

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

**2020 ANNUAL  
CONGREGATIONAL REPORT  
AND BRUNCH MEETING  
SUNDAY, JANUARY 31, 2021  
AGENDA**

**The Annual Meeting will begin by Zoom at 10:30 AM  
Meeting: ID 871 5408 8771 Passcode: 695189**

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## **2020 Pastor Annual Report**

As I reflect on ministry in 2020 it goes without saying that the Coronavirus pandemic greatly impeded ministry at Our Savior from mid-March through the end of the year. Average weekly worship attendance in the first two months reflected an increase of twenty or more people worshipping each week. We had incredible plans and dreams for another Summer Youth Mission trip to Winston-Salem, planning a Delaware District-wide Youth Gathering for the fall, hosting the homeless men of IHOC for a second year, and a number of other expansions to our already thriving ministry.

However, by mid-March it became apparent the holding of worship services in the sanctuary placed worshippers at great risk of contracting the virus and so I and the Council agreed the shuttering of the building to worship, programs, and outside group use was in the best interest of our member and neighbor's health and well-being. In doing so all of those big plans were put on hold as well as many of our regular worship and ministry events. First Holy Communion was postponed from the end of March to Reformation Sunday with the same children receiving their "first" Bible as well. Summer Mission Trip was cancelled. Virtual VBS replaced the joyful noise of children throughout the church in late July. Choir concerts were cancelled. Confirmation was postponed to Confirmation Sunday 2021. Easter, Christmas Eve and weekly worship was held by livestream with no one gathering in the sanctuary to sing Easter Alleluias, Christmas carols, or God's praises in congregation song.

Yet, there is much for which I am grateful in the midst of this pandemic despite all that we've lost. Here are my top seven.

### **That for which I am grateful**

- For Vicar Josh Pontious who enabled us to begin providing livestream worship services both within days of shuttering sanctuary worship and now as a long-term method of providing virtual worship to those unable to gather in the building after the pandemic.
- For technology platforms such as Zoom Meeting and Facebook Live that enabled us to continue holding Bible studies, confirmation classes, ministry meetings, and our Reflections interactive worship. In doing so we now envision using this same technology to expand these same ministry options even after we are able gather in person.
- For Music Director Pauline Worusski who tirelessly sought new and creative ways to provide musical anthems during our worship from our various choirs as well as share the joy and comfort of sacred music through online and socially distanced hymn sings.
- For Director of Youth and Family Ministry Jaime Frazier who provided for faith instruction on Sundays through Zoom as well as at-home materials for parents to use with their children. She successfully provided a virtual Vacation Bible School and inspired many with the videos of our children sharing the ABC's of Advent, as well as being a spiritual support to our Oasis teen youth.
- For Sandy DeDonatis who as Parish Administrator has maintained contact with many of the congregation who are technologically limited in keeping in touch with the body of Christ in order to maintain a sense of community among the congregation.
- For the many of you who have diligently checked in with one another, making sure you have what you need both for body, heart, mind, and spirit.
- For the overwhelming generosity of the congregation in faithfully providing the financial and material resources to assist our Pantry families, Advent Giving Tree families, and the Holiday Food Drive as well as mailing in your envelopes on a weekly basis for some and periodic for others. Your sacrificial giving in uncertain times enabled staff salaries and bills to be paid for which we are all so grateful.

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.

As I look to 2021 my attention will have two foci. The first is leading our congregation back into in-person worship and ministry from our time of being apart. Life will not be the same after this pandemic has passed. The challenge will be glean-ing the blessings we discovered during that time and how we might grow from this experience by the guidance of the Spirit in proclaiming the good news of Jesus Christ, serving the needs of all people, and striving for justice and peace in all the earth.

The second is what I hope the congregation will endorse at our Annual Meeting with the formation of the Mustard Seed Community Childcare at Our Savior that will pick up where Haddonfield Child Care left off when the pandemic forced their early closure. This would be a new ministry for our congregation under a separate 501(c)3 and I hope you read the proposal provided in this Annual Report. It certainly fulfills a need for childcare among dual-working parents in the Haddonfield area.

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 fifteen years. May God's Spirit continue to strengthen and guide us along the way.

*In Christ's service, Pastor Wayne Zschech*

## Members Received (20)

### By Infant/Adult\* Baptism (9)

Jack Angelone, Madeline Bare, Michaela Berner, Jack Caverow, Henry Dickerson, Rocco Gallo, Connor Glass, Scarlett Jones, Cameron Rivera

### By Transfer, Profession of Faith, Reactivation, Clerical Adjustment (0)

## Voting Members Removed (33)

### By Death (7) (by date, *italics indicates out-of-state*)

Jim O'Neil, Connie Haswell, Helen Mountney, William Lodgek, Alexander Hobbs, Margaret Carney, Dick Welden

### By Transfer or Other (6)

Carlos and Jennifer Bovell, Carlos Bovell, Elena Bovell, Mateo Bovell, Luisa Bovell

### By Member Request, Move Out of Area, or Due to Inactivity (20)

Ed and Barbara Baum, Konner Dye, John and Terry Gordon, Amanda King, Kirsten King, Brian Krebs, Gary and Nancy Sarno, Jim Shah, John and Kristen Smyth, Avery Smyth, John Smyth III, Doug and Amy Swan, Michael and Cheryl Thornton, Sean Thornton.

## Pastoral Acts

**Confirmations (0)** Due to the Coronavirus pandemic the youth who were prepared to participate in the Affirmation of Baptism rite (Confirmation) will be participating in that rite in June of 2021 along with the next class due to participate in theirs this year.

**First Holy Communion (8)** Hailey Duckett, Julia McKeever, Kylie McKeever, Maisy Speyerer, Sophia Nemeth

**First Bibles (7)** Hailey Duckett, Julia McKeever, Kylie McKeever, Liam Matula, Maisy Speyerer, Sophia Nemeth

**Weddings (4) (*italics indicates non-member, by date*)** *Amanda Leach & Matthew Warrington*, Pauline Worusski & *Sebastian Downs*, Cynthia Jentsch & *Salvatore Russomano, Jr.*, Noelle Quanci & *Brian Giallorenzo*

**Non-Member Funerals (3)** *Mary Jo Bowers, William Foster, Ron Soltesz*

**Memorial Garden Interments (1)** Connie Haswell

## Director of Music

We began our year as any regular season with a short January break following our Lessons & Carols and Christmas, and then dove back into our choir season. We hosted The Arcadian Trio in February and were getting ready for our Haddonfield churches choir concert when the pandemic hit and we suspended both worship and all rehearsals the middle of March. For the following 6 months, all special music was provided by soloists who either prerecorded their musical offering or sang/played during the livestream. For Easter Sunday as well as our opening Sunday of the fall season, our adult choir learned how to do a virtual choir anthem. When the transmission rate seemed safe (September through the first half of November), the adult choir met every couple of weeks to record choir anthems outside, distanced and masked, with all weekly rehearsals being through Zoom. The children and adult bell choirs met on a weekly basis during the same time period. Cherub and youth choirs have been on hold as parents expressed concern over potentially too much screen time with virtual rehearsals in addition to virtual learning.

While we were only together in person for such a brief time, the three choirs that met in person managed to learn and record plenty of music and I am very proud of them. On December 20th, we presented a virtual Lessons & Carols, with recordings from the three choirs and readings from volunteers.

In this difficult year, I am especially thankful for the adult choir, who faithfully met on Zoom almost every single Thursday night of the year, whether to sing or just gather virtually, and all volunteers who provided special music. Thank you to the Bares for their support and the provision of mask inserts to make singing masked more enjoyable, to Nancy Gulick and John Drozdal for graciously offering their backyard to us for recording sessions, Jeannette Jelonek for creating music masks for all adult ringers, Jess Arnold and Sean Burns for subbing for me, all readers for Lessons & Carols, Nick for making Lessons & Carols and virtual offertories possible for our livestream, and our staff for their innovation and support during this year.

*Respectfully submitted, Pauline Worusski*

## Director of Youth and Family Ministry

### Sunday School

Sunday School started in January with meeting with Sunday School families about what to do with our very generous donation. During the discussion, it was decided that families wanted to have more service project opportunities. We continued on having our new Sunday School class of Kindergarten and 1st grade. It was a great success. Unfortunately, March 8th was our last in person Sunday School class of the year. After Covid hit, I started doing weekly emails to families to share the Online Sunday School Program that Sparkhouse created. I sent these emails out until the end of June.

In August, Pastor Wayne and I decided that the best decision for the health of our Sunday School students, was to do a virtual Sunday School. We meet at 9:30 every Sunday, we have about 10 kids and I do a short lesson with the kids. After they log off from me, they talk to their parents about the lesson. I provide each family with an age appropriate lesson page and 4 questions that they can discuss to better understand the lesson. Since we were unable to have our Annual Christmas Pageant, I decided to do 2 different things for the kids to participate in. The first was our ABCs of Advent. The kids loved doing these and sending them out to the congregation. I am already working on the ABCs of Lent. Also, with the help of Pauline, we had a Christmas Carol Day in Sunday School. The kids dressed up in their favorite Christmas PJs. This coming year I will continue with virtual Sunday School via Zoom. After discussing with Pastor Wayne, we will continue offering Virtual Sunday School even after we are back in person.

### **Vacation Bible School**

Well Vacation Bible School was very different this year. We did a Virtual VBS. Our theme was “Who is My Neighbor?”. The best part of having Virtual VBS was the fact that we were able to have kids not only from our church but kids from Florida, Virginia, Pennsylvania and Delaware join us. Every day I sent out YouTube links for our “Welcome Message”, “Bible Time”, either led by Pastor Wayne, Vicar Josh or myself, “Music Time” led by Pauline and “Craft Time” led by Rachael Simpkins. We had over 50 kids registered and 23 of them were from LCOS. Each day for craft time Rachael led the kids in a craft that would help our community be a better place. For example, one day they created a “Kindness Hug”. For this they took a water bottle and a Kind bar and tied them together with a piece of string and wrote a thank you note to the delivery drives or mail person. We got great feedback for how everyone was able to enjoy this program and the ability to do it at any time. I am currently looking at 2021 VBS. Our theme is “On Earth as in Heaven”. This program is provided by the ELCA and will give the kids a deeper dive into The Lord’s Prayer.

### **Youth Ministry**

In 2020 we started our year off with our Annual Dr. Martin Luther King, Jr. Day of Service. We had a great turn out and we were able to start re-organizing the nursery. This year our Day of Service will be different, but we will be able to make a difference for the community. We continued our monthly dinners for the Confirmation Class and Youth Group. The dinners would not have been possible without the parents who donated a meal every month, I look forward to having them start up again when we start to meet again. I was very fortunate to have Sidney Speas, Barb Standke and Kim Warren helping me this year. Before Covid shut down our meetings, the Youth Group hosted a Junior Oasis Game Day. We had a great time playing Minute to Win It games and hopefully we can do it again in 2021.

Once Covid hit, I decided to end my maternity leave early because I knew my high school kids needed me now more than ever. So I came back from maternity leave after 4 weeks and I started having weekly Zoom Youth Group meetings. After the weather started to break, I would do counseling sessions with the kids on the porch of their home or my parent’s. We took the summer off and started meeting up again in the fall. Whenever the weather would cooperate we would meet outside, if not, we would meet via Zoom. I look forward to being able to meet again in person! Unfortunately, we were unable to do our usual fun events this year especially Youth Sunday, Mission Trip and Summer meet ups.

This year has been a very trying year, but I must thank all of you for your continued support and prayer for our Youth and Family Ministries. Also I want to thank everyone for the help, prayers and presents that were provided since having Joseph. I look forward to the day when we are back in person and you can all meet him, until then, stay healthy and safe!

*God’s Blessings, Jaime Frazier*

### **Vice President and Personnel Report**

At the conclusion of my 2019 Annual Report to the Congregation of the Evangelical Lutheran Church of Our Savior (LCOS) I highlighted the new challenges that LCOS would face in 2020. And I invited the continued support of the Congregation in living out the Gospel through our many ministries. By mid-March, at the beginning of the Lenten season, everything changed. The challenge was the Covid-19 Pandemic and it forced us to close the building to all but staff, suspend in-person services and find new ways to remain a vibrant church.

For several years, the Congregation Council had explored ways to use online media to extend our outreach. Because in-person worship was not going to be possible for the foreseeable future, being able to livestream church worship services suddenly became a top priority.

In August, 2019, LCOS welcomed Vicar Josh Pontius as our new intern. As part of his internship he was present at all Congregation Council Meetings. At the March, 2020 meeting we began exploring options for livestreaming services on Sundays. Vicar Josh shared that he had expertise in live-streaming and social media. We certainly felt the presence of the Holy Spirit.

So we entered the world of technology. Since March 2020, LCOS has streamed it’s Sunday 10:30AM worship service each week. We also streamed services for Holy Thursday and Good Friday and Easter Sunday. Each Sunday, the church has used Zoom to continue the 9:15 worship and Betsy Kuehn has hosted the 9:30AM coffee hour via Zoom as well. We did attempt in-person worship at 8AM, but due to the second wave of Covid-19, those services were suspended again. While we all would like to be back to in-person worship, technology has helped us stay connected.

I would like to acknowledge the work of Pastor Wayne and the Church Staff in guiding the congregation through its most challenging time. And I also appreciate the leadership of the Council’s Executive Committee of Shannon Foskett, Paul Knauer, and Ann Querns. And the other members of the current Congregation Council – Cathe Bare, Jean Bridges, Pam DiDario,

Nancy Frazier, Scott Goldthorp, Millie King, Rich Morris, Barbara Standke, and Samantha Wentz have steadfastly continued chairing their ministries as well.

I would like to extend a special thank you to Pam DiDario who headed up Social Ministry on Church Council. She and her husband Joe moved away from the area so Pam will be leaving Council.

And thank you, the Congregation of LCOS for your unwavering support during this difficult year.

The challenges for LCOS will continue in 2021. I am confident that this Congregation and its leadership teams will meet them in the next year.

*Yours in Christ, John G. Drozdal Ed.D.*

### Financial Secretary Report

All Envelope Offerings							Average Weekly Worship Attendance - AWWA			
Month	3 Year rolling average %	Total Revenue per Budget x Rolling Avg % = 2020 Plan Giving	Actual Monthly Giving 2020	Actual Giving vs Plan Difference Over (Under)	Actual Monthly Giving 2019	Actual Monthly \$ Difference 2020 vs 2019 Over (Under)	2020	2019	2018	AWWA - Monthly Diff. 2020 vs 2019
Jan	7.49%	\$ 34,757	\$ 38,641	\$ 3,884	\$ 44,273	\$ (5,632)	185	152	155	22%
Feb	6.90%	32,027	33,446	1,419	32,308	1,138	186	168	186	11%
Mar	7.06%	32,761	41,043	8,282	33,620	7,423	260	169	202	54%
Apr	9.60%	44,556	32,970	(11,586)	40,413	(7,443)	425	303	225	40%
May	7.38%	34,254	31,435	(2,819)	37,875	(6,440)	219	162	194	35%
June	8.57%	39,759	26,379	(13,380)	35,509	(9,130)	197	165	176	19%
July	6.75%	31,324	26,988	(4,336)	28,510	(1,522)	195	108	133	81%
Aug	7.10%	32,958	30,497	(2,461)	26,152	4,345	192	109	119	76%
Sep	7.72%	35,799	26,552	(9,247)	35,294	(8,742)	170	165	172	3%
Oct	7.53%	34,960	27,559	(7,401)	28,114	(555)	183	160	162	14%
Nov	8.38%	38,886	45,159	6,273	38,212	6,947	192	180	192	7%
Dec	15.51%	71,958	70,320	(1,638)	74,766	(4,446)	131	210	214	-38%
Total	100.00%	\$ 464,000	\$ 430,989	\$ (33,011)	\$ 455,046	\$ (24,057)	211	171	178	

### Audit Committee

No audit required.

## Committee and Sub-Committee Reports

### Adult Education

Lutherans recognize the need for a 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 2020 the groups read the entire books of Jeremiah, Lamentations, and many of the Psalms referenced in Walter Brueggemann's book *The Spirituality of the Psalms*. 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:** This year's midweek series was cut short with the onset of the Coronavirus pandemic and the shuttering of all in-church programs. We had begun a series on growing the church by building relationships using the materials *Get Their Name* for participants to use for discussion. This was unfortunate and the materials will be used in a future Lenten Midweek Series when people are able to physically attend for supper and seminar discussion.

**Staff Book Studies:** Pastor Wayne Zschech led a discussion of *The Book of Forgiving* by Desmond Tutu and Mpho Tutu during the summer months at the same time as the Bible Discussion for Daily Living is usually held rather than a Bible study as typically the group takes the summer off. However, with the pandemic greatly limiting peoples' travel and the need for connection higher than ever the group decided summer meetings would be welcome and address the sense of isolation many were experiencing. In the fall, Director of Music Pauline Worusski, led a 10-week joint discussion with the congregation of Mt. Olivet Baptist Church of Haddonfield on the book *Be the Bridge* by Latasha Morrison addressing the issue of pursuing God's heart for racial reconciliation. It was well received by participants in both congregations and plans are being made to continue the study of antiracism with Mt. Olivet as well as work on a joint project to address the same.

### Altar Guild

I'm blessed to be able to serve as Chairperson for the Altar Guild. To say this has been a challenging year is an under statement. The altar guild members consist of 20 women that care for their church and for one another. We oversee and prepare the sanctuary for Sunday worship. This year it was a little different as some months we couldn't be in the church. However, the church staff stepped up and made sure that the sanctuary was always ready for Sunday worship, thank you very much. We have been able to go back in the church as of September and everything has been going smoothly. A special thanks to Sue Tharp for decorating the church for Christmas. I'm happy to report that Millie King has decided to join the Altar Guild. We give a big thank you to Jane Evans, Shirley Webb and my co-chairperson for many years Arlene Stolarick, who have stepped down this year, we will miss you. We'd like to thank all of you that support Altar Guild. I would like to extend to anyone interested in serving on the Altar Guild Committee to contact me at 856-428-9434.

*Respectfully submitted, Eva Shaw, Chairperson.*

### Altar Guild Treasurers Report

The treasurer of the Altar Guild submits the following report:

Checking account balance as of 12-30-2020 \$ 1649.12

Savings account balance as of 12-30-2020 \$ 10,780.06

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, the Christmas candles, and the Christmas Poinsettias and Easter Lilies.

This coming year we will look into buying a new cross.

*Respectively Submitted, Stacey Shaw, Treasurer*

### Communications Committee

New interior signage for the church was installed identifying exits which will help in the event of an emergency; classroom, restrooms, offices, stairwells and other areas.

We hired Nick Heinze as our Communications Tech in August after Vicar Josh left. . Nick has been overseeing all our communication tech needs including Facebook live services.

*Respectively Submitted, Barb Standke*

## Confirmation

Confirmation ministry was quite different this year with the Coronavirus pandemic requiring us to shutter all of our regular Learn Event sessions held at the church from March 15 to the end of the year. We quickly moved our bi-monthly sessions to be held using the Zoom Meeting platform as it provides the ability for leaders and participants to interact with each other as well as break out into small groups and view other media from a shared screen by the leader.

There were nine youth who participated in the Pre-Confirmation Retreat by Zoom, but due to the pandemic restrictions their Affirmation of Baptism rite has been postponed until the one scheduled for 2021. Depending on the status of the pandemic they will have a joint Confirmation with those scheduled for this year or if necessary will have a separate one to insure social distancing requirements. We also began using the Faith5 Journals in the fall as it is a better resource given the teaching restrictions of the pandemic. Sadly, the pandemic also prevented the youth from participating in almost all of the Play and Serve events typically held during the year. Despite this setback the families did a great job of setting up the three Christmas trees in the sanctuary and narthex while also remaining socially distant during the process.

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 Jennifer Smith and Vicar Josh Pontious 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 Guide Lourdes Demers as they work with the 16 youth in the 2020-2021 program year. Many thanks also to those parents who volunteered to coordinate the various Play and Serve Events and for Jaime Frazier, 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.

**Program Overview:** 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 7<sup>th</sup> and 8<sup>th</sup> 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.

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 ever two weeks. Service events typically include helping decorate the church for Christmas, making a meal for My Father's House, and cleaning the pantry and youth room on the Martin Luther King Jr. Day of Service. The Fall Retreat is a lock-in at the church focusing on either stewardship of our time, talent, and treasure or our Lutheran heritage. Community building exercises are also included in the activities both on Friday night and at Camp Edge Retreat Center Alloway, NJ utilizing their low or high ropes course and team building exercises.

*Faithfully submitted, Pastor Wayne Zschech*

## Congregation Resources

Giving Statements were distributed in January 2020 for YTD 2019 and June and October for 2020. To reduce costs, the number of Offering envelopes for 2021 was reduced from 375 to 299. There were previously 87 extra envelope boxes and 65 members assigned to numbers over 300. These members were reassigned to unused envelope numbers below 300. Offering envelopes for 2021 were organized and labeled for the Congregation pick up in the Parish Hall. We will ask for volunteers to deliver any boxes still in the Hall after the beginning of the year to assist in reducing postage expenses.

With information provided by Shannon Foskett, Financial Secretary, Carol Maniaci produced Congregation Support Statements throughout the year displaying attendance and giving figures. Because of the closing of church due to the pandemic, there was a shortfall in income versus expenses of approximately \$46,000. This was due primarily to the lack of loose offerings normally received during church services and the loss of income from church facility rental.

A Financial Review for 2018 was conducted by Bowman & Company. Results were positive and suggested changes were implemented.

This year's Stewardship Campaign theme was "Stewards of God's Love" with an emphasis on how God's love comes DOWN to us initially at baptism and through the many blessings He has bestowed on us. Our approach was slightly different this year. Our concentration was more on our relationship with God and our neighbor. We presented articles in the Messenger and inserts in the weekly Bulletin throughout the year to reinforce this theme. Because of COVID-19, the skits normally presented at Church services were modified to a video shown at the 10:30 Facebook live service on 11/8, emphasizing God coming down to us in baptism. In addition to the Pledge cards and a theme-based message, a wristband was mailed to the congregation with the message "God's Love Comes Down". Return of the Pledge cards was also impacted by the pandemic. This year they were either mailed into Church or emailed to Shannon Foskett. As a result, we received 96 pledges for a total of \$238,086.

In this trying time of the pandemic, we are thankful for all those who have contributed this year to enable LCOS to continue its ministries. These offerings, in addition to your pledges for next year, symbolize our commitment to being part of the body of Christ despite being separated by the pandemic.

Special thanks to Committee members, Shannon Foskett, Carol Maniaci, Linda Nelson and Laura Oakes for all of their efforts and support this year and to Pastor Wayne for his guidance.

*Respectfully submitted, Millie King*

### Fellowship

While 2020 was not what anyone could have ever imagined, I am proud to say that our members were still able to take part in some Fellowship activities (limited as they were). Our book club that began last January is still going strong. In 2020, we met a total of 4 times, most of them virtually, completing 4 books. It is my hope for 2021 that we will continue our book club and find additional ways to cultivate Fellowship.

*Respectfully submitted, Sam Wentz*

### Library

The library committee did some reorganizing in the library. Our puzzle collection is growing and we needed some extra space. Some of the shelves were moved around and we have a new shelf of Christmas Novels. The "Living Out Our Faith" section is quite large, so we alphabetized that area to make it easier to find specific books. We began making plans for a book fair in the spring, but of course that didn't happen.

We will still be providing books to seniors and shut-ins once it is safe to do so. We are safely providing books to one of our seniors. Beth Hill assisted her in obtaining a library card. Beth goes to the Haddonfield Public Library to select books. She keeps track and sees that they are returned on time. Now that's service! Thank you, Beth.

*Respectfully submitted, Judy Caravelli*

### Mission Quilts

On January 13, 2020, Pastor Wayne and 5 others delivered 57 quilts to the Lutheran World Relief collection center/warehouse in Maryland. We toured the facility to see how the donated quilts are processed and bundled with tracking codes used during distribution. Our meetings on the first and second Thursdays of the month continued until the pandemic shut-down in March. We appreciate the fabric donations which have continued and will provide materials for us to resume making quilts for LWR.

*Respectfully submitted, Laurie Eason*

### Outreach

No report.

### Pantry

2020 has been a challenging year for all of us. We modified our Pantry process due to Covid on April 12th. Because of the generosity of the congregation we have been able to send our Pantry Families monthly grocery gift cards of \$100 or \$200 depending on the size of the family. We have also continued to receive groceries, so we were able to pack groceries for the families on July 29th and November 23rd for a total of 293 bags of groceries in 2020.

Pantry Family Profiles: We have served the same 10 families throughout 2020 consisting of 14 adults, 4 teens and 8 children. Our families live in Camden, Westhampton,, Bellmawr, Haddonfield, Maple Shade, Woodlynne, Cherry Hill, Audubon, and Collingswood.

Volunteers: We are very grateful to our 17 active Volunteers, both individuals and families, who pack and/or deliver groceries. We receive calls and letters from our Pantry Families thanking us for our support. They tell us that it means the difference between paying their rent or electric bill and feeding their families. The Pantry is a vital service of our Social Ministry Program.

*Respectfully submitted, Lynn Block, Pantry Coordinator*

### Property Report

Unfortunately, COVID has affected the Fixit Group just as it has almost everything else. The group has not met for several weeks since the facilities are essentially closed, and there isn't a lot that needs to be done that wasn't already completed in 2020.

During 2020, property improvements were performed as follows:

- Brand new steps to our main Wood Lane entrance were erected and we added lights to the steps, as well.
- A new motion sensor and rollers were installed on the Wayne Avenue sliding door unit that will, hopefully, have it functioning properly for years to come.
- Additional LED grid lights were purchased for remaining areas in the church facilities such as the nursery and hallways. I will install them in the next several weeks.
- The steam boiler's main front gasket was replaced to ensure that carbon monoxide did not escape the combustion chamber.

Be sure to thank the following people for their tireless efforts that keep our church property in great shape, both aesthetically and functionally. Jon Batchelor, Don Webb, John Johnson, Nancy Dempsey, and Jim Frazier.

The Fixit Group looks forward to another successful year in 2021! (It has to be better than 2020). Thank you for all your support and enjoy the improvements!

*Respectfully submitted, Peaches Larro*



## **Sisters~In~Spirit**

It might not have been the year we expected, but 2020 still gave Sisters in Spirit opportunities to put our faith into action and have some fun together, sometimes in person and sometimes on Zoom.

**January:** We gathered for dinner out at Mare Monte Restaurant in Haddonfield to kick off the new year.

**February:** Twenty women and young people from Our Savior and Bridge of Peace Churches enjoyed a Sunday potluck lunch and fellowship before they got down to the business of dipping, decorating and packaging over 200 chocolate pretzels. Results of their efforts went to those in the counseling sessions at My Father's House, to the food pantry at Bridge of Peace Church, to the staff and Handyman Group at LCOS, and to a day program for developmentally disabled adults.

**March:** Getting in just ahead of the COVID-19 quarantine, Sisters in Spirit gathered after Sunday worship for lunch together at the Oriental Pearl Restaurant and then walked to Haddonfield Memorial High School to take in a matinee of the student production of *Hello Dolly*.

**September:** Taking advantage of the lovely fall weather, we gathered with our lawn chairs and snacks for fellowship and catching up. It felt great to be out of the house and part of a social group again—even if we were six feet apart!

**October:** We gathered on Zoom for a virtual baby shower for a teenaged mother-to-be and her baby and to enjoy shower games and camaraderie. It wasn't a traditional baby shower, but we still had fun and collected an amazing \$350, which helped out with diapers and other necessities! In addition, a stroller, portable crib and handmade quilt were donated.

**November-December:** Through the USO we adopted a military family of four and bought gifts for dad, mom and two little girls totaling close to \$800. What made this project even more heartwarming for us was that the families involved didn't know they had been chosen, so our gifts were a surprise. We all felt blessed to be part of this project.

Thank you to all of the women who planned, led and took part in these activities throughout 2020.

All women are welcome to be part of Sisters in Spirit. Please contact Connie Wolf at [conniemattwolf@msn.com](mailto: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 2020, 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 1<sup>st</sup> Tuesday of each month at 7pm (except for July, August, and January).

**Advent Giving Tree (Betsy Kuehn):** We provide gifts to families in need. Due to the Coronavirus pandemic in 2020, participants were not able to sign up for a "tag" from the Advent Giving Tree in the narthex, but signed up online via an Advent Giving Online Registry. We started with 213 available gift cards and ended with 88 gift cards taken and 125 gift cards left. Also, in addition to the money budgeted for the Giving Tree, a total of \$2140 was contributed to the Advent Giving Tree fund to purchase gifts for all of the leftover gift cards. The gifts were given to children, teenagers, young adults, adults and families through the following organizations: Urban Promise, My Father's House, Caring Hearts Ministries, and LCOS Pantry families. Thank you from the Social Ministry Committee to everyone who signed up on the registry and purchased the gift cards or donated money to purchase gift cards that were not taken.

**Holiday Food Drive (Betsy Kuehn):** Thank you to all who donated non-perishable foods or made monetary donations. Instead of having holiday food bags available this year due to the Coronavirus pandemic, a donation cart was inside the sliding doors of the church during the month of November to drop off donations of non-perishable foods. Donations benefited the Peace Center at Bridge of Peace Church in Camden (a ministry to the poor and homeless in Camden) and the LCOS Pantry families. In 2020, 39 bags of groceries were delivered to LCOS Pantry families, and 24 bags of food to Bridge of Peace. Received \$805 in monetary donations.

**Caring Hearts (Betsy Kuehn, Eva Shaw):** We assist this non-profit agency's families that are seen by Cooper Hospital's Pediatric Infectious Disease Practice. We usually support 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. We also help Caring Hearts prepare and provide food for Thanksgiving dinners for 19 families served thru Cooper Hospital's Pediatric Infectious Disease Practice. The Spring Give-A-Way scheduled for April 2020, the Back-to-School party, Thanksgiving Meal Delivery Project, and Christmas party were all cancelled due to the coronavirus pandemic. We provided gift cards from the Advent Giving Online Registry. We support Caring Hearts with a monetary donation in March and a special Christmas donation.

**IHOC (Interfaith Homeless Outreach Council)**

**PACK-A-SACKS (Stacey Shaw):** Social Ministry usually collects school supplies over the summer to be distributed to homeless children in South Jersey. This was cancelled due to the church being closed due to the coronavirus pandemic. A donation was sent to IHOC in place of the pack-a-sacks. 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 for many years.

## **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. Once again, LCOS housed the men in our church from February 23 to March 8, 2020. Thank you to all who provided breakfast, lunch, and dinners, and served as overnight hosts for the men. The men were greatly appreciative. The Network, including LCOS, will not be hosting the men in 2021 due to the coronavirus pandemic.

**My Father's House:** We make a hearty, healthy dinner and deliver it to the 15 women who come 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 Registry gift cards.

Meal delivery to My Father's House has been suspended, in accordance with the social distancing guidelines recommended by health experts to halt the spread of the coronavirus. Meal delivery will resume as soon as the all clear is given. Volunteers will also be needed to help deliver meals to My Father's House on Tuesdays once meals resume. Kathy Wright has taken over as MFH Coordinator replacing Michele DiGirolamo. Sign-up sheets will be in the Narthex if interested in making a meal for the 15 women in MFH's substance abuse recovery program once we get the ok. Kathy will also create a new online sign up once we get the ok to start making meals. Contact Kathy if you are interested in preparing a meal or if able to help deliver the meals. Thank you to Michele DiGirolamo who took over as MFH Coordinator in January 2019 in place of Ruth Friant.

**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 award \$1000 to LUCY (Lifting Up Camden Youth) graduate for up to 4 years, and 1 LEAP Academy student- \$1000 for up to 4 years. In 2020, Memorial Gifts awarded three scholarships to LUCY 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. 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 to join us!

This year has been challenging for everyone. I commend everyone on my team for working diligently to provide meaningful weekly services that now reach all over the country on our livestream. As COVID-19 has dictated our lives for so long, I appreciate their ability to be flexible to change as needed.

We said a reluctant goodbye to Dave Wyche this fall. His work with the ushers and communications has been invaluable! I will miss his advice and guidance.

Pauline Worusski has expanded her responsibilities to new Director of Music and Organist full time. She has worked hard during this unusual year not just to learn the job, but to keep the choirs connected and provide music for all to enjoy!

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

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

*Respectfully submitted, Catherine Bare*

## LUTHERAN CHURCH OF OUR SAVIOR: 2021 BUDGET & 2020 YEAR END REVIEW

**The 2020 Year** was very challenging. Total Revenue was \$40,763 below Budget as a result of reduction in Offerings and reduction in revenue from Building Use. This was somewhat offset by Expenses being \$35,859 below Budget as a result of limited Church activities after 3/15/2020 reducing expenses in most areas. The **2020 Deficit was \$4,904.**

**The 2021 Budget** was prepared based on the 2020 financial numbers and assumptions made concerning differences in 2021.

Based on the 2021 Pledges being approximately \$10,000 less than last year and the financial challenges of our Congregation, we have estimated the 2021 Offering: Envelopes & Loose to be \$412,300 or 4.3% lower than last year. Building Use is down and Other Income is down as the 2019 Surplus utilization of \$16,009 was eliminated. Based on the above,

**Budget Revenue is \$426,700** or 9.0% less than last year. On the **Expenses**, we tried to be prudent in the utilization of our limited financial resources. Salary increases for the staff are zero and the Custodian, Night Lock-up and Child Care hours are reduced considerably based on limited need. Property expenses are flat and the reduction is a result of the elimination of the Major Repair Fund support for 2021 as we work through the upcoming challenging year. Insurance and Other Financial Costs are down as we have decided to delay our Internal Audit to next year. Program Ministries are down as a result of Christian Education being reduced due to limited Church availability. In addition, we reduced the Benevolence Project expense as some of these will be funded through the Dedicated Account. Worship & Music expense is down as we are going to fund the majority of the cost through the Special Music Dedicated Account. NJ Synod Mission Support is down as we contribute 10% of the Offerings: Envelopes & Loose to support the Synod. Based on the above, **Budget Expense is \$451,406** or 4.7% less than last year. With Revenue of \$426,400 and Expense of \$451,406, the projected **2021 Deficit is \$25,006**

**The Memorial Gift Board** has agreed to fund our **2020 Deficit of \$4,904** and our **2021 Deficit of \$25,006** on an exception basis given the extraordinary circumstances these past two years. \$25,000 has already been transferred in 2020 and when needed, we will request additional funds.

Therefore, we are submitting a **Balanced Budget for 2021.**

### FINANCIAL STATEMENT SUMMARY

	<u>2020 BUDGET</u>	<u>2020 YEAR END</u>	<u>20 BUDGET VARIANCE</u>	<u>2021 BUDGET</u>	<u>PERCENT CHANGE</u>
REVENUE					
Offerings: Envelopes & Loose	464,000	430,989	(33,011)	412,300	-4.3%
Building Use Revenue	16,700	3,855	(12,845)	2,000	-48.1%
Youth Director Support	1,600	1,600	0	0	-100.0%
Other Income*	<u>27,009</u>	<u>32,102</u>	<u>5,093</u>	<u>12,100</u>	<u>-62.3%</u>
TOTAL REVENUE	509,309	468,546	(40,763)	426,400	-9.0%

\*Elimination of past surplus utilization

## DEDICATED ACCOUNTS SUMMARY

	YEAR END	INCOME	EXPENSES	NET	YTD
	12/31/2019	1/1/2020 to	1/1/2020 to	INCOME/EXP	12/31/.2020
ACCOUNT	<u>BALANCE</u>	<u>12/31/2020</u>	<u>12/31/2020</u>	<u>YTD</u>	<u>BALANCE</u>
<b>TOTAL: ALL ACCOUNTS</b>	<b>83,122</b>	<b>41,971</b>	<b>(39,642)</b>	<b>2,329</b>	<b>85,451</b>
<b>ACCOUNTS OF INTEREST</b>					
Youth Ministry	26,299	0	(523)	(523)	25,776
Special Music	15,905	330	(3,306)	(2,976)	12,929
Van Fund	2,339	12,500	(4,145)	8,355	10,694
Pantry	11,538	10,293	(13,987)	(3,694)	7,844
Elevator Fund	6,030	11,653	(12,832)	(1,179)	4,851
<b>PLEDGES</b>	<b><u>2017</u></b>	<b><u>2018</u></b>	<b><u>2019</u></b>	<b><u>2020</u></b>	<b><u>2021</u></b>
Number	101	101	100	91	99
Amount	\$249	\$262	\$272	\$253	\$243
<b><u>REVENUE &amp; EXPENSE DETAILS</u></b>					
	2020	YEAR END	2021	2020 VS	
Revenue	<u>BUDGET</u>	<u>ACTUAL</u>	<u>BUDGET</u>	<u>2021</u>	
44200 · ENVELOPES					
Total 44200 · ENVELOPES	464,000	430,989	405,000	(25,989)	
1501-03 - Loose Offering (included above)		4,440	5,000		
44300 · OTHER INCOME					
1502-02 · Donations for Use of BLDG	16,700	3,855	2,000	(1,855)	
1502-03 · Thrivent Matching Grants	0	337	400	63	
1502-04 · Non-Budgeted Income	8,000	8,056	8,000	(56)	
1502-05 · Matching Funds	2,000	7,500	2,500	(5,000)	
1502-08 - Anonymous Gift	1,000	0	1,000	1,000	
1502-99 · Pastor Discretionary Fund	0	200	200	0	
1502-09 Youth Director from MGB	1,600	1,600	0	(1,600)	
<u>Past Income: Surpluses</u>	<u>16,009</u>	<u>16,009</u>	<u>0</u>	<u>(16,009)</u>	
Total 44300 · OTHER INCOME	45,309	37,557	14,100	(23,457)	
<b>TOTAL REVENUE</b>	<b>509,309</b>	<b>468,546</b>	<b>419,100</b>	<b>(49,446)</b>	
	2020	YEAR END	2021	2020 VS	
Expense	<u>BUDGET</u>	<u>ACTUAL</u>	<u>BUDGET</u>	<u>2021</u>	
65000 · STAFF SALARIES					
1601-01 · Pastor -Base Salary	66,622	66,622	66,622	0	
1601-02 · Pastor - Portico	43,438	40,609	42,937	2,328	
1601-03 · Pastor- Soc. Sec.	5,519	5,519	5,519	0	
1601-04 · Pastor-Housing Equity	2,500	2,500	2,500	0	
1601-05 · Pastor-Auto	1,500	414	500	86	
1601-06 · Pastor-Cont. Ed. (1601-17)	1,000	3,330	500	(2,830)	
1601-07 · Pastor-Prof. Exp	<u>1,000</u>	<u>741</u>	<u>500</u>	<u>(241)</u>	
Total 65000 · STAFF SALARIES	121,579	119,735	119,078	(657)	
66000 · STAFF BENEFITS					
1602-01 · Parish Administrator	39,259	39,259	39,259	0	
1602-02 · Parish Admin.-Portico	5,065	4,927	4,790	(137)	
1602-03 Administrator FSA	1,050	1,077	1,050	(27)	
1602-04 · Director of Music	56,552	56,552	56,552	0	
1602-05 · Director of Music- Portico	14,930	14,732	14,760	28	
1602-06 · Dir of Music - Cont. Ed	1,250	0	0	0	
1602-07 · Bookkeeper	8,000	4,871	5,000	129	

1602-08 Director Youth & Family	34,245	34,245	34,245	0
1602-09 Director Youth & Family- Portico	4,418	4,298	4,178	(120)
1602-10 · Organist	0	0	0	0
1602-11 · Supply Pastors/ Org.	2,600	955	600	(355)
1602-12 · Organist Cont. Ed	0	0	0	0
1602-40 · Custodian	11,423	11,423	8,567	(2,856)
1602-42 · Night Lock-up	2,362	2,362	1,181	(1,181)
1602-50 · Child Care	2,441	2,441	1,831	(610)
1602-52 Communication Tech	0	100	1,000	900
<u>1602-70 · F.I.C.A.</u>	<u>13,000</u>	<u>12,328</u>	<u>13,000</u>	<u>672</u>
Total 66000 · STAFF BENEFITS	196,595	189,570	186,013	(3,557)
66100 · ADMINISTRATION				
1603-01 · Office Expenses	6,000	4,950	4,500	(450)
1603-02 · Telephone	5,400	7,023	7,100	77
1603-03 · Conferences/Assembly	1,000	0	1,000	1,000
1603-04 · Office Equipment Maint.	10,500	8,668	8,700	32
1603-05 · Postage	3,500	4,050	4,100	50
1603-07 · Paper, Printing Supplies	1,000	438	600	162
1603-09 · Congressional Mtg	200	159	0	(159)
<u>1603-10 · Bank Charges/VANCO</u>	<u>1,300</u>	<u>1,790</u>	<u>1,900</u>	<u>110</u>
Total 66100 · ADMINISTRATION	28,900	27,078	27,900	822
	2020	YEAR END	2021	2020 VS
	<u>BUDGET</u>	<u>ACTUAL</u>	<u>BUDGET</u>	<u>2021</u>
66200 · CHRISTIAN ED				
1604-01 · Sunday School	500	619	625	6
1604-03 · Vacation Bible School	600	0	650	650
1604-04 · Faith Formation	3,000	2,704	1,660	(1,044)
1604-05 · Youth Ministry	300	179	0	(179)
1604-08 · Adult Education	200	542	600	58
1604-09 · Fellowship/Coffee Hours	1,000	508	200	(308)
<u>1604-10 · Lenten Soup Dinners</u>	<u>150</u>	<u>288</u>	<u>0</u>	<u>(288)</u>
Total 66200 · CHRISTIAN ED	5,750	4,840	3,735	(1,105)
66300 · CONG. RESOURCES				
1605-01 · Workers Compensation	2,600	3,018	3,100	82
1605-02 · Insurance	8,600	9,079	10,000	921
1605-03 · Offering Envelopes/ Financial Review	4,900	4,178	700	(3,478)
<u>1605-04 · Stewardship</u>	<u>100</u>	<u>0</u>	<u>100</u>	<u>100</u>
Total 66300 · CONG. RESOURCES	16,200	16,275	13,900	(2,375)
66325 · EVANGELISM				
1606-01 - New Member Classes	100	0	0	0
1606-03 · Publicity/Communications	2,000	2,155	1,700	(455)
1606-05 · Outreach	500	-40	0	40
<u>1606-06 Mission Support</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total 66325 · EVANGELISM	2,600	2,115	1,700	(415)
66350 · FELLOWSHIP DEV.				
1607-01 · Fellowship Together	135	191	200	9
<u>1607-03 · Seniors - Luncheons</u>	<u>750</u>	<u>142</u>	<u>0</u>	<u>(142)</u>
Total 66350 · FELLOWSHIP DEV.	885	333	200	(133)

**68200 · PROPERTY**

1608-01 · PSE&G - Church	27,000	20,527	19,000	(1,527)
1608-03 · Water & Sewage- Church	2,300	1,158	1,000	(158)
1608-04 · Maintenance- Church	7,000	5,123	5,000	(123)
1608-05 · PSE&G -Parsonage	4,000	3,494	3,800	306
1608-07 · Water & Sewage- Pars.	1,000	1,118	1,200	82
1608-08 · Maintenance-Parsonage	1,250	1,479	1,500	21
1608-10 · Lawn & Maintenance/Snow Rem	6,500	1,450	2,000	550
1608-11 · Service Contracts	8,400	6,465	7,000	535
1608-12 · Janitorial Supplies & Plan'ting	1,600	4,083	4,500	417
<u>1608-13 Major Repair Fund</u>	<u>6,000</u>	<u>5,245</u>	<u>0</u>	<u>(5,245)</u>
<b>Total 68200 · PROPERTY</b>	<b>65,050</b>	<b>50,142</b>	<b>45,000</b>	<b>(5,142)</b>

**68300 · SOCIAL MINISTRY**

1609-01 · Benevolence Projects	9,500	8,450	7,500	(950)
1609-02 · C.L.P. Camperships	0	0	0	0
1609-05 · Working Arm	0	0	0	0
1609-06 · IHOC	200	155	200	45
1609-05 Mission Quilts	250	25	100	75
1609-08 · Advent Giving Tree	1,500	1,085	1,000	(85)
1609-09 Mission Partner Support	<u>2,500</u>	<u>2,500</u>	<u>2,500</u>	<u>0</u>
<b>Total 68300 · SOCIAL MINISTRY</b>	<b>13,950</b>	<b>12,215</b>	<b>11,300</b>	<b>(915)</b>

**68400 · WORSHIP & MUSIC**

1610-02 · Vocal/ Instrumental Music	2,000	549	0	(549)
1610-06 · Guest Instrumentals	6,000	2,000	0	(2,000)
1610-07 · Worship Materials	200	2,855	1,000	(1,855)
1610-08 · Instrument Maint.	2,000	2,351	0	(2,351)
1610-09 · Music Program Development	300	293	350	57
1610-10 · Small Print Devotionals	<u>900</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total 68400 · WORSHIP &amp; MUSIC</b>	<b>11,400</b>	<b>8,048</b>	<b>1,350</b>	<b>(6,698)</b>

**68425 · BENEVOLENCE**

1611-01 · NJ Synod Mission Support	<u>46,400</u>	<u>43,099</u>	<u>40,500</u>	<u>(2,599)</u>
<b>Total 68425 · BENEVOLENCE</b>	<b>46,400</b>	<b>43,099</b>	<b>40,500</b>	<b>(2,599)</b>
	<b>509,309</b>	<b>473,450</b>	<b>450,676</b>	<b>(22,774)</b>

**DEDICATED ACCOUNTS**

	YEAR END	INCOME	EXPENSES	NET	YTD
	<u>12/31/2019</u>	1/1/2020 to	1/1/2020 to	INCOME/EXP	<u>12/31/2020</u>
<u>ACCOUNT</u>	<u>BALANCE</u>	<u>12/31/2020</u>	<u>12/31/2020</u>	<u>YTD</u>	<u>BALANCE</u>
1701-27 Youth Ministry Activities	\$26,299	\$0	(\$523)	(\$523)	\$25,776
1701-30 Special Music Programs	\$15,905	\$330	(\$3,306)	(\$2,976)	\$12,929
1701-16 Van Fund	\$2,339	\$12,500	(\$4,145)	\$8,355	\$10,694
1701-07 Pantry	\$11,538	\$10,293	(\$13,987)	(\$3,694)	\$7,844
1701-08 World Hunger	\$3,005	\$2,466	\$0	\$2,466	\$5,471
1701-28 Elevator Expenses	\$6,030	\$11,653	(\$12,832)	(\$1,179)	\$4,851
1701-34 Vacation Bible School	\$3,906	\$0	\$0	\$0	\$3,906
1701-90 Pastor Discretionary Fund	\$3,286	\$0	(\$208)	(\$208)	\$3,078
1701-05 Social Ministry	\$2,971	\$1,321	(\$1,773)	(\$452)	\$2,519
1701-99 Interest Income	\$1,127	\$1,115	\$0	\$1,115	\$2,242
1701-09 World Missionary	\$1,857	\$240	(\$1,000)	(\$760)	\$1,097
1701-14 National Youth Gathering	\$1,000	\$0	\$0	\$0	\$1,000
1701-01 Benevolences	\$1,530	\$733	(\$1,384)	(\$651)	\$879
1701-26 Youth Mission Trip	\$876	\$370	(\$370)	\$0	\$876
1700-04 Local Special Benevolence	\$240	\$600	\$0	\$600	\$840
1701-50 Mission Partners	\$620	\$0	\$0	\$0	\$620
1701-15 Video Fund	\$265	\$250	(\$30)	\$220	\$485
1701-13 Library	\$296	\$0	\$0	\$0	\$296
1701-46 Disaster Relief	\$32	\$100	\$0	\$100	\$132
1701-31 Feed My Starving Children	\$0	\$0	\$0	\$0	\$0
1701-48 ELCA Campaign	\$0	\$0	\$0	\$0	\$0
<u>1701-47 Altar Guild</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$84)</u>	<u>(\$84)</u>	<u>(\$84)</u>
<b>TOTAL</b>	<b>\$83,122</b>	<b>\$41,971</b>	<b>(\$39,642)</b>	<b>\$2,329</b>	<b>\$85,451</b>

## 2020 Memorial Gift Fund Report

**The ELCA mission and vision statement provides guidance to us regarding what is faithful stewardship** – “As a 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 is responsible for 1) the faithful management of the gifts given to the church, 2) spending the income of the funds in a meaningful way and in a manner consistent with our purpose and the donor’s intent, and 3) encouraging generosity. Our role was tested during this year with the coronavirus pandemic and subsequent suspension of in-person worship for nine months.

**Faithful Management:** The funds managed totaled \$1,228,135 at the end of 2020. The net return of the funds in 2020 was 10.6%. These funds are held in diversified investments with 62% in U.S. and international equities and 38% in fixed income and cash. The funds under management have grown over the last five years, even as we have been able to provide \$521,713 to support ministry.

**Our Impact:** The Memorial Gift Fund continues to directly assist the ministry of LCOS by supporting programs that are beyond the ability of the General Fund. In partnership with Church Council, we shared the cost of the Seminary Intern, Director of Youth and Family, Major Repairs (church main entrance steps), benevolence projects, Crossroads Camp, and Feed My Starving Children. We continued our sponsorship and maintenance of the Memorial Garden. We provided support for the newly hired communication technician. And, given the General Fund’s cash flow deficit largely stemming from no loose-fund offerings at Easter and Christmas, we helped shore up the church’s budget.

In our local community, we provided support to the Haddonfield Caseworker who assists residents with respect to food, utilities, and other emergency needs, and to Interfaith Caregivers of Haddonfield and Haddon Heights who facilitates independent living for residents who are 65+ or disabled.

Through the Patterson-Plotzke Fund we provided college scholarships to Camden residents through LUCY (Lifting Up Camden Youth) outreach and Urban Promise.

**Encouraging Generosity:** We are thankful for our members who remember the Church in life and death. During the past year, we received gifts of \$575 in memory of Anna Marie and Curtis Mapes, Eleanor Gaines, Jill Watanabe, William Doherty, Dottie Powell, John Drew, Nancy Clark and Connie Haswell.

While every gift is much appreciated, we note that the average gift over the 2016-2019 years was \$18,523. 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 a 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 conclusion, we continue to be faithful Christian stewards and this year welcomed the additional challenge of shepherding the investments to provide financial stability to the church. All members of the board – John Berrigan, Danielle Deery, Bobbi Newsham, Warren Reintzel, and Rich Windle and our diligent secretary, Jeannette Jones are thankful for the privilege to sustain the rich heritage of our members’ generosity through faithful management of these gifts.

*Faithfully Submitted, Nancy V. Gulick, President, and Karin LaBarge, Financial Secretary*  
*Memorial Gifts Board*

<u>Accounts</u>	<u>12/31/2016</u>	<u>12/31/2017</u>	<u>12/31/2018</u>	<u>12/31/2019</u>	<u>12/31/2020</u>
Dunkle Endowment	\$828,866	\$870,240	\$749,029	\$857,296	\$863,734
Unrestricted	22,864	23,563	35,639	16,952	19,852
Restricted	17,681	6,535	6,652	9,838	6,871
Clark-Hartmann	41,271	39,672	39,720	39,896	42,922
Patterson Plotzke	200,295	223,755	201,944	229,571	250,570
Bott Major Repair	7,545	42,804	45,372	18,495	8,658
Christie Organ	-	20,251	19,673	23,959	27,887
Memorial Garden	<u>6,274</u>	<u>5,553</u>	<u>6,681</u>	<u>7,282</u>	<u>7,641</u>
<b>TOTALS</b>	<b>\$1,124,796</b>	<b>\$1,232,734</b>	<b>\$1,104,710</b>	<b>\$1,203,289</b>	<b>\$1,228,135</b>
Disbursements	\$103,816	\$92,635	\$109,677	\$107,202	\$108,383
Generous gifts & memorials	\$4,958	\$45,000	\$18,404	\$5,729	\$575

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

NON-PROFIT  
U.S. POSTAGE  
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Cherry Hill, NJ  
Permit No. 164

*Annual Meeting - January 31, 2021 Time Sensitive Material Enclosed - Mailed January 19, 2020*

*Address Service Requested*

Annual Meeting - January 31, 2021

**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**



# Mustard Seed Community Childcare at Our Savior Proposal

**BACKGROUND:** In the fall of 2020 the Haddonfield Child Care (HCC) was forced to close due to pandemic-related financial infeasibility after 37 years of providing childcare services to working parents of kindergarteners in half-day sessions. For the last seven of those years the HCC operated out of classroom spaces on the first and third floors of Our Savior when the Haddonfield School District could no longer accommodate them space in any of their buildings, which has been a blessing to both HCC and LCOS during that time.

With the “death” of the HCC there is also a “resurrection” opportunity for Our Savior to take up the torch of this childcare ministry in the next year so that working parents might have a place for their children to experience both excellent childcare and educational enrichment during the school year and when it is not in session.

A Childcare Steering Committee was formed in November of both former HCC staff and prior Board members as well as members of Our Savior to create the business plan for the childcare under a new 501(c)3 that would enable the existing HCC physical resources to be donated to this new childcare rather than purchasing new.

## CHILDCARE MINISTRY/MISSION PROPOSAL & OBJECTIVES:

The Evangelical Lutheran Church of Our Savior in Haddonfield will establish a separate 501(c)3 childcare ministry for working parents in Haddonfield and surrounding boroughs with the following two objectives:

1. Provide wrap-around kindergarten childcare and enrichment classes for kindergartners in Haddonfield, initially, and if possible to Haddon Heights and Haddon Township as capacity allows.
2. Provide childcare for Kindergarten through Grade 5 during non-school operation holidays and summer months.

**NAME:** Mustard Seed Community Childcare at Our Savior (MSCCOS). The name is unique to the area and reflects the childcare’s Christian affiliation from Jesus’ parable of the mustard seed being the smallest of seeds that grow into the greatest of shrubs that is beneficial to the surrounding environment. The potential tagline might be, “*NURTURING THE SMALLEST INTO GREATNESS.*”

**MISSION STATEMENT:** “Providing a safe, creative, and nurturing community for children to explore and expand in body and mind, heart and soul.”

## MINISTRY/MISSION PARAMETERS:

1. **INSURANCE/LIABILITY:** MSCCOS will be added to LCOS’s current insurance policy with Brotherhood Mutual for full coverage under the provision in MSCCOS’s business plan that the Congregation Council has the authority to terminate business operations if deemed necessary or if operation puts the ministry of LCOS at risk.
2. **FINANCIAL RESPONSIBILITY:** MSCCOS would be financially self-sufficient and not seek financial support from the congregation’s annual General Fund for ministry. It would also contribute proportionately toward building utility expenses.
3. **HOURS OF OPERATION:** Hours of operation would be two sessions from 7:30-Noon and Noon-6:00 or similarly during the summer months of childcare.
4. **BUILDING USAGE:** The entire third floor would be used for sessions during the school year with other parts used as needed in the summer months.
5. **ENROLLMENT & STUDENT TO ADULT RATIO:** There will a ten student to one adult ratio for the potential of 40 students per session (totaling 80 students/day) in the kindergarten wrap-around childcare. The summer childcare enrollment can be greater.
6. **COLLABORATION POTENTIAL:** The MSCCOS Director and Our Savior’s Director of Youth and Family Ministry would collaborate on how both ministries might work in concert with respect to both the use of physical space as well as supporting the mission of both areas of ministry.

## INITIAL FUNDING

There would be a \$10,000 loan from the Youth Ministry Programs Dedicated Fund that exists from a bequest designated for youth and children’s ministry. Additional funding would come from fundraising efforts to both raise capital for startup costs as well as promote community awareness of the renewed quality childcare under the new name and management of LCOS. Additionally, with summer childcare and new school year signups beginning as early as late February there are sufficient funds anticipated for the first six months before regular tuition payments begin to cover regular operating expenses.

## **WHY NOW? WHY OUR SAVIOR?**

The physical assets of the Haddonfield Child Care are currently on the premises, but can only be donated to an institution with a similar mission to that of HCC for tax purposes. The resources cannot simply be donated to another 501(c)3. When we promise to “serve the needs of all people following the example of Jesus” in our baptismal promises that means when the opportunity to serve presents itself we ought to consider how we might respond as Jesus would. The reason for “why now” is because if we do not establish one before mid-April those resources must be donated or dissolved according to HCC’s documents of dissolution. If we were to delay and start a childcare at a later date we would need to purchase all the materials currently on location at Our Savior.

### **Minutes of 2020 Congregational Annual Meeting Sunday January 26, 2020**

**Call to Order:** Pastor Zschech called the meeting to order.

**Special Tribute** to Peaches Larro: musical adaption of “Ghost Busters Theme” by Sandy DeDonatis

**Opening Devotions:** Pastor Zschech led the assembly in Devotions provided in the Annual Report

**Attendance:** A quorum of baptized/confirmed members were in attendance with 74 having signed in; additionally, 2 non-members attended.

**Minutes from 2019 Annual Congregational Meeting:** no additions or corrections were made.

**Motion to accept the minutes** (Cathe Bare, Jeannette Jelonek)

Accepted unanimously

**Reports of Officers:**

**Pastor Wayne Zschech** - A slideshow highlighted accomplishments of activities this year. Refer to report on page 2.

**Vice President/Personnel John Drozdal.** Refer to report on page 5.

**Financial Secretary Shannon Foskett.** She thanked all who counted offerings during the year. Refer to report on page 6.

**Treasurer Paul Knauer.** Refer report on pages 12-14.

**Motion to accept and approve Executive Reports** (Barbara Standke, Peg Hartman).

Approved unanimously

**Reports of Staff Members:**

**Pauline Worruski** – Director of Music and Organist. Refer to report on page 3.

**Jaime Frazier Baldwin** – Director of Youth and Family Ministry. Refer to report on pages 4-5.

**Vicar Josh Pontious** – Intern. Refer to report on page 5.

**Motion to approve Reports of Staff Members** (Stacey Shaw, Bill Cowan).

Approved unanimously.

**Report of Memorial Gift Board** – Mike Fallon recognized all who have served. Refer to report on page \_\_\_\_.

**Motion to approve Report of MGB** (Millie King, Julie Frederick).

Approved unanimously.

**Reports of Committees and Sub-committees** – Refer to reports on pages 5-11.

**Motion to approve Reports of Committees and Sub-committees** (Shannon Foskett, Sidney Speas).

Approved unanimously.

**Unfinished Business:** None.

**Election of Church Council and Memorial Gifts Board Members:**

**Nominees for Church Council:** Ann Querns, Rich Morris, Sofia Howard, and Jean Bridges

**Nominees for Memorial Gifts Board:** Nancy Gulick, Rich Windle,

**Motion to elect nominees:** Approved unanimously

**New Business:**

1. **Financial Plan** was explained by Paul Knauer.

2. **Memorial Gifts Board** has approved:

Resources to be used by congregation ministries

Support major repair fund contributions

**Motion to approve New Business #1 & 2:** (Kristine Monsen, Barbara Standke). **Approved.**

**Motion to Adjourn:** (Peaches Larro, Eva Shaw)

*Respectfully submitted, Laurie Eason, Council Secretary*