



# ST. ANDREW'S

## LUTHERAN CHURCH

GOD CALLS US TO BECOME  
CONNECTED TO EACH OTHER

CONNECTED TO CHRIST  
CONNECTED TO COMMUNITY

### 2016 ANNUAL REPORT

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## Agenda

- Call to Order
- Opening liturgy
- Secretary's Report
- President's Report
- Pastors' Report
- Financial Secretary's Report
- Treasurer's Report
- Adoption of the budget
- Election of Officers, Congregational Council, Nominating Team, and New England Synod Delegates, Pastoral Call Committee
- Old and new business (including the acceptance of all reports)
- Benediction
- Adjournment

## Congregational Statistical Report

Total baptized membership	341
Total confirmed membership	265
Baptisms	6 – Galway, Valinoti, Riofrio, Amato (2), Cook
Affirmation of Faith and transfers	0
Transfer	0
Total new members	0
Confirmands	2 – Amy Grove, Rachel Esslinger
Marriages	0
Deaths	1
Transfers/moved	5
Moved/no transfer	2 – Pastor(s)
Statistical Adjustment*	5 – Pastor adult family members
Total members removed	

\*Reflects those who moved out of the area more than three years ago, who, to our knowledge, did not transfer to another congregation.

Average worship attendance: 68

From the ELCA Congregational Report: total number of people, including children and non-members actively participating in the life of the congregation in 2016 = 295.

(This is defined as anyone participating in worship, Bible Study, choir, youth events, Christian education, service opportunities, etc., and includes non-members.)

**St. Andrew's Lutheran Church**  
**Annual Congregation Meeting**  
**Minutes of the Meeting Held on Sunday, February 7th, 2016**

**CALL TO ORDER:**

The Annual Congregational Meeting was called to order at 11:07 a.m. by Council President, Norris Commodore.

**DEVOTIONS:**

Pastor Meier led the annual congregational meeting opening liturgy.

**QUORUM:**

There were **65** voting members present. 61 were needed for a quorum. Copies of the Annual Report were handed out as people signed in. Corrections were made to page 3.

**President Report\*:**

Building campaign started in 2009 and we accomplished a great deal. Looking into the future, we need refine our mission and decide what we want to do, as a congregation, as a community. Inputs and comments, positives or negatives, are needed to achieve our goal.

**Pastor's Report\*:** page 6

Pastor Barker made a few additions from the report. Pastor Barker talked about ECLA. We need to be open and flexible to a new vision. We go where God guides us.

**Secretary's Report:** Page 16 Dave Grove.

Financial Secretary reviewed the results for 2015. Revenue was just under \$532, 909. Budget contributions slightly under. The 2016 Projections: Pledges (43 households) projected \$336, 692. Total of projection for incomes \$438, 000.

**Treasurer's Report\*:** page 17

We continue to transfer funds from Capital Appeal Fund to Income to cover mortgage principal payments. We made extra payment of \$50,000 to reduce our principal. The net deficit in 2015 was about \$29,000. Total Liabilities at 2015 YE were \$1,538,744, excluding the organ loan. We withdraw more money from the Capital fund than we collected for it in 2015. Balance of Organ loan was about \$31,000 at Dec 31. The remaining pledges to the organ fund will be enough to fully repay the Organ Loan.

We are in a good place but we need to stay focused on expenses, and asking people to continue to help and increase donations so that we can cover projected deficit.

Capital Campaign: Total Pledges to date: \$379, 930

2016 Budget: Total revenues \$466,383 Total expenses before mortgage: \$397, 668 - Operating expenses including mortgage: \$493, 812. In terms of net income, we expect \$27, 429 deficit.

Council reviews our financials each month.

Dave Grove made motion to approve the budget and Carole Woolery to second.

Budget has been approved by 63 votes (63 YES 1 NO and 1 Abstain).

**Nominating Team Report: \*** Page 7

The team presented the following St. Andrew's members to fill vacant positions on the Church Council  
Norris Commodore- President - 1st Term  
Dona Case- Vice President - 1st Term

Dave Grove – Financial Secretary – 2nd Term  
Tricia Schiavone – Recording Secretary – 1st Term  
Larry Harder - Member at Large- Evangelism - 1st Term  
Melissa Gladstone - Member at Large - Education - 1st Term  
Christine Conklin – Worship and Music – 1st Term  
Simon Lindberg – Youth and Young Adults – 1st Term

Those continuing to serve are:

Treasurer - Liz Kelly, Property - Jim Baker, Social Ministry - Deb Zaic, Stewardship - Petra Wynkoop.  
The new Nominating Team for 2016: Kathy Wood, Justine Baum, Sue Brooks, Chris Camera, Inge Sands, Dewey Strohmeyer, Diane Westergren.

Mark Brooks motioned and Laura Grove second the motion to approve - ***Motion passed.***

**Adjournment:** Inge Sand motioned and Larry Harder seconded. Meeting adjourned at 11:56.  
\*Full Report in Annual Report of the Congregation.

Respectfully submitted,  
Justine Baum

### **Pastors' Report**

It is a blessing and a pleasure to be your Interim Pastor since August 2016. My role is to provide continuity of pastoral leadership and care as you work your way through the process of calling a permanent Pastor. The significant progress you made during the pastorate of Pastors Meier and Barker leaves you in a strong position. Your Call process now is key to moving forward, as pastoral leadership is key to your capacity to provide ministry in Ridgefield.

Vital worship is necessary always, never more so than during a transition. When things are in flux, our connection to Christ reminds us that we stand on solid ground and our future is secure. This gives us the confidence to move forward faithfully. So, my first concern is worship and I am happy to report that, in my opinion, the worship life of the congregation is flourishing. This is due largely to the dedication of so many of you who serve on the altar guild, as ushers and greeters, as lectors and worship assistants, and as choristers and musicians. The music here is wonderful.

I am grateful for the opportunities to teach. We have a Bible study that meets on Thursday mornings with around a dozen participants. So far, we have read through the book of Malachi and are currently working our way through the Acts of the Apostles. In addition to digging deeply into the texts, our conversation leads us to apply to our own lives, in our own lives and in the community. I also have the Confirmation class on Sunday mornings. We have six students currently who are preparing to make their confirmation.

I have met many of the other clergy of Ridgefield and attend the meetings of the local ministers. I also attend a group of Lutheran pastors who meet each week to study the lessons for Sunday.

I am grateful to be with you to provide continuity of care and, I'm hoping, some inspiration during this time of transition. I have confidence that the Lord who has led us safe thus far will continue to inspire and sustain us in the days to come.

Respectfully submitted,  
Henry Morris, Interim Pastor

### **President's Report (Revised)**

During 2016, we at St Andrew's continued to live out our mission of being Connected to Christ, connected to one another, and connected to our wider community. Opportunities for worship, education, fellowship, music and service were offered throughout the year.

In May, Pastors Meier and Barker decided to accept a call at another congregation, so St. Andrew's entered a transition period. The first step was to install Pastor Henry Morris as our interim pastor. Pastor Morris joined St. Andrew's in August to provide guidance and religious leadership.

The Council and the Mission Teams have working to review and implement changes to ensure we can live our mission, including hiring Karen Jahn as the Church Secretary.

As part of the transition, the Survey Team has been working to develop a congregation wide survey which will allow is to provide input to the New England Synod on the congregation's desires for the future which will be helpful in selecting appropriate pastoral candidates.

The congregation continues to be very generous in its support. During 2016, the congregation contributed over \$433K to support our mission and operations. This included over \$57K for the Capital Appeal Fund and \$26K for the Organ Fund. We were able to pay-off our organ loan. Unfortunately, we were not able to cover all of our operating cost without transferring funds from the Capital Appeal Fund.

On behalf of the congregation, I wish to express our gratitude to our skilled and dedicated staff: custodian, Sherson Alvarez; our bell choir director, Mark Brooks; our organist and choir director, Eric Kramer; secretary, Karen Jahn; and Pastor Henry Morris. I would also like to thank our dedicated Council members and all of those who serve in so many ways throughout the year.

There will be many decision for us to make in 2017, but with prayer, God will lead us in the right direct.

Pastoral Call Committee

The following individuals have agreed to be members of the Call Committee: Eric Brown, Linda Camera, Donna Case, Larry Harder, Alan Simonides, and Meg Prezzano.

Respectfully submitted,  
Norris Commodore  
President

**Nominating Team Report**

After prayerful consideration, the Nominating Team would like to present the following St. Andrew's Lutheran Church members to fill vacant positions on the Church Council:

<b>Council Position</b>	<b>Nominee</b>	<b>Term</b>
Treasurer	David Richiger (1 <sup>st</sup> term)	Jan 2017 to Jan 2019
Member at Large – Property	Jim Baker (2 <sup>nd</sup> term)	Jan 2017 to Jan 2019
Member at Large – Social Ministry	Deb Zaic (2 <sup>nd</sup> term)	Jan 2017 to Jan 2019
Member at Large -- Stewardship	Jennifer Brown (1 <sup>st</sup> term)	Jan 2017 to Jan 2019

Those continuing to serve are:

- President: Norris Commodore
- Vice-President: Donna Case
- Financial Secretary: Dave Grove
- Secretary: Tricia Schiavone
- Evangelism: Larry Harder
- Education: Melissa Gladstone
- Worship & Music: Christine Conklin
- Youth: Simon Lundberg

The Nominating Team would like to present the following St. Andrew's members to serve as voting representatives to the Synod Assembly in 2017: Larry and Lisa Harder.

In addition, the Nominating Team would like to present the following St. Andrew's members to assume the responsibility of the 2017 Nominating Team: Phyllis Best, Craig Borders, Robert Camera, Ruth Gustafson, Petra Wynkoop, Stan Yee.

Respectfully,

The 2016 Nominating Team: Justine Baum, Sue Brooks, Chris Camera, Inge Sands, Dewey Strohmeyer, Diane Westergren.

## **Christian Education Ministry Team Report**

This past year, 2016, was a year of change and transition. With the transition of Pastors Meyer and Barker in the summer, a need was identified and addressed to assume the educational responsibilities that the pastors had filled. Christopher Camera accepted the position of Sunday School Superintendent and Melissa Gladstone took over the position of Sunday School Liaison. We continued using the Augsburg Fortress program called Whirl as our curriculum. Whirl is a lectionary-based program, choosing a theme from either the Gospel reading or one of the lessons. The program also includes videos that introduce the daily theme in a kid friendly way. Our Sunday School music program with Gina Wilson has continued to meet every Sunday, and sing songs in church once a month. This year the students have continued singing several times with the adult choir, even singing harmony in a song during the Christmas pageant.

The opening time is dedicated to practicing songs that the children have been singing once a month in church and introducing the theme of that day's lesson with the Whirl video. On holiday weekends, we are still using Godly Play, a Montessori-inspired approach, as an educational supplement.

The other aspect of Christian Education focuses on adults. During the winter and spring, we offered opportunities for learning and discussion on both Sunday and Bible Study on Thursday mornings. In the fall following the pastoral transitions, we assessed the need to continue offering adult education. Sue Brooks and Dewey Strohmeyer took on the duties of co-leaders for readings and discussions from the Augsburg Press series "Books of Faith".

Members of the 2016 Education Team included: Christopher Camera, Melissa Gladstone, Diana Arfine, and Diane Bertoluzzi.

Respectfully Submitted,  
Melissa Gladstone, Council Liaison

## **Evangelism Team Report**

The mission of the Evangelism team is invitational outreach to the community. There are many ways in which we have reached out to the community in 2016:

- We welcomed many new visitors to our church throughout the year. The greeter team continued to focus on identifying and welcoming first-time visitors who may be looking for a new place of worship. The greeters encourage visitors to give us their contact information so that we can follow up with more information about St. Andrew's.
- We continued to utilize the "Ambassador" volunteers who formally welcome the various community groups who use our facilities. While these groups use our facilities when the congregation is not present, it is important for them to feel welcomed and to have a point of contact.

As many members of St. Andrew's come from the larger community outside of Ridgefield, we continued a program started in 2015 by contacting other local towns to see if they have welcome baskets to include the St. Andrew's brochure in. We also added new local newspapers to our press release distribution list so that we may spread the word about St. Andrew's to more local communities.

Respectfully submitted,  
Larry Harder, Council Liaison

## Fellowship Team Report

The fellowship team of few members is hopeful that some new faces will appear in this new year to join us.

When lent arrived we struggled with to have or not to have soup suppers on Wed. nights before worship. The consensus was that attendance had dropped so low that we would take a year off and search for renewed interest this year. Please let us know if you would be interested. We did however continue with Ash Wednesday Supper which is always appreciated and well attended as the choir and added musicians all attend.

Easter breakfast soon followed, the food plentiful and the attendance awesome as the timing between services seems to meet everyone's schedule and visiting family members are always welcome.

A mixed blessing came next. We hosted a wonderful going away gathering for our pastors. I can't say party as it was not a happy occasion. But so many people came and many memories were shared. We were happy to see that they were going to live with their children Chris, Jessie and the two boys. That should help with the transition into their new church.

An old favorite for St. Andrews, the October Fest, was resurrected by Christine and Philip Lodewick. The hall was decked out in fall splendor, the umpapa music cranked up, and the traditional sour kraut and cucumber salad added to the pleasure of genuine bratwurst. Remember when we had to fly those wursts in from Wisconsin? The attendance was outstanding with several family bringing guest, several of whom spoke German. It sure was a winner!

We look forward having new team members assisting us in helping other teams with their "party" plans here in St. Andrews in the new year.

Respectfully Submitted,  
Phyllis Best

## Social Ministry Team Report

The goal of the Social Ministry Team is to study and support the mission and social implications of St. Andrew's Lutheran Church in our community and the church at large.

Projects at St. Andrew's:

- Provide meals for parishioners upon request after illness or family need.
- Provide rides for parishioners to church services, Adult Bible classes and necessary appointments.
- Send special greetings of congratulations or sympathy as appropriate.
- Send thank you notes for memorial donations.
- Raise funds for special ELCA projects:
  1. Souper Bowl of Caring to benefit World Hunger: collected \$435.00 and 69 food items.
  2. Lutheran World Relief: collected and delivered 33 School Kits
- Publicize these Special ELCA projects to solicit congregational participation and support.

Projects in the Ridgefield Community:

- The Ridgefield Mobile Food Bank distributes food items to over 1000 needy community residents from a truck parked in the SALC parking lot on a monthly basis. The church building serves as a hospitality/comfort center for the participants.
- The Blue Tub Ministry is an ongoing program to collect food and personal care items from the congregation and deliver them monthly to designated organizations in the Ridgefield/Danbury area for distribution to the needy. Some of these organizations include:
  1. The Women's Center in Danbury
  2. Daily Bread - an ecumenical food pantry at St. James Church Danbury
  3. The Salvation Army
  4. Interfaith Aids Ministry of Greater Danbury

5. Association of Religious Communities (ARC)
  6. Ridgefield Social Services (emphasized since it is in our community); Includes Thanksgiving Bags of Thanks: collected & delivered 32 bags
- The Christmas Tree Star Program is a Children's Holiday Gift Fund of Ridgefield that provides gifts of toys and clothing to children in need: distributed 38 stars
  - Grace Lutheran Church in Hartford is our new Mission Partner Congregation

Team members included: Pastor Meier, Phyllis Best, Inge Sands, Pat McGregor, Christine Lodewick and Deb Zaic.

Respectfully submitted:  
Deb Zaic, Council Liaison

## **Stewardship Team Report**

The Stewardship Team consisting of: Jim Baker, Craig Borders, Terry Commodore, Tricia Schiavone, Petra Wynkoop, and Interim Pastor Morris continued to make their focus of the 2016 Fall Campaign on growing our overall stewardship. We again "Celebrated our Blessings" of which St. Andrews has many:

**We Nurture in Faith:** The Adult Bible Study group, with Pastor Dewey Strohmeier as the study leader, meets during the Sunday School hour after worship in the Education wing room with the couches. Our Faith Nurturing Ministries include: Sunday School, Thursday morning Bible Study, Confirmation, Meals and rides for members in need, Prayer blankets, Youth Group and Stephen Ministries.

**We Stay Connected:** "My God... we are so blessed to have this wonderful partnership," was one of the ways Grace Lutheran Church in Hartford thanked St. Andrew's in its June 2016 issue of Grace Notes. Among the gifts that we have given to Grace Lutheran: a vacuum cleaner and furniture for needy families, cash that allowed the church to purchase a new computer and to upgrade its security system and a 25% tithe from our Youth Group for outreach activities. One of their ministries which employs 8 people; 30 hours per week, called "Fresh Start" has turned into an actual business: constructing beautiful furniture from shipping palettes.

**We Care for Others:** The Blue Tub Ministry is an ongoing program to collect food and personal care items from the Congregation and delivering them monthly to designated organizations such as: The Women's Center, Daily Bread Food Pantry, Interfaith AIDS Ministry of Greater Danbury and the Ridgefield Food Pantry to name a few.

**We Play for Joy:** The Bell Choir, led by Director Mark Brooks for the past 12 years, is an eclectic group spanning over 70 years of varied experience who all laugh and play together as one family. They are dedicated to each other, understanding how valuable each of them is to the instrument and the music they are creating for our church and our God.

November 6th was the kick-off of our campaign with temple talks focusing on celebrating our blessing—some of which are mentioned above. Our Stewardship letters and commitment cards were mailed and on December 4th we offered them up in thanksgiving!

We look forward to walking alongside our Congregation as we continue our work in 2017 to narrow the gap between what is given and what is needed. We plan on coordinating meetings with various teams in 2017 to continue our work for our overall vision and the future of St. Andrews.

Respectfully submitted,  
Petra Wynkoop, Council Liaison

## **Worship and Music Report**

The members of the Worship and Music Team are Pastor Meier (Jan – July 2017), Pastor Morris (Aug – Dec 2017), Christine Conklin, Christel Autuori, Mark and Sue Brooks, Donna Case, Iris Cook, Craig Johnson and Eric Kramer. We meet once a month at noon on Sunday following church and Sunday school.

We have been actively involved with the planning and execution of all aspects of worship and music in our church during 2016. That included worship settings, hymns, special music programs, altar preparations, flowers and midweek services during Advent and Lent.

This year was bittersweet. We had to say good bye to our beloved pastors, Carla Meier and Gayland Barker. We planned a beautiful farewell service and reception for them in July, where we said our Goodbyes. We were then blessed with a new pastor who arrived in August. We conducted a welcome service for our new Pastor, Henry Morris on August 8th.

In addition to the comings and goings of our pastors we worked on the definition of “Worship and Music” and updated our purpose. We had new incoming members who were asking questions and we wanted to be clear on the definition. We developed and delivered an education service on May 22<sup>nd</sup> where we read a narrative describing what each part of the service means. The congregation found this very informative. We made changes to the prayer petition set up. We created guidance in the bulletin to help members and visitors to feel more confident in offering up their own prayers.

The Children’s Christmas pageant was beautiful, filled with beautiful music organized by Eric Kramer, our Music Director. Chris Camera and Gina Wilson prepared a wonderful pageant where the children decorated the church and educated the congregation on the meaning of many of our Christmas traditions.

Thank you to our team for their service, and especially our staff: Pastor Meier, Pastor Barker, Pastor Morris, Mark Brooks (Bell Choir), Eric Kramer (Organist and Adult Choir Director) and Gina Wilson (Children’s Choir). We also appreciate the members of our choirs, worship assistants and altar guild for their dedication and hard work throughout the year.

Respectfully submitted,  
Christine Conklin, Council Liaison

### **Altar Guild Report**

The Altar Guild continues its mission of quiet service at St. Andrew’s. We prepare the sanctuary for weekly worship by setting the Communion table, filling the baptismal font, and arranging flowers. We maintain the sacristy and the paraments, brassware, candles, and other sanctuary furnishings.

During the past year, Diane Baker graciously continued to coordinate the ordering, purchasing, and picking up of Christmas poinsettias and lilies and other spring garden plants for Easter.

We are sad to be losing two dedicated members during the coming year, due to relocation and travel - Diane Baker and Corey Weber. We are so grateful for their years of service and wish them all the best in their future endeavors. The remaining altar guild members are now scheduled to serve more frequently, to the point where it is becoming increasingly difficult to fill the service slots.

If you are looking for a quiet way to serve Our Lord and the community of St. Andrew’s, speak to any altar guild member. If you decide to join us, you will serve alongside a current member until you feel comfortable on your own. Even then, there are two members scheduled for each month, so that arrangements can be made for weekends when either might be away. This is a wonderful and fulfilling service, especially for anyone, female or male, who wants to serve at St. Andrew’s without attending meetings, overseeing events, or completing documentation. Please consider joining our quiet band of workers!

The members of the St. Andrew’s Altar Guild for 2016 were Diane Baker, Sue Brooks, Liz Kelly, Meg Prezzano, Lori Richiger, Corey Weber, Nancy Wolf, and Deb Zaic.

Respectfully submitted,  
Sue Brooks

## Organist and Choirs

### Choir/ Organist Activity Report:

Through 2016 the St. Andrew's voice choir has continued to work hard with me in presenting a musical offering on most Sundays from late September through early June, as well as several other services throughout the year. We explored music old and new, in various styles, light and serious. And I continue to explore various repertoire in the music I present for prelude, postlude, and other parts of the service, including not only organ and piano repertoire, but also my own transcriptions of choral and orchestral works, and my own compositions and improvisations. Our music is a beautiful way to celebrate and reflect on God's creation in worship.

We have continued to collaborate with avocational and professional musicians from the area, particularly on special occasions. And we continue our internship program with Western Connecticut State University, bringing two music students from the college to sing with our choir: They learn from the experience, while we benefit from having some college-age pre-professional musicians in our ranks.

2016 was somewhat more relaxed than 2015, when we had our 50th anniversary. But we had some special activity over the summer, when the choir gathered during its usual vacation time to sing at the farewell service for Pastors Meier and Baker and the welcome service for Pastor Morris. We then experienced a crescendo of activity at the end of the calendar year, through the special music we presented for the Advent and Christmas season.

Many thanks to our regular choir members throughout all or part of 2016: Diane Baker, Linda Camera, Donna Case, Melissa Gladstone, Maria Heisen, Kagan Kronberg, Louise Strohmeyer, Gillian Tedeschi (WCSU intern), Diane Westergren, Mark Brooks, Joseph Lewis (WCSU intern), Reinhard von Roemeling, and Martin Schweighofer.

We always welcome new or returning singers to try out joining us at our weekly Sunday rehearsals at 10.45 (or about ten minutes after the service ends) until noon.

--- Eric Kramer

### Bell Choir

During 2016, the Bell Choir provided musical offerings to enhance and complement our worship. We continued past practice of playing for the key liturgical services such as Maundy Thursday, Easter, Pentecost (confirmation), Trinity Sunday, Reformation, Christ the King, and Christmas. We also played in July at the farewell service for Pastors Meyer and Barker. The ongoing and generous support of this ministry by the congregation is greatly appreciated. Significant financial gifts during 2016 will soon allow us to acquire the bottom of our fifth octave of bells (the larger bells that cost in the neighborhood of \$1000 each).

Several "Introduction to Handbell Ringing" sessions were held on Saturday mornings which afforded the opportunity for interested parties to try their hand at ringing hand bells and hand chimes. Attendees most certainly gained an appreciation for the skill required to produce music with these instruments! From this experience, Joe Schiavone and Dave Grove took the plunge to continue ringing with us in the fall. Welcome!

Members of the bell choir included Martin Schweighofer, Linda Camera, Dave Grove, Mark Brooks, Leona Brooks, Terry Commodore, Maria Heisen, Sue Brooks, Christine Conklin, Natalie Schiavone, Patricia Schiavone, Joe Schiavone, and Diane Bertoluzzi. Their dedication and commitment to this ministry is much appreciated. We said farewell to Natalie in September as she began her college studies (but returned to ring with us over her Christmas break). We also thank Makena Davi for filling in as needed. Persons interested in hand bell ringing, whether out of simple curiosity to see what it's like or out of a desire to play in some capacity as part of the ensemble, are encouraged to contact me.

Respectfully submitted,  
Mark Brooks

## **Property Team Report**

The church properties are operating smoothly with all contracts up to date (oil, propane, lawn, snow). Chris Camera is living and watching after the church parsonage until the pastor position is filled. We continue to use the same lawn and maintenance personnel that we have had over the last two years (no budget increases). If you ever have any concerns, ideas or just want to contribute and do some work around the property, please feel free to contact Jim Baker or the church office.

Respectfully submitted,  
Jim Baker, Council Liaison

## **Youth and Young Adult Team Annual Report**

Who would have imagined that 2015 has come and gone? The kids seem to get older, but we stay the same, if we are lucky. Expanding the group to 6<sup>th</sup> to 12<sup>th</sup> grade has helped to build relationships and form lasting bonds. It has also given them the support needed to volunteer their time and talent during church services every month and during Sunday school.

I have had a wonderful time watching the youth of this congregation slowly grow up. We are lucky to have such bright, caring, and loving youth who are not afraid to reach out and help others.

The trip to Detroit was the shining star of the year. We completed our fundraising efforts with the annual meeting brunch, the Easter brunch, and the May plant sales. We thank everyone for their support and for those who sponsored a child. The trip was a huge success, bravely led by Pastor Meier. The children learned that by working together, anything is possible.

The fundraising continued with pie sales in October, then it was our turn to give back. The youth assembled school kits for the underprivileged, collected presents for the children of women from Bedford Hills Correctional Facility, and sent out college care packages. I know my own children are excited to get a care package when they go to college!

It has been my privilege to serve as youth liaison to council and work with Pastor Meier and all the children of the congregation. I only wish that I could have done more.

Respectfully Submitted,  
Patricia Schiavone, Council Liaison

## Financial Secretary Annual Report Summary of 2016

The table below summarizes all financial contributions to St. Andrew's for 2016.

Contributions from individuals to budget	\$329,125
Ambit Energy Rebates	\$650
Donations for building use	\$10,223
Credit card transaction fees for budget offering	(\$594)
<b>Total Contributions to Operating Budget</b>	<b>\$339,404</b>
3 Year Capital Appeal Campaign	\$57,817
Organ Fund	\$26,588
Other non-budget (Anniversary, Flowers, Memorials, Youth, etc.)	\$15,803
Credit card transaction fees for non-budget offering	(\$18)
<b>Total Non-Operating Budget contributions</b>	<b>\$100,190</b>
<b>Total Contributions</b>	<b>\$439,594</b>

We received total net contributions of \$439,594 in 2016 vs. \$532,909 in 2015. In addition to the total contributions to the operating budget of \$339,404 shown above, there was \$38,398 allocated from the capital campaign fund to pay mortgage principal and \$410 due to interest income and other adjustments to arrive at the total 2016 total operating revenue of \$378,212 as stated in the Treasurer's report.

The \$339,404 of operating contributions was \$98,596 less than the projected operating contributions of \$438,000 stated in the Financial Secretary's 2015 annual report. The primary source of the shortfall was the absence of early giving to the 2017 budget in December of 2016 (\$71,000 projected vs. \$1,000 actual). Recall that in 2015 we had stronger than expected giving (\$422,981 actual vs. \$380,000 projected) due to unusually large early giving in December 2015 against 2016 pledges. The remaining gap of approximately \$29,000 between the 2016 actual and projected is a combination of lost giving from mid-year membership changes (\$11,000), net overestimate of unpledged giving (\$10,000), net under-fulfillment of pledges (\$5,000), and overestimate of building use donations (\$3,000).

An additional \$100,190 was given to a variety of non-budget funds. Approximately 85% was directed to the capital appeal and organ funds; the remainder was Music (\$7,050), Youth (\$4,826), Flowers (\$2,634), ELCA World Hunger (\$778), and all others (\$515). The congregation also made significant non-cash contributions to various causes through the Star Tree, Blue Tub, etc. that are not included in the table above.

### Initial 2017 Operating Income Projections (as of January 5, 2017)

Based on pledges received, ongoing EFTs and analysis of historical giving patterns, we are projecting \$340,000 of contributions to the 2017 operating budget as shown in the table below. To date, we have received 10 fewer pledges (and \$135,000 less pledged) vs. last year's campaign for the 2016 budget. Because of the lower response rate to the stewardship campaign, a higher percentage of the projected income is in estimated unpledged giving than in previous years.

2017 Pledges (33 households)	\$201,918
Active EFTs (unpledged; 4 households)	\$21,300
Unpledged 25 households, estimated from 2015 and 2016 giving	\$99,510
Loose cash	\$5,222
Room Usage	\$12,000
Ambit Energy rebates	\$650
Credit card transaction fees	(\$600)
2017 Pledge given in 2016	-\$1,000
Early giving of 2018 pledge in 2017	\$1,000
<b>TOTAL</b>	<b>\$340,000</b>

## Treasurer's Report

### Annual Treasurer's Report – Full Year 2016

Annual offerings/other income of \$339,814 were \$83,263 less than very strong 2015 offerings. As noted in the Financial Secretary's report, 2015 included \$71,000 in early giving towards 2016 pledges. This did not recur at year end 2016.

Transfers from the Capital Appeal fund to cover monthly mortgage principal payments were \$38,398. Transfers were \$46,526 less than last year, when we made a \$50,000 extra payment against the outstanding principal.

Operating expenses, before mortgage expenses, decreased by \$53,331, driven by a mid-year reduction in pastors from 2 to 1 as well as by lower maintenance and fuel costs.

Net loss after mortgage principal payments was \$(55,126), \$(26,458) worse than 2016. In December 2016, we made our final payment against our \$100,000 organ loan.

	<u>2015</u>	<u>2016</u>	<u>Variance</u>	<u>Notes: 2016 vs 2015</u>
<b>Revenue</b>				
Budget Offerings	\$ 422,981	\$ 339,405	\$ (83,576)	
Other income	<u>96</u>	<u>409</u>	<u>313</u>	2016 incl one-time credit from WF
<b>Subtotal</b>	<b>423,077</b>	<b>339,814</b>	<b>(83,263)</b>	
Transfer from Capital Appeal Fund	<u>84,924</u>	<u>38,398</u>	<u>(46,526)</u>	2015 includes \$50K one-time mortgage principal payment
<b>Total Revenue</b>	<b>\$ 508,001</b>	<b>\$ 378,212</b>	<b>\$ (129,789)</b>	
<b>Expenses</b>				
Committees	\$ 7,715	\$ 6,738	\$ (977)	
Facilities/Utilities	68,575	47,982	(20,593)	Lower maintenance & fuel costs
Missions	36,809	30,570	(6,239)	Due to lower revenue
Other Expenses	23,528	24,862	1,334	
Salary & Benefits				
Pastors	207,089	166,486	(40,603)	From 2 pastors to 1 in August
Staff	43,065	52,582	9,517	Admin assist added in July
Payroll expenses	<u>3,744</u>	<u>7,974</u>	<u>4,230</u>	
<b>Total Expenses before Mortgage</b>	<b>\$ 390,525</b>	<b>\$ 337,194</b>	<b>\$ (53,331)</b>	
Mortgage interest	<u>61,220</u>	<u>57,746</u>	<u>(3,474)</u>	
Total Operating Expenses	451,745	394,940	(56,805)	
<b>Net Income per Quickbooks</b>	<b>\$ 56,256</b>	<b>\$ (16,728)</b>	<b>\$ (72,984)</b>	
Mortgage principal: one-time payment	50,000	-	(50,000)	No paydown of principal in 2016
Mortgage principal: Monthly payments	<u>34,924</u>	<u>38,398</u>	<u>3,474</u>	
<b>Net Income after principal payment</b>	<b>\$ (28,668)</b>	<b>\$ (55,126)</b>	<b>\$ (26,458)</b>	

## Annual Treasurer's Report – 2017 Budget

### Key Assumptions:

- Revenue per Financial Secretary's projections...essentially the same as 2016 offerings
- Total expenses before mortgage expense decrease by \$39K due to annualized impact of 1 vs 2 pastors, partly offset by
  - Annualized impact of administrative assistant position
  - Increased maintenance expense...2016 was historically low.
  - Increased committee expenses...2016 was low due to less activity after departure of pastors
  - 2% increase in staff expenses

Net loss of \$(14,943) is \$40,183 better than 2016.

	2016		2017	2017B vs	Notes on 2017 Budget
	Budget	Actual	Budget	2016A	
<b>Revenue</b>					
Budget Offerings	\$ 430,000	\$ 339,405	\$ 340,000	\$ 595	
Other income	<u>60</u>	<u>409</u>	<u>60</u>	<u>(349)</u>	
Subtotal	\$ 430,060	\$ 339,814	\$ 340,060	\$ 246	
Transfer from Capital Appeal Fund	<u>36,323</u>	<u>38,398</u>	<u>39,000</u>	<u>602</u>	
<b>Total Revenue</b>	<b>\$ 466,383</b>	<b>\$ 378,212</b>	<b>\$ 379,060</b>	<b>\$ 848</b>	
<b>Expenses</b>					
Committees	\$ 8,320	\$ 6,738	\$ 8,825	\$ 2,087	Underspending in 2016
Facilities/Utilities					
Church	37,486	29,352	34,600	5,248	Increased maintenance
Parsonage	7,940	6,150	7,020	870	Increased maintenance
Lawn care/snow removal	<u>12,480</u>	<u>12,480</u>	<u>12,480</u>	<u>0</u>	
Total Facilities/Utilities	57,906	47,982	54,100	6,118	
Missions	38,700	30,570	30,600	30	
Other Expenses	25,477	24,862	25,300	438	Staff education back to budget levels
Salary & Benefits					
Pastors	215,339	166,486	106,043	(60,443)	FY of one pastor
Music staff	36,902	35,602	37,547	1,945	2% salary incr & guest organist
Custodian	11,220	11,220	11,444	224	
Admin Assistant	0	5,760	20,000	14,240	FY of admin assistant
Payroll expenses	<u>3,804</u>	<u>7,974</u>	<u>4,000</u>	<u>(3,974)</u>	Lower in 2017
Total Salary/Benefits	267,265	227,042	179,034	(48,008)	
<b>Total Expense before Mortgage</b>	<b>\$ 397,668</b>	<b>\$ 337,194</b>	<b>\$ 297,859</b>	<b>\$ (39,335)</b>	
Mortgage interest	<u>59,821</u>	<u>57,746</u>	<u>57,144</u>	<u>(602)</u>	Offset by higher principal payments
<b>Total Operating Expenses</b>	<b>\$ 457,489</b>	<b>\$ 394,940</b>	<b>\$ 355,003</b>	<b>\$ (39,937)</b>	
<b>Net Income per Quickbooks</b>	<b>\$ 8,894</b>	<b>\$ (16,728)</b>	<b>\$ 24,057</b>	<b>\$ 40,785</b>	
Mortgage principal	<u>36,323</u>	<u>38,398</u>	<u>39,000</u>	<u>602</u>	
<b>Net Inc after principal payment</b>	<b>\$ (27,429)</b>	<b>\$ (55,126)</b>	<b>\$ (14,943)</b>	<b>\$ 40,183</b>	

**Note: Total expenses**                    \$ 493,812    \$ 433,338    \$ 394,003

**St Andrews Lutheran Church**  
**Budget vs. Actuals: FY 2016 Budget - FY16 P&L**  
**January - December 2016**

	Total		
	Actual	Budget	Vs Budget
<b>Income</b>			
Budget Offering	339,405.17	430,000.00	-90,594.83
Other Inc & Adj	408.64	60.00	348.64
<b>Total Budget Offering</b>	<b>\$ 339,813.81</b>	<b>\$ 430,060.00</b>	<b>-\$ 90,246.19</b>
Building Fund Transfer-Principal	38,397.93	36,323.00	2,074.93
<b>Total Income</b>	<b>\$ 378,211.74</b>	<b>\$ 466,383.00</b>	<b>-\$ 88,171.26</b>
<b>Expenses</b>			
Committee Expenses			0.00
Conferences & Conv	1,979.04	2,300.00	-320.96
Education			0.00
Adult Forum		130.00	-130.00
Confirmation	329.59	280.00	49.59
Sunday School Materials	941.73	1,090.00	-148.27
Sunday School Other	184.14	200.00	-15.86
The Lutheran	580.66	600.00	-19.34
<b>Total Education</b>	<b>\$ 2,036.12</b>	<b>\$ 2,300.00</b>	<b>-\$ 263.88</b>
Evangelism			0.00
Evangelism Other	26.00	500.00	-474.00
<b>Total Evangelism</b>	<b>\$ 26.00</b>	<b>\$ 500.00</b>	<b>-\$ 474.00</b>
Social Ministry	45.04		45.04
Stephen Ministry		120.00	-120.00
Stewardship	210.32	300.00	-89.68
Worship and Music			0.00
Altar Guild	484.26	600.00	-115.74
Alternative/Special Services		0.00	0.00
Music			0.00
Sheet Music	280.55	640.00	-359.45
<b>Total Music</b>	<b>\$ 280.55</b>	<b>\$ 640.00</b>	<b>-\$ 359.45</b>
Publications	500.01	260.00	240.01
Worship Other	323.30	400.00	-76.70
Worship Supplies	853.49	600.00	253.49
<b>Total Worship and Music</b>	<b>\$ 2,441.61</b>	<b>\$ 2,500.00</b>	<b>-\$ 58.39</b>
Youth & Young Adults		300.00	-300.00
<b>Total Committee Expenses</b>	<b>\$ 6,738.13</b>	<b>\$ 8,320.00</b>	<b>-\$ 1,581.87</b>
<b>Facilities Costs</b>			
Church			0.00
Capital Expense Accruals	0.00		0.00
Ordinary Maintenance		0.00	0.00
Lawn Service	7,280.00	4,880.00	2,400.00
Organ and Piano	1,685.00	2,000.00	-315.00
Other Maintenance	4,154.51	8,000.00	-3,845.49

Snow Removal		5,200.00	5,200.00	0.00
<b>Total Ordinary Maintenance</b>	<b>\$</b>	<b>18,319.51</b>	<b>\$ 20,080.00</b>	<b>-\$ 1,760.49</b>
<b>Utilities</b>				0.00
Alarm Service		1,191.00	1,600.00	-409.00
Electric		7,980.95	8,260.00	-279.05
Exterminator		170.00	350.00	-180.00
Garbage Removal		594.65	670.00	-75.35
Heating Oil		7,116.97	8,175.00	-1,058.03
Propane		3,450.65	5,431.00	-1,980.35
Telephone		2,181.49	2,200.00	-18.51
Water		826.51	800.00	26.51
<b>Total Utilities</b>	<b>\$</b>	<b>23,512.22</b>	<b>\$ 27,486.00</b>	<b>-\$ 3,973.78</b>
<b>Total Church</b>	<b>\$</b>	<b>41,831.73</b>	<b>\$ 47,566.00</b>	<b>-\$ 5,734.27</b>
Mortgage Interest Expense		57,746.07	59,821.00	-2,074.93
<b>Parsonage</b>				0.00
Ordinary Maintenance			0.00	0.00
Lawn Service			2,400.00	-2,400.00
Other Maintenance		298.97	1,500.00	-1,201.03
<b>Total Ordinary Maintenance</b>	<b>\$</b>	<b>298.97</b>	<b>\$ 3,900.00</b>	<b>-\$ 3,601.03</b>
<b>Utilities</b>				0.00
Electric		1,719.79	1,700.00	19.79
Exterminator		700.00	350.00	350.00
Garbage Removal		420.00	320.00	100.00
Heating Oil		2,920.31	3,420.00	-499.69
Water		91.33	650.00	-558.67
<b>Total Utilities</b>	<b>\$</b>	<b>5,851.43</b>	<b>\$ 6,440.00</b>	<b>-\$ 588.57</b>
<b>Total Parsonage</b>	<b>\$</b>	<b>6,150.40</b>	<b>\$ 10,340.00</b>	<b>-\$ 4,189.60</b>
<b>Total Facilities Costs</b>	<b>\$</b>	<b>105,728.20</b>	<b>\$ 117,727.00</b>	<b>-\$ 11,998.80</b>
<b>Missions</b>				0.00
Other Mission		2,000.00	5,000.00	-3,000.00
Special Needs			0.00	0.00
Synod		28,570.00	33,700.00	-5,130.00
<b>Total Missions</b>	<b>\$</b>	<b>30,570.00</b>	<b>\$ 38,700.00</b>	<b>-\$ 8,130.00</b>
<b>Other Expenses</b>				0.00
<b>Administration</b>				0.00
Bank Service Charges		3.00	85.00	-82.00
Copy Machine Rental		6,086.64	6,180.00	-93.36
Copy Machine Usage Charges		841.58	1,460.00	-618.42
Copy Supplies		170.00	500.00	-330.00
Financial Software and Supplies		1,521.16	1,200.00	321.16
Internet Charges		298.20	615.00	-316.80
Office Supplies		1,546.28	1,050.00	496.28
Other Admin		370.31	1,045.00	-674.69
Postage Supplies		113.99	80.00	33.99
<b>Total Administration</b>	<b>\$</b>	<b>10,951.16</b>	<b>\$ 12,215.00</b>	<b>-\$ 1,263.84</b>
<b>Insurance</b>				0.00
General Liability Insurance		2,550.00	6,748.00	-4,198.00
Other Insurance		7,932.00	3,025.00	4,907.00

Workers Comp Insurance		2,647.25		2,189.00		458.25
<b>Total Insurance</b>	<b>\$</b>	<b>13,129.25</b>	<b>\$</b>	<b>11,962.00</b>	<b>\$</b>	<b>1,167.25</b>
Staff Education						0.00
Clergy		781.69		1,300.00		-518.31
<b>Total Staff Education</b>	<b>\$</b>	<b>781.69</b>	<b>\$</b>	<b>1,300.00</b>	<b>-\$</b>	<b>518.31</b>
<b>Total Other Expenses</b>	<b>\$</b>	<b>24,862.10</b>	<b>\$</b>	<b>25,477.00</b>	<b>-\$</b>	<b>614.90</b>
Pastor Morris Salary and Benefits						0.00
Morris Benefit Health & Other		7,147.68				7,147.68
Morris Benefit Retirement		3,774.84				3,774.84
Salary - Pastor Morris		18,874.98				18,874.98
<b>Total Pastor Morris Salary and Benefits</b>	<b>\$</b>	<b>29,797.50</b>	<b>\$</b>	<b>0.00</b>	<b>\$</b>	<b>29,797.50</b>
Pastors Salary and Benefits						0.00
Car Allowance				1,800.00		-1,800.00
Guest Pastor		1,008.83		1,600.00		-591.17
Pastor Barker Salary and Benefits						0.00
Barker Benefit Other		9,552.59		16,826.00		-7,273.41
Barker Benefit Retirement		6,873.23		11,790.00		-4,916.77
Barker Housing Equity		1,400.00		2,448.00		-1,048.00
Salary - Pastor Barker		44,382.38		76,084.00		-31,701.62
<b>Total Pastor Barker Salary and Benefits</b>	<b>\$</b>	<b>62,208.20</b>	<b>\$</b>	<b>107,148.00</b>	<b>-\$</b>	<b>44,939.80</b>
Pastor Meier Salary and Benefits						0.00
Meier Benefit Retirement		6,409.62		10,996.00		-4,586.38
Meier Benefits Other		9,156.73		15,966.00		-6,809.27
Meier Housing Equity		3,911.81		6,840.00		-2,928.19
Salary - Pastor Meier		41,410.30		70,989.00		-29,578.70
<b>Total Pastor Meier Salary and Benefits</b>	<b>\$</b>	<b>60,888.46</b>	<b>\$</b>	<b>104,791.00</b>	<b>-\$</b>	<b>43,902.54</b>
<b>Total Pastors Salary and Benefits</b>	<b>\$</b>	<b>124,105.49</b>	<b>\$</b>	<b>215,339.00</b>	<b>-\$</b>	<b>91,233.51</b>
Payroll Expenses		7,973.96		3,804.00		4,169.96
Wages		23,747.65		11,220.00		12,527.65
<b>Total Payroll Expenses</b>	<b>\$</b>	<b>31,721.61</b>	<b>\$</b>	<b>15,024.00</b>	<b>\$</b>	<b>16,697.61</b>
Staff Salary and Benefits						0.00
Custodian Salary		2,805.00		0.00		2,805.00
Music Staff						0.00
Guest Musicians		3,350.00		3,400.00		-50.00
Guest Organist				1,250.00		-1,250.00
Music Staff Salaries		32,252.40		32,252.00		0.40
<b>Total Music Staff</b>	<b>\$</b>	<b>35,602.40</b>	<b>\$</b>	<b>36,902.00</b>	<b>-\$</b>	<b>1,299.60</b>
Secretary Salary		3,010.00				3,010.00
<b>Total Staff Salary and Benefits</b>	<b>\$</b>	<b>41,417.40</b>	<b>\$</b>	<b>36,902.00</b>	<b>\$</b>	<b>4,515.40</b>
<b>Total Expenses</b>	<b>\$</b>	<b>394,940.43</b>	<b>\$</b>	<b>457,489.00</b>	<b>-\$</b>	<b>62,548.57</b>
<b>Net Operating Income</b>	<b>-\$</b>	<b>16,728.69</b>	<b>\$</b>	<b>8,894.00</b>	<b>-\$</b>	<b>25,622.69</b>
<b>Net Income</b>	<b>-\$</b>	<b>16,728.69</b>	<b>\$</b>	<b>8,894.00</b>	<b>-\$</b>	<b>25,622.69</b>

**St Andrews Lutheran Church**  
**Balance Sheet (Page 2 of Balance Sheet Corrected)**  
As of December 31, 2016

	Total
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Bank Accounts</b>	
Brokerage	0.00
MIF-Construction Acct	42.59
Mission - General-Building Fund	0.00
Mission Plus - Wohlforth	935.20
Mission TermSelect-Wohlforth	5,450.00
Wells Fargo Checking	37,590.39
Wells Fargo Checking-Building	0.00
Wells Fargo MM	121,952.99
Wells Fargo MM-Building	0.00
<b>Total Bank Accounts</b>	<b>\$ 165,971.17</b>
<b>Other Current Assets</b>	
Undeposited Funds	0.00
<b>Total Other Current Assets</b>	<b>\$ 0.00</b>
<b>Total Current Assets</b>	<b>\$ 165,971.17</b>
<b>Fixed Assets</b>	
<b>Church Building</b>	
Bathroom Renovation	42,590.00
Historic Cost	90,000.00
<b>Total Church Building</b>	<b>\$ 132,590.00</b>
Church Land	6,150.00
Parsonage	372,270.00
Sanctuary	2,504,230.21
<b>Total Fixed Assets</b>	<b>\$ 3,015,240.21</b>
<b>TOTAL ASSETS</b>	<b>\$ 3,181,211.38</b>

**LIABILITIES AND EQUITY**

**Liabilities**

**Current Liabilities**

**Other Current Liabilities**

Anniversary fund	12.04
Building Fund	0.00
Capital Appeal Fund	197,069.48
Capital Improvement Fund	4,138.70
Direct Deposit Payable	0.00
Educational	0.00
Flowers	272.86
Furnishings Fund	0.00
Memorials	1,324.79

Mission		0.00
Music Fund		7,134.72
Organ Fund		1,736.63
Organ Loan		0.00
Payroll Tax Payable		3,479.48
Total Payrolls Liabilities	\$	0.00
Special Needs		4,475.68
Wohlforth Fd-Temp Rest		935.20
Wohlforth Fund - Restricted		5,450.00
World Hunger		0.00
Youth Fund		6,312.29
Total Other Current Liabilities	\$	232,341.87
Total Current Liabilities	\$	232,341.87
Long-Term Liabilities		
MIF Mortgage		1,295,511.29
Thrivent Mortgage		0.00
Total Long-Term Liabilities	\$	1,295,511.29
Total Liabilities	\$	1,527,853.16
Equity		
Opening Bal Equity		193,796.86
Retained Earnings		1,476,290.05
Net Income		-16,728.69
Total Equity	\$	1,653,358.22
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$</b>	<b>3,181,211.38</b>

Tuesday, Jan 03, 2017 02:32:11 PM GMT-8 - Cash Basis

## Notes