



ANNUAL REPORT

— 2020 —



Evangelical Lutheran Church in America
God's work. Our hands.





A MESSAGE FROM ELCA PRESIDING BISHOP ELIZABETH EATON

Dear friends in Christ,

This year has been a challenging one! The COVID-19 pandemic has changed the church and society. We have had to shift the ways we engage in ministry from a focus on in-person worship and meetings to livestream worship, virtual meetings and gatherings in the parking lot. We have had to shift to teaching children at home and working from home. We have not been able to travel to see friends or relatives or to celebrate life events. This has also been a time to address economic and social justice issues, to shift our thinking and our way of life.

In times such as this, our baptism in Christ makes a difference and makes us different. Like Christians before us, we recall that God is faithful to God's promises and God's people. We see that God enables us to connect with one another even when we are separated. Shifts in the world invite us to be innovative in how we do God's work and reach out to all ages in making disciples. We see that God is at work not only in our buildings but beyond them as well. We have found new ways to serve our neighbors and reach those in need.

As we experience this time of uncertainty, we sense something new emerging. In many places there are new strategies and renewed energy for ministry, often generated by emerging leaders. We have developed a framework to build on, and now is the time to engage in hard work together. As you do in your congregation, we want our collaborative efforts to be both faithfully thoughtful and sustainable. We want to build up the body of Christ today and for the future.

Looking across the church, I am grateful for your generous giving of time, talents and resources. Yes, God does continue to bless us! God will provide both relief from life's struggles and hope for a stronger church, God's church. We do not need to know how the future will unfold. As members in the body of Christ, we need only trust that God is with us and will provide.

Building up the body of Christ together,

The Rev. Elizabeth A. Eaton
Presiding Bishop
Evangelical Lutheran Church in America

“The gifts he gave were that some would be apostles, some prophets, some evangelists, some pastors and teachers, to equip the saints for the work of ministry, for building up the body of Christ, until all of us come to the unity of the faith and of the knowledge of the Son of God, to maturity, to the measure of the full stature of Christ. We must no longer be children, tossed to and fro and blown about by every wind of doctrine, by people's trickery, by their craftiness in deceitful scheming. But speaking the truth in love, we must grow up in every way into him who is the head, into Christ, from whom the whole body, joined and knit together by every ligament with which it is equipped, as each part is working properly, promotes the body's growth in building itself up in love.” —Ephesians 4:11-16

2021 Good Shepherd Lutheran Church Spending Plan

Letter to the Congregation



Dear Fellow Members of Good Shepherd Lutheran Church,

What a year 2020 has been. I have heard it said many times, “I will be so glad to be done with 2020.” This past year has been like no other in our shared history. The year 2020 will be remembered for many reasons: a worldwide pandemic, the ups and downs of the stock markets, the loss of jobs, the closure of businesses and schools, the death of loved ones, racial tension, political divide, masks and social distancing and lockdowns like we have never seen before. The pandemic has taxed us in many ways. We have had differing opinions about the severity of the disease and the proper response to it. We have stayed home in a close “pod” or “bubble” with others so that we can still have some human contact while not raising the risk of contracting or transmitting the virus. And others have stayed home alone in their own pod. And both the isolation for all of us and the drastic change in our daily routines and interactions are daunting. I know. I believe. I understand. Certainly, we had hoped that the urgency would have passed by now and that we would be “back to normal.”

I thank each and every one of you for your generous contributions throughout 2020 to our congregation and our community. We were able to make generous donations to community organizations as well as provide food to the food bank and others in need. We received forgiveness for our PPP Loan which added \$101,545 to our income.

Thank you Pastor Chelsea for your leadership and creativity in most likely the most challenging year for pastors to shepherd their flocks. Thank you for continuous support and guidance!

Thank you for your faithful witness and work. Thank you for the partnership we share in Christ. Thank you for persevering in what has been a challenging year. I look forward to the year ahead and to continuing the work and the witness we share.

A sincere thank you to the many folks at Good Shepherd who give of themselves in so many ways as we share God’s love in our congregation and our community. May we continue to accomplish God’s work together with a spirit of solidarity, collaboration and generosity. I wish you all a very Happy New Year and offer this prayer:

*May your heart be awake to all you love the most.
for those gathering digitally, we pray uncomplicated and strong connections;
for those in poor health, we pray healing and joy in each day;
for those in sadness, we pray an extra measure of God’s presence;
for those despairing, we pray the blessing of hope;
and for all, we pray that Jesus will draw us ever closer to his heart.*

As we move forward in 2021 we will begin to take these steps, bound together by God’s love and a singular purpose of sharing that love with a desperate world. May we rejoice in where we have been, celebrate where we are, and marvel at the places, people, and things God will reveal to us in the days, months, and years ahead.

We have been richly blessed. Let us continue to follow where God leads us, and move forward together.

Stepping out in faith together and visioning,

Nancy A. Waltermire
Council President

“So if anyone is in Christ, there is a new creation: everything old has passed away; see, everything has become new!” —2 Corinthians 5:17

CONGREGATIONAL FINANCIAL MEETING AGENDA
Sunday, January 31, 2021 ~ 10:00 AM via Zoom

Nancy Waltermire, Congregation Council President, presiding

1. Call to Order

- a. Attendance (Quorum = **38**)
- b. Recognition of members attending for the first time.
- c. Purpose of this meeting: review congregation's 2020 financial year and adopt a spending plan for 2021.
- d. Prayer – led by Pastor Chelsea Miller
- e. Guidelines for our discussion

Our Congregation Council, at its May 2004 meeting, adopted the following guidelines for discussion at our Congregational meetings:

- ◆ Any voting members wishing to speak to an issue will have an opportunity to do so.
- ◆ After all voting members wishing to speak to an issue have had the opportunity, any voting member wishing to speak again on the same issue will have one additional opportunity.
- ◆ The Chair can limit the length of time allotted each speaker if there are 5 or more members who wish to speak on an issue.

2. Financial Review of 2020

- a. 2020 Financial Secretary's Report – Eric Westberg..... page 5
- b. 2020 Treasurer's Report – Ed Gould.....pages 3–4 and middle column of pages 7-10

3. Financial Projections for 2021

- a. Weekly Envelopes, Special, and Plate Offerings – Eric Westberg..... page 5
- b. Presentation of the Spending Plan – Jill Weidner.....----- last column of pages 7-10

❖ Recommendation from Congregation Council:

**THAT THE CONGREGATION ADOPT THE PROPOSED 2021 SPENDING PLAN,
TOTALING \$453,967.**

❖ Discussion of the Plan from the Floor

❖ Vote on the Recommendation

To make an Amendment to the Spending Plan, please use the following words:

I MOVE THAT THE SPENDING PLAN BE AMENDED BY ADDING (SUBTRACTING)
\$ _____ TO (FROM) THE _____ MINISTRY, LINE ITEM _____ .

(Members should indicate where funding is coming from or should be moved to.)

❖ Recommendation from Congregation Council:

THAT GOOD SHEPHERD APPLY FOR A SECOND PPP LOAN IF ELIGIBLE.

❖ Discussion and Vote on the Recommendation

4. Approval of Good Shepherd Christian Daycare Spending Plan

❖ Recommendation from Congregation Council:

**THAT THE CONGREGATION ADOPT THE PROPOSED 2021 GOOD SHEPHERD CHRISTIAN
DAYCARE SPENDING PLAN TOTALING \$297,300.**

5. Lord's Prayer

6. Adjournment

TREASURER'S REPORT
Summaries 2020

Description	Dedicated Accounts			12/31/2020 Balance
	01/01/2020 Balance	Receipts	Disbursements	
Endowment Fund				
Weidner Endowment Fund	\$0.00	\$125,354.22	\$0.00	\$125,354.22
Weidner Interest Fund	\$0.00	\$116.95	\$0.00	\$116.95
M Froehlich Youth Ministry fund	\$30,836.73	\$440.00	\$0.00	\$31,276.73
Funds				
Leadership for Faithful Innovation	\$5,000.00	\$0.00	\$0.00	\$5,000.00
Daycare holding accounts---Net	\$0.00	\$0.00	\$20,791.47	-\$20,791.47
Daycare Grants	\$0.00	\$7,708.08	\$2,208.08	\$5,500.00
Daycare PPP Expenses	\$0.00	\$55,478.78	\$55,478.78	\$0.00
Undesignated Memorial	\$4,221.11	\$3,676.01	\$0.00	\$7,897.12
C Y & F Ministry				
ELCA Youth Gathering	\$4,267.10	\$2,000.00	\$0.00	\$6,267.10
Froelich Interest	\$384.91	\$648.53	\$0.00	\$1,033.44
SCS Offerings	\$46.50	\$0.00	\$0.00	\$46.50
Youth Special	\$375.30	\$0.00	\$0.00	\$375.30
Social Ministry				
God's Work Our Hands	\$2.31	\$50.00	\$0.00	\$52.31
Social Outreach Fund	\$646.68	\$1,930.00	\$1,750.00	\$826.68
Pastor Funds				
Pastor Chelsea Discretionary Account	\$3,301.24	\$1,294.48	\$1,037.14	\$3,558.58
In and Out Accounts				
Lutheran Men in Mission	\$341.42	\$0.00	\$0.00	\$341.42
60 Plussers	\$953.00	\$90.00	\$365.19	\$677.81
Living Lutheran Magazine	\$8.75	\$141.00	\$211.50	-\$61.75
WELCA	\$240.00	\$0.00	\$0.00	\$240.00
Treasury Accounts				
Capital Campaign-Technology	-\$145.53	\$20,293.00	\$17,563.50	\$2,583.97
Capital Campaign-HVAC	\$15,000.00	\$23,000.00	\$38,340.00	-\$340.00
Capital Campaign-Solar	\$15,150.00	\$30,695.98	\$2,459.23	\$43,386.75
Capital Campaign -Roof	\$40,000.00	\$18,000.00	\$58,000.00	\$0.00
Capital Loan	\$0.00	\$100,010.00	\$51,018.00	\$48,992.00
Interest earnings	\$7,581.70	\$2,365.82	\$0.00	\$9,947.52
Special money -EMG	\$397.16	\$760.00	\$0.00	\$1,157.16
Worship Accounts				
Paraments, Robes, Stoles	\$1,988.14	\$0.00	\$0.00	\$1,988.14
Flowers	\$4,288.50	\$680.73	\$1,119.20	\$4,050.03
Adult Ministry				
Military Special Use	\$166.16	\$0.00	\$0.00	\$166.16
Crafterers	\$12.80	\$0.00	\$0.00	\$12.80
Stitchers	\$19.04	\$100.00	\$0.00	\$119.04
Property				
Capital Fund	\$489.61	\$915.00	\$1,014.61	\$390.00
Memorial garden landscaping	\$532.96	\$436.00	\$904.07	\$64.89
Capital Contingency Fund	\$7,837.47	\$1,078.00	\$2,095.06	\$6,820.41
Luther Hall Improvements	\$1,014.95	\$0.00	\$179.00	\$835.95
Appeals				
Uganda EMG	\$0.00	\$3,041.00	\$1,500.00	\$1,541.00
New Community Event	\$0.00	\$2,000.00	\$0.00	\$2,000.00
FISH	\$55.00	\$0.00	\$55.00	\$0.00
IHN	\$120.00	\$0.00	\$120.00	\$0.00
Foodbank	\$0.00	\$800.00	\$0.00	\$800.00
Veteran Thanks	\$457.10	\$0.00	\$0.00	\$457.10
World Hunger	\$0.00	\$75.50	\$0.00	\$75.50
Scleroderma	\$100.00	\$0.00	\$100.00	\$0.00
Diaper Drive	\$589.50	\$0.00	\$573.88	\$15.62
Stamp Out Dispair	\$168.50	\$0.00	\$168.50	\$0.00
Coffee House	\$8.00	\$0.00	\$0.00	\$8.00
Backpacking	\$1,156.78	\$400.00	\$454.60	\$1,102.18
Souperbowl of Caring	\$0.00	\$93.00	\$0.00	\$93.00
Giving Network	\$20.00	\$0.00	\$20.00	\$0.00
Angel Tree	\$200.00	\$100.00	\$0.00	\$300.00
Total	\$147,832.89	\$403,972.08	\$257,526.81	\$294,278.16

TREASURER'S REPORT
Statement of Accounts 2020

		Year-to-Date Operating Results			
	Balance				
	Forward			Surplus	Balance
	01/01/2020	Receipts	Disbursements	(deficit)	12/31/2020
General Funds: (working capital)	\$138,934.28				
Spending Plan Accounts : actual		\$564,960.21	\$493,695.85	\$71,264.36	
Non-Budgeted Accounts: actual		\$0.00	\$0.00	\$0.00	
Total All Operating Accounts		\$564,960.21	\$493,695.85	\$71,264.36	\$210,198.64
		Year-to-Year Dedicated Funds Results (Liabilities)			
Dedicated Funds-Total	\$147,832.89		net	\$146,445.27	\$294,278.16
		Account Analysis (Assets)			
		Balance	2020	Balance	
		1/1/2020	Change	12/31/2020	
Checking Account-Working Funds		\$99,720.11	(\$28,513.20)	\$71,206.91	
TD Money Market-Working Funds		\$48,710.77	\$120,655.40	\$169,366.17	
Fidelity-Weidner Endowment		\$0.00	\$125,471.17	\$125,471.17	
Mission investment Fund -new		\$104,302.58	\$1,925.25	\$106,227.83	
Fidelity Money Market		\$15,414.37	(\$2,118.55)	\$13,295.82	
Mission Investment Fund-old		\$12,517.41	(\$21.36)	\$12,496.05	
Thrivent Money Market Fund		\$48,077.04	\$310.92	\$48,387.96	
Subtotal		\$328,742.28	\$ 217,709.63	\$546,451.91	
Insurance Policy Cash Value		\$5,529.26	\$121.36	\$5,650.62	
TOTAL		\$334,271.54	\$ 217,830.99	\$552,102.53	
		Reconciliation			
	(Working				
	Funds)	Dedicated funds		Total	
Checking Account Balance- Bank	\$71,206.91				
TD Bank Money Market Fund	\$138,991.73				
Working Fund Total	\$210,198.64			\$210,198.64	
TD Bank MM fund (remainder)		\$30,374.44			
Weidner Endowment		\$125,471.17			
MIF-Froehlich Endowment		\$31,276.73			
Fidelity Money Market		\$13,295.82			
Mission Investment Fund -old		\$12,496.05			
Mission inv. Fund-new-Remainder		\$74,951.10			
Thrivent MM Fund		\$6,412.85			
Dedicated Total		\$294,278.16		\$294,278.16	
		Reserve Funds			
Thrivent MM Fund (remainder)		\$ 41,975.11		\$41,975.11	
		\$ 41,975.11			
Insurance Policy Cash Value		\$5,529.26		\$5,650.62	
Dedicated Account Total		\$341,782.53			
Total Assets				\$552,102.53	

FINANCIAL SECRETARY'S REPORT

Total Giving	2014	2015	2016	2017	2018	2019	2020	Average
\$1 – 500	114	127	106	132	124	118	85	115
\$501 – 1,000	32	46	45	36	37	35	32	40
\$1,001 – 2,000	36	39	38	50	42	47	31	38
\$2,001 – 4,000	42	40	38	36	38	37	36	38
\$4,001 – 6,000	12	14	10	16	13	14	18	14
\$6,001 – 8,000	6	4	5	6	5	6	2	5
\$8,001 – 10,000	6	4	5	3	2	2	4	4
\$10,001 – 15,000	6	6	6	6	6	5	5	6
> \$ 15,000	6	7	5	7	5	4	4	5
Member Giving Units *	260	287	258	292	272	268	217	265

** Each distinct envelope number is considered a separate giving unit. Confirmed young adults now have their own envelope numbers.*

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## GENERAL FUND PLEDGE HISTORY

|                        | Number | Total Pledges | Avg. Annual Pledge | Avg. Weekly Pledge |
|------------------------|--------|---------------|--------------------|--------------------|
| Beginning 2012 Pledges | 147    | \$ 491,151    | \$3,341            | \$63.04            |
| Beginning 2013 Pledges | 151    | \$ 475,494    | \$3,149            | \$60.56            |
| Beginning 2014 Pledges | 152    | \$ 461,329    | \$3,035            | \$58.37            |
| Beginning 2015 Pledges | 153    | \$470,719     | \$3,076            | \$59.17            |
| Beginning 2016 Pledges | 131    | \$434,336     | \$3,316            | \$63.77            |
| Beginning 2017 Pledges | 149    | \$472,926     | \$3,174            | \$59.17            |
| Beginning 2018 Pledges | 122    | \$412,634     | \$3,382            | \$65.04            |
| Beginning 2019 Pledges | 124    | \$372,924     | \$3,007            | \$57.84            |
| Beginning 2020 Pledges | 144    | \$389,505     | \$2,705            | \$52.02            |
| Beginning 2021 Pledges | 138    | \$419,172     | \$3,037            | \$58.41            |

*Submitter: Eric Westberg, Financial Secretary*

GSLC 2021 Spending Plan Recommendation - Summary

|                           |                                                                                                        | <b>2020<br/>Plan</b> | <b>2020<br/>Actuals</b> | <b>2021<br/>Plan</b> |
|---------------------------|--------------------------------------------------------------------------------------------------------|----------------------|-------------------------|----------------------|
| Income                    | Total Offering Income                                                                                  | \$ 452,417           | \$ 455,818              | \$ 452,967           |
|                           | Daycare Reimbursement                                                                                  | \$ 22,000            | \$ 6,012                |                      |
|                           | Other Receipts                                                                                         | \$ 1,800             | \$ 103,130              | \$ 1,000             |
|                           |                                                                                                        |                      |                         |                      |
| <b>Income Total</b>       |                                                                                                        | <b>\$ 476,217</b>    | <b>\$ 564,960</b>       | <b>\$ 453,967</b>    |
|                           |                                                                                                        |                      |                         |                      |
| Expense                   | Pastoral Ministry                                                                                      | \$ 112,523           | \$ 119,701              | \$ 114,131           |
|                           | Support Ministry - Administration                                                                      | \$ 83,901            | \$ 84,948               | \$ 105,777           |
|                           | Worship Ministry                                                                                       | \$ 82,016            | \$ 51,953               | \$ 33,614            |
|                           | Children, Youth & Family Ministry                                                                      | \$ 13,003            | \$ 6,194                | \$ 9,452             |
|                           | Witness Ministry/Evangelism                                                                            | \$ 1,400             | \$ 1,145                | \$ 4,000             |
|                           | Community Social Ministry                                                                              | \$ 6,200             | \$ 75,579               | \$ 17,500            |
|                           | Adult Ministry                                                                                         | \$ 1,150             | \$ 544                  | \$ -                 |
|                           | Support Ministry - Finance                                                                             | \$ 46,584            | \$ 38,853               | \$ 41,796            |
|                           | Support Ministry - Property                                                                            | \$ 69,397            | \$ 42,016               | \$ 60,347            |
|                           | Support Ministry - Stewardship                                                                         | \$ 3,455             | \$ 2,511                | \$ 1,200             |
|                           | Hospitality Ministry                                                                                   | \$ 1,500             | \$ 152                  | \$ -                 |
|                           | Benevolence                                                                                            | \$ 55,028            | \$ 70,100               | \$ 66,151            |
|                           |                                                                                                        |                      |                         |                      |
| <b>Expense Total</b>      |                                                                                                        | <b>\$ 476,157</b>    | <b>\$ 493,696</b>       | <b>\$ 453,967</b>    |
|                           |                                                                                                        |                      |                         |                      |
| Reconciliation            |                                                                                                        |                      |                         |                      |
|                           | Total Income                                                                                           | \$ 476,217           | \$ 564,960              | \$ 453,967           |
|                           | Total Expense                                                                                          | \$ (476,157)         | \$ (493,696)            | \$ (453,967)         |
|                           | Net Surplus/(Loss)                                                                                     | \$ 60                | \$ 71,264               | \$ (0)               |
|                           |                                                                                                        |                      |                         |                      |
| Use of Prior Year Surplus |                                                                                                        |                      |                         |                      |
|                           |                                                                                                        |                      |                         |                      |
|                           | Carryover from prior year (undedicated cash)                                                           | \$ 180,909           | \$ 180,909              | \$ 252,173           |
|                           | Net Surplus/Loss from Actuals in year                                                                  | \$ 60                | \$ 71,264               | \$ (0)               |
|                           | Net Available Carryover End of Year                                                                    | \$ 180,969           | \$ 252,173              | \$ 252,173           |
|                           | Reconciled Net Available Cash (Net of liabilities)                                                     | \$ 180,969           | \$ 252,173              | \$ 252,173           |
|                           |                                                                                                        |                      |                         |                      |
|                           | *\$30,000 of carryforward balance to future year must always stay intact for cash flow and emergencies |                      |                         |                      |



GSLC 2021 Spending Plan Recommendation - Detail

|                          |                                   | <b>2020<br/>Plan</b> | <b>2020<br/>Actuals</b> | <b>2021<br/>Plan</b> |
|--------------------------|-----------------------------------|----------------------|-------------------------|----------------------|
| Offering Income          | Envelopes                         | \$ 427,417           | \$ 434,852              | \$ 452,000           |
|                          | Plate                             | \$ 5,000             | \$ 967                  | \$ 967               |
|                          | <i>Goal Giving</i>                | \$ 20,000            | \$ 20,000               |                      |
|                          | Subtotal Offering                 | \$ 452,417           | \$ 455,818              | \$ 452,967           |
| GS Daycare               | GS DayCare                        | \$ 22,000            | \$ 6,012                | 0                    |
| Other Income             | Other                             | \$ 1,800             | \$ 1,585                | \$ 1,000             |
|                          | PPP Loan Forgiveness              |                      | \$ 101,545              |                      |
|                          | Subtotal Other                    | \$ 1,800             | \$ 103,130              | \$ 1,000             |
| <b>Total Income</b>      |                                   | <b>\$ 476,217</b>    | <b>\$ 564,960</b>       | <b>\$ 453,967</b>    |
| Pastoral Ministry        | Pastor Professional Exp           | \$ 1,000             | \$ 1,751                | \$ 540               |
|                          | Pastor Continuing Education       |                      | \$ -                    | \$ -                 |
|                          | Pastor Comp (incl SS Benefits)    | \$ 76,385            | \$ 83,935               | \$ 79,822            |
|                          | Pastor ELCA Benefits              | \$ 18,777            | \$ 19,642               | \$ 18,777            |
|                          | Pastor Discretionary Fund         | \$ 600               | \$ 600                  |                      |
|                          | Guest Preacher                    | \$ 500               | \$ -                    | \$ -                 |
|                          | Deacon                            | \$ 12,319            | \$ 12,790               | \$ 13,926            |
|                          | Deacon Social Security            | \$ 942               | \$ 983                  | \$ 1,065             |
|                          | Leadership for Faith Innovation   | \$ 2,000             | \$ -                    |                      |
|                          | Pastoral Ministry Total           | \$ 112,523           | \$ 119,701              | \$ 114,131           |
| Support Ministry - Admin | Church Admin Compensation         | \$ 53,280            | \$ 53,696               | \$ 54,878            |
|                          | Church Admin Social Security      | \$ 4,076             | \$ 3,966                | \$ 4,198             |
|                          | Church Admin Continuing Ed        | \$ -                 |                         |                      |
|                          | Church Admin Benefits             | \$ 8,490             | \$ 8,873                | \$ 8,490             |
|                          | Church Telephone/Internet         | \$ 4,500             | \$ 5,129                | \$ 4,500             |
|                          | Office Supplies                   | \$ 2,500             | \$ 1,221                |                      |
|                          | Postage                           | \$ 1,000             | \$ 1,428                | \$ 1,000             |
|                          | Computer Hardware Expenses        | \$ 750               | \$ 1,622                | \$ 3,000             |
|                          | Office Equip Lease/Maintenance    | \$ 3,700             | \$ 3,209                | \$ 3,700             |
|                          | Computer Software Expenses        | \$ 2,000             | \$ 1,936                | \$ 2,500             |
|                          | Secretary PT Compensation         |                      | \$ -                    |                      |
|                          | Secretary PT Social Security      |                      | \$ -                    |                      |
|                          | Computer Emergency Support        |                      | \$ -                    |                      |
|                          | Admin Support (ex: web/ppt)       | \$ 3,349             | \$ 3,601                |                      |
|                          | Admin Support Social Security     | \$ 256               | 267.71                  |                      |
|                          | Communications Admin Salary       |                      |                         | \$ 21,840            |
|                          | Communications Admin Soc Security |                      |                         | \$ 1,671             |
|                          | Support Ministry Admin Total      | \$ 83,901            | \$ 84,948               | \$ 105,777           |

GLSC 2021 Spending Plan Recommendation - Detail

|                                 |                                                    | <b>2020<br/>Plan</b> | <b>2020<br/>Actuals</b> | <b>2021<br/>Plan</b> |
|---------------------------------|----------------------------------------------------|----------------------|-------------------------|----------------------|
| Worship Ministry                | Organist Benefits                                  | \$ 8,818             | \$ 4,749                |                      |
|                                 | Organist Compensation                              | \$ 55,035            | \$ 36,946               |                      |
|                                 | Organist Social Security                           | \$ 4,210             | \$ 2,634                |                      |
|                                 | Organist Continuing Ed                             | \$ 300               |                         |                      |
|                                 | Organist Professional Expenses                     | \$ 500               | \$ -                    |                      |
|                                 | Sr Choir Director Compensation                     | \$ 6,002             | \$ 3,538                | \$ 1,981             |
|                                 | Sr Choir Director Social Security                  | \$ 459               | \$ 271                  | \$ 152               |
|                                 | Sr. Choir Director Continuing Ed                   | \$ 300               | \$ -                    |                      |
|                                 | Substitute Organist                                | \$ 700               | \$ -                    |                      |
|                                 | Worship Music & Supplies                           | \$ 3,500             | \$ 2,445                |                      |
|                                 | Piano, Organ & PA Equip Repair                     | \$ 700               | \$ 535                  |                      |
|                                 | Grace Alive - Drummer                              | \$ 1,200             | \$ 779                  | \$ 1,200             |
|                                 | Grace Alive Drummer Social Security                | \$ 91                | \$ 55                   | \$ 92                |
|                                 | Outdoor Service & Special Signage                  | \$ 200               | \$ -                    |                      |
|                                 | Traditional Musician Salary                        |                      |                         | \$ 11,700            |
|                                 | Traditional Musician Soc Security                  |                      |                         | \$ 895               |
|                                 | Contemporary Musician Salary                       |                      |                         | \$ 11,700            |
|                                 | Contemporary Musician Soc Security                 |                      |                         | \$ 895               |
|                                 | Worshipping Funding                                |                      |                         | \$ 5,000             |
|                                 |                                                    |                      |                         |                      |
|                                 | <b>Worship Ministry Total</b>                      | \$ 82,016            | \$ 51,953               | \$ 33,614            |
|                                 |                                                    |                      |                         |                      |
| Children, Youth &               | Family Ministry                                    | \$ 2,000             | \$ 414                  |                      |
| Family Ministry                 | ELCA National Youth Gathering                      | \$ 2,000             | \$ 2,000                | \$ 2,000             |
|                                 | Confirmation                                       | \$ 600               | \$ 129                  |                      |
|                                 | Youth Ministry                                     |                      |                         |                      |
|                                 | Nursery Staff Compensation                         | \$ 1,768             | \$ 1,233                | \$ 884               |
|                                 | Nursery Staff Social Security                      | \$ 135               | \$ 94                   | \$ 68                |
|                                 | Young Adults                                       | \$ 1,500             | \$ 855                  | \$ 1,500             |
|                                 | Background Checks                                  | \$ 300               | \$ -                    |                      |
|                                 | Bibles                                             | \$ 200               | \$ 185                  |                      |
|                                 | First Communion                                    | \$ 1,000             | \$ 64                   |                      |
|                                 | Christian Ed                                       | \$ 3,500             | \$ 1,219                |                      |
|                                 | Education Funding                                  |                      |                         | \$ 5,000             |
|                                 |                                                    |                      |                         |                      |
|                                 | <b>Children, Youth &amp; Family Ministry Total</b> | \$ 13,003            | \$ 6,194                | \$ 9,452             |
|                                 |                                                    |                      |                         |                      |
| Witness Ministry/<br>Evangelism | Living Nativity                                    | \$ 1,000             | \$ 750                  | \$ 1,000             |
|                                 | New Members                                        |                      | \$ -                    |                      |
|                                 | New Publicity & Advertising                        | \$ 400               | \$ 395                  |                      |
|                                 | New Community Events                               |                      |                         | \$ -                 |
|                                 | Caring Funding                                     |                      |                         | \$ 3,000             |
|                                 |                                                    |                      |                         |                      |
|                                 | <b>Witness Ministry/Evangelism Total</b>           | \$ 1,400             | \$ 1,145                | \$ 4,000             |
|                                 |                                                    |                      |                         |                      |

GSLC 2021 Spending Plan Recommendation - Detail

|                    |                                         | <b>2020<br/>Plan</b> | <b>2020<br/>Actuals</b> | <b>2021<br/>Plan</b> |
|--------------------|-----------------------------------------|----------------------|-------------------------|----------------------|
| Community          | Soc Ministry Program Money              | \$ 700               | \$ 100                  |                      |
| Social Ministry    | Community Fund (GWOH)                   |                      |                         |                      |
|                    | Daycare Expenses (PPP Loan covered)     |                      | \$ 55,479               |                      |
|                    | New Community Events                    |                      | \$ 2,000                |                      |
|                    | Somerset Chaplaincy Council             | \$ 500               | \$ 500                  | \$ 500               |
|                    | Somerset Chaplaincy to the Elderly      | \$ 500               | \$ 250                  | \$ 500               |
|                    | Food Bank                               | \$ 500               | \$ 151                  | \$ 500               |
|                    | SHIP                                    | \$ 500               | \$ 1,500                | \$ 500               |
|                    | Safe & Sound Somerset                   | \$ 500               | \$ 2,000                | \$ 500               |
|                    | Somerville Rescue Squad                 | \$ 500               | \$ 1,000                | \$ 500               |
|                    | Somerville Fire Dept                    | \$ 500               | \$ 1,000                | \$ 500               |
|                    | FISH                                    | \$ 500               | \$ 1,000                | \$ 500               |
|                    | IHN                                     | \$ 500               | \$ 4,450                | \$ 2,500             |
|                    | Visions & Pathways                      | \$ 500               | \$ 1,250                | \$ 500               |
|                    | Giving Network                          | \$ 500               | \$ -                    | \$ 500               |
|                    | Scleroderma Association                 |                      | \$ 1,000                |                      |
|                    | Stamp Out Despair                       |                      | \$ 1,000                |                      |
|                    | Parents of Autistic Children            |                      | \$ 1,000                |                      |
|                    | Toys for Tots                           |                      | \$ 400                  | \$ -                 |
|                    | The Coffee House Project                |                      | \$ 1,000                | \$ -                 |
|                    | Shop Rite Cards                         |                      | \$ 500                  |                      |
|                    | Faithful Ecology                        |                      | \$ -                    | \$ -                 |
|                    | Giving Funding                          |                      |                         | \$ 10,000            |
|                    |                                         |                      |                         |                      |
|                    | <b>Community Social Ministry Total</b>  | \$ 6,200             | \$ 75,579               | \$ 17,500            |
|                    |                                         |                      |                         |                      |
| Adult Ministry     | Adult Education                         | \$ 200               | \$ 261                  |                      |
|                    | Nurturing & Training                    | \$ 700               | \$ 283                  |                      |
|                    | Diakonia                                |                      |                         |                      |
|                    | Affinity Groups/Small Groups            | \$ 250               |                         |                      |
|                    |                                         |                      |                         |                      |
|                    | <b>Adult Ministry Total</b>             | \$ 1,150             | \$ 544                  | \$ -                 |
|                    |                                         |                      |                         |                      |
| Support Ministry - | Insurance                               | \$ 19,000            | \$ 15,871               | \$ 19,000            |
| Finance            | Payroll Expenses                        | \$ 2,300             | \$ 2,173                | \$ 2,300             |
|                    | Mortgage - capital                      | \$ 18,420            | \$ 10,620               | \$ 8,848             |
|                    | Mortgage - Interest                     | \$ 6,864             | \$ 10,190               | \$ 11,648            |
|                    | Legal Fees                              |                      |                         | \$ -                 |
|                    |                                         |                      |                         |                      |
|                    | <b>Support Ministry - Finance Total</b> | \$ 46,584            | \$ 38,853               | \$ 41,796            |
|                    |                                         |                      |                         |                      |

GSLC 2021 Spending Plan Recommendation - Detail

|                      |                                             | <b>2020<br/>Plan</b> | <b>2020<br/>Actuals</b> | <b>2021<br/>Plan</b> |
|----------------------|---------------------------------------------|----------------------|-------------------------|----------------------|
| Support Ministry -   | Utilities - Sewer and Water                 | \$ 5,000             | \$ 3,539                | \$ 5,000             |
| Property             | Custodian Compensation                      | \$ 7,800             | \$ 6,342                | \$ 11,934            |
|                      | Custodian Social Security                   | \$ 597               | \$ 485                  | \$ 913               |
|                      | Utilities - Gas & Electric                  | \$ 25,000            | \$ 17,811               | \$ 20,000            |
|                      | Indoor/Outdoor Maint & Repairs/Supplies     | \$ 10,500            | \$ 4,255                | \$ 10,500            |
|                      | Contract Cleaning                           | \$ 10,500            | \$ 3,446                |                      |
|                      | Property Contracts                          | \$ 7,000             | \$ 5,600                | \$ 7,000             |
|                      | Snow Plowing                                | \$ 3,000             | \$ 444                  | \$ 3,000             |
|                      | Folding Chairs and Racks                    |                      |                         | \$ -                 |
|                      | Custodian Help                              |                      |                         | \$ -                 |
|                      | Covid Reopening                             |                      | \$ 93                   |                      |
|                      | Capital Reserve                             |                      |                         | \$ 2,000             |
|                      |                                             |                      |                         |                      |
|                      | <b>Support Ministry - Property - Total</b>  | \$ 69,397            | \$ 42,016               | \$ 60,347            |
|                      |                                             |                      |                         |                      |
| Support Ministry -   | Stewardship Supplies                        | \$ 2,100             | \$ 1,591                | \$ 1,200             |
| Stewardship          | Credit Card Expense                         | \$ 1,200             | \$ 920                  |                      |
|                      | Council Retreat                             | \$ 155               | \$ -                    |                      |
|                      |                                             |                      |                         |                      |
|                      | <b>Support Ministry - Stewardship Total</b> | \$ 3,455             | \$ 2,511                | \$ 1,200             |
|                      |                                             |                      |                         |                      |
| Hospitality Ministry | Coffee & Kitchen Supplies                   | \$ 1,000             | \$ 36                   |                      |
|                      | Funerals & New Members                      | \$ 500               | \$ 115                  |                      |
|                      |                                             |                      |                         |                      |
|                      | <b>Hospitality Ministry - Total</b>         | \$ 1,500             | \$ 152                  | \$ -                 |
|                      |                                             |                      |                         |                      |
| Benevolence          | Synod/Church Wide Mission Support           | \$ 52,028            | \$ 58,100               | \$ 61,151            |
|                      | Lutheran Social Ministries NJ               | \$ 1,000             | \$ 2,000                | \$ 1,000             |
|                      | ELCA World Hunger                           |                      | \$ 2,000                |                      |
|                      | CrossRoads Camp & Retreat Center            | \$ 2,000             | \$ 8,000                | \$ 4,000             |
|                      |                                             |                      |                         |                      |
|                      | <b>Benevolence - Total</b>                  | \$ 55,028            | \$ 70,100               | \$ 66,151            |
|                      |                                             |                      |                         |                      |
| <b>Total Expense</b> |                                             | \$ 476,157           | \$ 493,696              | \$ 453,967           |

**GOOD SHEPHERD CHRISTIAN DAYCARE  
2021 Spending Plan Recommendation**

|                       |                                       | 2020              | 2020               | 2021              |                                                                                                             |
|-----------------------|---------------------------------------|-------------------|--------------------|-------------------|-------------------------------------------------------------------------------------------------------------|
| <b>INCOME DETAIL</b>  |                                       |                   |                    |                   |                                                                                                             |
|                       | Tuition - daycare                     | \$ 484,400        | \$ 255,910         | \$ 294,000        | Assumes \$24500/month average - no tuition increase                                                         |
|                       | Registration Fees                     | \$ 3,500          | \$ 1,515           | \$ 2,000          |                                                                                                             |
|                       | Other Fees                            |                   | \$ 32              |                   |                                                                                                             |
|                       | Interest                              | \$ 100            | \$ 190             | \$ 100            |                                                                                                             |
|                       | Field Trips                           | \$ 2,000          | \$ 64              | \$ -              |                                                                                                             |
|                       | Fobs                                  | \$ 100            | \$ 40              | \$ 100            |                                                                                                             |
|                       | Other Income                          | \$ 100            | \$ 1,479           | \$ 100            |                                                                                                             |
|                       | Lunch Bunch                           | \$ 3,000          | \$ 920             | \$ 2,400          |                                                                                                             |
|                       | Tuition Refund                        |                   | \$ (27,213)        |                   |                                                                                                             |
|                       | <b>TOTAL INCOME</b>                   | <b>\$ 493,200</b> | <b>\$ 232,937</b>  | <b>\$ 298,700</b> |                                                                                                             |
| <b>EXPENSE DETAIL</b> |                                       |                   |                    |                   |                                                                                                             |
|                       | Salaries/wages                        | \$ 340,000        | \$ 218,290         | \$ 210,000        | Based on \$17,500 per month - 2 employees need raised to new minimum wage plus availability for substitutes |
|                       | Payroll Taxes                         | \$ 25,000         | \$ 21,050          | \$ 16,500         |                                                                                                             |
|                       | Medical Ins                           | \$ 20,000         | \$ 9,961           | \$ 20,000         |                                                                                                             |
|                       | Dental Ins                            | \$ 1,920          | \$ 340             | \$ 600            |                                                                                                             |
|                       | Disability Ins                        | \$ 6,000          | \$ 2,125           | \$ 3,900          |                                                                                                             |
|                       | WC Ins                                | \$ 3,500          | \$ 875             | \$ -              | Church waived reimbursement for 2021                                                                        |
|                       | Payroll Process exp                   | \$ 2,000          | \$ 1,633           | \$ 2,000          |                                                                                                             |
|                       | 403b                                  |                   | \$ 5,723           |                   | Newly offered to staff, no employer match, included in salary line for 2021                                 |
|                       | <b>Subtotal Payroll Exp</b>           | <b>\$ 398,420</b> | <b>\$ 259,997</b>  | <b>\$ 253,000</b> |                                                                                                             |
|                       | Security System fobs                  | \$ 200            | \$ -               | \$ -              |                                                                                                             |
|                       | Cleaning                              | \$ 12,000         | \$ 8,420           | \$ 15,500         | new cleaning company plus \$500 for special cleaning                                                        |
|                       | GSLC facility use                     | \$ 14,000         | \$ 3,500           | \$ -              | Church waived reimbursement for 2021                                                                        |
|                       | Maint & repairs                       | \$ 500            | \$ 260             | \$ 500            |                                                                                                             |
|                       | <b>Subtotal Maint &amp; utilities</b> | <b>\$ 26,700</b>  | <b>\$ 12,180</b>   | <b>\$ 16,000</b>  |                                                                                                             |
|                       | Office Supplies                       | \$ 5,500          | \$ 4,106           | \$ 5,500          | Includes copier lease and website                                                                           |
|                       | Advertising                           | \$ 300            | \$ -               | \$ 100            |                                                                                                             |
|                       | Postage                               | \$ 50             | \$ -               | \$ 50             |                                                                                                             |
|                       | License & permits                     | \$ 600            | \$ 110             | \$ 600            | Annual Licenses and Reserve for 3 Year License Fees                                                         |
|                       | Family appreciation                   | \$ 1,000          | \$ -               | \$ 500            |                                                                                                             |
|                       | Staff Appreciation                    | \$ 6,000          | \$ 1,427           | \$ 3,000          |                                                                                                             |
|                       | Liability Ins                         | \$ 2,500          | \$ 625             | \$ -              |                                                                                                             |
|                       | Technology (Computers, etc)           | \$ 3,000          | \$ -               | \$ -              |                                                                                                             |
|                       | <b>Subtotal Office Exp</b>            | <b>\$ 18,950</b>  | <b>\$ 6,268</b>    | <b>\$ 9,750</b>   |                                                                                                             |
|                       | Events                                | \$ 1,000          | \$ 630             | \$ 500            |                                                                                                             |
|                       | Curriculum                            | \$ 100            | \$ -               | \$ 100            |                                                                                                             |
|                       | Books                                 | \$ 500            | \$ 83              | \$ 500            |                                                                                                             |
|                       | Class supplies                        | \$ 10,000         | \$ 4,409           | \$ 6,000          |                                                                                                             |
|                       | T-Shirts/Nap bags                     | \$ 1,000          | \$ -               | \$ 500            |                                                                                                             |
|                       | Enrichment                            | \$ 2,700          | \$ -               | \$ 200            |                                                                                                             |
|                       | Field trips                           | \$ 3,000          | \$ 128             | \$ -              |                                                                                                             |
|                       | Snacks                                | \$ 5,500          | \$ 2,544           | \$ 2,000          |                                                                                                             |
|                       | Paying for Pizza                      |                   | \$ 667             |                   |                                                                                                             |
|                       | Professional Development              | \$ 1,000          | \$ 150             | \$ 200            |                                                                                                             |
|                       | Scholarship expense                   | \$ 15,000         | \$ 4,880           | \$ 7,000          |                                                                                                             |
|                       | <b>Subtotal Curriculum Exp</b>        | <b>\$ 39,800</b>  | <b>\$ 13,491</b>   | <b>\$ 17,000</b>  |                                                                                                             |
|                       | Special Donation GSLC                 | \$ -              | \$ -               | \$ -              |                                                                                                             |
|                       | Bank service charges                  | \$ 50             | \$ -               | \$ 50             |                                                                                                             |
|                       | Finance Charge                        | \$ -              | \$ -               | \$ -              |                                                                                                             |
|                       | Bad Debt                              | \$ 5,000          | \$ -               | \$ -              |                                                                                                             |
|                       | Tuition refund                        | \$ 1,000          | \$ -               | \$ -              |                                                                                                             |
|                       | Playground                            | \$ 1,500          | \$ -               | \$ 1,500          | mulch                                                                                                       |
|                       | <b>Subtotal Financial Exp</b>         | <b>\$ 7,550</b>   | <b>\$ -</b>        | <b>\$ 1,550</b>   |                                                                                                             |
|                       | <b>TOTAL EXPENSE</b>                  | <b>\$ 491,420</b> | <b>\$ 291,936</b>  | <b>\$ 297,300</b> |                                                                                                             |
|                       | <b>NET INCOME/EXPENSE</b>             | <b>\$ 1,780</b>   | <b>\$ (58,999)</b> | <b>\$ 1,400</b>   |                                                                                                             |

In the early verses of Ephesians 4, the apostle Paul writes to the Christians in Ephesus, a city on the Aegean Sea at the mouth of a river and at the intersection of three trading routes. The letter was written about ten years after the church had started. During the early years of this congregation, Jews and Gentiles from several ethnicities and nationalities had come together to form “one body.” Paul was aware that they had done well and commended them for their faith and love.

The word “one” appears more than seven times in the first four verses. This reflects the importance Paul gave to being called into the “unity of Christ.” He wanted to note that, although many of the church members came from far off, there is “one Lord, one faith, one baptism.” This oneness reflects God’s gift of reconciliation in Christ.

A second emphasis from Paul was that, as believers, they were to “bear with one another in love.” This would require humility, gentleness and patience as each of them practiced their faith. It would require tolerance to “maintain unity of the Spirit in the bond of peace.”

A third emphasis was that each person had been given gifts by God and that these gifts were given to increase the whole. Because the Ephesian church was a young congregation and its members were just beginning in their faith journey, their understandings were often tossed to and fro. But as they grew in faith, each person contributed to building up the body of Christ.

The fourth and final emphasis was that by “speaking the truth in love,” each person must grow into Christ. This means taking time to learn about one another and their gifts. Knowing these gifts, we can do God’s work both within and beyond the faith community. When there are decisions to make or relationships to reconcile, we know to begin with prayer and reflection, always desiring to speak the truth in love — not for our own benefit but for God’s glory, that we might become more complete.

As our members and friends gather today, whether face-to-face or online, we are reminded of our calling into “unity in Christ.” We come from many places and work in many contexts, and yet we recognize “one Lord, one faith, one baptism.”

Whether new to a worshiping community or further along the journey, we realize that humility, gentleness and patience are required both in the good times and especially in times of uncertainty and struggle. God wants us to be more complete through our work. Christ provides the way. The Holy Spirit is with us for guidance and courage. Each of us has been given the gifts to be complete, and through our faithfulness we will grow stronger and work together as one body.

**LET US PRAY: LORD, LET THE WORDS OF THE APOSTLE PAUL DWELL IN US DEEPLY. MAY WE EMBRACE THE RECONCILING POWER OF ONENESS WITH CHRIST. MAY THIS ONENESS GUIDE OUR CONGREGATION AS WE LIVE INTO THE NEW REALITIES OF THESE TIMES. AS WE MEET NEW PARTNERS IN MINISTRY, MAY WE TAKE TIME TO GET TO KNOW THEM WITH PATIENCE, HUMILITY AND LOVE. HELP US TO SEE HOW SHARING OUR GIFTS WILL MAKE YOUR WORK EASIER AND MORE FULFILLING WHILE BRINGING ALL OF US CLOSER TO CHRIST. MAY THE BLESSINGS YOU GIVE EACH DAY STRENGTHEN US TO A LIVING, DARING CONFIDENCE IN YOUR GRACE. AMEN.**