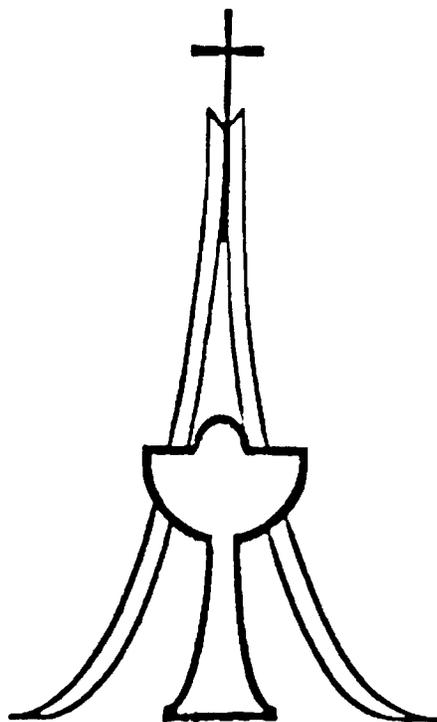


# **Our Saviour Lutheran Church**

## **Annual Report**



**For:**  
**2020**



**Our Saviour Lutheran Church**  
**300 West Fowler Avenue**  
**West Lafayette, Indiana**

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**2020 Annual Report**

Randy Schroeder, Pastor  
Angie Henderson, Director of Christian Education and Outreach (Jan –Oct)  
Dale Buettner, Director of Faith Formation (Oct-Dec)  
Sandra Vana, Secretary

**Officers of the Congregation**

Diane Gray, President  
Matt Ohland, Vice President  
Sue Hermodson, Treasurer  
John Mills, Financial Secretary

**Deacons**

**Term Expires**

Carol Grady	May, 2021
Kathy Heise	May, 2021
Scott Vana	May, 2021
Mike Dana	2022
Diane Gray	2022
Sherry Guido	2022
Cindy Modlin Adams	2023
Allen Hammer	2023
Matt Ohland	2023

# Ministry Contacts

Altar: Vicki Mills

Arts: Shelley Lowenberg-DeBoer

Evangelism: Scott Vana

Faith Formation: Holly Black & Carol Grady

Fellowship Events: Sara Behnke

Finance: Carl Behnke & Steve Belter

Foundation: Vince Guido

LUM Liaison: Allen Grady

Mutual Ministry: Brian Wagner

Operations: Dick Rahdert

PLM Liaison: Sherri Guido

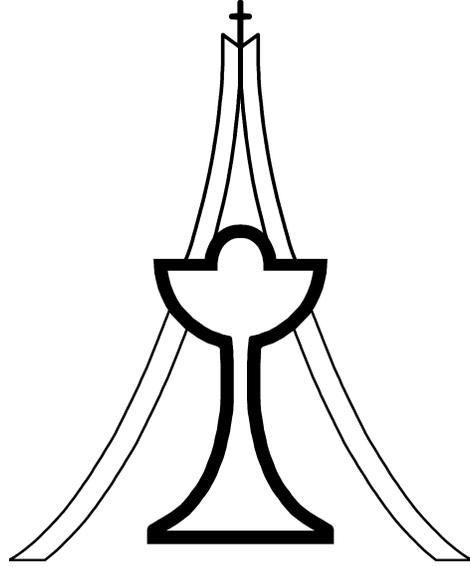
Property: Matt Ohland

Social Justice: Cindy Modlin Adams

Worship & Music: Mark Hermodson

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## **Our Saviour's Vision, Mission, and Values**

(October 4, 2018)

### **Vision**

*God calls us to be a community of discipleship for all,  
making Christ's love real in our daily lives.*

### **Mission**

*Grow in faith and Christian calling  
Love and serve God and neighbor  
Proclaim the Gospel of Jesus Christ*

### **Values**

*Centered in liturgical worship  
Outreach to campus and partnership with Purdue Lutheran Ministry  
Education and mentoring for all ages  
Responsible stewardship of resources  
Care, compassion and service in the local and global community*

# Agenda—Congregational Meeting January 31, 2021

1. **Call to Order - Opening Devotions**
2. **Secretary's Attendance Report**
3. **Adoption of Order of Business**
4. **Approval of Minutes of Previous Year's Meeting**
5. **Elections - Report of the Nominating Ministry Team**
6. **Presentation of Reports**
  - A. **Individual Reports**
    - Report of the Pastor
    - Report of the President of the Congregation
    - PLM Report
  - B. **Reports of the Ministry Teams**
    - Altar
    - Arts
    - Evangelism
    - Faith Formation
    - Fellowship Events
    - Finance
    - Mutual Ministry
    - Operations
    - Property
    - Social Justice
    - Worship and Music
  - C. **Financial Reports**
    - Financial Secretary's Report
    - Treasurer's Report
    - Special Funds Report
    - Savings Funds & Mortgage Statement Report
7. **Old Business**
8. **New Business**
  - Proposed Budget
9. **Adjournment**

**OSLC Annual Congregational Meeting Minutes  
January 26, 2020**

1. **Call to Order of the Congregational Meeting**  
Mike Dana called the meeting to order at 1:00 P.M.  
Pastor Randy led us in devotions.
2. **Secretary's Attendance Report**  
A quorum was present for the meeting.
3. **Adoption of Order of Business**  
*It was moved and seconded to adopt the order of business as presented on page 7 of the OSLC Annual Report for 2019. Motion carried.*
4. **Approval of Minutes of Previous Year's Meeting**  
*It was moved and seconded to approve the minutes from last year's annual meeting and the special congregational meeting on September 19. Motion carried.*
5. **Elections – Report of the Nominating Ministry Team**  
Here is the slate of new members, as indicated on page 18:  
  
Three-Year Term on Church Council  
Cindy Modlin Adams, Allen Hammer, Matt Ohland  
Synod Assembly Representatives:  
Robert Hershberger (2019 & 2020) Sandy Monroe (2020 & 2021)  
Alternates: Marcia Daehler (2020), Russell Hillberry (2020)  
Nominating Ministry of 2020  
Outgoing Council Members: Carol Grady, Scott Vana  
Congregation members: Julie Huetteman, Erin Thompson  
  
*It was moved and seconded to approve the slate of members who had agreed to serve. Motion carried.*
6. **Presentation of Reports**
  - A. **Individual Reports**  
**Report of the Pastor (Pastor Randy Schroeder)** He feels happy and blessed to be here.  
**Report of the President (Mike Dana)** Mike commended the Call Committee for their hard work. He also thanked Diane Gray (OSLC Vice President) for organizing lunches and Angie Henderson and Sandra Vana for keeping the ship functioning after Pastor Will's retirement. An appreciation gift was given. Diane Gray also presented Mike Dana with an appreciation gift.  
**Report of the PLM Pastor** - Pastor Mike shared that he is currently in training for disaster relief work.
  - B. **Reports of the Ministry Teams**  
**Altar** - Nothing to add to the written report.  
**Arts** - Nothing to add to the written report.  
**Capital Campaign** - Ken Musselman thanked all who gave and oversaw projects. It is finished!  
**Christian Education** - Angie expressed gratitude to all for their support.  
**Evangelism** - The team is working to get this group going. All are welcome.  
**Fellowship Events** - Nothing to add to the written report.  
**Finance** - There were some abnormalities in 2019 because we were without a pastor for most of the year. This coming year should be more normal.  
**Mutual Ministry** - Nothing to add to the written report.

**Operations** - We'll probably need a new office computer in the coming year.

**Property** - Matt Ohland mentioned that all are welcome to do work around the church, even if you're not formally on the Property Ministry Team.

**Social Justice** - New leadership is needed.

**Worship and Music** - Nothing to add to the written report.

**C. Financial Reports**

**Audit Report** - An audit was conducted and all was found to be in order.

**Financial Secretary's Report** - Consult the handout for a revised report from John.

**Treasurer's Report** - Sue Hermodson had nothing to add to the written report. Mike Dana thanked Sue for her hard work.

**Savings Funds & Mortgage Statement Report** - Bob Nielsen gave a brief history of Bob's Bank.

7. **Old Business**

There was no old business.

8. **New Business**

**Proposed Budget for 2020** - Presented by the Carl Behnke

For a while now we've adopted a deficit budget. This year It will be a \$18,085 deficit budget.

Carl reminded us to use our envelope numbers to ensure the offering is designated correctly. He also mentioned that the Property Ministry Team will do an assessment of issues with the building that could arise.

*It was moved and seconded to approve the budget as presented on pages 28-29. Motion carried.*

9. **Adjournment**

*It was moved and seconded to adjourn. Motion carried.*

The meeting was adjourned at 1:50 P.M.

**OSLC Foundation** - The OSLC Foundation Annual Meeting was called to order. The minutes from the previous meeting were approved. The treasurer's report was given and approved. The meeting was adjourned.

Respectfully submitted,  
Sandra Vana

## Statistical Report of the Congregation at OSLC for 2020

Baptized membership, End of 2019	189
Confirmed membership, End of 2019	129
Baptized Members Received in 2020	7
Confirmed Members Received in 2020	7
Associate Members Received in 2020	0
Baptized Members Removed in 2020	4
Confirmed Members Removed in 2020	3
Baptized Membership, End of 2020	192
Confirmed Membership, End of 2020	133

The OSLC constitution defines a voting member as a “confirmed or associate member who has communed and made a contribution of record during the current or preceding year.”

	December 31, 2019	December 31, 2020
Voting Membership	119	114
Average Attendance	84.5	87.2
Current quorum required:		29

### Membership Changes in 2020

#### Members Taken In

New Members by Baptism	0
New Members by Transfer John Wott, Randy Schroeder, Melissa Shroeder, Chloe Shroeder, Carlee Shroeder, Conner Schroeder	6
New Members by Affirmation of Baptism Jim Husband	1
Total New Members Received	7
Confirmed in the year 2020	0

#### Members Removed

Confirmed Members Transferred Out Michael Vinson, Matthew Vinson, Shadow Vinson	3
Child Members Transferred Out Skye Vinson	1
Deaths	0
Members Removed for Other Reasons	0
Total Removed	4

### Rites of the Church

Funerals	0
Marriages	1

## Report of the Pastor

This year has been mind-blowing!! The first year of a new pastorate is always full of challenges; building relationships, acclimating to the rhythms and traditions of the congregation, learning about the community, discovering the passions and fears of the church, what is held sacred, what could be considered less sacred, and what dreams are yet to be revealed.

In the first two- and one-half months, we began meeting with one another in one-on-one meetings at your homes, in restaurants and in the fellowship hall. We were able to share our stories, histories and learn about our families. The last nine-and one-half months I have learned even more about OSLC as the Body of Christ. I have come to know in your reaction to the pandemic that worship can look different as long as it continues. I have come to know in your problem solving that no one is alone in tackling difficult circumstances. I have come to know that you are not scared to try new things and welcome technology to continue our vision: "... making Christ's love real in our daily lives."

OSLC cares deeply for one another and their faith. We have found ways to connect locally and across the country through technology. The ever-wise Sven and Ole have brought us into the "new normal" of what OSLC can do when in-person worship is not an option. As life continues to throw obstacles in our way, our focus is on seeking, finding, and using the blessings God has provided as we look to the Holy Spirit for our inspiration.

Through your continued support, OSLC has connected through online worship, zooming of every form; Social Justice Meetings, Coffee Hours, Adult Forums, Evangelism Gatherings, Pints with a Pastor (for all ages), Advent Worship, Bible Study, Prayer, House Blessings... When we had to say good-bye to Angie Henderson, our incredible Christian Ed Director, through patience and due diligence God blessed us with Dale Buettner, our Director of Faith Formation. Even though we are not able to meet as we wish, the pandemic has not stopped God from working through our ministries. In different ways we were able to participate in the Hunger Hike (Best Year Ever), Family Promise, Food Finders and Jubilee Christmas.

Coming soon, we will use the new technical skills combined with the love and faith of OSLC to create a new normal... a new Hybrid Worship. The Finance Team has recognized the need for a new part-time position at OSLC to take over for Ole and Sven, so that, when we return to in-person worship, we carefully craft the experience to be welcoming to those in-person and those on-line.

The pandemic has not prevented us from dreaming about creating a "Green Space" on the south side of our church where the community can feel welcome, wait for the bus, or socialize and study. Where OSLC can gather for coffee hour as weather allows. Where prayer services can be held, and church meeting could be enjoyed. More information on this to come. ☺

Praise be to God I have been called to serve at Our Saviour Lutheran Church in West Lafayette!! This first year has been a wonderful experience because of you! You have welcomed me and my family in an incredibly special and genuine manner. Thank you for reflecting God's light to the community!

May God's blessings continue to flow over and through OSLC in 2021 and beyond!

Pastor Randy

## **Report from the President of the Congregation**

Members of OSLC,

Last year, President Mike Dana opened his annual report with “2019.....what a year!” and continued with commentary on the many blessings OSLC experienced, from celebrating retirement with Pastor Will early in the year to celebrating Pastor Randy’s start as our newly called Pastor late in the year.

If I begin my report with “2020...What a year”, I believe you will agree it has a very different meaning. Despite the chaos of 2020, the work of OSLC thrived. We remained committed to sharing the Love of God through a new way of worshipping together while physically separated. We continued to support our ministries financially and with our time and presence within the confines of safe social-distancing guidelines.

As a Congregation and Council, we are blessed to have a congregation that stepped up to meet the unique challenges we faced in 2020 and which continue into this year. We owe a debt of gratitude to: Pastor Randy, for encouraging us to face these challenges and find the blessings that will unfold throughout; Sandra Vana, for keeping the office duties flowing in person and remotely; Bob Nielsen and Steve Belter, for taking on the huge task of leading us into the 21<sup>st</sup> century’s technology world; the Finance Team, for wading through the government pandemic assistance programs; our musicians, for ensuring we continued to have music as an integral part of our worship service; all the Ministry Team leaders and members, for continuing their work despite the obvious hurdles; and to everyone, for your faithful financial support, willingness to volunteer when called upon, prayers, and presence as we gather in worship online.

In May of 2020, Cindy Modlin Adams, Allen Hammer and Matt Ohland began their terms on the Council with Matt assuming the role of vice-president. We continue to meet monthly via Zoom to conduct the business of the church, which proceeds smoothly due to the excellent work of all our Ministry Teams. Speaking of which, we replaced the word committee with Team for our various ministries and changed the Christian Education and Outreach name to Faith Formation Team. We sadly accepted Angie Henderson’s resignation as Director of Faith Formation and were grateful for all of Angie’s dedication and hard work during her tenure. In October we welcomed Dale Buettner as our new Director of Faith Formation and are excited to see this partnership flourish.

The Council appreciates your trust and support as we tend to the business of the OSLC Congregation. We now have vividly lived what we have always known: the church is not the building or structure where we gather, it is the people who gather in whatever way they are able.

As Mike Dana ended his report last year with thanks and praise for the new window, I will end with thanks and praise for the kitchen remodel. Through God’s many blessings, may we be able to enjoy its use before this year passes.

Diane Gray

## Purdue Lutheran Ministry Annual Report for 2020

2020 was an interesting year for PLM, starting with Purdue discontinuing in person classes and then asking the students to leave campus in the spring due to the coronavirus pandemic. At that time PLM suspended all in person activities.

The summer brought about the departure of Pastor Mike Vinson who took a call in Colorado. We thank him for his time at PLM and wish him the best at his new ministry. He will be missed.

The Board decided in consultation with the Synod that no interim pastor will be called. This was due to the ongoing pandemic and that the PLM ministry would continue no in person congregational activities. Pastor Randy volunteered to act as Pastor of record and would be available for all pastoral needs for any student desiring it.

The office has remained open during the fall semester. With less outreach there is little to no traffic through PLM, which is not a surprise in the era of COVID. Office Manager, Amy Brown has been the face of PLM with the keeping of office hours, monitoring social media and answering all correspondence. The Board thanks her for work and dedication during this time.

At the end of the year, the Board was working on completing the ministry site profile, renovating the upper unit that Pastor Mike had occupied, for rental use and preparing for the call process. It is the hope that by the fall semester of 2021, PLM will be back in operation, serving the needs of the Purdue community.

The current board wants to thank and acknowledge the services of Emily Ohland (outgoing Board president) and Al Davis who left the Board in 2020.

Board Members are OSLC members Kathy Grothe Grogan and Ted Heise; HTLC members Mike Anderson and Sue Lambert; student president James Cook; Sherri Guido, OSLC council liaison and Pastor Randy Schroeder. HTLC representation has 1 vacancy.

Respectfully submitted,

Allen Grady

PLM Board President



### Purdue Lutheran Ministry • Annual Report

*A Campus Ministry in the IK mission territory of the Evangelical Lutheran Church of America*

330 West Fowler Avenue • West Lafayette, Indiana 47906-2913 • 765.743.2398 • [plm.org](http://plm.org) •

## **Altar**

Until our shutdown of in-person worship in March, a faithful group continued to share the service of preparing the altar for Holy Communion every weekend, changing paraments with the church seasons, or baking communion bread. The Altar Guild team includes Diane Gray, Beth Dana, Nancy Calahan, Marcia Daehler, Vera Weiser, Sandra Vana, Sue Axtell, Ruth Ewbank, and Renee Rasmy and myself. While I have chosen to do the minimal tasks required at this time, I am hopeful that sometime during this year we will be back to worshipping in person and utilizing the entire team. Looking forward to that day! When that happy time comes, I will be in touch with current and prospective members to serve on this important group.

Respectfully submitted,

Vicki Mills, Chair

## **Arts**

Shelley Lowenberg-DeBoer took over as chair just before the pandemic forced the closing of the church. Consequently there has been no activity this year, with the exception of finishing the labeling of all existing art pieces owned by the church and creating an inventory for the church's records. Thank you to Sue Larson for her help with this, and to Marcia Daehler for the donation of Dwayne Daehler photographs for display in the upstairs classrooms. We hope at some point in 2021 we might be allowed to provide some "live" programs for all ages!

Respectfully submitted,

Shelley Lowenberg-DeBoer

## **Evangelism**

Evangelism members: Angie Henderson, Reeve Lambert, Cindy Modlin Adams, Sandy Monroe, Scott Vana, Molly Webb, and Pastor Randy Schroeder

The year got off to a good start as several church staff members attended the "Ignite The Church" conference in Orlando, FL in February. Another key "event" was the addition of several new people to the ministry team. They brought new ideas and enthusiasm to this important OSLC ministry during this challenging COVID-19 year.

Some of the new ideas included: holding monthly online game nights; hanging colorful new banners in the church entryway; distributing Advent Bags to congregational members; and decorating the church exterior for Christmas. Continuing activities included keeping our OSLC Facebook page regularly updated, purchasing ads in the Purdue Exponent (print and online) for the Religious Directory and Welcome Back Issues, and sending out postcard invitations for Advent and Christmas Eve services.

Thank you for continuing to be a welcoming congregation to all of our visitors, and for your continued support of both regular activities and special events.

Respectfully submitted,

Scott Vana, Evangelism Ministry Team Chair

## Faith Formation Team

The Faith Formation Team is a wonderfully talented and insightful group of individuals who are devoted to the Christian education and spiritual formation of every age group in the church. I officially began serving as the Director of Faith Formation on October 1<sup>st</sup>, 2020. While the thought of starting a new job during COVID was hard to wrap my head around, my predecessor, Angie Henderson, made the transition a delightful one. During my first week she walked me through much of what the job entailed, and in particular much of what had to be adapted in the past year due to COVID 19. And that brings us to this report. The FFT finished the year with a surplus of about \$3600, due largely to COVID factors such as: we were not paying a nursery attendant and we did not do a VBS. Much was made of Zoom and Facebook, however, and students were able to connect with one another and with Angie, Pastor Randy and myself through various techy opportunities such as Wednesday afternoon Zooms, the Youth Justice Series, and the Sunday School @ Home material made available through the Synod. The Adult Forums seemed to be a hit each week after coffee hour. The topics were eclectic and applicable, and a couple in particular involved our students. There were some “in-person” activities that were able to take place safely, such as the Drive-By Trick or Treat, as well as a Shrove Tuesday Supper just before COVID began, and the Christmas Eve service brought together talent from every age group. We continue to explore new ways to grow with one another in our spiritual journeys as we enter into this new year, and hopefully get back to a “normal” pattern soon.

Respectfully submitted,

Dale Buettner

## Family Promise

### *Nothing but change in 2020!*

As a result of the coronavirus pandemic, Family Promise of Greater Lafayette activities and arrangements were constantly changing from March through December. Here is an excerpt from the November 2020 newsletter from Executive Director, Nakeshia Hedrick:

[COVID-19] has changed the way we interact with others, socially, professionally, and maybe even within our own family units. It has changed the way in which we engage with our community. And it has changed how we do things here at Family Promise; it had to. It has changed how we interact with the very back-bone of our organization; you, our Volunteers, and Host Congregations. We lost funding, staff, and the very real sense of community support for our residents, that you our volunteer base have generously offered. We, and you along with us, [rose] to the occasion and responded by altering how we accommodate and interact with our families. In the early days we began to utilize motel stays rather than housing families in our Emergency Shelter. Today we operate with slightly more of a hybrid model, an initial motel stay for an assessment period to ensure health and safety, as well as housing a reduced number of families within the shelter at one time, again utilizing motel stays for those extra families in need when necessary.

Initially, local eateries donated meals to our families in shelter and then we switched to volunteer delivered meals and donation drop offs rather than engaged communal meals. We are working to offer virtual classes, Zoom meetings, and have developed new programs to help combat the growing eviction crisis due to COVID 19. Through the new programs we offer Prevention and Stabilization. We have also expanded to offer rapid re-housing assistance to families in need; thus, completing our commitment to our community as modeled in our Family Promise Star Model. We remain committed to working diligently in the community to end homelessness.



Family Promise has partnered with United Way in an exciting opportunity to broaden our reach in assisting families experiencing homelessness. Through a coordinated COVID 19 relief effort Family Promise has become the recipient of a United Way grant allocated to helping prevent families impacted by COVID 19 from becoming homeless: Prevention. Should it be too late for such prevention, this grant also allows us to assist Families as they exit homelessness, or Emergency Shelter living, and stabilize as they enter permanent housing: Stabilization. Chugging right along, our Prevention Program has helped our first Guest, a young mother of four was diverted from homelessness and received rental assistance for some time to come, through our assistance and Case Management services. But wait, there's more! Currently under construction is a more comprehensive Rapid rehousing Program that allows Family Promise to maintain case management and assistance for a greater period of time, a truly comprehensive response to a growing epidemic of Family homelessness.

### ***2-1-1 Indiana***

Family Promise (and LUM) are included in the directory of available services through the Indiana 211 Partnership Inc., <https://in211.communityos.org/>. This statewide phone number is used to coordinate available services across Indiana and connect people with assistance and referral to resources in their community.

### ***Congregations***

We are a partner congregation with Unitarian Universalist Church (UU) of Tippecanoe County located in West Lafayette. Their co-coordinators are Jean Tyner and Josh Prokopy. There are 12 congregations that support Family Promise. In addition to OSLC and UU, the participating congregations are:

Brown Street United Methodist, Central Presbyterian, Faith, Holy Trinity Lutheran, Riverside Covenant, St. Andrew United Methodist, St. John's Episcopal, , St. Thomas Aquinas Center, Trinity United Methodist, Wea Ridge Baptist

### ***Hosting***

OSLC and UU are the co-hosting congregations at the Family Promise house four times a year. In 2020, we were scheduled to "host" on Mar. 2-8, Apr. 27-May 3 (canceled), Jul. 27-Aug. 2, and Nov. 9-15.

In March, OSLC and UU hosted "in-person" evenings and provided dinners.

In July, OSLC provided meal items on Friday in two parts, one batch for families in the house, and one batch for families at a local hotel. UU provided Monday's meal and some care packages that week.

In November, OSLC provided store-bought and restaurant food for one meal and the UU congregation provided another meal.

Thanks to all who volunteered and provided food in 2020.

### ***Fundraising and Donations***

Homeward Bound, the annual spring fundraising event, was held virtually, April 15-22, in support of local efforts providing services for the homeless (<https://greaterlafayettehomewardbound.com/>). Every dollar raised goes directly to the benefiting agencies of Family Promise of Greater Lafayette, HomesteadCS, LTHC Homeless Services, and Valley Oaks Health.

Many OSLC members have responded in 2020 by donating food and other needed items throughout the year, dropping them off at church for Julie Huettman to deliver to the Family Promise house, having meals delivered, writing greeting cards, shipping donations to the FP house, and donating online and via OSLC offering.

Report submitted by Julie Huettman, Family Promise Coordinator for OSLC

## **Fellowship Events**

In 2020, we were not able to have our usual fellowship events, due to COVID-19. However, before the lockdown we did have a reception to celebrate Pastor Randy's installation at OSLC and a pancake supper on Shrove Tuesday. Thanks to all who attended, provided food and helped with set up, serving and cleanup for these congregational events.

We pray that the year 2021 will offer us opportunities to be together in person.

Respectfully submitted,

Sara Behnke, Chair

## Finance Ministry Team

The Finance Team's goal is to facilitate the mission of the congregation through the careful stewardship of our financial resources. The team is responsible for preparing the budget for approval by the Church Council and the Congregation. It reviews the church's income and expenses on a regular basis, and when appropriate, makes recommendations to the council concerning financial decisions.

At the request and direction of the Church Council, the Finance Ministry Team assumed the duties of the Stewardship Ministry Team in 2018 to handle the task of raising money through pledges. This was a temporary assignment that we handled for three years. Pastor Randy is leading a new Team to handle Stewardship in 2021 and beyond.

This past year, the Team met regularly to monitor our income and expenses. January through March we met at the church, after that via Zoom.

John Mills researched and implemented a process that allowed contributions to be made via electronic means. He launched this new tool prior to the onset of the pandemic. About 10% of contributions to the church now arrive electronically.

The Team reviewed and approved a loan to Pastor Randy and Missy from the Parsonage Loan Fund for improvements to their home. The loan principal and interest (3%) will be repaid over 15 years, or sooner should they choose to prepay or if Pastor Randy leaves OSLC.

The team also reviewed the operation and interest rates of Bob's Bank (our savings accounts). In 2020, we paid ourselves 1.55% on our savings and charged ourselves approximately 2.5% on our mortgage.

The Paycheck Protection Program (PPP) was announced at the end of March and was discussed by the Finance Team at our meeting on April 5th. On April 5th, we were certain that we wanted to continue to pay our employees and that our income in March was down to 79% of our projection, a scary drop in income. That was the second Sunday that we were worshipping remotely using Zoom. The Team decided to proceed with the application and the Council agreed that we should proceed.

Our loan application was accepted, and the PPP loan was funded at \$24,175.49. We have applied for forgiveness of this loan. PFCU has accepted our forgiveness application, but PFCU is waiting for approval by the SBA before they actually forgive the loan.

Bob Nielsen applied for a \$5,000 grant from to The Center for Congregations in Indianapolis for the purchase of online streaming equipment and software licenses. The grant required that the congregation match at least 10%. Additional contributions from members funded the remainder of the equipment.

We prepared a detailed plan for the Stewardship Campaign, with emphasis on communications and support materials, including monthly Stewardship Columns in the Evangel, printed material distributed with the pledge cards in October, and weekly announcements in the bulletin.

Planning for the 2021 budget began in September. Budget requests from each of the team ministries were incorporated into a preliminary budget. Following the Stewardship Campaign, we adjusted the budget at our November and December meetings for presentation to the Council and for approval by the congregation at the Annual Meeting.

We still have all of our financial controls in place: The Deacons and their assistants count and deposit all contributions and other income. All checks require two signatures. The Treasurers and the Financial Secretary prepare monthly statements for review by the Finance Ministry Team and the Council, and the Treasurers' records and our bank accounts are audited annually.

Sue Hermodson, as Treasurer, pays all of the bills that are part of our annual budget using the General Fund checking account at Purdue Federal Credit Union (PFCU).

John Mills, our Financial Secretary, records each of your financial contributions, and produces the reports that you receive on your donations to the church. These records of pledges and contributions are confidential, and are not shared with the Pastor, Finance Team or Stewardship Team. The Financial Secretary may communicate a significant change in giving pattern, either up or down, with the Pastor, as this could indicate a change in situation requiring Pastoral attention.

As Funds Treasurer (and as President of Bob's Bank), Bob Nielsen tracks the inflows and outflows of OSLC's internal savings funds, manages the Funds checking account at PFCU and ELCA Mission Investment Fund, and manages the PFCU line of credit (loan).

The Team again wishes to thank Sue, John, and Bob for their continued hard work and dedicated service to the Congregation. The long-term stability we've had in the roles of Treasurer, Financial Secretary, and Funds Treasurer have been incredibly helpful to the management of our finances. We are also very appreciative of the efforts of the Deacons and weekly counters who record and deposit the offering each Sunday.

Carl Behnke, Co-Chairperson  
Mike Dana, Council Representative  
Vince Guido  
Jason Henderson  
Sue Hermodson, Treasurer

John Mills, Financial Secretary  
Bob Nielsen, Funds Treasurer  
Sam Rasmy  
Steve Belter, Co-Chairperson

## **Mutual Ministry**

With Pastor Randy installed at OSLC, the Mutual Ministry committee reformed in 2020. Interim members were added to compliment the few remaining members.

The committee worked to establish the support system for the new minister. The committee focused on being the liaison between minister and the church council and the minister and the congregation. The committee provided a review of the minister and recommendations regarding compensation to the church council.

The committee has planned to further define their role, develop annual goals for the minister and recruit full term members.

Respectfully submitted,

Brian Wagner, Chair

## **Nominating**

We present the following slate of members who have agreed to serve in the positions as listed:

Three-Year Term on Church Council: Allen Grady, Kathy Heise, Erin Thompson

Synod Assembly Representatives:

Robert Hershberger (2021) and Sandy Monroe (2021 and 2022)

Alternates: Marcia Daehler (2021), Russell Hillberry (2021)

Nominating Ministry of 2021: Suzanne Nielsen, Reuben Peterson (and two outgoing council members)

Respectfully submitted,

Nominating Ministry: Carol Grady, Erin Thompson, Julie Huetteman, Scott Vana

## Operations

The Operations Ministry joined with an ad hoc committee that been pursuing OSLC getting an Automated External Defibrillator (AED). The free of charge program was no longer available, but an AED at a reasonable price was accepted and funding was shared by the congregation, our foundation and a gift to promptly get the device installed early in the year. The office computer needs to be replaced soon and funding has been arranged to do the replacement when staff return from working from home, once the pandemic is controlled. Thanks to Mike Dana and the continuity he brought to make our projects move forward smoothly.

Respectfully submitted,

Dick Rahdert

## Property

After completing the window project in 2019, the Property Ministry Team settled down to figure out how to finish up the kitchen remodeling. Working around COVID-19 restrictions, things are mostly in order. Pandemic restrictions actually made it easier to take a slow approach to the kitchen remodeling.

The demolition of the existing cabinets was completed by OSLC members, saving money and making it possible to recover the old cabinets intact for reuse or donation to Habitat ReStore.

The cabinets were installed by VonTobel's, but they delayed installing the cabinet tops to facilitate plumbing and wiring operations. It also allowed the replacement of a damaged cabinet base that was noticed during inspection of the work.

The under-cabinet lights were restored, along with the outlet for a new microwave, a more accessible outlet for the coffee maker, and stove wiring that meets current code requirements.

The main sink was replumbed and is operational (both sides). The handwashing sink has a leak that still requires identification and repair, so it is not yet operational. The dishwasher is not reinstalled yet either, and may require a replacement hose connection.

Following the plumbing and electric work, VonTobel's installed the counter tops and base molding.

Another OSLC team swept through and restocked the kitchen cabinets, regaining space in the Fellowship Hall that was surprisingly full of things from the kitchen.

Various maintenance operations have been deferred due to the light use of the building and our inability to host a Spring or Fall church workday. As we continue to worship virtually, there are plans to share a signup for normal workday tasks so that OSLC members can help keep the building and grounds in shape. Although this will lack the fellowship of coming together to work in the church, we cannot continue to defer maintenance indefinitely.

Some repair and maintenance operations have continued:

Various OSLC members have handled various groundskeeping jobs throughout the year, including weeding, trimming, and more.

The exterior light that shines on the parking lot was replaced with an LED fixture.

The water heater was replaced recently

The light fixture in the bathroom near the office stopped working and was replaced with a large LED fixture.

The parking lot was resurfaced and relined, an overdue project.

The sanctuary piano got some new wheels... before being replaced.

There's more to do in the coming months...

The dishwasher and handwashing sink in the kitchen still need to be hooked up.

There are bulletin boards to hang that have been waiting a long time.

OSLC is overdue for an elevator / lift inspection.

Buz Grady provided a review of the condition of OSLC's facilities that should be reviewed by the Property Ministry Team.

Equipment and any modifications needed to support the current worship service videography was accomplished by others (thanks!) and are likely described in other reports.

Members: Wes Gearhart, Angie Henderson, Robert & Dee Hershberger, Matt Ohland, Sandra Vana  
Respectfully Submitted, Matt Ohland, Chair

## **Social Justice**

Back on Council once again, fourth time in four decades?, I discovered some changes I was not aware of, that honestly threw me off on how I understood Social Ministry to be organized at OSLC. (To quote Ole, "Sorry 'Lena is older' now, and pandemic brain has messed with her since May when she came back on Council!").

The name changed to team, which is more appropriate as there are so many of you who participate in the social justice issues sponsored by our church, as well as in the community.

As I understand the Social Justice Team, it consists of leaders who organize the opportunities OSLC offers to members for social justice ministry as well as YOU, dear volunteer members of OSLC! I serve as the council contact. I recommend we put Social Justice Events prominently on our webpage and Facebook.

Buz Grady: OSLC representative to the LUM Board

Beth Dana and Nancy Calahan: LUM Jubilee Christmas coordinators for OSLC (altered for 2020)

Kathy Heise: Pack Away Hunger (postponed)

Scott and Sandra Vana: Mission Guatemala( no in person travel), Bread for the World, LUMs Hunger Hike, Social Justice Evening Zoom discussions on Racism and Equality in 2020.(I'm sure there are more I am not aware of...)

Julie Heutteman: Family Promise

Lutheran World Relief Quilt and School Kit Projects: In the past has been Judy Ohm, Mary Louise Waltman> Any sewers/quilters interested in coordinating?

Sandra regularly includes Social Justice Ministry updates and events in the Evangel monthly newsletter. Other projects Social Justice Ministry supports financially include: Habitat for Humanity locally, and our Missionary overseas. The team has decided to include Food Finders Food Bank as a budget line item in 2021 (as per Buzz, LUM's protein food pantry is deferring to Food Finders).

The pandemic did cause adjustments in many of the social justice opportunities, but most were still a GO! We continued to sponsor Family Promise. Hunger Hike was virtual and individually-together! As I recall, we were the third highest contributing church.

Jubilee Christmas looked much different. We sponsored fewer families (10) and delivered gifts directly to guest's cars already packed up!

I'm sure it is not just me who can see a connection between social justice and evangelism. As we serve the people and our community, we become Christ's hands at work in the world and welcome all. Might we broaden our ministry to include eco-justice? GO forth in peace, with justice. That it shall be so.

Cindy Modlin Adams, Social Justice Team (SJT) council contact.

## Worship and Music

OSLC is a congregation of busy people engaged in world-wide activities, traveling everywhere, and attending events almost daily. So, it is with relief and comfort that we attend weekly services and know that they will be carefully planned, employing good liturgies and hymns, and focused on the lectionary for the day; a respite from our too-busy lives. Year after year this report says: “we did that again in the past year and don’t plan any major changes in the coming year.” Which is about what this report from January 2020 said.

Then 2020 happened. Everything changed. And worship was no exception. But within days, OSLC Sunday worship was back, available to anyone who has an internet connection. Yes, the services are different, but the core is intact. The first Zoom weeks had a few minor glitches, but as time went on, the productions became more and more sophisticated. Best of all, attendance has been excellent and shows no signs of diminishing. Communion is served, hymns are sung, and the traditional liturgies are followed. “Coffee hour” and the adult forums that follow are lively and well-attended. A church treasurer whom I know has marveled at the faithfulness of the offerings during this time of separation from gatherings at the church. OSLC is healthy and actively serving the church and community.

For this we have a number of people to thank. Our pastors, Randy and Mike, and our new Faith Formation Director, Dale, have adapted to working in a studio, have given valuable insights as to what works and what needs tweaking, and have delivered thoughtful and challenging insights on the lessons for the day. Our church secretary’s duties have changed dramatically, and Sandra has quietly and faithfully met the challenges. Our musicians have learned and mastered the technologies involved with recording and merging multiple tracks of music. Many thanks to Beth, Julie, and Sandra for their fine keyboard and organ work and to Sara for her regular contributions on the flute. A huge thank-you to Emily for canting the hymns and liturgies week after week, and for helping with some of the technical issues in producing the musical offerings.

But the prize for Worship and Music heroics of the year goes to Bob Nielsen! With some technical assistance from Steve Belter and others, Bob has conquered the production and delivery of our services and has gone above and beyond the basic service format to enrich preludes, sermons, and other parts of the service with artwork and photos that complement the messages. We also thank the many congregation members who respond to Bob’s requests for photos; we have terrific photographic artists in the congregation. Last, and definitely least, we thank Ole and Sven for their good intentions.

Looking ahead, it is clear that we will never go back to what we did in the past. When the pandemic is over and we can meet again in full communion, we will still have a need to Zoom the services. Each Sunday we have four to six participants from elsewhere in the country which says a lot about the value of our worship service to others. In addition, we will probably discover that our church members will find Zoom a good way to attend church at times when going to church may be inadvisable, for instance having a family member with some contagious illness. We need to plan, and fund, the on-going broadcasting of our worship in the future.

Thanks to all of you for your faithfulness in “attending”, participating, and supporting our worship at OSLC. This church has heard the call and responded with amazing enthusiasm.

With thanks for OSLC,  
Mark Hermodson, Chair

# Financial Secretary's Report

Financial Secretary's Report - January 2021

Actual Income	2019	2020	2021	2020
<b>General Fund</b>	\$ 277,347.70	\$ 314,389.36	\$ 309,849.04	\$ 333,707.00
<b>Loose Offerings</b>	\$ 7,962.03	\$ 5,638.19	\$ 7,657.94	\$ 5,805.00
<b>Special Services &amp; Other Income</b>	\$ 570.00	\$ 1,315.00	\$ 1,180.00	\$ 986.00
<b>PLM Parking Lot Rent</b>	\$ 5,835.76	\$ 5,338.25	\$ 5,904.35	\$ 6,420.00
<b>Fellowship Hall Rent</b>	\$ 2,775.00	\$ 1,470.00	\$ 1,636.00	\$ 50.00
<b>Total Income</b>	\$ 294,490.49	\$ 328,150.80	\$ 326,227.33	\$ 346,968.00
<b>Projected Income for the year</b>	\$ 290,000.00	\$ 312,500.00	\$ 310,000.00	\$ 328,090.00
<b>Discrepancy</b>	\$ 4,490.49	\$ 15,650.80	\$ 16,227.33	\$ 18,878.00
<b>Percentage of Projection</b>	101.5	105	105.2	105.8
<b>Income Projection</b>	<b>2021</b>			
<b>General Fund (42 Pledged)</b>	\$ 307,520.00			
<b>General Fund (7 Not Pledged)</b>	\$ 22,400.00			
<b>Loose Offerings</b>	\$ 3,000.00			
<b>Special Services &amp; Other Income</b>	\$ 500.00			
<b>PLM Parking Lot Rent</b>	\$ 6,000.00			
<b>Fellowship Hall Rent</b>	\$ 1,000.00			
<b>Projected Income for the year</b>	\$ 340,420.00			
Respectfully submitted,				
John Mills, Financial Secretary				

# Treasurer's Report

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## Treasurer's Monthly Report December (Final Report)

### **Income:**

Anticipated income	\$328,090.00
Actual Income	\$371,224.27
Percentage	113%

### **Expenses:**

Anticipated expenses	\$346,175.00
Actual expenses	\$382,036.06

### **Account Balances:**

<b>PFCU checking</b>	<b>\$23,855.74</b>
<b>Reserve fund</b>	<b>\$72,401.59</b>
<b>Pass Thru Funds</b>	<b>\$ 2,476.86</b>
<b>General Acct. Balance</b>	<b>\$93,780.47</b>

<b>Projected income for 2020</b>	<b>\$328,090</b>
<b>General Acct % of Projected Income</b>	<b>27.5%</b>

# Treasurer's Report

## OSLC Budget Report - 2020:26 1/1/2020 through 12/31/2020 Using Current Budget

1/2/2021

Page 1

Category Description	1/1/2020 Actual	- Budget	12/31/2020 Difference
<b>INCOME</b>			
Uncategorized	0.01	0.00	0.01
Budget Income			
General Fund	356,132.79	314,090.00	42,042.79
Loose Offering	7,634.98	6,000.00	1,634.98
Rents-Facility	50.00	2,300.00	-2,250.00
Rents-Parking	6,420.49	5,000.00	1,420.49
Special Service	986.00	700.00	286.00
TOTAL Budget Income	371,224.26	328,090.00	43,134.26
<b>TOTAL INCOME</b>	<b>371,224.27</b>	<b>328,090.00</b>	<b>43,134.27</b>
<b>EXPENSES</b>			
Council			
Discretionary	419.45	500.00	80.55
I-K Synod Assembly	0.00	1,300.00	1,300.00
TOTAL Council	419.45	1,800.00	1,380.55
Education Ministry			
Child Care	241.15	1,660.00	1,418.85
Christian Educ. Coord. salary	26,544.55	26,691.00	146.45
Con't Educ & Professional Exp	345.52	500.00	154.48
Confirmation & Camp	0.00	250.00	250.00
Curriculum (SCS)	389.15	500.00	110.85
Educational supplies	24.70	350.00	325.30
FICA (OSLC contrib)	1,739.18	2,169.00	429.82
Living Lutheran	537.00	625.00	88.00
Nursery	0.00	100.00	100.00
Programs & Events	989.98	700.00	-289.98
Refreshments	0.00	150.00	150.00
RightNow Media Subscription	959.88	960.00	0.12
Vacation Church School	265.46	1,000.00	734.54
TOTAL Education Ministry	32,036.57	35,655.00	3,618.43
Evangelism Team			
Adult Catechism	0.00	50.00	50.00
Member Photo Board	0.00	50.00	50.00
New Member Bibles	0.00	100.00	100.00
Orientation Packet	0.00	50.00	50.00
Publicity	2,430.77	3,500.00	1,069.23
TOTAL Evangelism Team	2,430.77	3,750.00	1,319.23
Fellowship Events			
Coffee Hour	179.00	500.00	321.00
Fellowship activities	0.00	400.00	400.00
TOTAL Fellowship Events	179.00	900.00	721.00
Finance Comm			
Banking charges	139.79	250.00	110.21
Envelopes & EMV Supplies	273.09	500.00	226.91
Insurance	4,062.00	4,500.00	438.00
Lutheran Outdoor Ministry	100.00	100.00	0.00
Online Giving Services Fees	189.20	250.00	60.80
Payroll Service	1,356.00	1,500.00	144.00
PLM Support	35,000.00	30,000.00	-5,000.00

# Treasurer's Report

## OSLC Budget Report - 2020:26

1/1/2020 through 12/31/2020 Using Current Budget

1/2/2021

Page 2

Category Description	1/1/2020 Actual	- Budget	12/31/2020 Difference
Synod Benevolence	35,808.96	32,809.00	-2,999.96
<b>TOTAL Finance Comm</b>	<b>76,929.04</b>	<b>69,909.00</b>	<b>-7,020.04</b>
<b>Mutual Ministry</b>			
Pastor's Discretionary Exp's	88.95	200.00	111.05
Pastor's Health & Retiremt	44,314.39	41,913.00	-2,401.39
Pastor's Housing Allowance	14,446.08	14,446.00	-0.08
Pastor's Professional Exp's	0.00	500.00	500.00
Pastor's salary	48,152.04	48,152.00	-0.04
Pastor's Travel Reimb.	744.64	1,500.00	755.36
Self-employed Soc. Sec. allowance	4,788.96	4,789.00	0.04
<b>TOTAL Mutual Ministry</b>	<b>112,535.06</b>	<b>111,500.00</b>	<b>-1,035.06</b>
<b>Operations Comm</b>			
Copier expenses & Printing	1,281.32	3,250.00	1,968.68
FICA (OSLC contrib)	1,722.96	1,961.00	238.04
OSLC Staff Travel & Educ	100.00	100.00	0.00
Postage, Copier paper & Supplies	1,594.51	2,300.00	705.49
Secretary salary	22,522.32	25,628.00	3,105.68
Substitute Secretary	0.00	250.00	250.00
Telephone	1,140.61	1,075.00	-65.61
Web design & Computer backup	335.78	750.00	414.22
<b>TOTAL Operations Comm</b>	<b>28,697.50</b>	<b>35,314.00</b>	<b>6,616.50</b>
<b>Property Team</b>			
FICA (OSLC Contrib)	666.04	681.00	14.96
Groundskeeping	15.38	3,650.00	3,634.62
Janitorial Service	8,706.53	8,903.00	196.47
Maintenance	1,546.96	7,000.00	5,453.04
Utilities	7,367.22	9,500.00	2,132.78
<b>TOTAL Property Team</b>	<b>18,302.13</b>	<b>29,734.00</b>	<b>11,431.87</b>
<b>Reserve Fund Transfers</b>			
Altar Supplies Fund	300.00	300.00	0.00
Major Equipment Fund	13,000.00	8,000.00	-5,000.00
Milestone Ministries Fund	300.00	300.00	0.00
Mortgage Payments	13,500.00	4,500.00	-9,000.00
Office Equipment Fund	1,600.00	1,600.00	0.00
Parking Lot Maint. Fund	2,000.00	2,000.00	0.00
Pastor's Continuing Educ.	1,500.00	1,500.00	0.00
Roof-Furnace Fund	9,000.00	4,000.00	-5,000.00
Seminarian-Intern Fund	1,000.00	1,000.00	0.00
Youth Event Fund	100.00	100.00	0.00
Other Reserve Fund Transfers	30,000.00	0.00	-30,000.00
<b>TOTAL Reserve Fund Transfers</b>	<b>72,300.00</b>	<b>23,300.00</b>	<b>-49,000.00</b>
<b>Social Justice Team</b>			
Campership	150.00	150.00	0.00
Family Promise	1,500.00	1,500.00	0.00
Food Pantry	750.00	750.00	0.00
Good Samaritan	4,500.00	4,500.00	0.00
Habitat for Humanity	500.00	500.00	0.00
Lafayette Urban Ministry	8,900.00	4,000.00	-4,900.00
Lutheran World Relief (Quilts)	166.79	400.00	233.21
Mission Guatemala	2,000.00	100.00	-1,900.00
Missionary Support	1,500.00	1,500.00	0.00

# Treasurer's Report

## OSLC Budget Report - 2020:26

1/1/2020 through 12/31/2020 Using Current Budget

1/2/2021

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Category Description	1/1/2020 Actual	- Budget	12/31/2020 Difference
Special Projects	0.00	75.00	75.00
TOTAL Social Justice Team	19,966.79	13,475.00	-6,491.79
Worship-Music Comm			
Choir rehearsal accompanist	1,147.81	1,904.00	756.19
Conferences & Workshops	0.00	1,000.00	1,000.00
Copyright fees	794.70	1,500.00	705.30
FICA (OSLC contrib)	1,110.52	1,189.00	78.48
Music Director salary	5,968.86	4,570.00	-1,398.86
Music Supplies-Hymnals	670.02	500.00	-170.02
Organist-pianist	7,399.68	9,075.00	1,675.32
Other Worship Expenses	657.12	500.00	-157.12
Piano Tuning	41.04	200.00	158.96
Supply Pastor	0.00	400.00	400.00
TOTAL Worship-Music Comm	17,789.75	20,838.00	3,048.25
<b>TOTAL EXPENSES</b>	<b>381,586.06</b>	<b>346,175.00</b>	<b>-35,411.06</b>
<b>OVERALL TOTAL</b>	<b>-10,361.79</b>	<b>-18,085.00</b>	<b>7,723.21</b>

## Kitchen Reno Expenses (Summary by Bob Nielsen)

### Summary of 2020 OSLC Kitchen Renovation Expenses

**Final report by RLNielsen**

Estimate of expenses (Dec 2019)		Actual expenses:	
What	Amount	What	Amount
Materials:	\$11,201.07	Materials	\$11,201.07
Installation:	\$6,620.00	Installation	\$5,039.24
Total:	\$17,821.07	Addn'l molding	\$272.64
minus demolition:	(\$1,400.00) demolition by OSLC		\$16,512.95
Total:	\$16,421.07		
Finance Comm proposal (Feb 2020)		Actual expenses paid from:	
Major Purchase:	\$5,000.00	Major Purchase Fund:	\$5,000.00
Kitchen Fund:	\$2,665.67 balance as of 1/31/20	Kitchen Fund:	\$2,669.11
Memorials Fund:	\$8,755.40	Memorials Fund:	\$8,843.84

### Summary of 2020 OSLC Live Stream Expenses

**Final report by RLNielsen**

One-time expenses	Cost	Recurring expenses	Annual cost
Apple iMac computer	\$4,198.00	Zoom std. Pro plan	\$150.00
PTZOptics video cameras (4)	\$7,834.69	Ecamm Live Pro app	\$240.00
Other hardware & supplies	\$751.12	Loopback Audio app	\$99.00
	\$12,783.81	restream.io (Std. plan)	\$95.00
			\$584.00
Expenses paid from:		Amount	
Tech grant:	\$5,000	from Center for Congregations (Lilly Endowment Inc.)	
OSLC Organ Fund:	\$1,527		
Remainder from contributions by OSLC members			

# OSLC Savings & Reserve Fund Summary

## OSLC Savings & Reserve Fund Account

Opening balance current as of: 12/31/19  
 Ending balance current as of: 12/31/20

<b>2020 End of Year Summary</b>
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Fund Name	Budget?	Opening Balance	+ Deposits	- Withdrawals	+ Interest	Ending Balance
Altar Supplies	YES	\$734.08	\$300.00	-\$84.37	\$13.05	\$962.76
Art		\$1,584.92	\$0.00	-\$57.00	\$24.00	\$1,551.92
Library		\$2,850.55	\$0.00	-\$133.99	\$43.82	\$2,760.38
Major Purchase	YES	\$19,900.58	\$13,000.00	-\$5,000.00	\$306.61	\$28,207.19
Milestone Ministries	YES	\$370.95	\$300.00	-\$60.00	\$7.26	\$618.21
Office Equipment	YES	\$8,497.83	\$1,600.00	-\$1,347.11	\$124.28	\$8,875.00
Parking Lot Maint.	YES	\$7,122.24	\$2,000.00	-\$1,925.00	\$109.83	\$7,307.07
Pastor's Cont. Educ.	YES	\$2,228.18	\$1,500.00	-\$1,288.97	\$27.40	\$2,466.61
Roof & Furnace	YES	\$24,191.71	\$9,000.00	-\$1,230.00	\$400.18	\$32,361.89
Seminarian/Intern	YES	\$1,461.69	\$1,000.00	\$0.00	\$29.62	\$2,491.31
Youth Event	YES	\$13,598.50	\$100.00	\$0.00	\$212.97	\$13,911.47
Elementary youth		\$116.27	\$0.00	\$0.00	\$1.80	\$118.07
Junior High youth		\$133.64	\$0.00	\$0.00	\$2.05	\$135.69
Kitchen Maintenance		\$2,726.54	\$0.00	-\$2,733.42	\$6.88	\$0.00
Memorials		\$13,369.30	\$0.00	-\$9,741.87	\$145.91	\$3,773.34
Organ		\$8,046.09	\$0.00	-\$5,521.69	\$75.49	\$2,599.89
Parsonage Loan		\$98,543.94	\$1,575.00	-\$25,000.00	\$1,223.28	\$76,342.22
Sabbatic pastoral supply		\$4,461.65	\$0.00	\$0.00	\$69.66	\$4,531.31
OSLC operating reserve		\$41,558.56	\$30,000.00	\$0.00	\$843.03	\$72,401.59
<b>Totals</b>		<b>\$251,497.22</b>	<b>\$60,375.00</b>	<b>-\$54,123.42</b>	<b>\$3,667.12</b>	<b>\$261,415.92</b>

Current Interest Rates	
MIF Demand Investmt	1.15% as of Nov '20
OSLC Savings Funds	1.55% as of Jan '20
PFCU Line of Credit	3.50% as of Nov '20
Parsonage Loan	3.00% as of Jan '20

Parsonage Loan Fund (total):	\$100,319.54
Outstanding Parsonage Loan:	\$23,977.32
Parsonage Loan Fund (available):	\$76,342.22

MIF = Mission Investment Fund  
 PFCU = Purdue Fed Credit Union  
 LoC = Line of Credit

Bank accounts	Balances	Changes Year to date
PFCU Checking	\$2,078.55	\$679.84
MIF Demand Investmt	\$162,000.18	\$21,403.43
<b>Total</b>	<b>\$164,078.73</b>	<b>\$22,083.27</b>
<b>Debts / loans</b>		
OSLC Funds	\$261,415.92	\$9,918.70
PFCU LoC	\$0.00	\$0.00
<b>Total</b>	<b>\$261,415.92</b>	<b>\$9,918.70</b>
<b>Mortgage</b>	<b>-\$97,337.19</b>	<b>\$12,164.57</b>

Prepared by R.L. (Bob) Nielsen 1/1/21

## Appendix: OSLC Financial History

Over the fifty-plus-year history of Our Saviour Lutheran Church (OSLC), there have been financial transactions and important dates which need to be remembered. These items are included in the Annual Report each year so that we aren't relying on the memory of our "longtime" members.

Our church was chartered by the United Lutheran Church in America (ULCA) on May 17<sup>th</sup>, 1959. We were incorporated with the Indiana Secretary of State's office on August 4<sup>th</sup>, 1959 as Our Saviour Evangelical Lutheran Church of West Lafayette, Indiana. There are two common spellings of Savior/Saviour. Since both of these documents have a "u" in Saviour, this is the official spelling of our name.

On February 1<sup>st</sup>, 1960, OSLC purchased the former West Lafayette High School at 300 W Fowler Avenue from the Purdue Research Foundation. The warranty deed, recorded on the 8<sup>th</sup> of February 1960 in record 267 on page 502 with the Tippecanoe County Recorder, includes the following condition: Should OSLC ever decide to sell this property, PRF has the right of first refusal. For history buffs, the deed is signed by President Frederick L. Hovde and R. B. Stewart (of Hovde Hall and Stewart Center fame).

In 1964, when OSLC was a young mission congregation meeting in the old high school building, the National Lutheran Council (predecessor of the National Lutheran Campus Ministry, Inc. or NLCM) provided \$25,000 to help us build at the corner of Vine Street and Fowler Avenue. "This grant by the Council is being made that the Congregation may locate within one block of the Purdue Campus wherein it may act as contact Congregation and promote the campus ministry and programs in cooperation with the Purdue Lutheran Student Foundation." By contract, should OSLC dissolve or sell our current facility, NLCM would be entitled to the return of their investment with appreciation. When reviewing their files, NLCM couldn't find a signed copy of the March 18<sup>th</sup>, 1964 document and we couldn't find any copies, so Pastor Ralph Kempfski of OSLC signed the NLCM agreement in August 1974.

When Pastor Ralph Kempfski accepted the Call to be OSLC's third pastor in 1971, he requested that we change the housing arrangement. He wanted to purchase and own his own home, and receive a "Housing Allowance" instead of "free" domicile in the church-owned parsonage. He also requested that we provide him with a loan that he could use for his down payment.

OSLC sold the parsonage and after paying off the mortgage, took the proceeds from the sale to create our original "Parsonage Loan Fund". We carefully set aside the interest payments we received for the Parsonage Loan, initially in our passbook savings account and later in Certificates of Deposit, hoping that the accumulated interest and the principal together would compensate for inflation so that our next pastor would be able to use this larger Parsonage Loan Fund for his or her down payment. Every pastor since Pastor Kempfski has used this loan for their home.

In the early 1990s, the Finance Committee was looking for a way to reduce the workload of our volunteer Treasurer. We did two things to spread out the work: (1) moved our payroll functions to Automated Payroll Service, and (2) created the position of Funds Treasurer to handle the savings account and the various earmarks for the money in that account (e.g., parsonage loan fund, new organ, youth fund raising, roof/boiler fund, etc.).

When OSLC decided to add on to the church building in 1994, we borrowed against our existing Savings Fund balances (approximately \$71,000) to help pay the construction expenses, at a self-imposed interest rate of 6%, rather than borrowing the entire amount from our bank Line of Credit at an interest rate of 8.25%. From that point forward, transactions for the individual Savings Funds have been accounted for using Microsoft Excel by Bob Nielsen, our first Funds Treasurer. Over time, the financial management of the Savings Funds and self-mortgage came to be known as "Bob's Bank".

Our Saviour Lutheran Church Foundation, Inc. was incorporated with the Indiana Secretary of State's office as an Indiana Nonprofit Corporation on October 21<sup>st</sup>, 1997.

On June 12<sup>th</sup>, 2005 at a special congregational meeting held at the Tippecanoe Battlefield Park, OSLC authorized the purchase of 330 W Fowler for \$261,073 plus or minus closing costs, as a new home for Purdue Lutheran Ministry Incorporated (PLM). OSLC purchased the property on July 1, 2005.

On or about June of 2006, the PLM Board and OSLC Council entered into a Covenant of Ownership of the property at 330 W Fowler Avenue. This document summarizes the purpose of the agreement and joint purchase, responsibility for management, maintenance and care of the property, the ownership percentages, handling foreclosure by NLCM, and amending and dissolving the agreement.

The purchase price of the property totaled \$261,548.13, including \$1272.00 for an appraisal, inspection and attor-

ney's fees. As a result of the Covenant of Ownership, PLM provided \$153,378.66 towards the purchase and OSLC provided the remainder. PLM's contribution came from National Lutheran Campus Ministry (NLCM) and is memorialized in documents between PLM and NLCM titled Mortgage and Payment Agreement. PLM and OSLC own the house at 330 W Fowler Avenue as tenants in common with 58.64% and 41.36% shares respectively. The warranty deed transferring the property from OSLC to the joint PLM and OSLC ownership was signed and notarized on March 5<sup>th</sup>, 2007.

The roof of the church was replaced during the summer of 2012. Blume Construction LLC (Derek Blume) warrants the workmanship for 10 years. Decra warrants the panels (steel shingles): defects in the first 20 years at full replacement cost, pro-rated replacement cost in years 20 through 50. The final invoice from Blume was dated July 3<sup>rd</sup>, 2012; Jim Purdue (church member who supervised the work) approved the job on July 13<sup>th</sup>, 2012.

In 2016, OSLC embarked on a Capital Campaign to raise money for several projects. Over three years, \$149,087 was raised. Dispersements included \$7,500 for the kitchen, \$59,785 for new lighting in the nave (in 2017), and \$78,680 for the window in the choir loft (in 2018).

The IRS requires that we have a "Responsible Party" on file so that they can contact that person if they have questions about the church. Steve Belter is the current Responsible Party. Filing a new Form 8822-B is all that is required to change our Responsible Party.

## Proposed Budget for 2021

Each year, the process of creating our budget begins in the fall. In September, each of the congregation's ministry teams reviews the line items in the budget that they supervise and recommend expenditures for the coming year. The Finance Ministry Team assembles these requests into a preliminary budget. Once the results of the Stewardship campaign are known, the Financial Secretary projects the total income for the new year. If necessary, the Finance Ministry Team modifies the preliminary budget to better match income and expenses.

Our church uses a two-level approach to budgeting: Level 1 is a basic operating budget, while Level 2 reflects desirable additions to further the congregation's mission. The Level 2 budget is expressed as an increase to Level 1. For example, the Level 2 budget for Purdue Lutheran Ministry would be \$30,000 (from Level 1) *plus* \$5,000 (Level 2 increase), for a total of \$35,000.

Historically we have adopted the budget with initial spending at Level 1, although we started 2001 and 2002 at Level 2. In 2004, 2009, 2011, 2015, 2019 and 2020, we started spending at Level 1, but then approved some expenditures from Level 2 late in the year. This year, the Finance Ministry Team is recommending that the initial spending be at Level 1.

In 2020, we adopted a budget with a deficit of \$18,085. The congregation has been diligent with their contributions during the pandemic despite the cessation of in-person worship. In December, we spent \$33,900 from the Level 2 budget resulting in a deficit of \$10,361.79.

The Financial Secretary's projected income for 2021, based on the pledges we've received and past experience, is \$12,330 more than last year's income projection.

We are recommending the adoption of a budget with a \$20,304 deficit. Our expectation is that we'll actually spend considerably less than the budgeted amount, about \$20,304 less. Any difference between our income and expenses will have to come from our financial reserves. Our financial reserves are better than they have been in recent years, and we could cover this deficit if needed.

The major increases in this year's budget are for Synod Benevolence (from 10% to 10.5% of projected income), a new line item for Food Finders Food Bank, Randy's retirement and health benefits, video streaming and copyright fees, church mortgage, and the kitchen maintenance fund.

Our church is blessed with an excellent staff, and employee evaluations conducted by the ministry teams that supervise our staff (Mutual Ministry, Operations, Faith Formation, Worship & Music, and Property) resulted in very good to excellent grades. Modest salary increases are included in the budget.

*The Finance Ministry Team recommends the adoption of the attached budget by the Church Council and by the Congregation, with initial expenditures to be made within the guidelines of Level 1. The Finance Ministry Team will monitor income and expenses as the year progresses and will make adjustments as conditions warrant.*

**Proposed 2021 Budget**

	2020 Level 1 Budget	2021 Level 1 Budget	\$ Change from 2020	Level 2 (Increase to Level 1)	Supervising Ministry Team
<i>Ministry beyond our Walls</i>					
Synod Benevolence	\$32809	\$35744	\$2935	\$3000	Finance
Outdoor Ministries	100	100	\$0	1000	Finance
Purdue Lutheran Ministry	30000	30000	\$0	5000	Finance
Lafayette Urban Ministry	4000	4000	\$0	2000	Social Justice
LUM Good Samaritan Fund	4500	4500	\$0	2000	Social Justice
LUM Protein Food Pantry	750	750	\$0	1000	Social Justice
LUM Campership	150	150	\$0		Social Justice
Food Finders Food Bank	0	1000	\$1000	2000	Social Justice
Missionary Support	1500	1500	\$0	750	Social Justice
Habitat for Humanity	500	500	\$0	250	Social Justice
Social Ministry: Special Projects	75	75	\$0	75	Social Justice
Lutheran World Relief (Quilt Project)	400	400	\$0	50	Social Justice
Family Promise	1500	1500	\$0		Social Justice
Mission Guatemala	100	100	\$0	1900	Social Justice
Seminarian & Intern Support Fund (note 1)	1000	1000	\$0	2500	Mutual Ministry
<b>Subtotals</b>	<b>\$77384</b>	<b>\$81319</b>	<b>\$3935</b>	<b>\$21525</b>	
<i>Pastoral Ministry</i>					
Pastor's Salary	48152	49115	\$963		Mutual Ministry
Housing Allowance	14446	14735	\$289		Mutual Ministry
Self-employed Social Security Allowance	4789	4885	\$96		Mutual Ministry
Retirement & Health Benefits	41913	44092	\$2179		Mutual Ministry
Professional Expenses	500	500	\$0	200	Mutual Ministry
Continuing Education Fund (note 1)	1500	1500	\$0		Mutual Ministry
<b>Subtotals</b>	<b>\$111300</b>	<b>\$114827</b>	<b>\$3527</b>	<b>\$200</b>	
<i>Worship and Music</i>					
Organist / Pianist	9075	9257	\$182		Worship & Music
Choir Director	4570	4661	\$91		Worship & Music
Choir Practice Accompanyist	1904	1942	\$38		Worship & Music
Employer's FICA	1189	1213	\$24		Worship & Music
Music Supplies & Hymnals	500	500	\$0		Worship & Music
Copyright Fees	1500	2000	\$500		Worship & Music
Streaming Expenses	0	1000	\$1000		Finance
Other Worship Expenses	500	500	\$0		Worship & Music
Supply Pastors	400	400	\$0		Worship & Music
Altar Supplies Fund (note 1)	300	300	\$0	400	Altar
Organ/Piano Tuning	200	200	\$0		Worship & Music
Conferences & Workshops	1000	1000	\$0		Worship & Music
<b>Subtotals</b>	<b>\$21138</b>	<b>\$22973</b>	<b>\$1835</b>	<b>\$400</b>	
<i>Witness Ministry</i>					
Adult Catechism	50	50	\$0		Evangelism
Member Picture Board	50	50	\$0		Evangelism
Publicity	3500	4000	\$500	2525	Evangelism
Coffee Hours	500	500	\$0		Fellowship Events
Orientation Packet	50	50	\$0		Evangelism
Bibles for new members	100	100	\$0	500	Evangelism
Art Fund (note 1)	0	0	\$0	500	Arts
Fellowship Activities	400	400	\$0		Fellowship Events
<b>Subtotals</b>	<b>\$4650</b>	<b>\$5150</b>	<b>\$500</b>	<b>\$3525</b>	

**Footnotes to Budget:**

(1) Funds available for this line item in Bob's Bank

**Proposed 2021 Budget**

	2020 Level 1 Budget	2021 Level 1 Budget	\$ Change from 2020	Level 2 (Increase to Level 1)	Supervising Ministry Team
<i>Faith Formation Ministry</i>					
Director of Faith Formation	26691	24000	(\$2691)		Faith Formation
Child Care	1660	1660	\$0		Faith Formation
Employer's FICA	2169	1963	(\$206)		Faith Formation
Continuing Ed & Professional Development	500	500	\$0		Faith Formation
Nursery Supplies	100	100	\$0		Faith Formation
Curriculum (SCS)	500	500	\$0		Faith Formation
Confirmation & Camp	250	250	\$0		Faith Formation
Vacation Church School	1000	1000	\$0		Faith Formation
Educational Supplies	350	350	\$0		Faith Formation
Programming and Events	700	775	\$75		Faith Formation
Refreshments	150	150	\$0		Faith Formation
Milestone Ministries Fund (note 1)	300	300	\$0	400	Faith Formation
Living Lutheran	625	625	\$0		Faith Formation
RightNow Media Subscription	960	960	\$0		Faith Formation
Youth Event Fund (note 1)	100	100	\$0		Faith Form/Finance
<b>Subtotals</b>	<b>\$36055</b>	<b>\$33233</b>	<b>(\$2822)</b>	<b>\$400</b>	
<i>Church Administration</i>					
Secretary	25628	26141	\$513		Operations
Substitute Secretary	250	250	\$0		Operations
Employer's FICA	1961	2000	\$39		Operations
Payroll Services	1500	1500	\$0		Finance
Banking Charges	250	250	\$0		Finance
Online Giving Service Fees	250	250	\$0		Finance
Travel -- Pastor	1500	1500	\$0		Mutual Ministry
Travel & Continuing Ed -- Staff	100	100	\$0	250	Operations
Pastor's Discretionary	200	200	\$0		Mutual Ministry
Council Discretionary	500	500	\$0		Church Council
Telephone	1075	1075	\$0		Operations
Postage, Copier Paper, & Supplies	2300	2300	\$0		Operations
Web Design & Computer Backup	750	750	\$0		Operations
Envelopes & EMV	500	500	\$0	500	Finance
Office Equipment Fund (note 1)	1600	1600	\$0		Finance/Operations
Copier Expenses & Printing	3250	3250	\$0		Operations
Synod Assembly	1300	1300	\$0		Church Council
<b>Subtotals</b>	<b>\$42914</b>	<b>\$43466</b>	<b>\$552</b>	<b>\$750</b>	
<i>Place to Worship &amp; Meet</i>					
Church Mortgage	4500	10000	\$5500	9000	Finance
Church Utilities	9500	9500	\$0		Property
Church Maintenance	7000	7000	\$0	7000	Property
Kitchen Maintenance Fund (note 1)	0	600	\$600	7000	Property
Janitorial Services	8903	9081	\$178		Property
Employer's FICA	681	695	\$14		Property
Groundskeeping Fund (note 1)	3650	4380	\$730	400	Property
Parking Lot Maintenance Fund (note 1)	2000	2000	\$0		Finance/Property
Insurance (all policies)	4500	4500	\$0	500	Finance
Major Equipment/Furnishings Fund (note 1)	8000	8000	\$0	10000	Finance
Roof/Furnace Replacement Fund (note 1)	4000	4000	\$0	5000	Finance
<b>Subtotals</b>	<b>\$52734</b>	<b>\$59756</b>	<b>\$7022</b>	<b>\$38900</b>	
<b>Totals</b>	<b>\$346,175</b>	<b>\$360,724</b>		<b>\$426,424</b>	
Dollar increase from last year's budget	\$10,670	\$14,549		\$80,249	
Percent increase from last year's budget	3.18%	4.20%			
Estimated income for the year	\$328,090	\$340,420			
Proposed deficit	\$18,085	\$20,304	\$2,219		

**OSLC Foundation Annual Meeting**  
**January 31, 2021**

**AGENDA**

Call to order 24th Annual Meeting

Declaration of a quorum

Approval of 2020 Minutes

Election of Board for 2021

Slate Presented:

Vince Guido

Gary Krutz

Dick Rahdert

Nominations from the floor

Review of the Annual Report

Review of Financial Report

New Business

Adjournment

*Please Note-Copies of Articles of Incorporation and By-laws are available from Foundation Board Members.*

Our Saviour Lutheran Church Foundation  
Annual Meeting Minutes  
January 26, 2020

The 23<sup>rd</sup> annual meeting of the membership of OSLC Foundation was called to order. A quorum was declared. The minutes of the January 27th, 2019 meeting were approved as submitted.

A proposed slate of foundation board members was presented:

Vince Guido  
Dick Rahdert  
Gary Krutz

There were no nominations from the floor. The proposed slate was elected unanimously

Treasurer's Report:

Balance	12/31/2018	\$92,973
Balance	12/31/2019	\$112,394

We continue investing in the ELCA Pooled Trust and the Mission Investment Fund.

Our projects in Guatemala and Pack Away Hunger are supported by our earnings.

Members are encouraged to support our foundation as it spends only the earnings and conserves the principal.

Respectfully submitted,

Dick Rahdert  
Secretary-Treasurer

## **Our Saviour Lutheran Church Foundation Annual Report for 2020**

In our first 22 years the Foundation has gifted over \$44,000 to help here at OSLC and throughout the world.

The foundation Board of Directors included:

President	Vince Guido
Secretary-Treasurer	Dick Rahdert
Member	Gary Krutz

During 2020, meetings were held as needed.

We have had about 90% of our funds in the ELCA Pooled Trust, in which congregations, colleges and seminaries can make safe investments. Some market fluctuations will always occur. Earnings are paid out in predictable amounts. We have 10% in Mission Investment Fund which is like a CD, a fixed rate.

We again experienced a paper loss during the year in the Pooled Trust, but regained full value and more by year end. This year we received approximately \$3,500 from gifts and saw our investments grow by about \$4,000. At the time of writing, our total balance is approximately \$114,000.

Over the past 2 years we have had legal expenses, to keep the foundation in compliance, of under \$200.

This year our investments in our community and the world have included \$4,300 among the following: Lutheran Disaster Response, Food Finders, Hanna Community Center, Mission Guatemala, and OSLC AED purchase.

We also ask that you prayerfully consider making an annual contribution to the Foundation.

We continue to remain open to suggestions from the congregation, for both projects and ways to increase our endowment. With a larger endowment, more and larger projects can be underwritten.

We look forward to continued growth of the Foundation and its capacity to aid those in need.

**We also ask that any person who is interested in being on the Foundation's board please contact one of us as we could use some new members.**

We again give thanks to the generosity of the congregation in both its commitment of time and resources. The use of these gifts are represented in the growth and flourishing seen around OSLC, our community and world-wide. I would especially like to thank the members of the board for their service.

Respectfully submitted

Vince Guido  
President

## 2020 Treasurer's Report Our Saviour Lutheran Church Foundation

	<b><u>Balance</u></b>
December 31, 2019 - Mission Investment Fund & Pooled Trust	\$112,394

Income January 1, 2020– December 31, 2020

Interest Income	3,850	
Contributions of 2020	3,150	
		7,000

Expenses

Mission Guatemala	750	
OSLC – AED Purchase	600	
Food Finders	1,000	
Lutheran Disaster Response	1,000	
Hanna Community Center	1,000	
Stuart Branigin – Legal	191	
		4,541

December 31, 2020

Mission Investment Fund	-\$6,350	
MIF Checking Account	3,775	
ELCA Pooled Trust	<u>\$104,000</u>	
		114,125

<u>Year</u>	<u>Balance</u>	<u>Interest Income</u>	<u>Gift Income</u>
2007	81,800	3,400	1,070
2008	85,355	3,475	240
2009	84,237	2,992	650
2010	87,201	2,747	780
2011	83,893	2,790	525
2012	84,866	2,448	850
2013	85,595	2,379	145
2014	87,433	2,442	300
2015	89,298	2,500	2,120
2016	89,734	2,571	2,600
2017	90,273	2,853	2,150
2018	89,000**	3,400	2,400
2019	109,000	3,500	8,050
2020	114,000	3,850	3,150

Mission Plus Account	\$ 10,400 @ 2.23%
ELCA Pooled Trust	\$104,000
Current Approximate Value	\$114,400