

ANNUAL REPORT

2019



REDEEMER LUTHERAN CHURCH
1300 E Nora
Thief River Falls, MN 56701

REDEEMER LUTHERAN CHURCH
ANNUAL MEETING AGENDA
SUNDAY, JANUARY 26, 2020

- I. Call to Order
- II. Opening prayer
- III. Adoption of Agenda
- IV. Secretary's Report/ 2019 annual meeting minutes
- V. Elections
 - a. Report of the Nominating Committee
 - b. Nominations from the floor
 - c. Appointments of tellers
 - d. Distribution of ballots/voting
- VI. Review of Reports
 - a. Reports
 - 1. Treasure's report
 - 2. Audit report
 - 3. President
 - 4. Pastor (will be distributed at meeting)
 - 5. Director of Children, Youth and Family Ministry
 - b. Committee Reports
- VII Questions and concerns by the congregation
- VIII. New Business
 - a. 2020 Budget
 - b. Approve the new ELCA constitution requirements.
- IX. Report of Election
- X. Adjournment
- XI. Lord's Prayer

Note: Additional Synod material is available in the Narthex

Unapproved REDEEMER LUTHERAN CHURCH

ANNUAL MEETING MINUTES

JANUARY 27, 2019

I. Call to Order:

President Jan Anderson called the meeting to order at 9:30am in the sanctuary of Redeemer Lutheran Church. 69 voting members were present, 4 members were online viewing the live feed. At 10:30am the meeting began. Our sending hymn, All Are Welcome.

II. Opening Prayer: Given by Jan Anderson

III. Adoption of the Agenda: David Ulrich made the motion to approve the agenda. Cory Gustafson 2nd the motion. Motion passed.

IV. Secretary's Report: Annabelle Cuppett made the motion to approve the secretary's report. Jan Nordin 2nd. Motion passed.

V. Elections:

- a. Report of Nominating Committee was reviewed.
- b. There were no nominations from the floor.
- c. Appointments of tellers: Dawn Gustafson, Sarah Bakke, John Wollenzien & Dave Ulrich
- d. Collection of ballots/voting

VI. Review of Reports: Time was given for the review of the reports.

- a. Committee Reports printed in the Annual Report
 - Brenda Russ** explained the Treasurer's Report. We did not meet our 2018 budget with giving but, our spending was down this year. It was a good year for the church.
 - President Jan Anderson** reported the highlights of her report. The Vanco program was received warmly by our members. Our church did meet the ELCA mission goal this year along with our pledge to Pathways Bible Camp. We also met the goal set for the Good Gifts program.
- b. Organization Reports printed in the Annual Report
- c. Treasurer's Reports printed in the Annual Report
- d. Pastor's Report none to report – Darrel read his report as written
- e. Audit Report printed in Annual Report

Mike Parker made a motion to approve the reports as written, Bev Thompson 2nd. Motion carried.

VII. New Business:

a.

VIII. New Business: Reid Froiland updated the attendees about the 1 year trial period for the Wednesday Night Church service. After the 1 year trial is up it will be reevaluated by the

Worship Committee. Attendance at those services will be looked at, however other factors will be looked at as well.

The Altar Guild is ALWAYS looking for new members. Kate Anderson has stepped down as the BLAST Coordinator, effective May, 2019. Our thanks were given to her!

A member asked how many children attended bible camp this past summer? (at least three from Redeemer attended Pathways).

Great work has been done by the Caring & Sharing Committee.

Meals on Wheels has asked Redeemer to add one more week tour schedule. Our first assigned week will be Feb. 25-Mar. 1st.

This was our 28th year of hosting the Hospice Spaghetti Supper.

The 5th Sunday Pot Lucks have been well received. Every 5th month Pot Luck and some fun event will occur.

The Property Committee- see Stacy Davidson's report. Dick and Pat Kruta have moved so they are reorganizing their busy committee.

A. Budget – Jan explained the budget and how it is written. Marit Knutson was present for questions.

B. Introductions of the current church council members present were: Darren Bakke, Linda Olson, Dee Wollenzien, Stacy Davidson, Brooks Vigen, Denice Nelson, Jan Anderson, Chris Burnham, Brenda Poe, Brenda Russ, Tony Olson, and Pastor Darrel Cory.

C. Youth Ministry Update: Over the past year Redeemer Lutheran and Zion Lutheran churches have been visiting the idea to “share” a Director of Family & Youth. President Anderson read the report. Darrel explained the idea. It became known during right before our meeting began that Zion passed the same recommendation at their church. A recommendation was made by our Church Council to accept the shared Director of Family & Youth. Questions about this item were: How can the Youth Director be at all the services in one weekend? (Annabelle Cuppett), does the person have to have their Master's Degree? (Sue Froiland), Will the job description be documented? (David Ulrich), Suzanne Browning 100% opposes this agreement and wants her name taken off the committee report/proposal. Can we get out of the agreement if we feel it isn't working? (Al Melbye)

A vote was taken of the Council's proposal to join with Zion Lutheran for a Director of Family & Youth. Diedre Nordin made the motion, Lowell Burkel 2nd. All in favor. Motion passed.

IX. Report of Election:

Election results: Council: Three year terms: Chad Beg, Dean Dalen, Janet Fisher and Dee Wollenzien. Denice Nelson for a 1 year term

Financial Oversight Committee: Chris McLean

Nominating Committee: One year term: Phyliss Johnson, Jan Nordin one council member.

Delegates to the Synod Assembly: Linda & David Ulrich, Jan Anderson, and Chris Burnham.

The Endowment Foundation: Mike Parker (3 yr. term) and Jane Aandal (3 yr. term) **Jan Nordin accepted the nomination to be on the Nominating Committee. There will be a Leadership Training on Saturday, Feb. 3rd from 8-12:00. All new council members and committee chairs are encouraged to attend.**

X. Adjournment:

Cory Gustafson moved to adjourn the Annual meeting, second by Janet Fisher. Motion carried.

XI. Meeting concluded at 11:20am with the Lord's Prayer and Table Grace.

Respectfully submitted:

Denice Nelson, Secretary

Church Statistics 2019

Baptisms

Aiden Robert Bakken	7/14/2019
Henry Edward Bergerson	8/18/2019
Sawyer Anthony Gerardy	9/15/2019
Astrid Sophia Anderson	10/13/2019

Transfer Out

Richard and Pat Kruta	2/19/2019
Matt and Laura Cota	3/19/2019
Nathan Hesse	5/21/2019
Kyla Klaven	10/15/2019

Deaths

Judith Helgeland	1/10/2019
Kathi Calson	1/18/2019
Irvin Carson	3/23/2019
Verna Hvidsten	7/11/2019
Joyce Halbasch	7/12/2019
Esther Mattson	8/14/2019
Pat Kruta	9/18/2019
Dionne Ammerman	10/19/2019
Chester Aubol	11/28/2019
Jeffrey Larson	12/04/2019

Weddings

Norlin/Audette	5/25/2019
LaCoursiere/Truscinski	7/13/2019
Brekke/Jurgensen	9/28/2019
Lund/Nessen	10/26/2019

Attendance Report 2019

Weekly average attendance	134
Average attendance on Wednesday	59
Average attendance on Sunday	84

Confirmation

Grace Gillespie	10/27/2019
Jada Jimenez	10/27/2019
JJ Cornelius	10/27/2019
Ridge Fisher	10/27/2019
Cora Hintz	10/27/2019
Gavin Smith	10/27/2019
Olivia Hempel	10/27/2019
Ingrid Anderson	10/27/2019

New Members

Brady Bakken	7/14/2019
Pauline Gustafson	8/25/2019
Alexa Underdahl	9/29/2019
Zane Anderson	9/29/2019
Brent and Becky Smith	11/10/2019
Rochelle Harstad	11/10/2019

2019 Treasurer's Report

In 2019, the Finance Committee met monthly to review income and expenses along with making decisions about timing payments with times of increased giving to meet obligations.

We did not meet the proposed income budget and our expenses exceeded our income. We have seen increases in several of our expenses over the last year. As always, financial reports are available to anyone who would like to review them in detail. We were able to meet our Synod and Pathways giving commitment for the year.

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Year to Date
2019	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec	
Budget Income	\$73,324.74	\$73,324.74	\$73,324.74	\$73,324.74	\$293,298.96
Actual Income	\$55,207.61	\$55,650.33	\$51,662.59	\$66,505.73	\$229,026.26
Budget Expense	\$73,324.74	\$73,324.74	\$73,324.74	\$73,324.74	\$293,298.96
Actual Expense	\$55,757.48	\$61,354.44	\$57,249.23	\$74,228.78	\$248,589.93

The finance committee consist of Brenda Poe, chairperson, Marit Knutson, Jan Anderson, David Ulrich, and Pastor Darrel Cory.

January 2, 2020

To: Redeemer Lutheran Church Council

From: Financial Oversight Committee – Carter Rogalla, Ann Haugen and Chris McLean

Re: Review 2019 financial records

On Thursday, January 2, 2020 we met to perform a review of the financial records of Redeemer Lutheran Church. Marit Knutson, the church financial secretary, was also in attendance.

Accounting System-The financial printed reports are user friendly and understandable.

Budget – As of the end of November 2019 Redeemer Lutheran Church had a cash balance of around \$65,000 in the checking account. The actual revenue was \$13,714 short of the actual expenditures. A new financial expenditure for the 2020 fiscal year will be the addition of our youth director, Madison \$34,000 of which Redeemer Lutheran Church is responsible for \$17,000. Zion Lutheran Church pays the other \$17,000

Cash receipts – Collections are safeguarded by using locking deposit bags and night bank depository until picked up and counted. There are always two people to count the weekly deposits. Deposit slips are attached to weekly summary verification sheets. Verification sheets are retained and reconciled with actual deposits. Weekly tithes and offerings are usually paid the following way: 7 Vanco, 15 EFT, remaining congregation offering plate (checks and cash).

Cash disbursements – Payments are properly approved, recorded and supported by appropriate documentation and filed in paid-invoice files with check stubs stapled to the paid invoice. All checks require two signatures. There is no petty cash to account for.

There is only one credit card now, which is kept in the church office. The financial secretary said that for the most part, the charges are turned in with good documentation. We recommend that for anyone using the credit card, to please turn in a receipt in a timely manner with a description of what was purchased and what expense code should be used to make payment.

Journal – Most journal entries are for electronic payments. Payment confirmations are included with the journal entries for these payments.

Investments – Mission Endowment Fund is handled by a separate committee reporting to the church council.

We are very satisfied with how the records are being kept and submitted

Respectfully submitted,

Carter Rogalla

Ann Haugen

Chris McLean

Report from the Council President

This has been an exciting year to be a member of Redeemer Lutheran Church! I want to thank the outgoing council members for their service and welcome the new members.

The year started with a Leadership retreat in February where we reviewed committee duties and responsibilities – who does what, when and why. The Redeemer Lutheran Church Congregation Expo returned in September. Thank you, Council and Committee Members, for all you do!

In May the beautiful processional cross created and constructed by Pastor Mark Helgeland was dedicated. Thank you, Pastor Mark.

In June the stained-glass windows created by Larry & LaVonne Forsberg were dedicated. The windows are a work of beauty, love and faith. A book, "To God Be the Glory" was created to showcase these beautiful works of art.

The monitors in the narthex were installed in July. The outside electronic sign was installed and operational in August. These technologies allow for up to date messages for all members. Thank you to the property committee, Reid & Vanessa for the time and effort required to make this happen.

In October Madison Crane started her role as Director of Children, Youth and Family. We are excited for her as she begins her ministry serving Zion and Redeemer. I want to thank the individuals who served diligently on committees over the summer to make this commitment to our young people a reality.

In November the wall came down and a new Senior Choir and Sing & Ring room was created! A music office was also created, and a bride's room. Madison is making updates to her office. Dishes have been replaced in the kitchen, new furniture is coming to the Emmaus Room, and the blue advent banners are beautiful.

Thank you, members of Redeemer. Because of your generosity, we met our ELCA budget Mission goal of \$15,000 and Pathways commitment of \$3000. In addition, an additional \$5,200 was given through the ELCA Good Gifts program by members and Mission Endowment Fund. \$3000 was given to Hospice of the Red River Valley.

The Northwestern Minnesota Synod elected a new Bishop in June. Please read the report by the delegates from Redeemer that attended the Synod Assembly.

Follow Redeemer's face book page and church website for the latest happenings, weekly bulletins and monthly newsletters.

God's work, Our hands!

Jan Anderson
Council President

2019 Annual Report
Director of Children, Youth, and Family Ministry

Peace and joy to you! First and foremost I would like to start this report with a heartfelt thank you for this opportunity to be the Director of Children, Youth, and Family Ministries for Redeemer & Zion Lutheran Churches. It brings great joy to see the value of faith being nurtured in the church by two churches who are working together. At the 2019 North West MN Synod Assembly, it was said by a Bishop candidate that "The youth are the present of the church." I believe that she meant 'present' in both definitions. I look forward to growing and nourishing the faith of youth and building their confidence in their following of Christ our Lord and Savior.

This school year, there are 341 youth rostered between the two congregations of the ages of PreK 3 year olds- 12th graders. My days in the office are Monday & Wednesday at Redeemer and Tuesday & Thursday at Zion.

- BLAST: Leading the opening before class time
- Oversaw Redeemer's Christmas Program, December 15th
- Participated in Zion's Christmas Program, December 8th
- Children's Sermons, weekly at New Traditions service and twice a month at Traditional service (Zion)
- Keeping track of Confirmation credits/sermon notes/acolytes
- Youth Events:
 - November- Ornament Making (Zion)
 - December- Sledding (Postponed due to weather)
- Confirmation Projects:
 - Christmas in Pennington County
 - Preparing and wrapping gifts
 - 70+ Dinner event 11/24 (Zion)
 - Nativity Bingo (Zion) 12/18

And much more to come!

Respectfully submitted,

Madison Crane
Director of Children, Youth, and Family Ministry
Redeemer & Zion Lutheran Churches

Report from Redeemer delegates attending 2019 Synod Assembly

The three-day Synod Assembly's theme "Building a Bigger Table" focused on discerning, electing and welcoming a new synod bishop; recognizing and praising God as the master table builder; and understanding that all Christians are called to welcome everyone to God's table.

Election

After five ballots, the Northwestern Minnesota Synod of the ELCA 2019 Assembly called Pastor William (Bill) Tesch as its next Bishop. According to the Synod's Constitution, the bishop is elected to a six-year term by ecclesiastical ballot. "This is not just an election; it is also a call process. As such, we pray that the Holy Spirit will be among us as individuals and within this whole church, as we engage in discernment regarding the election of the Bishop. Individual and group reflection, discussion, and prayerful consideration are all important parts of the discernment process - both for individuals who may become nominees and for all members of this church as we reflect on its needs and the attributes desired of our leaders." Bishop-elect, Pastor Bill Tesch, grew up in Green Bay, Wisconsin and has been serving as the Director of Evangelical Mission and Associate to the Bishop in South Dakota since 2007. He is also a Chaplain (Colonel) in the SD Air National Guard. He assumed his new office on September 1, 2019. Installation of the new bishop will be held September 8, 2019 in Moorhead, MN.

Biblical Reflection and Call to Action

Dr. Michael Chan led us in three reflections on the Book of Jonah. Jonah resents the graciousness of God toward the repentant inhabitants of Nineveh. He is angry and says he would rather die than see God's mercy shown to them. In Dr. Chan's words: "Jonah reminds us that fueling a life on rage goes nowhere. Rage runs out. There are certainly things to be angry about - injustices to rage against. But - let's fill ourselves with resolve rather than rage. It gets us much further. Jonah's private sin had public consequences. His 'no' to God was also a 'no' to his neighbor." However, God did not give up on Jonah, giving him multiple opportunities to see that it is God alone who gives mercy and forgiveness. Just like Jonah, it is not up to us to decide who is worthy of love, forgiveness, or inclusion as we are all equal in the eyes of God.

We were introduced to extending hospitality; radical hospitality. One definition by Robert Schnase- *Churches characterized by Radical Hospitality are not just friendly and courteous, passively receiving visitors warmly. Instead, they exhibit a restlessness because they realize so many people do not have a relationship to a faith community. They desire to learn about inviting and welcoming more people and younger people and more diverse people into their congregation.*

Building a Bigger Table Growth Groups included sessions stretching our concept of hospitality. Hospitality is the work of Christian Discipleship. People need to know that God loves them, that they have value and are significant, that they are not alone in troubled times, know how to forgive and be forgiven. God tells us over and over to reach out, include everyone, love without limits, serve the hurting and needy. Sessions included:

Grasping the Limitlessness of God's Love through inclusion and understanding differences; Experiencing Homelessness; Childcare Crisis; In the Dark-helping and lifting up people suffering loss of jobs, broken relationships, illness and death; Welcoming Immigrants and Refugees; Exploring the Historical Relationship between Native American and Non-Native People; Building a Bigger Table around the Baptismal Font and Altar; using ELCA Worship Resources to help churches expand and understand worship including the role of music and culture.

Business

The Synod budget passed. The resolution supporting the energy innovation and carbon dividend act was sent back to Synod Council for more adequate definition and intermediate action.

Thank you, Redeemer, for the opportunity to attend the Synod Assembly.

Respectfully submitted by Jan Anderson, Chris Burnham, David & Linda Ulrich, Pastor Cory

REDEEMER LUTHERAN CHURCH MISSION ENDOWMENT FUND

2019 ANNUAL REPORT

The mission of the fund is to enhance the mission outreach of the Church apart from the general operation of the congregation. The fund may use the income from its investments for: Community and synod outreach; missions of the Church at large; capital improvements at Redeemer; and new programs, projects and outreach at Redeemer.

The Fund's investments performed well in 2019 mostly due to a bullish stock market. **Grants of \$15,270 were made during the year to the ELCA Disaster Relief Fund, North Country Food Bank, Violence Intervention Project, and to purchase TV sets and mountings in each of the class rooms in the Church.**

Applications for grants are received and reviewed by the Committee quarterly. If you are interested in receiving a grant from the Fund, please contact a Committee member or the Church office for an application form.

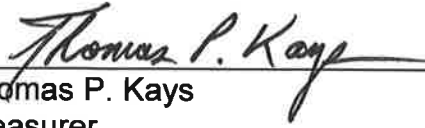
The Fund is governed by a five-member committee as follows:

Dale Dillon	Chair
Sandy Sundahl	Secretary
Mike Parker	
Jane Aandal	
Tom Kays	Treasurer

Investments made by the committee have been made according to its investment policy. That policy calls for safety and preservation of capital, income and growth to the fund, and social consciousness. At December 31, 2019, the Fund held investments, appropriately allocated, in the following:

- ELCA Mission Investment Fund
- Money market account at Merrill Lynch
- High quality corporate bonds
- American Funds - (Three different mutual funds)

Respectfully submitted,


Thomas P. Kays
Treasurer

WORSHIP AND MUSIC

Worship is the heart of our community! It is by thanking God in public worship and in our private prayer and devotion time that we celebrate the gifts of grace God offers us in Jesus Christ.



Did you know that Tom Kays is the chair of the Worship & Music committee?



This area of ministry also includes administrative fees & licenses, costs for music, bulletins, candles, communion supplies, seasonal decorations for the Sanctuary as well as maintenance & cleaning supplies.



Musicians Paula Adamson & Greg Dally select music and play for Wednesday Services & occasional Sundays.



We have a church staff which includes our Pastor, Church Secretary, Youth and Family Director, Janitor, Organist/Liturgist, Cantor, Choir Director, and several more Musicians who are initially involved in our worship life. In addition, we have many families who volunteer their time and energy to help with Altar Guild, ushering, reading, assisting with Holy Communion, sharing musical gifts of special music, and the excitement and energy shared by the Sing & Ring participants. We dare not forget the contribution of the artists and installers of our beautiful stained-glass windows. We are thankful for the beautiful processional cross that brings an addition to our worship experience.

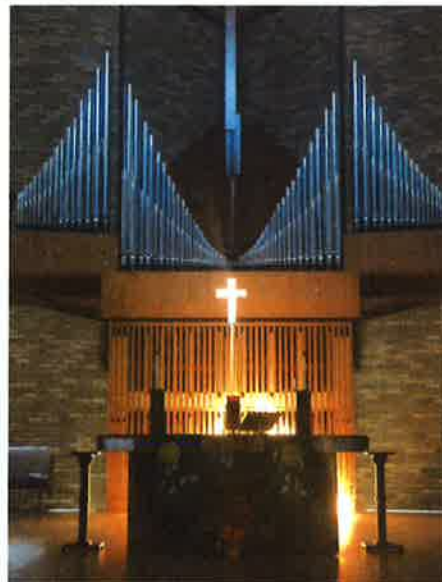


Cantor Chris leads us in song each Sunday.

Reid Froiland serves the congregation in the role of organist & liturgist and choir director. His service entails playing organ and/or piano for the Sunday worship service, selects hymns and liturgical music for Sunday, and reviews order of worship.



Planning for worship, preparing sermons, providing leadership for our Celebrations of The Lord's Supper & Holy Baptism, in addition to involvement with weddings, funerals, & other special services requires an estimated 50% of our Pastor's time.



The Altar Guild serves the entire congregation by preparing the Altar for service, Holy Communion preparation, altar flowers and Baptism support. Tasks include cleaning and polishing brass & silver, dusting, cleaning and changing paraments & linens, They also order candles and oil, prepare Communion bread, set up wine & grape juice each week. The Altar Guild also replenishes pencils and friendship pads found in each pew.

Since January 2019...

- 7,441 bulletins have been printed
- 3,658 Newsletters printed, folded & mailed
- Newsletter postage \$673.06
- Website has had 4,320 views
- 68 worship services, 13 special services

"Above all, clothe yourselves with love, which binds everything together in perfect harmony. And let the peace of Christ rule your hearts, to which indeed you were called in the one body. And be thankful. Let the word of Christ dwell in you richly; teach and admonish one another in all wisdom; and with gratitude in your hearts sing psalms, hymns, and spiritual songs to God." Colossians 3:14-16

Redeemer Lutheran Church: Learning

Bible Learning And Serving Together



CHRISTIAN education

Welcome Madison Crane, Director of Children, Youth & Families!

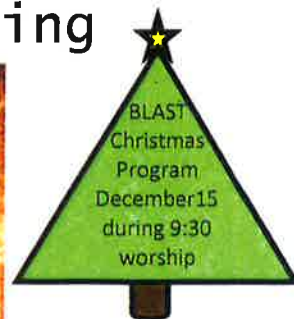
This area of ministry also includes costs for Bibles, curriculum materials, and craft/activity supplies as well Pathways Bible Camp support.

REDDEEMER LUTHERAN CHURCH

Our Core Values about Christian Education

We Believe that Christian Education ...

- * is a necessary part of a Christian's life
- * is getting to know Christ through the Bible
- * takes a lifetime
- * is best done for children by the modeling of parents
- * is an extension of the worship service, not a replacement for worship



Did you know....

- There are 65 youth in grades Pre-K—5 participating in BLAST (Bible Learning and Serving together)
- There are 35 youth in grades 6—8 participating in our confirmation program
- On October 27, 8 youth celebrated their Affirmation of Baptism (Confirmation)
- Nine 3rd graders will receive Bibles.
- Nine 5th graders will receive Frist Communion
- There are 23 acolytes

The three women's circle groups are an example of adult learning. Women meet in the church or homes for a lesson study and carry out special events in the church like the Women's Thank offering and May Salad luncheon. Pastor Darrell leads a Bible Study at Valley Home once a week.



Acolytes in training. All Confirmation students were invited to learn about and practice the skills for serving as an acolyte during worship.



Partnering with Zion Lutheran, 65 children came together for a fun week of VBS led by Pathways Counselors. Redeemer hosted VBS this year.



About \$20,000 of the budget supports The Faith Formation Committee's mission at Redeemer Lutheran. The focus is on implementation, evaluation, and improving the youth education programs. BLAST classroom teachers & Confirmation Mentors offer mid-week education programs; during the summer VBS & youth camping opportunities.



BLAST curriculum is from *Sparkhouse*, studying the Bible and familiar Bible stories. 6th graders are learning how to use the Bible and the church liturgical year, focusing on readings for advent. The 7th graders are studying and learning about the Creeds and saying "I Believe." The 8th grade focus is to serve others through volunteering, service projects and attending church service each week.



Megan Eickman, BLAST Coordinator



Redeemer Lutheran Church—Property Committee

Purpose statement: To provide oversight of maintenance, upkeep and improvement of building and grounds.



Many volunteers made quick work of spring clean-up. It appears a little fun was involved as well!



After many any hours of donated work and donations, Redeemer's electronic sign spreads our mission.



Two electronic monitors in the Narthex share messages and announcements.



BLAST teachers and students are appreciating classroom TV's for weekly lessons.

Actions Pending and New Items

- Install robe rack & shelf in Acolyte room
- Double check all outdoor water spigots.
- Weather stripping on Fellowship hall doors.
- Check landscaping and drainage in the two back south corners of Fellowship Hall where the rain runs off the roof.
- Windows on both wings will need new weather stripping, caulking and fresh paint on the fiber boards on the sides of the windows.

And the wall came tumbling down! Choir and Sing & Ring have a new space for rehearsal. The room will also serve as a general meeting room.



Planning ahead for Christmas!



- Library clean out is complete. New purpose-Bridal room.
- LED Sanctuary lighting is complete with the exception of the highest point in the sanctuary.
- All air-conditioners inspected, serviced and filters cleaned.
- Old Youth director office has been cleaned, painted and repurposed into new Music Office.
- A support wall was built in the attic to support all the snow last winter.
- Markers have been placed for snow removal.
- Parking lot snow removal has been secured.
- 3 dead trees were cut down, branches removed and stumps ground.



Redeemer Lutheran Church - Caring, Sharing and Serving

Serving, caring for, and sharing the love of Jesus with each other, our neighbors, and across the globe is at the heart of our work as believers and followers of Christ. Caring for the ill, hospitalized, bereaved, lonely, and home bound are shared by the Pastor and members of Redeemer through home and hospital visitation, bringing and serving Holy Communion, distributing flowers, home visits, and sharing Sunday coffee time fellowship.



Getting Newsletters ready for mailing.

For one week each spring, fall & winter, members of Redeemer Lutheran Church sign up to drive and deliver a hot meal to people in our community. *Meals on Wheels* is a program that delivers meals to individuals at home who are unable to purchase or prepare their own meals. More than 400 meals are delivered each month.

Although many of the ministries mentioned on this page are funded and supported through the generosity of special gifts and donations beyond that which is given through tithing and weekly offerings, approximately \$19,000 of the budget is given to mission ministries supported through the ELCA, and local areas of need.

You are invited to stay for Sunday Morning Coffee Fellowship!



God's work—Our hands. Volunteering for one of the several committees, Altar Guild, or Acolyte are ways to serve.

Did you know....

- This was the 29th year that Redeemer Lutheran Church Evangelism & Social Ministry Committee sponsored the annual Hospice Spaghetti dinner!
- The dinner is supported through free will offering gifts & donations
- Approximately 200 people are served
- \$3000 was raised for Hospice of the Red River Valley!

Growing faith, family fellowship, and participation is the work of the **Faith Family and Fellowship Committee**. The 3rd annual Summer Block Party provided a meal to approximately 200 people from the community. The fire and police departments joined the fun which included a bouncy house, bonfire, smores, and live music! A good time was had by all!



Currently, we are seeking donations of coats, boots, hats, gloves/mittens, and socks suitable for middle-school students.



5th Sunday Potlucks are another fun event hosted

by FF&F! Bingo and Family Feud are activities that are fun for members of all ages!

The focus of the **Evangelism and Social Ministry Committee** is reaching out to others. Supplies are gathered for school backpacks and given to VIP (Violence Intervention Project) for distribution. Members of Redeemer purchased \$6000 in "Good Gifts for Christmas". Gifts of goats, chicks, bees, cattle, pigs, school supplies, education for girls, and more were purchased through the ELCA and distributed throughout the world.



Redeemer Lutheran Church supports VIP (Violence Intervention Project) with a \$500

(approximate) in-kind gift by providing space, Fellowship Hall, kitchen, and AV equipment for their annual fund drive that supports TRF and surrounding area. VIP provides a safe place for women and families seeking shelter from violent family situations.

November is Stewardship Emphasis Month. Mission Sunday focuses on special missions. This year we will hear about Dr. Torkelson's eye mission trips.



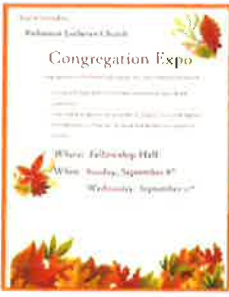
Dedicated, skilled and not-so-skilled... (it just doesn't matter) **quilters** gather in fun, fellowship, and service ministry twice a month—AM & PM! The quilts that are created are given to Lutheran World Relief and local community emergencies. Last year 99 quilts were donated to LWR for grateful recipients in countries around the world!



Synod Assembly - Redeemer is eligible to have 4 votes for the work of the church.



Redeemer Lutheran Church



Did you know that our website had 5,508 visitors and 1,020 downloads in 2019!
redeemertrf.org



Confirmation students learn how to tie quilts.



We love Cecil's Stewardship story using the three legged stool to tell us we need Christ as our Center leg, all members participating as the 2nd, and weekly offerings to make it happen as the third.

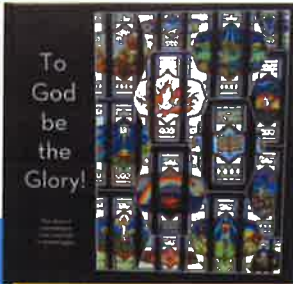


Congregation Expo is a Church Council sponsored opportunity to provide an interactive activity for the members of Redeemer Lutheran Church to learn about and provide input regarding the various Congregation Committees and groups.

22 people give automatically through their bank or VANCO.



A special joint service with Zion was held in support of area farmers.



Advent & Christmas window lit up for Christmas Eve.



Celebrating St. Lucia and our Swedish heritage.

The 40 Acts of Giving Challenge during lent raised \$550. Half was sent to ELCA World Hunger and half to Kylie Westling's Area Food

A book was developed to celebrate the beautiful windows created by Larry & LaVonne Forsberg.



In 2019

*We mailed 4,022 newsletters—\$740.03 postage—58 reams of paper -500 sheets per ream

*7,441 bulletins were printed using 71 reams of paper

*196 hours were spent putting bulletins together—that is 24 work days.



Weekly recording and offering count. Thank you Vanessa and Val Lindgren.



Getting ready for Christmas.



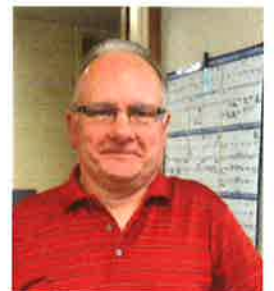
29 years of serving the spaghetti supper for Hospice of the Red River Valley.



2019 graduating seniors with their special quilts.



Mike Lundgren our wonderful custodian. He always makes sure that Redeemer is in tip top shape.



2019 Annual Report from the Stewardship Committee

The Stewardship Committee purpose statement says: Stewardship is the belief that followers of Jesus are responsible for the earth and should take care of it. Stewardship applies to our whole life, recognizing that ALL we have is a gift from God, ALL we have belongs to God, and ALL we have is to be used to serve God and enjoy God's blessings. ***Stewardship is everything we do after we say, "I Believe."***

All Redeemer members are called to be stewards of God's love, to care for and support one another. The Stewardship Committee supports, builds up, and promotes activities done by all other committees and organizations in the church. The Stewardship committee meets monthly before regular council meetings.

We appreciate Dr. Kari Torkelson for sharing her eye mission stories and work through VOSH. She was very appreciative of the offering (\$233) from the Stewardship Lunch and the many pair of glasses collected for her next trip in February.

The Meals on Wheels Stewardship will continue in 2020. Thank You to the volunteer drivers that sign up to deliver hot meals to folks who find it difficult to get out or are unable to prepare a meal. Redeemer has been asked to deliver meals for three weeks this coming year during the months of February, May, and October.

Telling Redeemer's Story was the focus of the fall Stewardship Drive. Colored picture stories of events and committee work were inserted in worship bulletins during the month of November using the broad categories of Worship & Music, Learning (Christian Education), Caring, Sharing & Serving, and Property. These pictures are a visual reminder of where the contributions you make support the work of Redeemer Lutheran Church.

The most common thought when hearing the word Stewardship is money. However, it is important that as members we are generous with time, talent and money. Please remember to mark your calendar when you receive the list of scheduled duties from Vanessa-reading, serving communion, and Sunday morning coffee. Cecil's three-legged illustration is perfect – Leg 1-Christ, leg 2-member service, and leg 3- the financial support to do it. God's work, our hands.

- 32 Estimate of Giving Cards were returned with a total \$77,316 pledged
- 40 Time & Talent sheets were returned

Prayerfully consider increasing your time attending worship, time in serving others through serving on committees, serving on church council, teaching, quilting, alter guild, working with youth, choir and or other music talent, etc. Pray about your increasing your weekly offering in 2020. The committee work, special events and programing will only happen with support from you. Giving of self, time and money must continue if Redeemer is to continue doing God's work, not only in Thief River Falls, but throughout the state, nation and world.

A convenient and easy way to make financial contributions is available through an automatic church payment system found on Redeemer's church website. Follow directions after clicking on the automatic giving button.

Submitted by the Stewardship Committee

Cecil Anderson

Jan Anderson

Darrel Cory

Denice Nelson

Sandy Parker

David Ulrich

Brooks Vigen

REDEEMER LUTHERAN CHURCH – ALTAR GUILD

ANNUAL REPORT OF INCOME AND EXPENSES

FOR THE YEAR ENDED	<u>2019</u>
INCOME:	
MEMORIALS	<u>\$760.00</u>
ALTAR FLOWERS	<u>\$1,432.00</u>
TOTAL INCOME	<u>\$2,192.00</u>
EXPENSES:	
ALTAR FLOWER PURCHASE	<u>\$1,005.00</u>
ALTARWARE AND SUPPLIES	<u>\$332.32</u>
CHURCH EXPENSES	<u> </u>
SPECIAL PURCHASES OF MEMORIALS	<u> </u>
OTHER	<u> </u>
TOTAL EXPENSES	<u>\$1,337.32</u>
REVENUE OVER (UNDER) EXPENSES	<u>\$854.68</u>
YEAR-END CASH BALANCE	<u>\$1,037.54</u>

Presented by

Marit Knutson
Financial Secretary

2019 Annual Report from the Personnel Committee

The Personnel Committee met on 4 different dates this past year. On January 2, 2019 we conducted staff reviews for the 2018 year. We met again in the Spring to develop a purpose statement. Then we met in early November to finalize dates for the 2019 annual reviews.

The staff members who met for the 2019 reviews which was held December 3rd and 5th were: Reid Froiland, Vanessa VanDam, Madison Crane (meet and greet), Pastor Darrel Cory, Paula Adamson, Greg Dally, Mike Lundgren, Megan Eickman and Chris Cuppett. All of them expressed how much they enjoy their jobs. They were also quite open with their opinions and concerns.

After reviews the committee discussed the recommendations sent to us from the Finance Committee. A representative from our committee went back to the Finance Committee to express our concerns.

The Personnel Committee wants the congregation to know that congregation concerns can be brought to us at any time. Since any member of the committee can be contacted at any time with concerns we have listed the members of the committee below with our contact numbers.

The committee would like to thank Brenda Russ for all her help this past year

Submitted by the Personnel Committee

Myron Peterson – Acting chairperson 218-686-0297

Janet Fisher – 218-688-1975

Jan Nordin – 218-689-1247

Chad Berg – 507-530-5445

Marah Froiland – 218-686-6529

Chris McLean – 218-688-2580

Brenda Russ

Women of the ELCA Annual Report – 2019

The WELCA group of Redeemer Lutheran Church, does not meet regularly as an organization, but does continue to participate in seasonal events with Zion Lutheran Church, and Trinity Lutheran Church of Thief River Falls, and the MW Minnesota Spring and Fall Cluster Meetings.

Redeemer WELCA requested a grant from the Mission Endowment Fund to purchase new furniture for the Emmaus Room. The furniture was more than 30 years old. The request for \$7,500.00 was approved and a small group of members worked with Poppler's Furniture to select the new furnishings. WELCA did need to purchase the end tables. Thank you to all for participating!

Our Bible Study Units continue to meet on a monthly basis. We have 3 Bible Study Units. Martha Unit meets on the first Tuesday of each month at Valley Home at 10:00 AM. The Ruth and Hannah Units meet the second Tuesday of each month at 7:00 PM, usually in a member's home or the Emmaus Room at Redeemer. All women are always welcome to join any group.

Our annual events include the following:

- *January – May & September - December:* Monthly Bible Study Units meet
- *April:* Cluster II Spring Meeting – rotating sites within our Conference
- *May:* Salad Luncheon, the first Tuesday of May. This is our main fundraiser. In 2019, we served approximately 110 guests, and raised \$689.73, after expenses.
- *June:* Breakfast Joint Bible Study at Zion Lutheran (No monthly Units)
- *July:* Luncheon Joint Bible Study at Trinity Lutheran (No monthly Units)
- *August:* Supper Joint Bible Study at Redeemer Lutheran (No monthly Units)
- *September:* New dishes & flatware purchased for Redeemer at a cost of \$1,916.27
- *October:* Cluster II Fall Meeting – rotating sites within our Conference
- *November:* Thank-Offering Service - offering sent to the Synod WELCA, 2019 = \$933.00

2019 Expenses:

1/2 of monthly offerings sent to the Synod WELCA = \$328.50

Batting for the Redeemer Quilters = \$87.40

SWO/WELCA Annual & Triennial Convention Offerings, Fees & Scholarship Donation = \$145.00

Cluster Offering & Gathering Fees = \$120.00

New Dishes & Flatware = \$1,916.27

Thank-offering sent to the Synod WELCA = \$933.00

Checking Account Balance as of 12/31/2019 = \$8,419.11

Savings Account Balance as of 12/31/2019 = \$2,370.84

Please watch for an upcoming WELCA Kitchen Shower! It will be fun and much-needed! New cups, coffee carafes, and 2 sewing machines are still to be purchased.

Respectfully Submitted - Diedre Nordin & Phyllis Johnson, Treasurers



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

*"Mary was thoroughly shaken, wondering what was behind a greeting like that."
"I'm bursting with God-news; I'm dancing the song of my Savior God."
Luke 1:29 and 46 (The Message)*

Synod Staff



Bishop Bill Tesch



Pr. Karla Mickelson
Associate to the Bishop for
Synodical Administration



Pr. Keith Zeh
Director for
Evangelical Mission



Pr. Jon Olson
Synod Minister for
Vocations

Dear Siblings in Christ of the Northwestern Minnesota Synod,

Greetings in the name of the One who both shakes us to the core and fills us with joy!

I write now in the fourth week of Advent, 2019. The gently falling snow outside my window belies the turmoil now swirling in our world and in our hearts. Deepening political divides both here and abroad, dire reports of a changing climate, mass shootings, the crisis facing our farmers all conspire to convince us that we are headed toward catastrophe. I submit that the world of Mary the mother of Jesus was no less disconcerting. Into such a world God spoke a new word, showed up in a new way and by so doing transformed Mary, then us, then one day: all of creation. I wonder if we could seek the heart of Mary, if we could boldly interrogate God like Mary interrogated the messenger of God, if we could embrace the promised future even if it seems (for now) as fragile as a suckling child. For this I pray, and I invite you to join me. I firmly believe it is a prayer that God and God's angels rush to answer!

As you gather in your annual meeting I invite you to think of the other 222 congregations and 90,000 siblings in Christ across our synod who are also gathering. Many of the decisions you make today will be an expression of your partnership in the Gospel with them, with us. The Gospel is the treasure we cherish and to which we bear witness, a treasure that we guard only by giving it away.

In the first 90 days of my time serving as your Bishop, I am pleased to report on the outstanding accomplishments of your amazing synod staff with whom I am privileged to work.

- We have established a vision: "Communities so emboldened by the grace of God through Jesus Christ that we are freed to be wholly devoted to loving Jesus and loving our neighbor.
- We have articulated three core values: "Faithfulness, Authenticity and Love."
- We have put in place three operating principles: "Making a safe space for the ministry of the Gospel to unfold; Making a way into the future; Making places at the table for diverse or unheard voices."
- We have introduced an innovative new synod staffing model that is producing over 200 hours each month of face-to-face engagement with communities and leaders across our synod.
- We have responded to the emerging crisis in our farming communities and have developed plans for further response early this year.
- We have assisted 11 communities in conflict with professional guidance and support.
- We are accompanying 36 congregations and parishes in call processes, and have developed new tools to make our work more efficient and responsive.
- We have invited our eight Conference Deans to play a larger role in the process when congregations have a change of pastors, and they have graciously and professionally stepped up to the challenge!



Kathy Levenhagen, SAM
Synod Minister for
Community & Leader
Engagement
(Conferences 1 & 2)



Pr. Karen Young Trenne
Synod Minister for
Community & Leader
Engagement
(Conferences 3 & 5)



Pr. Genelle Netland
Synod Minister for
Community & Leader
Engagement
(Conferences 4 & 6)

- We have reorganized our Candidacy Committee and clarified the candidacy process, thus clearing the way for what we believe will be many new candidates for ordained ministry.
- We have met with our Synodically Authorized Ministers (SAMs) and are developing a system to equip and support them in their work while also holding them and the congregations they serve accountable to our church's unique witness to the Gospel.
- We have identified and begun work with five clusters of congregations where God may be calling them to move into the future in a new way: reaching out together to their increasingly diverse communities, and/or restructuring for long-term sustainability.
- We have designed a process and pulled together a team for developing a strategic plan - a draft of which will be presented at this year's synod assembly.
- We have 12 congregations engaged in "Cultivating Generous Congregations," a collaborative effort with several other synods to train leaders of small membership congregations to build a culture of generosity in their church and community.

I want you to know how immensely grateful I am for your trust in extending this call to serve with you in this way. I'm a newcomer here, and you have shown me nothing but grace and patience while I have learned the names of people and places, ways of doing things, directions to here and there, etc. I must beg your continued patience, as I continue to learn and to grow to know you, the wonderful people of God of the Northwestern Minnesota Synod!

In Christ our Brother,

Pastor Bill Tesch
Bishop of the Northwestern Minnesota Synod, ELCA



Pr. Brad Skogen
Synod Minister for
Community & Leader
Engagement
(Conferences 7 & 8)



Cheryl Zeh
Office Manager
Financial Coordinator



Kristina Dernier
LYO Advisor
Gathering Coordinator



John Bell
Interim Webmaster
Newsletter Coordinator

Redeemer Lutheran Church

Balance Sheet by Account

GENERAL FUND

Year Ending December 31, 2019

Account	December 31, 2019	
	Balances	
General Fund		
ASSETS		
Checking Acct Cash	\$	75,346
MIF Demand Investment		44,703
Edward Jones Investment		36,152
		<hr/>
Total Assets	\$	156,201
		<hr/> <hr/>
LIABILITIES		
Federal w/h	\$	618
FICA w/h Employer		529
FICA w/h Employee		529
Good Gifts payable to ELCA		1,837
Medicare w/h Employer		124
Medicare w/h Employee		124
State w/h		799
		<hr/>
Total Liabilities	\$	4,560
		<hr/> <hr/>
EQUITY		
Fund Balance	\$	151,641
		<hr/>
Total Equity	\$	151,641
		<hr/> <hr/>
Total Liabilities and Equity	\$	156,201
		<hr/> <hr/>

Redeemer Lutheran Church
Income and Expense Report by Account
Year Ending December 31, 2019

Account	Actual 2018	Budget 2019	Actual 2019	Budget 2020
General Fund				
INCOME				
Basket Offering	\$ 7,911	\$ 6,000	\$ 11,820	\$ 7,000
Current/Ben. Income	199,169	259,099	173,896	235,381 *
Current/Ben. Income Vanco	8,106	10,000	20,549	18,000
Lenten Offering	5,824	6,000	6,246	6,000
Seasonal Offering	7,891	6,000	6,889	6,000
Blast Offer.	1,110	3,000	626	1,500
Total offering income:	\$ 230,011	\$ 290,099	\$ 220,026	\$ 273,881
OTHER INCOME				
Miscellaneous	\$ 1,036	\$ 1,000	\$ 558	\$ 1,000
Rental Income	3,127	2,200	2,860	2,500
Interest Income	356	-	497	-
Zion Reimbursement	-	-	3,808	23,000
Transfers In	-	-	1,277	-
Total Income:	\$ 234,530	\$ 293,299	\$ 229,026	\$ 300,381

* - This is the amount of giving required to balance the budget...

Expense Accounts

ELCA EXPENSES

ELCA	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000
Lutheran Social Services	-	500	-	500
Food Shelf	500	500	1,000	500
Pathways	3,000	3,000	3,000	3,000
Total ELCA Expense:	\$ 18,500	\$ 19,000	\$ 19,000	\$ 19,000

EDUCATION & YOUTH

Blast Exp.	\$ 4,556	\$ 5,000	\$ 2,984	\$ 5,000
Youth Exp.	381	1,000	802	1,000
Confirmation Exp.	251	500	595	500
Adult Ed. Exp.	-	300	-	300
Chaperone Ex Youth Gather	900	900	900	900
Total Education & Youth:	\$ 6,088	\$ 7,700	\$ 5,281	\$ 7,700

Redeemer Lutheran Church
Income and Expense Report by Account
Year Ending December 31, 2019

Account	Actual 2018	Budget 2019	Actual 2019	Budget 2020
WORSHIP EXPENSE				
Altar Supplies	\$ 1,374	\$ 1,500	\$ 2,370	\$ 1,750
Music Exp.	450	750	750	750
Organist Music	-	100	-	100
Other Worship Exp.	1,080	750	938	750
Total Worship Expense:	\$ 2,904	\$ 3,100	\$ 4,058	\$ 3,350
COMMITTEE EXPENSE				
Social Ministry Exp.	\$ -	\$ 400	\$ -	\$ 400
Stewardship Comm.Exp	-	250	62	250
Youth, Family & Fellowship Comm	725	1,000	1,012	1100
Supply Pastors	900	1,000	4,400	1000
Total Committee Expense.:	\$ 1,625	\$ 2,650	\$ 5,474	\$ 2,750
MAINTENANCE\OPERATIONS				
Miscellaneous	\$ 166	\$ 1,000	\$ 304	\$ 1,000
Kitchen Exp.	450	750	284	750
Cell Phone Pastor	-	750	-	750
Utilities/Heat Exp.	5,828	7,000	6,303	7,000
Utilities/Electric	4,228	5,500	3,986	5,500
Telephone Exp	5,804	5,000	5,653	5,000
Church Maint./Supplies	5,367	5,000	9,796	7,000
Insurance Exp.	8,328	8,500	8,312	8,000
Assessments	682	600	499	600
Organ/Piano Maint.	920	1,000	894	1,000
Lawn Maint/Snow Rem.	2,925	3,500	4,837	3,500
Van Expense	16	-	-	-
Total Maint/Operations:	34,714	38,600	40,868	\$ 40,100
ADMINISTRATION				
Office Supply Exp	\$ 10,579	\$ 8,000	\$ 10,662	\$ 8,500
Postage Exp	2,447	1,700	1,114	1,700
Synod Convention Exp	711	750	750	750
Organist Workshop	-	300	89	300
Car Allow-Pastor	-	2,500	-	2,500
Car Allow-Youth Director	-	250	2,464	250
Pastor Synod Expense	-	-	208	500
Pastor Synod/theologica	50	700	-	-
Total Administration:	\$ 13,787	\$ 14,200	\$ 15,287	\$ 14,500

Redeemer Lutheran Church
Income and Expense Report by Account
Year Ending December 31, 2019

Account	Actual 2018	Budget 2019	Actual 2019	Budget 2020
SALARIES				
Pastor-Salary	\$ 41,099	\$ 41,099	\$ 43,099	\$ 42,332
Pastor-Housing	15,720	15,720	15,720	16,192
Secretary	27,942	29,500	30,830	35,000
Youth Director	-	44,000	7,604	39,500
Financial Secretary	2,616	3,500	3,078	3,000
Janitor	5,656	6,000	6,223	6,350
Song Leader	2,495	2,640	2,510	2,720
Organist/Liturgist	8,000	8,240	8,240	8,487
Choir Director	886	2,100	3,150	2,100
Worship 2	5,955	7,100	6,145	7,100
Supply Organist	516	600	236	600
Substitute secretary	-	-	1,658	1,500
Volunteer Coor	175	-	48	-
Blast Super	6,557	6,800	1,689	5,000
Total Salaries:	117,617	167,299	130,230	\$ 169,881
STAFF BENEFITS				
Pas.Pens/Health	\$ 22,078	\$ 23,000	\$ 21,732	\$ 24,000
Pastor-Social Sec	-	-	-	-
Pastor-PACE	50	1,500	-	1,500
Payroll Tax Expense	4,628	6,000	5,424	6,000
Youth Dir.-Cont. Ed	-	250	-	600
Youth Director Benefits	-	10,000	701	10,000
Total Staff Benefits:	26,756	40,750	27,857	\$ 42,100
OTHER EXPENSE				
Call Committee	\$ 88	\$ -	\$ -	\$ -
Moving Expense	-	-	-	500
Vanco Service Expense	199	-	535	500
Transfers Out	-	-	-	-
Total Other Expenses	287	\$ -	535	\$ 1,000
Total Expenses:	\$ 222,278	\$ 293,299	\$ 248,590	\$ 300,381
Total Income less Expenses:	\$ 12,252	\$ -	\$ (19,564)	\$ -

Redeemer Lutheran Church
Youth & Wedding Fund Activity
Year Ending December 31, 2019

	Youth Fund	Wedding Fund
Cash & Savings Balance as of January 1, 2019	\$ 10,284	\$ 891
Income		
Youth Activities Income	\$ 1,895	\$ -
Youth Gathering Income	900	-
Interest Income	44	-
Wedding Income	-	1,150
Transfers In	100	-
Total Income	\$ 2,939	\$ 1,150
Expenses		
Youth Gathering Expense	\$ -	\$ -
Youth Activities Expense	1,918	-
Wedding Expense	-	1,350
Transfers Out	100	-
Total Expenses	\$ 2,018	\$ 1,350
Cash & Savings Balance as of December 31, 2019	\$ 11,205	\$ 691
Breakdown of Balance between Cash and Savings		
Cash	\$ 400	\$ 691
Savings Account	10,805	-
Cash & Savings Balance as of December 31, 2019	\$ 11,205	\$ 691

Redeemer Lutheran Church
Savings Account Balances
Year Ending December 31, 2019

Account

Dec 31, 2019
Balances

SPECIAL SAVINGS ACCOUNT

Assets

Savings Account

Savings Account Cash Balance \$ 79,519

Total Assets \$ 79,519

Equity

Dedicated Accounts

Bible Fund	\$ 429
Campership	6,219
Capital Improvement	43,642
Flower Garden	1,845
Garage	10
Library	285
Logan Browning	644
Music/Choir	4,314
Nursery	997
Organ Fund	1,070
Parish Nurse	108
Senior Quilts	1,810
Stained Glass	2,887
Sunday School / Blast	2,336
Memorials	6,707
Youth Choir	78
Youth	1,424

Total Dedicated Accounts \$ 74,805

Non-Dedicated Accounts

Undesignated \$ 4,714

Total Non-Dedicated Accounts \$ 4,714

Total Equity \$ 79,519