	4,000	(2,500)	2,000	33.3%
1502-08 · Anonymous Gift	0	1,000	0	1,000	1,000	0.0%
1502-99 · Pastor Discretionary Fund	(190)	700	0	700	0	-100.0%
1502-09 Youth Director from MGB	0	18,044	18,044	0	1,600	-91.1%
Past Income: Surpluses	<u>7,062</u>	<u>9,978</u>	<u>9,978</u>	0	<u>15,544</u>	<u>55.8%</u>
Total 44300 · OTHER INCOME	24,783	61,996	63,022	(1,026)	44,844	-27.7%
Total Revenue	468,869	517,044	525,198	(8,154)	508,844	-1.6%

Expense	2018	2019	2019	2019	2020	19 ACTUAL VS
	<u>ACTUAL</u>	<u>ACTUAL</u>	<u>BUDGET</u>	<u>VAR</u>	<u>BUDGET</u>	20 BUDGET <u>% CHANGE</u>
65000 · STAFF SALARIES						
1601-01 · Pastor -Base Salary	\$63,311	65,572	65,573	(1)	66,622	1.6%
1601-02 · Pastor - Portico	\$47,917	45,051	52,715	(7,664)	43,438	-3.6%
1601-03 · Pastor- Soc. Sec.	\$5,244	5,350	5,350	0	5,519	3.2%
1601-04 · Pastor-Housing Equity	\$2,498	2,500	2,500	0	2,500	0.0%
1601-05 · Pastor-Auto	\$2,163	1,121	1,500	(379)	1,500	33.8%
1601-06 · Pastor-Cont. Ed. (1601-17)	\$182	63	700	(637)	1,000	1487.3%
1601-07 · Pastor-Prof. Exp	<u>\$535</u>	<u>2,109</u>	<u>750</u>	<u>1,359</u>	<u>1,000</u>	<u>-52.6%</u>
Total 65000 · STAFF SALARIES	\$121,850	121,766	129,088	(7,322)	121,579	-0.2%
66000 · STAFF BENEFITS						
1602-01 · Parish Administrator	\$37,521	38,271	38,271	0	39,259	2.6%
1602-02 · Parish Admin.-Portico	\$5,253	5,128	5,128	0	5,016	-2.2%
1602-03 Administrator FSA	\$1,030	1,027	1,000	27	1,050	2.2%
1602-04 · Director of Music	\$38,750	51,565	40,688	10,877	56,552	9.7%
1602-05 · Director of Music- Portico	\$12,469	14,425	21,888	(7,463)	14,761	2.3%
1602-06 · Dir of Music - Cont. Ed	\$578	1,370	700	670	1,250	-8.8%
1602-07 · Bookkeeper	\$5,243	6,766	10,200	(3,434)	8,000	18.2%
1602-08 Director Youth & Family	\$15,600	31,824	31,824	0	34,245	7.6%
1602-09 Director Youth & Family- Portico	\$0	4,263	0	4,263	4,171	-2.2%
1602-10 · Organist	\$24,274	12,744	25,488	(12,744)	0	-100.0%
1602-11 · Supply Pastors/ Org.	\$2,017	1,500	2,575	(1,075)	2,600	73.3%
1602-12 · Organist Cont. Ed	\$0	0	500	(500)	0	n/a
1602-40 · Custodian	\$10,917	11,135	11,135	0	11,423	2.6%
1602-42 · Night Lock-up	\$2,257	2,302	2,302	0	2,362	2.6%
1602-50 · Child Care	\$2,342	2,380	2,380	0	2,441	2.6%
<u>1602-70 · F.I.C.A.</u>	<u>\$11,487</u>	<u>12,497</u>	<u>14,089</u>	<u>(1,592)</u>	<u>13,000</u>	<u>4.0%</u>
Total 66000 · STAFF BENEFITS	\$169,738	197,197	208,168	(10,971)	196,130	-0.5%
66100 · ADMINISTRATION						
1603-01 · Office Expenses	\$5,812	4,897	6,500	(1,603)	6,000	22.5%
1603-02 · Telephone	\$5,684	7,498	5,350	2,148	5,400	-28.0%
1603-03 · Conferences/Assembly	\$626	1,219	1,000	219	1,000	-18.0%
1603-04 · Office Equipment Maint.	\$9,725	9,231	9,000	231	10,500	13.7%
1603-05 · Postage	\$3,177	3,585	3,000	585	3,500	-2.4%
1603-07 · Paper, Printing Supplies	\$1,148	1,071	1,200	(129)	1,000	-6.6%
1603-09 · Congressional Mtg	\$154	178	200	(22)	200	12.4%
<u>1603-10 · Bank Charges/VANCO</u>	<u>\$1,239</u>	<u>1,255</u>	<u>800</u>	<u>455</u>	<u>1,300</u>	<u>3.6%</u>
Total 66100 · ADMINISTRATION	\$27,565	28,934	27,050	1,884	28,900	-0.1%
66200 · CHRISTIAN ED						
1604-01 · Sunday School	\$927	394	1,400	(1,006)	500	26.9%
1604-03 · Vacation Bible School	\$1,000	528	1,000	(472)	600	13.6%
1604-04 · Faith Formation	\$3,017	2,990	2,500	490	3,000	0.3%
1604-05 · Youth Ministry	\$15	181	250	(69)	300	65.7%
1604-08 · Adult Education	\$162	0	200	(200)	200	n/a
1604-09 · Fellowship/Coffee Hours	\$1,042	1,082	1,000	82	1,000	-7.6%
<u>1604-10 · Lenten Soup Dinners</u>	<u>\$346</u>	<u>150</u>	<u>150</u>	<u>0</u>	<u>150</u>	<u>0.0%</u>
Total 66200 · CHRISTIAN ED	\$6,509	5,325	6,500	(1,175)	5,750	8.0%
66300 · CONG. RESOURCES						
1605-01 · Workers Compensation	\$0	1,186	0	1,186	2,600	119.2%
1605-02 · Insurance	\$11,959	10,982	11,500	(518)	8,600	-21.7%
1605-03 · Offering Envelopes/ Financial Review	\$866	857	1,000	(143)	4,900	471.8%
<u>1605-04 · Stewardship</u>	<u>\$0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>100</u>	<u>n/a</u>
Total 66300 · CONG. RESOURCES	\$12,825	13,025	12,500	525	16,200	24.4%
66325 · EVANGELISM						
1606-01 - New Member Classes	\$58	0	100	(100)	100	n/a
1606-03 · Publicity/Communications	\$1,138	983	3,000	(2,017)	2,000	103.5%
1606-05 · Outreach	\$139	5	2,000	(1,995)	500	9900.0%
<u>1606-06 Mission Support</u>	<u>\$5,000</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>n/a</u>
Total 66325 · EVANGELISM	\$6,335	988	5,100	(4,112)	2,600	163.2%

66350 · FELLOWSHIP DEV.						
1607-01 · Fellowship Together	\$186	119	500	(381)	135	13.4%
1607-03 · Seniors - Luncheons	<u>\$254</u>	<u>647</u>	<u>500</u>	147	<u>750</u>	<u>15.9%</u>
Total 66350 · FELLOWSHIP DEV.	\$440	766	1,000	(234)	885	15.5%
68200 · PROPERTY						
1608-01 · PSE&G - Church	\$25,405	27,088	26,000	1,088	27,000	-0.3%
1608-03 · Water & Sewage- Church	\$2,430	2,116	2,600	(484)	2,300	8.7%
1608-04 · Maintenance- Church	\$3,394	6,385	8,000	(1,615)	7,000	9.6%
1608-05 · PSE&G -Parsonage	\$3,637	4,156	3,700	456	4,000	-3.8%
1608-07 · Water & Sewage- Pars.	\$769	998	900	98	1,000	0.2%
1608-08 · Maintenance-Parsonage	\$288	1,253	1,000	253	1,250	-0.2%
1608-10 · Lawn & Maintenance/Snow	\$5,875	6,820	6,500	320	6,500	-4.7%
1608-11 · Service Contracts	\$7,845	8,359	7,900	459	8,400	0.5%
1608-12 · Janitorial Supplies & Plan'ting	\$1,405	1,525	1,200	325	1,600	4.9%
1608-13 Major Repair Fund	<u>\$5,776</u>	<u>6,408</u>	<u>6,000</u>	<u>408</u>	<u>6,000</u>	<u>-6.4%</u>
Total 68200 · PROPERTY	\$56,824	65,108	63,800	1,308	65,050	-0.1%
68300 · SOCIAL MINISTRY						
1609-01 · Benevolence Projects	\$3,050	7,500	9,000	(1,500)	9,500	26.7%
1609-02 · C.L.P. Camperships	\$850	0	850	(850)	0	n/a
1609-05 · Working Arm	\$0	0	0	0	0	n/a
1609-06 · IHOC	\$0	84	1,000	(916)	200	138.1%
1609-05 Mission Quilts	\$46	266	200	66	250	-6.0%
1609-08 · Advent Giving Tree	\$0	475	2,500	(2,025)	1,500	n/a
1609-09 Mission Partner Support	<u>\$0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,500</u>	<u>n/a</u>
Total 68300 · SOCIAL MINISTRY	\$3,946	8,325	13,550	(5,225)	13,950	67.6%
68400 · WORSHIP & MUSIC						
1610-02 · Vocal/ Instrumental Music	\$3,662	2,029	3,500	(1,471)	2,000	-1.4%
1610-06 · Guest Instrumentals	\$4,900	4,750	5,000	(250)	6,000	26.3%
1610-07 · Worship Materials	\$59	123	200	(77)	200	62.6%
1610-08 · Instrument Maint.	\$2,244	3,025	2,375	650	2,000	-33.9%
1610-09 · Music Program Development	\$438	220	550	(330)	300	36.4%
1610-10 · Small Print Devotionals	<u>\$552</u>	<u>1,238</u>	<u>600</u>	<u>638</u>	<u>900</u>	<u>-27.3%</u>
Total 68400 · WORSHIP & MUSIC	\$11,855	11,385	12,225	(840)	11,400	0.1%
68425 · BENEVOLENCE						
1611-01 · NJ Synod Mission Support	<u>\$45,807</u>	<u>46,217</u>	<u>46,217</u>	0	<u>46,400</u>	<u>0.4%</u>
Total 68425 · BENEVOLENCE	\$45,807	46,217	46,217	0	46,400	0.4%

19 ACTUAL VS

	2018	2019	2019	2019	2020	20 BUDGET
	<u>ACTUAL</u>	<u>ACTUAL</u>	<u>BUDGET</u>	<u>VAR</u>	<u>BUDGET</u>	<u>% CHANGE</u>
Total Expense	463,694	499,036	525,198	(26,162)	508,844	2.0%
REVENUE LESS EXPENSE	5,175	18,008	0	18,008	0	

DEDICATED ACCOUNTS

ACCOUNT	ENDING BALANCE	INCOME 1/1/2019 to	EXPENSES 1/1/2015 to	NET INCOME/EXP	YEAR END BALANCE
#####	#####	#####	#####	#####	#####
1701-01 Benevolences	\$3,468	\$3,224	(\$5,163)	(\$1,939)	\$1,529
1700-04 Local Special Benevolence	\$0	\$240	\$0	\$240	\$240
1701-05 Social Ministry	\$3,581	\$2,506	(\$3,691)	(\$1,185)	\$2,396
1701-07 Pantry	\$7,365	\$6,273	(\$2,150)	\$4,123	\$11,488
1701-08 World Hunger	\$645	\$3,005	(\$645)	\$2,360	\$3,005
1701-09 World Missionary	\$1,052	\$805	\$0	\$805	\$1,857
1701-13 Library	\$302	\$10	(\$16)	(\$6)	\$296
1701-14 National Youth Gathering	\$0	\$1,000	\$0	\$1,000	\$1,000
1701-15 Video Fund	\$98	\$225	(\$58)	\$167	\$265
1701-16 Van Fund	\$5,725	\$8,000	(\$11,386)	(\$3,386)	\$2,339
1701-26 Youth Mission Trip	\$490	\$9,239	(\$8,853)	\$386	\$876
1701-27 Youth Ministry Activities	\$1,682	\$25,419	(\$800)	\$24,619	\$26,301
1701-28 Elevator Expenses	\$29,142	\$9,497	(\$32,610)	(\$23,113)	\$6,029
1701-30 Special Music Programs	\$19,463	\$1,261	(\$4,819)	(\$3,558)	\$15,905
1701-31 Feed My Starving Children	\$2,687	\$125	(\$2,812)	(\$2,687)	\$0
1701-34 Vacation Bible School	\$2,246	\$1,660	\$0	\$1,660	\$3,906
1701-46 Disater Relief	\$257	\$32	(\$257)	(\$225)	\$32
1701-48 ELCA Campaign	\$1,785	\$0	(\$1,785)	(\$1,785)	\$0
1701-50 Mission Partners	\$520	\$100	\$0	\$100	\$620
1701-90 Pastor Discretionary Fund	\$4,095	\$2,000	(\$2,809)	(\$809)	\$3,286
1701-99 Interest Income	<u>\$294</u>	<u>\$805</u>	<u>(\$27)</u>	<u>\$778</u>	<u>\$1,072</u>
TOTAL	\$84,897	\$75,426	(\$77,881)	(\$2,455)	\$82,442

2019 MEMORIAL GIFT FUND REPORT

The ELCA mission and vision statement provides guidance to us regarding what is faithful stewardship of God's creation and gifts – "As church together, faithful stewardship is about holding to God's purpose and ensuring the responsibilities and resources that God has entrusted to us are used with great care and with accountability to God, to each other and those served by this church." The Board of Trustees of the Memorial Gifts Fund strive to 1) faithfully manage the gifts given to the Church, 2) spend the income of the funds in an impactful way and in a manner consistent with our purpose and our donors intent, and 3) encourage generosity.

Faithful Management: The funds managed totaled \$1,203,289, at the end of 2019. The net return of the funds in 2019 was 17.54%. These funds are held in diversified investments with 62% in U.S. and international equities and 38% in fixed income and cash at year end. The funds managed have grown over the last five years, even though we have been able to provide almost one-half million dollars to support ministry.

Our Impact: At LCOS, we continue to directly support the ministry of Our Savior by supporting programs that are beyond the ability of the General Fund. In partnership with Church Council, we shared the cost of the Youth and Family Ministry position, the seminary intern, and extensive repairs to the church property. We continued our support of the maintenance of the Memorial Garden as well. We provided support for the music ministry, our youth mission trip, and the church website.

Locally, we supported the caseworker who provides collective assistance to Haddonfield and neighboring residents with respect to food, utilities, and other emergency needs as well as guidance in how to navigate the social services available in Camden County. We also provided support for Interfaith Caregivers, which facilitates independent living for Haddonfield and neighboring residents who are 65+ or disabled. Additionally we matched the congregation's support of Bridge of Peace.

Regionally, thanks to the efforts of Bobbi Newsham, we supported the college education of eight striving and impressive young adults from Camden.

Nationally, we again provided matching funds for member contributions to the ELCA Fund for Leaders.

In all instances, this spending was consistent with the Memorial Gifts Fund Resolution (Bylaws) as approved by the congregation, Fund restrictions and the donors intent.

Encouraging Generosity: We are grateful for the stewardship of our members who remember the Church in life and death. During the past year, we received generous gifts of \$5,729 in memory of Dr. Eugene Haag, Janice Belenghi, Linda Monsen, Shirley Pat Sutherland, John C. Drew, Jr., Helen Fennerty, Eleanor Gaines, Matthew Braccio, Dottie Powell, Dorothy Gulick, and Nancy Clark.

As a Church, we need to continue to improve this area of our stewardship. We encourage all members of the Church to continue their faithful stewardship through their tax and estate planning knowing that the funds will be used well. Donating appreciated securities, designating a portion of a required minimum distribution from an IRA or other retirement account directly to the church, or providing for the church as the secondary beneficiary of a retirement account, an annuity, or an insurance policy is an excellent way to take advantage of the tax laws and help provide for perpetual funding of the church.

In summary, we continue to seek to be faithful Christian stewards, and are thankful for the privilege to sustain the rich heritage of generosity of our members through faithful management of these gifts.

Faithfully Submitted, Mike Fallon & Karin LaBarge

Memorial Gift Board

Report for the 2020 Annual Congregational Meeting

<u>Accounts</u>	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>	<u>12/31/2018</u>	<u>12/31/2019</u>
Dunkle Endowment	\$814,674	\$828,866	\$870,240	\$749,029	\$ 857,296
Unrestricted	48,284	22,864	23,563	35,639	16,952
Restricted	19,713	17,681	6,535	6,652	9,838
Clark-Hartmann	43,033	41,271	39,672	39,720	39,896
Patterson-Plotzke	189,955	200,295	223,755	201,944	229,571
Bott Major Repair	6,230	7,545	42,804	45,372	18,495
Christie Organ	0	0	20,251	19,673	23,959
Memorial Garden	0	6,274	5,553	6,681	7,282
TOTALS	\$1,121,890	\$1,124,796	\$1,232,374	\$1,104,710	\$ 1,203,289
Disbursements	\$75,715	\$103,816	\$92,635	\$109,677	\$107,202
Generous gifts & memorials	\$19,455	\$4,958	\$45,000	\$18,404	\$5,729

The Evangelical Lutheran Church of Our Savior
204 Wayne Avenue
Corner of Wood Lane and Wayne Avenue
Haddonfield, NJ 08033

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Cherry Hill, NJ
Permit No. 164

Annual Meeting - January 26, 2020 Time Sensitive Material Enclosed - Mailed January 16, 2020

Address Service Requested

Annual Meeting - January 26, 2020

DATED MATERIAL

Devotions

Responsive Prayer 2 (*from LBW 164*)

Pastor: Holy God, holy and mighty, holy and immortal,

Congregation: have mercy and hear us.

The Lord's Prayer

The Apostles' Creed

I believe in God, the Father almighty, creator of heaven and earth. I believe in Jesus Christ, God's only Son, our Lord, who was conceived by the Holy Spirit, born of the virgin Mary, suffered under Pontius Pilate, was crucified, died, and was buried; he descended to the dead.* On the third day he rose again; he ascended into heaven, he is seated at the right hand of the Father, and he will come to judge the living and the dead. I believe in the Holy Spirit, the holy catholic church, the communion of saints, the forgiveness of sins, the resurrection of the body, and the life everlasting. Amen.

P: Show us your mercy, O Lord, **C: and grant us your salvation.**

P: Clothe your ministers with righteousness. **C: Let your people sing with joy.**

P: Give peace, O Lord, in all the world; **C: for only in you can we live in safety.**

P: Lord, keep this nation under your care, **C: and guide us in the way of justice and truth.**

P: Let your way be known upon the earth. **C: your saving health among all nations.**

P: Let not the needy, O Lord, be forgotten, **C: nor the hope of the poor be taken away.**

P: Create in us clean hearts, O God, **C: and sustain us with your Holy Spirit**

P: The Lord be with you. **C: And also with you.**

P: Let us pray. Lord God, you taught the hearts of your faithful people by sending them the light of your Holy Spirit. Grant that we, by your Spirit may have a right judgement in all things and evermore rejoice in his holy counsel; through Your Son, Jesus Christ our Lord. **C: Amen** P: Heavenly Father, in whom we live and move and have our being: we humbly pray you so to guide and govern us by your Holy Spirit, that in all the cares and occupations of our life we may not forget you, but remember that we are ever walking in your sight; Through Jesus Christ our Lord. **C: Amen**

P: Let us bless the Lord. **C: Thanks be to God.**

P: The Lord bless us, defend us from all evil, and bring us to everlasting Life. **C: Amen**