



## 2021 Annual Report

6700 46TH PLACE NORTH, CRYSTAL, MN 55428

### Pastor's Report

*Written by Pastor Kyle Hanson*

Two years ago, at the Annual Meeting of our congregation, I had the first realization that this new “COVID-19” thing sounded serious. One of our wise leaders made a comment during the potluck meal about possibly not being able to worship together if this ‘pandemic thing’ takes off. I don’t think any of us could have imagined what was coming and it seems we still have a great deal of angst over what is next.

2021 provided great highs and lows for this congregation. As we started the year without Pastor Randy as our Sr. Pastor, there was a great deal of wondering about how we could hire a Sr. Pastor in the middle of a pandemic, and how do we keep the church moving forward during this transitional time.

St. James not only kept things moving, but started to experience rebirth and renewal, discovering who we are and looking towards what is next.

This congregation pulled together to reinvent the way we worship and provided support for a permanent ZOOM studio that allows members to worship from anywhere. We expanded and reopened for in person worship on Pentecost Sunday, what a joyous day to be together again.

Over the last twelve months we have given back to the community in many ways. Our Halloween Trunk or Treat was a huge success, (with many last minute candy runs). We had a moving Confirmation service for our youth. We contributed many volunteer hours, bags upon bags of groceries and thousands of dollars to our neighbors at the Calvary Food Shelf. Additionally our quilters sent over 100 blankets to the families served by the Calvary Food Shelf during the holiday season.

As we wrap up the year, I think we have all changed, learned, and grown. Our future is bright and the calling of Pastor Jerod Freeberg sets us up for a very exciting 2022. We still have many challenges ahead, but we have each other and for that I give thanks to God.

*Pastor Kyle*

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# Council President's Report

*Written by Mark Viste*

What a year 2021 has been! As 2021 began, St James was worshipping by Zoom with few opportunities to gather in person. Pastor Randy retired, and Pastor Nancy Nord Bence returned to St James to serve as Interim Senior Pastor to help us navigate the pandemic and call process. And navigate we did. We built a "Zoom Studio" and learned to engage in community worship from our living rooms. And when the vaccines became available, we cleaned the building, shined the floors, and celebrated Pentecost together in our own sanctuary. In June we celebrated Pride month by hosting Ellie Krug, affirming that sexual and gender identity is no barrier to God's love or to the welcome of our community. Bishop Ann came to visit to help the synod understand who the Spirit had in mind for our next senior pastor. And finally, after many hours of discussion and discernment, the Call Committee found Pastor Jerod Freeberg, the congregation called him to be our pastor, and he has accepted and begun his tenure.

Life in the pandemic has been chaotic, confusing, and occasionally terrifying. And yet, it's also been a time of remarkable growth and creativity at St James. We always knew St James had great musical gifts, but who would have guessed Deanna could combine the choir's voices in worship, even when they had to do the singing from their living rooms? We have a strong tradition of worship, but who would have thought that worship in front of a computer screen could be such a compelling expression of community? We have a great heart for our youth, but who would have thought we'd see hundreds of smiling faces come through our parking lot for Trunk or Treat?

In the past year, the church has left the building, wandered the neighborhood, and come back to worship in person and on Zoom. We've found vaccines, marched in parades, and reached out to help our neighbors affected by both the economic and racial turmoil of the last summer. We sang and prayed for racial reconciliation in front of the Brooklyn Center police station. We lost too many members to funerals. And we miss others who have moved away to be with family or to open a new phase of life.

All in all, it's been an unforgettable year. We owe even more thanks than usual to an amazing staff, who have not just kept things together in trying circumstances, but laid groundwork for the future. That future will no doubt be just as full of challenges and wonder as 2022 unfolds. Let us see what the Spirit has in store for us together.

*Peace,  
Mark Viste, Council President*

## Endowment Committee Report

The Endowment Fund Committee is pleased to provide a report on the Fund's status and asset allocations for 2021. Since its inception in 1991, the Fund has grown to a sizable asset value of over \$200,000. The growth is the direct result of the Congregation's financial support through gifts both large and small. The investment earnings of the Fund for 2021 were \$18,000, with an average rate-of-return of 9.35%.

The Fund is truly "A Gift For The Future". Monthly, annual or one-time financial gifts are ways of increasing the Endowment Fund's total asset value. You may want to consider giving a legacy gift through your will or estate.

The Endowment Committee annually allocates grants in the established four "focus areas" of Capital Improvements, Benevolence, Seminary Scholarships and Youth Ministries. With a strong year of investment earnings, grants totaling \$7,685 were able to be distributed this year:

Capital Improvements in the amount of \$1,760,

Benevolence in the amounts of NEAR \$600, Global Health Ministries \$600, Meals on Wheels (CEAP) \$572,

Youth Ministries in the amount of \$1153 for ELCA Youth Gathering, and

Seminary Scholarships \$3,000.

The Council's approved Endowment Committee members are: Kristine Nymoen, Gary Petersen, Gary Peterson, Terry Teigen and Stan Tikkanen. The Committee wishes to express our thanks for your support of the meaningful and vital St James ministry.

# 2021 Year in Review

## January

- Pastor Nancy Bence began as our interim senior pastor on January 1.
- Our online Zoom worship continued at 9:00 a.m. Sunday mornings.
- Bible and Brew, a Wednesday evening Bible study via Zoom began (and continued through April).
- We held our annual meeting via Zoom on January 31st.
- We received a second draw of the Payroll Protection Program loan, which was later fully forgiven.

## February

- Lenten worship was held via Zoom.
- Lent kits were available for pick up at church.
- Deanna Loken promoted to Director of Worship.
- Volunteers staffed the church open office hours and continued through August.
- NatureWerks provided Spiritual meditations for Lent.

## March

- A public health task force was formed.

## April

- Maundy Thursday and Good Friday worship were held via Zoom at 6:30 p.m.
- Easter Sunday worship was held online at 9:00 a.m.
- A flower fundraiser was held to raise funds for summer camp.

## May

- We collected household items and food for areas of social unrest.
- We celebrated Pentecost with our first in-person worship service on May 23 at 10:15 a.m. (Zoom remained at 9:00 a.m.). Pews were blocked off to provide social distancing, no communion was held and directional arrows directed foot traffic through the sanctuary. No social time was provided following worship.
- Pastor Nancy Bence resigned as interim senior pastor on May 30th.
- Volunteers marched in Brooklyn Park for a Black Lives Matter protest.



## June

- Celebrated Pride Sunday with a neighborhood parade and story time.
- Hosted the Wildfire Community Voices program with a presentation by Ellie Krug, a transgender person, on June 30th.
- We hosted VBS outdoors June 21-24 from 9 a.m.-3 p.m. VBS was run by Camp Onomia staff members.
- Pastor Kyle Hanson took on additional work while we are without a full time pastor, so was considered 3/4 time until a new pastor is hired.
- Items were collected for Forest Elementary School Adventure Club.



## July

- St. James staff conducted a worship survey to find out what members' worship preferences were for fall 2021.
- The first in-person communion was held since pre-pandemic, with pre-packaged communion kits that members used from their pews.

## August

- St. James held a successful garage sale August 11-14.

## September

- Rally Day kicked off our new worship times: 8:30 a.m. Zoom, 9:00 a.m. Sunday School, 9:45 a.m. In-person worship and 11:00 a.m. adult education. To celebrate Rally Day, we contracted with MN Nice Cream food truck to provide free ice cream following the in-person worship service.
- Items were collected for Calvary Food Shelf. We also had a group of volunteers spend time assisting Calvary with food packaging.
- God's Work Our Hands Sunday was a joint Wildfire collaboration at Holy Nativity.
- Confirmation, choir and bells resumed meeting.
- Mary Circle collected items for a hospice program through WELCA.
- A new program theme *Bread for the Journey* began.





## October

- St. James started offering Venmo donations.
- Pr. Thomas Carlson began as interim visitation pastor, working approximately 10 hours per week until a senior pastor begins.
- Global Health newborn kits were assembled at members homes with supplies that were collected throughout the year.
- St. James held it's first Truck or Treat on October 30th in the evening. Hundreds of neighbors attended the event, causing staff to make runs to purchase more candy shortly after the event started. It was a fun event for the community and the staff looks forward to doing it again in 2022.
- Confirmation was held October 31 with two year's worth of students getting confirmed in-person.



## November

- All Saints' Sunday was celebrated both in-person and on Zoom.
- Volunteers spent time assembling meals at Feed My Starving Children.
- Advent began and included a Wednesday evening in-person worship service at 6:30 p.m.
- A Thanksgiving Eve Facebook Live and Zoom pie social was held.
- NEAR Food Drive.
- St. James quilters put up tons of beautiful quilts in the sanctuary and narthex.
- Give to the Max Day raised money for the Helping Our Neighbor fund.
- A congregational meeting was held simultaneously on Zoom and in-person on November 28th to call the next Sr. Pastor, Jerod Freeberg. Pr. Freeberg will begin at St. James on January 3, 2022.



## December

- ELCA good gift donations were collected to purchase family farms.
- Donations were collected to provide a hot chocolate bar for the Forest Elementary School staff members.
- A Christmas program was put together by Deanna Loken that included much of it pre-recorded so that it would be available for both Zoom and in-person worship. There were a few live pieces for in-person worship on the 19th.
- Christmas Eve worship was held at 3:30 p.m. on Zoom and 4:30 p.m. in-person.



## St. James' 2021 Staff Members

**Kyle Hanson**  
*Pastor*

**Nancy Bence**  
*Interim Pastor January—  
May 2021*

**Thomas Carlson**  
*Interim Visitation Pastor  
October –December 2021*

**Amanda Burns**  
*Director of Communications  
and Finance*

**Ryan Walesch**  
*Youth Director*

**Mary Brown**  
*Ringing Praise Director  
and Organist*

**Deanna Loken**  
*Choir Director*

**Amy Jermstad**  
*Sunday School Coordinator*

**Jessica Brodal**  
*Social Media Coordinator  
(Left January 2021)*

**Andy Oien**  
*Worship Screen Sharing  
(Started March 2021)*

## Sunday Morning Worship Statistics

- January– May
  - ♦ Zoom: 45
  - ♦ Facebook (Live and following): 155
- May—August (in person worship was added)
  - ♦ Zoom: 29
  - ♦ Facebook (Live and following): 184
  - ♦ In-person: 35
- September—December (new worship times began)
  - ♦ Zoom: 31
  - ♦ Facebook (LIVE and following): 175
  - ♦ In-person: 58

*Facebook Live Wednesday nights averaged 195  
YouTube recording of worship: 10  
Calls to listen to recording of worship: 3*

### Average Weekly Sunday Worship Trends

2021	103 members + numerous viewing online only via Facebook postings
2020	100 households
2019	128
2018	139
2017	152
2016	156

# Treasurer's Report

*Written by Joel Anderson*

Did 2021 feel like a long year to you? St James Lutheran Church was in pastoral transition during all of 2021, but with thanks to God (and the hard work of the call committee), we made it to the other side! Hopefully we are also getting closer to the other side of this seemingly never-ending pandemic. The finances of St James are in good shape today, but there is much work to do going forward. Similar to the prior year, the church received a PPP loan in 2021 in the amount of \$42,030, and the loan qualified to be fully forgiven during the year, as was the PPP loan from 2020. The church was able to reserve offerings received during the year for the future in large part from the stewardship of the staff and Pastor Kyle in keeping our congregation going without a senior pastor or full-time interim for the last half of the year. Yearly expenses were about \$30,000 less than budgeted from their hard work and careful stewardship.

Going into 2022, the church has approximately \$37,000 in prior year surpluses in its general operating fund, otherwise known as the Mission and Ministry Fund ("MMF"). It is worth noting that offerings to the MMF were down by roughly \$20,000 in 2021 versus the prior year, and from a financial standpoint, this is where St James will need a boost in 2022 and beyond. It will happen from continued and increased giving from current members, as well as from growing the congregation's membership. These are not new challenges to St James, but they will require hard work and the involvement and faith of our entire church community to meet them.

The church's Capital Fund, which funds monthly payments on the Thrivent mortgage loan as well as on any large property improvement costs, maintained a healthy cash balance during the year. Receipts were approximately \$66,000 and payments were about \$80,000 in the Capital Fund for the year. At the end of 2021, this account had about \$21,000, a reserve of more than three months of monthly mortgage payments at \$6,158 per month. The Thrivent mortgage loan balance at the end of 2021 is \$509,980, with a scheduled final maturity in September 2029.

St. James continued its financial support to the ELCA through the MMF and also to many other benevolences through dedicated giving from its members during 2021.

To you, St. James members, a heartfelt thank you for your faithful and generous support during this transition year. With strong leadership in place for 2022 in Pastor Jerod, Pastor Kyle, and our experienced support staff, we are optimistic new ways to engage our community will emerge that will reflect the light of Christ to our neighbors. The Spirit is alive and well at St James!

## Support in 2021

St. James supported the following through very generous gifts in 2021:

- Feed My Starving Children: \$225
- Forest School: \$265
- NEAR Food Shelf : \$5,277.50
- Loaves & Fishes: \$500
- Calvary Food Shelf \$1,840.10
- ELCA Good Gifts \$2,645
- Kidpack: \$380

*Thank you!*

*Joel Anderson, Treasurer*

# Annual Congregational Meeting Agenda

**January 30, 2022**

**10:45 a.m.**

Call to Order:	Mark Viste
Opening Prayer:	Pastor Jerod Freeberg
Secretary's Report:	Gabrielle Wiegand
Pastors' Reports:	Pastor Jerod Freeberg, Pastor Kyle Hansen
Treasurer's Report:	Joel Anderson
Presentation 2022 Budget: Action on 2022 Budget	Joel Anderson
President's Report:	Mark Viste
Building Inclusive Church:	Janeen Oien
Election of Church Leaders:	Mark Viste
Benediction:	Pastor Jerod Freeberg
Adjournment	Mark Viste

# Parochial Report for 2021

	Baptized	Confirmed
<b>Membership as of December 31, 2020</b>	1060	754
<b>Members received during 2021</b>		
By Baptism: Children (15 yrs. or younger)	1	0
By Baptism: Adults (16 yrs. or older)	0	0
By Affirmation of faith:	0	0
By Transfer from ELCA congregation	0	0
By Transfer from other Lutheran congregation	0	0
From non-Lutheran congregation	0	0
From other sources	0	0
<b>Total Members Received in 2021</b>	1	0
<b>Baptized Members Confirmed in 2021</b>		5
<b>Members Removed During 2021</b>		
By Death	6	6
By Transfer to other ELCA congregation	10	9
By Transfer to other Lutheran congregation	0	0
By Transfer to non-Lutheran congregation	0	0
For statistical adjustment	0	0
For other reasons ( <i>such as inactivity</i> )	67	43
<b>Total Members Removed in 2021</b>	83	58
<b>Membership as of December 31, 2021</b>	978	701
<b>Total number of giving units in 2021:</b>	115	

## Special Congregational Meeting

November 28, 2021

Mark Viste, Church Council President, called the meeting to order at 10:44 a.m.

Meeting was begun with a prayer by Pastor Kyle Hanson. Deanna Loken took a count and quorum is met (67 in person and 17 online).

Mark Viste began by discussing the process for the hybrid in person/Zoom congregational meeting. He then went on to tell the Congregation about the candidate being called for Senior Pastor – Pastor Jerod Freeberg. John Lindstrom spoke, sharing the Call process with the congregation. He discussed his and the call committee's evaluation of Pastor Jerod and what most impressed him was Pastor Jerod's deep commitment to family and youth ministry as well as his warmth and outgoing nature. Joel Anderson, Treasurer, discussed the church finances and how they are impacted by the call of Pastor Jerod as Senior Pastor. There were a handful of questions about Pastor Jerod, his experience, the church's finances, and the call process. Terry Teigen made a motion to call Pastor Jerod Freeberg as St. James Senior Pastor contingent on background checks per Synod guidelines. Mary Bareis seconded. There was a paper ballot process for in person voting and an online Zoom vote. There were 74 votes of yes and 2 no. This met the two thirds of members present threshold needed to call the candidate. Pastor Jerod has 30 days to accept or decline our official offer. Pastor Kyle Hanson led us in closing prayer.

Mark Viste adjourned the congregational meeting at 11:31 a.m.



# 2021 Annual Meeting Minutes

January 31, 2021  
Via Zoom 10:00 a.m.

**Call to Order:** President Dawn Skare called the meeting to order at 9:47 a.m. and announced that the requirements for a quorum had been met.

**Opening Devotions:** Interim Senior Pastor Nancy Nord Bence read selections from Isaiah Chapter 43 and led a prayer thanking God for His continued presence in our lives and asking for His wisdom.

**Secretary's Report:** Gabrielle Wiegand made a motion to approve the Secretary's Reports from the January 26, 2020 Annual Meeting and the Special Congregational Meetings on May 10, 2020, July 12, 2020 and November 22, 2020. Mike LaMotte seconded and the motion passed via zoom vote of 51 yeses, 0 nos.

**Pastors' Reports:** Interim Senior Pastor Nancy Nord Bence expressed her pleasure in being back here at St. James and shared her top four priorities for the next six months will be COVID19 prevention and reopening planning, pastoral care, stewardship and congregational growth.

Associate Pastor Kyle Hansen thanked the congregation for helping him complete a 30 year journey and hiring him as Associate Pastor of St. James. He reported he has been primarily engaged in crafting and executing worship experiences as well as weekly lessons with confirmation students. Over the next several months he looks forward to working with Pastor Nancy to find the balance between safe resumption of in person services while maintaining St. James' burgeoning online worship presence.

**Treasurer's Report:** Joel Anderson made a motion to approve the December 31, 2020 year-end financial statements. Orla McClure seconded and the motion passed via zoom vote of 57 yeses, 0 nos. During the discussion Joel explained the impact the unprecedented global pandemic and subsequent Payroll Protection Program loan had on St. James' finances. He also relayed the Council and Finance Committee's deep appreciation for the continued generosity and faithfulness of the people of St. James.

**Presentation and Adoption of 2021 Budget:** Joel Anderson first reviewed and then moved the proposed budget for 2021 as presented in the Annual Meeting booklet be approved. Kristine Nymoen seconded and the motion passed via zoom vote of 57 yeses, 0 nos.

**President's Report:** Dawn Skare reviewed the difficult decisions the Council faced this year with the onset of the pandemic. She expressed gratitude for the congregation's support, flexibility and generosity in 2020. This concludes Dawn's term as congregational president.

**Call Committee One Member Replacement Vote:** Dawn Skare made a motion to elect Amy Hoff to fill the recently vacated open position on the Senior Pastoral Call Committee. Kristine Nymoen seconded and Amy was elected via zoom vote of 57 yeses, 0 nos.

**Council Recommended Update:** The St. James Council is recommending an update to our current Mission Statement which is that the words "In Crystal" be removed. The Mission Statement for St. James would then read as: "Reflecting the Light of Christ". Dawn Skare moved the Mission Statement be amended to read "Reflecting the Light of Christ." John Lindstrom seconded. There was discussion about possibly changing "in Crystal" to "from Crystal" and several members commented they had felt "in Crystal" was ostracizing to those who live outside the geographical boundary of Crystal, MN. The motion passed via zoom vote of 56 yeses, 1 no.

**Senior Pastor Call Committee Update:** John Lindstrom updated the congregation on the status of the Senior Pastor Call Committee. He will be meeting with Church Council on February 15<sup>th</sup> to discuss expectations and timelines. John explained the committee has been in a holding pattern for several reasons – the holiday season was upon us, the committee was short a member, and it was appropriate to have a period of settling down after Pastor Randy's retirement and departure. They will now begin their work having the freedom to thoughtfully deliberate knowing St. James is in the capable hands of an interim pastor. John requested the congregation reach out to the call committee with any questions, comments, concerns and requests that might help them build the descriptive narrative for St. James' next senior pastor. Don Roening asked if a salary range had been set forth by the congregation. Joel Anderson explained nothing definitive had been set. John Lindstrom added he would be getting salary recommendations as well as other information from the Synod.



**Pandemic Update:** Interim Senior Pastor Nancy Nord Bence explained the St. James Public Health Taskforce would be meeting soon but in the meantime she asked everyone who is entering the church facility to enthusiastically embrace the protection protocols already in place. Once the Taskforce begins their work they will undoubtedly offer additional procedures that will need to be followed. Don Roening asked if the Synod is providing guidance on best practices for operating during a pandemic. Pastor Nancy replied some but she has been obtaining information from other churches who have already undertaken this work.

**Election of Church Leaders:** Dawn Skare reviewed the 2021 Annual Meeting Ballot. Sonya Lodahl then made a motion to approve the nominations as printed on the ballot. Linda Omark seconded and the motion passed via zoom vote of 53 yeses, 0 nos.

**Benediction:** Associate Pastor Kyle Hansen led us in prayer with a call to go out to share with the World a mission of love, hope, and peace.

**Adjournment:** President Mark Viste made a motion to adjourn the St. James 2021 Annual Congregational Meeting. Linda Omark seconded and the motion passed via voice vote at 10:42am.

Respectfully submitted,  
Gabrielle Wiegand

# 2022 Annual Meeting Ballot

<u>Council Position</u>		<u>Term</u>
<u>Officers</u>		
President	Mark Viste	2nd year, 1st term
Vice President	Janeen Oien	2nd year, 1st term
Secretary	Mary Baries	1st year, 1st term
Treasurer	Tim Frater	1st year, 1st term

## Council members at large

Continuing: Mike LaMotte 2<sup>nd</sup> year, 1<sup>st</sup> term

## New:

John Nymoen	1 <sup>st</sup> year, 1 <sup>st</sup> term
Odel Scott-Hopkins	1 <sup>st</sup> year, 1 <sup>st</sup> term
Kristine Nymoen	1 <sup>st</sup> year, 1 <sup>st</sup> term
Terry Taylor	1 <sup>st</sup> year, 1 <sup>st</sup> term
Hunter Capers (youth)	1 <sup>st</sup> year, 1 <sup>st</sup> term

## Nominating Committee (6 needed, at least two from members leaving council)

Yvonne LaMotte  
Gabrielle Wiegand  
Jacqueline Scott-Hopkins  
Betty Sultvedt  
Amy Hoff  
Orla McClure

## Minneapolis Area Synod Assembly Voting Delegates (4 lay voting members, including one youth)

Susan Lindstrom  
Troy Loken  
Mark Viste  
Sophia Jermstad-youth

# Statement of Financial Position 2021

	Year to Date Balance	Year Begin Balance	Year to Date Change	Balance Last Month	Year to Date Last Year
<b>Assets</b>					
<b>Checking and Savings Accounts</b>					
100 Checking Account 1 - General	0.00	17,305.20	(17,305.20)	21,414.94	17,305.20
101 Checking Account 2 - Dedicated	84,384.96	85,612.91	(1,227.95)	31,611.59	85,612.91
113 Ebay Bank Acct	500.00	0.00	500.00	500.00	0.00
Checking and Savings Accounts Totals:	84,884.96	102,918.11	(18,033.15)	53,526.53	102,918.11
<b>Savings and Investments</b>					
107 Pooled Trust-Endowment	73,711.92	65,180.72	8,531.20	73,544.85	65,180.72
109 Vanguard Endowment	70,398.82	57,745.42	12,653.40	68,915.85	57,745.42
108 Mission Investment Fund-Endowment	67,509.95	65,745.25	1,764.70	67,072.27	65,745.25
102 Vanguard Money Market-Dedicated interest	447.24	447.24	0.00	447.24	447.24
103 MIF Demand MM Account-dedicated	150,000.00	100,000.00	50,000.00	150,000.00	100,000.00
104 MIF M.M. dedicated interest	1,304.93	528.99	775.94	1,114.79	528.99
Savings and Investments Totals:	363,372.86	289,647.62	73,725.24	361,095.00	289,647.62
<b>Church Properties</b>					
110 Cemetary Lots	2,000.00	2,000.00	0.00	2,000.00	2,000.00
111 Building and Grounds	2,713,809.71	2,713,809.71	0.00	2,713,809.71	2,713,809.71
112 Furniture and Fixtures	129,250.00	129,250.00	0.00	129,250.00	129,250.00
Church Properties Totals:	2,845,059.71	2,845,059.71	0.00	2,845,059.71	2,845,059.71
<b>Total Assets:</b>	<b>3,293,317.53</b>	<b>3,237,625.44</b>	<b>55,692.09</b>	<b>3,259,681.24</b>	<b>3,237,625.44</b>
<b>Liabilities</b>					
<b>Payroll Withholdings</b>					
201 Payroll W/H - Federal Tax	0.00	0.00	0.00	428.00	0.00
202 Payroll W/H - MN tax	0.00	0.00	0.00	220.00	0.00
203 Payroll W/H - FICA	0.00	0.00	0.00	1,275.32	0.00
204 Payroll W/H - Medicare	0.00	0.00	0.00	298.28	0.00
205 Pre-tax retirement W/H	0.00	0.00	0.00	100.00	0.00
206 FSA Healthcare W/H	0.00	0.00	0.00	0.00	0.00
207 Tax free Health Insurance W/H	0.00	0.00	0.00	0.00	0.00
208 Taxable Health Insurance Deduction	0.00	0.00	0.00	(82.00)	0.00
209 Employee Funded Life Insurance	0.00	0.00	0.00	(50.00)	0.00
Payroll Withholdings Totals:	0.00	0.00	0.00	2,189.60	0.00
<b>Other Liabilities</b>					
210 Thrivent Mortgage	509,979.70	563,654.95	(53,675.25)	514,529.79	563,654.95
211 Assessments	0.00	0.00	0.00	0.00	0.00
212 PPP Loan	0.00	0.00	0.00	0.00	0.00
Other Liabilities Totals:	509,979.70	563,654.95	(53,675.25)	514,529.79	563,654.95
<b>Total Liabilities:</b>	<b>509,979.70</b>	<b>563,654.95</b>	<b>(53,675.25)</b>	<b>516,719.39</b>	<b>563,654.95</b>

	Year to Date Balance	Year Begin Balance	Year to Date Change	Balance Last Month	Year to Date Last Year
<b>Net Assets</b>					
<b>Net Assets</b>					
300 Net Assets	2,565,758.07	2,488,357.58	77,400.49	2,558,930.12	2,482,404.00
<b>Dedicated Accounts</b>					
Without Donor Restrictions	234,384.96	185,612.91	48,772.05	181,611.59	185,612.91
With Donor Restrictions	0.00	0.00	0.00	0.00	0.00
Dedicated Accounts Totals:	234,384.96	185,612.91	48,772.05	181,611.59	185,612.91
Current Period Changes to Net Assets	(16,805.20)	0.00	(16,805.20)	2,420.14	5,953.58
<b>Total Net Assets:</b>	2,783,337.83	2,673,970.49	109,367.34	2,742,961.85	2,673,970.49
<b>Total Liabilities &amp; Net Assets:</b>	3,293,317.53	3,237,625.44	55,692.09	3,259,681.24	3,237,625.44

# Statement of Activities 2021

<b>Account Shortcut and Description</b>	<b><u>YTD Actual</u></b>	<b><u>YTD Budget</u></b>
<b>Income</b>		
<b>Offerings</b>		
400 Envelope Offerings	274,084.55	288,846.91
402 Loose Offerings	783.05	3,000.00
406 Seasonal Offerings	2,014.00	7,500.00
403 Sunday School Offering	0.00	50.00
Offerings Totals:	<u>276,881.60</u>	<u>299,396.91</u>
<b>Other Income</b>		
408 Rents	42,675.66	42,317.33
410 Thrivent Choice	873.00	1,000.00
412 Ebay Income	4,404.46	0.00
414 Other donations and miscellaneous income	11,933.61	18,000.00
407 Confirmation Fees	0.00	0.00
415 PPP Loan	1,869.09	25,000.00
416 prior year m&m reserves	0.00	0.00
417 Prior year legacy gift	0.00	0.00
Other Income Totals:	<u>61,755.82</u>	<u>86,317.33</u>
Income Totals:	<u>338,637.42</u>	<u>385,714.24</u>
<b>Expense</b>		
<b>Worship</b>		
500 Worship supplies	2,757.30	1,000.00
501 Copyrights	711.00	1,000.00
503 Piano and Organ	0.00	1,000.00
504 Nursery Attendant	0.00	500.00
505 Pulpit Supply	0.00	400.00
506 Projection Supervisor	0.00	0.00
Worship Totals:	<u>3,468.30</u>	<u>3,900.00</u>
<b>Children's Ministry</b>		
510 Child in our Hands	45.00	0.00
511 Sunday School Curriculum	765.16	1,000.00
512 Sunday School Resource	0.00	500.00
513 Family Ministry Programs	0.00	0.00
514 VBS	2,051.00	1,800.00
Children's Ministry Totals:	<u>2,861.16</u>	<u>3,300.00</u>
<b>Hospitality and Outreach</b>		
520 Advertising	2,627.13	5,000.00
522 Website	615.00	650.00
521 Outreach	2,278.64	1,500.00



**Account Shortcut and Description**

	<u>YTD Actual</u>	<u>YTD Budget</u>
Hospitality and Outreach Totals:	5,520.77	7,150.00
<b>Youth and Family</b>		
525 Confirmation	0.00	1,000.00
526 Sr. High Mission Trip	1,200.00	1,500.00
527 Youth Events	483.90	800.00
Youth and Family Totals:	1,683.90	3,300.00
<b>Congregational Life</b>		
530 Congregational Life	1,991.50	1,500.00
531 Adult Education/Council	0.00	750.00
532 Stewardship	589.94	750.00
533 Wildfire/Bonfire	897.90	2,500.00
534 Inclusive Church/Racial Justice	629.61	1,200.00
545 Pushpay	3,424.15	3,600.00
547 Pastoral Care Consulting	357.50	0.00
Congregational Life Totals:	7,890.60	10,300.00
<b>Benevolences</b>		
535 ELCA	8,500.00	8,500.00
536 Lutheran Social Service	500.00	500.00
537 Bonfire Ministries	0.00	0.00
Benevolences Totals:	9,000.00	9,000.00
<b>Administration</b>		
540 Bank and Service Fees	550.02	250.00
541 Telephone	3,541.69	2,800.00
542 Postage	1,687.35	1,000.00
543 Office Supplies	5,557.62	4,800.00
544 Office Equipment	11,664.03	8,000.00
546 Zoom Services	2,579.28	2,160.00
Administration Totals:	25,579.99	19,010.00
<b>Miscellaneous Expenses</b>		
550 Delegates	225.00	900.00
<b>Salaries</b>		
555 Pastors Salaries	26,358.06	16,546.82
556 Pastors Housing Allowances	56,778.55	77,840.00
557 Staff Salaries	113,264.61	124,110.75
Salaries Totals:	196,401.22	218,497.57
<b>Benefits</b>		
560 FICA - EER	8,374.56	9,494.47
561 Cont. Ed. & Prof. Exp - Associate Pastor	0.00	600.00
562 Mileage	99.18	1,250.00
563 Pr. Benefits	15,016.04	22,801.20
564 Staff Benefits/Continuing Ed	1,020.38	1,500.00
565 Cont. Ed & Prof. Exp.- Sr. Pastor	0.00	1,200.00
Benefits Totals:	24,510.16	36,845.67
<b>Property Expenses</b>		

**Account Shortcut and Description**

	<u>YTD Actual</u>	<u>YTD Budget</u>
570 Snow Removal	3,760.00	4,500.00
571 General Maintenance	20,262.13	14,000.00
572 Grounds & Mowing	3,210.00	3,210.00
580 Maintenance Equipment & Supplies	1,341.24	4,000.00
Property Expenses Totals:	<u>28,573.37</u>	<u>25,710.00</u>

**Utilities**

575 Heat	8,650.44	9,000.00
576 Sewer and Water	6,455.96	6,000.00
577 Trash and Recycling	3,443.86	3,300.00
578 Electricity	16,702.59	17,000.00
Utilities Totals:	<u>35,252.85</u>	<u>35,300.00</u>

**Insurance**

585 Insurance	14,475.30	12,500.00
Expense Totals:	<u>355,442.62</u>	<u>385,713.24</u>

**Income - Expense:**

<u>(16,805.20)</u>	<u>1.00</u>
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# Dedicated Accounts 2021

Account Shortcut and Description	Beginning Balance	Month Credits	Month Debits	YTD Credits	YTD Debits	Ending Balance
<b>General Fund</b>						
<b>Dedicated Accounts</b>						
900 Memorial Fund	3,671.17	50.00	0.00	2,135.00	0.00	5,806.17
901 Flowers	2,621.58	80.00	146.00	796.00	708.97	2,708.61
902 Capital Fund Drive	34,892.56	7,364.43	12,605.90	66,312.07	80,405.49	20,799.14
905 Funerals & Funeral Lunches	3,404.10	0.00	0.00	582.26	574.67	3,411.69
906 Youth Activities	(15.76)	303.00	0.00	303.00	579.42	(292.18)
907 Kid Pack	1,082.59	0.00	0.00	0.00	0.00	1,082.59
908 Mission Future 4KIDZ	1,591.15	0.00	0.00	0.00	0.00	1,591.15
910 Revolving/Transfer/Misc	1,677.97	2,615.22	2,928.33	4,520.20	4,348.38	1,849.79
911 Mont. Drinking Fountain	2,200.10	2,049.90	0.00	2,049.90	0.00	4,250.00
912 Hospitality Fund	978.20	0.00	0.00	5.00	0.00	983.20
915 Library	887.78	0.00	0.00	0.00	0.00	887.78
916 VBS	3,336.62	0.00	1,097.00	50.00	1,097.00	2,289.62
918 Motorhead Ministry	1,864.81	75.00	0.00	75.00	423.34	1,516.47
919 Confirmation	1,618.35	0.00	0.00	0.00	0.00	1,618.35
920 NEAR	939.00	672.52	2,224.50	3,564.50	4,048.50	455.00
921 Loaves and Fishes	963.05	5.00	0.00	45.00	500.00	508.05
922 ELCA Scholarship Fund	1,617.00	0.00	0.00	100.00	0.00	1,717.00
925 Music Fund	397.58	50.00	0.00	50.00	366.00	81.58
926 Supper @ Six	1,799.06	0.00	0.00	0.00	0.00	1,799.06
927 Sound System	1,338.38	0.00	0.00	50.00	0.00	1,388.38
928 Altar Guild	1,081.40	0.00	0.00	0.00	0.00	1,081.40
929 Bell Choir Fund	418.23	0.00	0.00	0.00	0.00	418.23
930 Wedding Fund	318.51	0.00	0.00	0.00	0.00	318.51
931 Milestone Ministry	0.00	0.00	0.00	0.00	0.00	0.00
932 Quilting Fund	2,083.67	39.04	445.09	982.04	514.56	2,551.15
933 Lutefisk Dinner	3,600.62	0.00	0.00	0.00	0.00	3,600.62
934 Special Youth Scholarships	2,082.73	0.00	0.00	0.00	0.00	2,082.73
935 Street Dance	0.00	0.00	0.00	0.00	0.00	0.00
937 Sunday School	35.00	0.00	0.00	0.00	0.00	35.00
962 Archives Fund	1,235.84	0.00	0.00	0.00	0.00	1,235.84
964 Worship Fund	0.00	0.00	0.00	0.00	0.00	0.00
968 Prayer Shawl Ministry	249.50	0.00	0.00	0.00	0.00	249.50
969 Special Offerings	842.32	225.00	0.00	4,573.00	1,110.00	4,305.32
970 Caring for Crystal Garage Sale	0.00	48.95	0.00	5,392.11	5,139.91	252.20
971 Helping Our Neighbor	4,352.09	650.00	0.00	3,230.00	2,817.20	4,764.89
972 Youth Summer Camp	4,444.69	2,625.00	0.00	7,714.50	5,636.06	6,523.13
973 Families Moving Forward	3,090.88	0.00	0.00	100.00	0.00	3,190.88
975 Endowment Cash	548.26	5,050.00	7,685.00	7,210.00	7,685.00	73.26
976 Youth Fundraising	2,869.33	1,153.00	0.00	1,153.00	0.00	4,022.33
977 Global Health	852.45	0.00	0.00	0.00	113.14	739.31

Account Shortcut and Description	Beginning Balance	Month Credits	Month Debits	YTD Credits	YTD Debits	Ending Balance
984 Youth Individual Accounts	50.00	0.00	0.00	0.00	0.00	50.00
985 Intern	0.01	0.00	0.00	0.00	0.00	0.01
986 Youth Cafe	493.68	0.00	0.00	0.00	0.00	493.68
987 Prepaid Gifts	19,325.08	24,000.00	2,860.41	39,000.00	34,324.94	24,000.14
988 Legacy Gifts	61,850.89	0.00	0.00	50,000.00	50,000.00	61,850.89
989 African Food Fest	0.00	0.00	0.00	0.00	0.00	0.00
990 Legacy Tithe Matching Funds	7,800.00	0.00	863.00	0.00	1,783.05	6,016.95
991 Basement Bathroom Remodel	1,122.44	0.00	0.00	0.00	1,112.51	9.93
992 Vanguard Money Market Interst	0.00	0.00	0.00	0.00	0.00	0.00
993 PPP Loan	0.00	0.00	10,113.14	42,029.77	42,029.77	0.00
994 Montessori AC replacement	0.00	125.00	0.00	875.00	0.00	875.00
995 Dishwasher	0.00	0.00	0.00	4,631.93	0.00	4,631.93
996 New Door System	0.00	10,000.00	0.00	10,000.00	0.00	10,000.00
997 Prior Year M&M reserves	0.00	36,560.68	0.00	36,560.68	0.00	36,560.68
Dedicated Accounts Totals:	185,612.91	93,741.74	40,968.37	294,089.96	245,317.91	234,384.96
General Fund Totals:	185,612.91	93,741.74	40,968.37	294,089.96	245,317.91	234,384.96
<b>Total for selected dedicated accounts:</b>	185,612.91	93,741.74	40,968.37	294,089.96	245,317.91	234,384.96

# Report from the Audit Committee

The Audit Committee reviewed the Treasurer's Report of St. James Lutheran Church , a sampling of underlying documents and supporting transactions for the year ending December 31, 2021. We found the Report accurately reflects the financial position of the Church for the period, and that a system of internal controls is in place to safeguard the Church's assets.

Audit Committee: Orla McClure 1/11/22 Lana Teigen 1/11/22 Stan Tikkanen 1/11/22  
Orla McClure Lana Teigen Stan Tikkanen



# Proposed 2022 Budget

## Proposed 2022 Budget

### Account Shortcut and Description Income

	2022 <u>Proposed Budget</u>	<u>2021 Actual</u>
<b>Offerings</b>		
400 Envelope Offerings	280,000.00	274,084.55
402 Loose Offerings	1,500.00	783.05
406 Seasonal Offerings	5,000.00	2,014.00
403 Sunday School Offering	0.00	0.00
Offerings Totals:	286,500.00	276,881.60
<b>Other Income</b>		
408 Rents	42,864.00	42,675.66
410 Thrivent Choice	1,000.00	873.00
412 Ebay Income	0.00	4,404.46
414 Other donations and miscellaneous income	12,500.00	11,933.61
407 Confirmation Fees	0.00	0.00
415 PPP Loan	0.00	1,869.09
416 prior year m&m reserves	36,560.68	0.00
417 Prior year legacy gift	20,000.00	0.00
Other Income Totals:	112,924.68	61,755.82
Income Totals:	399,424.68	338,637.42

### Expense

#### Worship

500 Worship supplies	2,500.00	2,757.30
501 Copyrights	1,000.00	711.00
503 Piano and Organ	750.00	0.00
504 Nursery Attendant	500.00	0.00
505 Pulpit Supply	0.00	0.00
Worship Totals:	4,750.00	3,468.30

#### Children's Ministry

510 Child in our Hands	0.00	45.00
511 Sunday School Curriculum	1,000.00	765.16
512 Sunday School Resource	0.00	0.00
513 Family Ministry Programs	0.00	0.00
514 VBS	1,500.00	2,051.00
Children's Ministry Totals:	2,500.00	2,861.16

#### Hospitality and Outreach

520 Advertising	3,000.00	2,627.13
522 Website	750.00	615.00
521 Outreach	3,000.00	2,278.64
Hospitality and Outreach Totals:	6,750.00	5,520.77

# Proposed 2022 Budget Continued

<b>Account Shortcut and Description</b>	<b>2022 Proposed Budget</b>	<b>2021 Actual</b>
<b>Youth and Family</b>		
525 Confirmation	1,000.00	0.00
526 Sr. High Mission Trip	1,500.00	1,200.00
527 Youth Events	500.00	483.90
Youth and Family Totals:	3,000.00	1,683.90
<b>Congregational Life</b>		
530 Congregational Life	2,500.00	1,991.50
531 Adult Education/Council	500.00	0.00
532 Stewardship	750.00	589.94
533 Wildfire/Bonfire	1,500.00	897.90
534 Inclusive Church/Racial Justice	1,500.00	629.61
545 Pushpay	3,600.00	3,424.15
547 Pastoral Care Consulting	500.00	357.50
Congregational Life Totals:	10,850.00	7,890.60
<b>Benevolences</b>		
535 ELCA	8,500.00	8,500.00
536 Lutheran Social Service	500.00	500.00
Benevolences Totals:	9,000.00	9,000.00
<b>Administration</b>		
540 Bank and Service Fees	600.00	550.02
541 Telephone	3,600.00	3,541.69
542 Postage	1,000.00	1,687.35
543 Office Supplies	5,500.00	5,557.62
544 Office Equipment	10,000.00	11,664.03
546 Zoom Services	2,600.00	2,579.28
Administration Totals:	23,300.00	25,579.99
<b>Miscellaneous Expenses</b>		
550 Delegates	900.00	225.00
<b>Salaries</b>		
555 Pastors Salaries	56,491.06	26,358.06
556 Pastors Housing Allowances	62,840.00	56,778.55
557 Staff Salaries	120,132.96	113,264.61
Salaries Totals:	239,464.02	196,401.22
<b>Benefits</b>		
560 FICA - EER	9,190.17	8,374.56
561 Cont. Ed. & Prof. Exp - Associate Pastor	600.00	0.00
562 Mileage	1,250.00	99.18
563 Pr. Benefits	39,164.21	15,016.04
564 Staff Benefits/Continuing Ed	1,000.00	1,020.38
565 Cont. Ed & Prof. Exp.- Sr. Pastor	1,200.00	0.00
Benefits Totals:	52,404.38	24,510.16
<b>Property Expenses</b>		
570 Snow Removal	4,000.00	3,760.00
571 General Maintenance	13,000.00	20,262.13

# Proposed 2022 Budget Continued

<b>Account Shortcut and Description</b>	<b>2022</b>	
	<b><u>Proposed Budget</u></b>	<b><u>2021 Actual</u></b>
572 Grounds & Mowing	3,210.00	3,210.00
580 Maintenance Equipment & Supplies	3,000.00	1,341.24
Property Expenses Totals:	<u>23,210.00</u>	<u>28,573.37</u>
<b>Utilities</b>		
575 Heat	10,000.00	8,650.44
576 Sewer and Water	6,000.00	6,455.96
577 Trash and Recycling	3,480.00	3,443.86
578 Electricity	18,000.00	16,702.59
Utilities Totals:	<u>37,480.00</u>	<u>35,252.85</u>
<b>Insurance</b>		
585 Insurance	15,378.00	14,475.30
Expense Totals:	<u>428,986.40</u>	<u>355,442.62</u>
<b>Income - Expense:</b>	<u>(29,561.72)</u>	<u>(16,805.20)</u>

# Welcoming Statement

St. James Lutheran in Crystal welcomes all who seek God's love and grace, each a beloved child of God, regardless of race or culture, sexual orientation, gender identity, or relationship status.

We welcome all without regard to addictions, physical or mental health or abilities, imprisonment, socio-economic circumstances, or anything else which could be used to divide us.

Our unity is in Christ.

In Christ, we are one.



***Reflecting the Light of Christ***

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