



# St. Mark Lutheran Church

Growing in Faith . . . Sharing God's Grace

Rockford, IL

[stmarklc.com](http://stmarklc.com)

## 2020 Annual Report





# St. Mark Lutheran Church

## 2021 Annual Meeting

### Agenda

### February 28, 2021

- Call to Order and Opening Remarks – Kraig Reichwald, Council President
- Appoint Tellers and Parliamentarian
  - Establish that a Quorum is present
- Opening Prayer – Pastor Chad McKenna
- Approve Agenda
- Secretary's Report from Annual Meeting February 9, 2020 - Tim Spielman
- Introduction of Congregational Council – Kraig Reichwald
- Nominating Committee Report
- Senior Pastor's Report – Pastor Chad McKenna
- Treasurer's Report – Christy Malenchik
  - Summary of 2020 Results
  - 2021 Budget presentation and approval
- Vote on Nominations
- Reports and Updates of the Ministries – Kraig Reichwald
- Report of the Tellers
- Adjournment with Lord's Prayer

St. Mark Lutheran Church  
2021 Annual Meeting  
Ballot  
February 28, 2021

**BALLOT – Council, Committee and Delegate Nominees**  
**All Nominees as Presented**

EXECUTIVE (1 year term)

Kraig Reichwald (President)

Jodi Bjerke (Vice-President)

Ryan Moore (Treasurer)

Vickie Cesna (Secretary)

AUDIT COMMITTEE (3 year term)

Larry Setter

ENDOWMENT COMMITTEE (4 year term)

Sheryl Crowell

COUNCIL (3 year term)

Justin Egler

Jessica Stanek

Barry Tillis

NOMINATING COMMITTEE (2 year term)

Christy Malenchik

2021 Synod Delegates (1 year term)

Robert Lindstrom

Sandy Lindstrom

Deb Carlson

# Annual Report of the Senior Pastor

If I could sum up my thoughts on 2020 at St. Mark with one word, it would be “gratitude.” Gratitude for a staff who have been eager and able to adapt to rapid changes. Gratitude for a council willing to meet far more than expected in order to make many difficult decisions. Gratitude for volunteers who committed to new and creative forms of worship. Gratitude for Pastor Mark and his 15 fantastic years leading our congregation. And gratitude for each and every one of you who made your faith and your church community a priority despite all the limitations and hardships this year brought.

This was a year for the history books. Most of us will carry the weighted memory of 2020 with us the rest of our lives. I still have the bulletin for March 8th sitting next to me on my desk. That, you may recall, was the last Sunday we worshipped together in the sanctuary. We had begun to implement a few social distancing practices that morning, and none of us had any idea how drastic the coming changes would be. That bulletin reminds me every day of what we lost, and what we yet hope for.

Sundays took a radical shift, and the building closed for a while, but we never really shut down. I am grateful that through it all, St. Mark has continued in our ministries as we serve the community, teach our children, and share the gospel with our neighbors. You can see that consistency in the ministry reports below. Those ministries continued because of you. With faith as our driving force, we never stopped being the church.

The pandemic changed all of my plans and pastoral duties. Due to the mitigation rules, I haven’t been allowed in to a hospital room since early March. I presided at two baptisms and a funeral this summer, all three being outside. Of the two weddings I had scheduled both postponed their big celebrations, with one couple opting to also have a small service with a few family members on their original date. Our confirmands postponed their Confirmation Sunday until a time when their families could all be gathered. With every change, I am grateful for the flexibility and understanding of others.

I always enjoy being able to experiment with new forms of worship, but I never expected to try so many in one year under such extreme circumstances. We had pre-recorded worship, some stitched together from home recordings, and some from recordings in the sanctuary. We had Wednesday night worship, drive-in worship, bonfire Christmas Eve worship, and of course our live-stream worship. The amount of work that went into each of these was far greater than our once-typical three-service Sunday. The staff, praise band, choir, worship & music committee, sound and video techs, and other volunteers put so much heart into bringing worship to you, and I do hope you have felt that care and commitment. We all want to get back to the sanctuary, but until it is safe to do so, I am so grateful to the many wonderful people who have helped us continue to worship in such a strange and upending year. And I am grateful for the feedback so many have given, which has encouraged us and helped us improve week after week.

Thank you for sticking together with one another. Thank you for putting your confidence in me to be your new senior pastor. And thank you for continuing to be the church as you share the good news of Jesus in a world that so needs to know of God’s constant and unhindered love.

In Christ,

Pastor Chad McKenna

# Annual Report of the Interim Associate Pastor

It continues to be a joy to join in the ministry of St. Mark and serve as your Interim Associate Pastor. I was glad to begin serving in this role last July. I marvel at and give thanks for the diverse ways we have worshiped together amid the pandemic from prerecorded services, small Wednesday night gatherings, and parking lot services, to live streams on Sunday mornings and even in-person outdoor services in the cold on Christmas Eve.

I have delighted in leading the Men's Bible study and the robust conversation and questions that arise each week.

I am grateful to have a wonderful group of youth in the confirmation program and to be able to draw on the richness of Pastor Chad's experiences and resources in teaching the *Small Catechism*.

The hymn below is one that sticks in my mind and on my heart. Though I can't remember exactly when I first learned it, in my memory I can hear it as the sending hymn at the end of the Institute of Liturgical Studies some years ago. I also chose this hymn as the final hymn after ten years in my first call. It speaks anew to me and to our collective life-together as we reckon with the crisis of this pandemic, racial injustice in our society, division in so many ways, and the cry of the earth itself.

It takes all three stanzas to get to the lines in the fourth that are a compass for our life as the baptized people of God. *Service be our sure vocation. Courage be our daily breath. Mercy be our destination.* I dwell on these: service, courage, mercy as I contemplate life in and ethic of neighbor-love amid this pandemic, being more conscious of white privilege and racial inequities, and aware of Creation's cries amid human abuse of the land and sea and sky.

Washed in the waters of baptism, nourished by God's word, fed at Christ's table I am honored to walk with you in the way of service to our neighbors in need, breathing in the courageous Spirit that emboldens us to love and justice, and to our destination in all things: God's abundant mercy that is wider than our imagination. *Rise, O church, a living faith.* Alleluia!

With Gratitude,  
Pastor Robert Franek

*Rise, O Church, like Christ Arisen ELW 548*

Rise, O church, like Christ arisen,  
from this meal of love and grace;  
may we through such love envision  
whose we are, and whose, our praise.  
Alleluia, alleluia;  
God, the wonder of our days.

Rise, transformed and choose to follow  
after Christ, though wounded whole;  
broken, shared, our lives are hallowed  
to release and to console.  
Alleluia, alleluia;  
Christ, our present, past and goal.

Rise, remember well the future  
God has called us to receive;  
present by God loving nurture,  
Spirited then let us live.  
Alleluia, alleluia;  
Spirit, grace by whom we live.

Service be our sure vocation;  
courage be our daily breath;  
mercy be our destination  
from this day and unto death,  
Alleluia, alleluia.  
Rise, O church, a living faith.

—Susan Palo Cherwien

# Annual Report of the Pastor for Pastoral Care

*Once I was young, and now I am old.  
Yet I have never seen the righteous forsaken,  
Or their children begging bread. – Psalm 37:25*

St. Mark blesses its young and old in so many ways, and I am grateful to be part of this blessing.

2020 brought more changes to those for whom I care, than in any of my previous years. We bid farewell for now to...

Dorothy Brommerich  
Mary Graham  
Rose Pearson  
Jim Stewart  
Audrey Weberg  
Bev Wright

I am also grateful for the lives I've served more briefly...

Mike Leonard  
Amy Nieman

And I am so grateful for Barnabas Ministers who continue to serve in these pandemic times, and Melinda's leadership. I am looking forward to resuming our Barnabas meetings in safer times.

In the midst of my fifth year of serving, I am caring for thirty St. Mark members, and welcome care needs to come.

-Respectfully submitted, Pastoral Care Pastor Chuck Olson



## Annual Report of the Congregation Council President

I would like to start out by saying “thank you!!” This year has presented its challenges for St. Mark, but with a great congregation, staff, and council we were able to navigate through. You were there when we needed you the most!!

I am proud of the effort St Mark has done to keep moving forward during the pandemic. We replaced a retired pastor, hired a part time Associate Pastor, and formed a call committee for a full time Associate Pastor. We had to close in person church worship, but we have had opportunities to worship every Sunday but one this year. This summer we offered a Wednesday night service, this fall we moved to a Sunday parking lot service, and offer a video service every Sunday. Church groups have been able to meet when Covid restrictions allowed. The St Mark Memos have been full of options to participate.

The one thing this year has instilled in me is we have a talented, caring congregation. The truth is we do not know how long it will be until we are back to in person worship. As a council we are working diligently to ensure we are following Covid guidelines and keep our congregation safe.

I appreciated the feedback I did get from members when asked, and want to let you know I am always available.

Please participate in St. Mark activities as much as you can, for me joining council has opened new friendships and perspective in church that I never had before. I am looking forward to an exciting 2021, and look forward to seeing you all in person soon!

May God be with you and give you peace.

Kraig Reichwald  
Council President



# Annual Report of the Organist, Adult Choir Director, and Handbell Director

Dear members of St. Mark, 2020 was a challenging year full of learning, adapting, hard work and trusting God to come through. Here are some of the highlights of my involvement from the past year:

- Directed Voices of St. Mark for its season, until March and COVID took us by surprise. I spent some time wondering what to do; but ultimately found a way to record organ music, hymn singers and special music for services through the summer.
- When Fall 2020 came, I did not think that I would be able to present a choir season, a handbell season or a December concert; but I ran across a Bible verse that said, “With God, All Things Are Possible.” Then, I noticed that Gabriel said very similar words to Mary when he told her that she would bear the Messiah, “For with God, nothing shall be impossible.” From that, our YouTube concert theme was born *With God, All Things Are Possible*. I have to thank Pastor Chad for pushing me to do at least something for a concert, “even if it is just 6 songs or so.” It turned out to be 15. I asked our choir and bell choir members who would be willing to participate (no pressure-safety first), and though the numbers were less than usual, we had enough to make it work. I am very grateful for all the singers, ringers, and instrumentalists who came out and practiced and recorded in small groups (as well as those who worked at home and sent recordings to me), so that we could piece a concert together from small groups of recorded singers and ringers. Indeed, it was a challenge, but it turned out to be a fun one. Best of all, I heard from many folks that the concert was meaningful to them and they enjoyed it. I pray that it brought people the love and blessings of God’s word. The concert also gave me a chance to do some more arranging and composing. Big kudos to our staff for their hard work and constant support, especially Pastor Chad, for heading up the video editing for the concert. Big thanks to the Praise Band, too for all of their support and extra hours! It has been a blast to work with you all. Let’s do it some more!
- A few details about what I did for the concert include the following: I wrote the narration, wrote and/or arranged several of the music pieces, involved some instrumentalists from St. Mark, plus one of my good friends, Jacques Saint-Cyr to play the piccolo. (He looks like me a lot, but we are not related. You saw him in the YouTube concert on “Wexford Carol”), and created an arrangement for SSA for three of St. Marks fabulous singers: Gretchen Cooper, Andrea McKenna, and Katherine Rub; in addition to arranging and composing for choir and praise band. What a blessing to bring people together through music to honor our Lord! Other duties included setting up and recording with my computer almost every Wednesday, lining up the tracks together, adjusting levels for good balance, etc.
- Season-wise, I was happy to be able to present one handbell anthem a month, and typically two choir anthems a month, by way of recording small groups of singers and multi-tracking them with other small groups. I think that the recordings turned out well, and I’m seeking to get even better at recording to improve the sound quality.
- Worked with Pastor Chad, John Hargrove, Todd Ellenberger & the Praise Band and Voices of St. Mark to plan music each week, and acted as a liaison between the group and the office, to keep our communications straight.
- One final item, I have taken on the job of copyright reporting. This is more important than ever, since we are presenting our services online. We pay for the licensing to make it legal to podcast our music, so I report all copyrighted music each week via computer.

My plans in 2021 include:

- Lent and Easter preparations, including a Good Friday cantata, *Tapestry of Darkness*. Yes, this was last year's plan, but we didn't get to present it, so I plan to offer it this year, live or recorded, whatever it takes.
- Continuing to utilize musical talent, old and new, within St. Mark
- Developing ideas for the next December concert
- More arranging for a choir and small singing groups
- Searching out and obtaining new and interesting music for our groups, as well as expanding my own arranging of anthems.
- I still want to publish my music, and have looked into it, but am hoping to do more this year.
- Continually keeping St. Mark and its ministries in my prayers.

I consider it a great blessing from God to be at St. Mark, ministering through music. Immense thanks goes from me to Pastors Chad and Robert, the wonderful staff, committees and council, and to all of the members of St. Mark for your kind and gracious support of the music ministry. As always, I pray that the work that we do is blessed by God to be a blessing to others.

In Christ,  
Robert Rub

# Annual Report of the Director of Christian Education

2020 was a remarkable year, full of surprises and challenges. I am so grateful for the creativity and flexibility of the committee members and my fellow St. Mark staff as we all worked to meet the needs of our congregation and community.

## *Birth to Three Ministry:*

- Two children were welcomed into God's family through baptism.
- Newsletters are sent to 15-20 families each month. We are successfully transitioning from a paper newsletter to all digital. As of December, 12 families receive the digital newsletter and 3 receive the paper one. All of these families also received a Christmas story book and letter from me in December.

## *Sunday School:*

- One student celebrated their First Communion in January.
- After Easter, a donation of \$300 was sent to Miss Carly's. This was in part to fulfill our commitment to them as the recipient of the Sunday school's Lenten Giving Project, and in part a gift in honor of our teachers.
- In May, four 6th graders graduated from Sunday School.
- In October, Sunday school began remotely with 35 students enrolled. I am leading weekly lessons via Zoom, supported by supply kits which are distributed monthly. Students who miss the live lesson have the option to watch a recording of it any time the following week, via an unlisted YouTube link.

## *Christian Education & Children's Ministry Actions:*

- Lenten and Advent devotional booklets were distributed in February and November.
- Once worship moved online in March, I began inviting families to participate by recording readings or prayers. In addition, our virtual Palm Processional and Hallelujah chorus were special highlights of the early days of online worship.
- During the summer months, I gave several children's messages.
- The Children's Ministry committee members sent letters or cards over the summer months to pen pals whose parents signed them up.
- I collaborated with Melinda to create and distribute Back to School Blessing Bags to students who attended an outdoor worship service Aug 30-Sept 13.
- In December, Children's Ministry committee participated in the Live Nativity. We created and distributed 200 gift bags containing a story book, a nativity scene sticker activity, and a glow stick candle.

My sincere thanks to the Children's Ministry Committee: Jodi Bjerke (council), Karen Ganschow, Jodi Graber, Karen Osolin, and Sherry Wright.

*Respectfully submitted by*

*Julie Eshleman, Director of Christian Education*

# Annual Report of the Director of Youth Ministry

## Youth Ministry “Re-Imagined”

Learning how to “be the church” during a pandemic.

Thank you to our St. Mark members for their willingness to read/record **Lord’s Prayer and Apostle Creed** for on-line services.

### **CARE Packages:**

\*Four CARE packages/bins to area hospital ER workers

\*Thirteen CARE packages/bins to area elder care facility workers

\*Gift delivered to each of our high school graduates

\*Rally Day CARE packages to Miss Carly’s, twenty-five School Teacher’s, and Unaccompanied Youth Project, and cookie dough delivered to our mission trip youth\*Care packages to our college/military young people.

\*Sending Valentine, Easter, May Day, Thinking of you, Thanksgiving and Christmas cards to our **Homebound** members

\*Ruth Circle delivered CARE package/gifts to our homebound for Christmas.

**Summer of Service** We were able to have a three-day local mission trip. We had four members from our congregation teach us about doing for others. The youth were able to sew “port” pillows for cancer patients, and how to make hats and blankets. We worked at a community garden on Broadway and 7<sup>th</sup>, and we packed produce at the Northern Illinois Food Bank. We made cards for our homebound members, shopped for toiletries to donate, and learned from two speakers about conflict resolution. Even though we had to cancel our original mission trip we were able to learn a lot, give back, have fun and social distance! \*Thankful to the “Sew & Sews” sewing ladies who helped our summer of service and made 1000’s of masks throughout the pandemic.

**God’s work. Our hands.** Mobile Food Pantries became a reality at St. Mark. Thank you to our many volunteers and the Endowment Committee for funding this. We hosted three events October, November, December, and we will have another three in February, March, and April. Each mobile pantry got more volunteers and more families in need of food.

**Nativity** Preparations for “Live Nativity” included making the north star, building nativity, donating and picking up straw, live animals, transporting camel, sizing and organizing costumes, baking 200 bags of cookies and Wassail, lighting luminaries, etc.

230 Cars drove through, \$1300 was donated to the Rock River Valley Food Pantry, local fire station hung our north star and returned right before the nativity started to assist one of our volunteers having a medical issue, cookies and hot Wassail was served to over 200 people. Thankful for staff, confirmands, and many volunteers! Thank you Pastor Chad for encouragement in making this event happen!

**God is good...things happening!** I’ve heard of church members driving other church members to medical appointments, to the hospital for surgery, etc. We have people sending cards to others on a regular basis. We have church members calling other church members after on-line worship “sharing” the peace. We have 90 year olds learning how to use the church directory “app!” We have every one of our church staff, council, volunteers ever willing, changing, growing to meet the needs of our congregation. **St. Mark is blessed!** Looking forward to eyes wide open to possibilities as we celebrate 60 years of St. Mark!

Youth Ministry members Sheryl Crowell, Jill Davenport, Amy Gehrke, Brian Hamman, Christy Malenchik, Pastor Chad McKenna, and Melinda Alekna

Respectfully submitted,  
Melinda Alekna  
Youth Ministry Coordinator

## Annual Report of the Endowment Fund

Our mission is to oversee the collection, investment, and disbursement of money for the St Mark Endowment Fund. The Endowment Fund is a permanent accumulation fund of charitable gifts specifically donated to the St. Mark Lutheran Endowment Fund. Endowment Fund gifts are retained and invested; only a portion of the income from the fund is available to be distributed and utilized for outreach projects or capital improvements.

The St Mark Endowment Board meets on a quarterly basis to discuss the funds financial performance, vote on grant requests, and discuss ways to raise awareness of the fund.

The Endowment Fund started in 2020 with a fund balance of \$359,147.97. Per church bylaws, the board is allowed to disperse up to \$16,624,87 for 2020. In addition to funding worthwhile projects at St. Mark to extend and enhance our mission and outreach, the Board attempts each year to identify worthy organizations in the Rockford area that could use a little monetary help to fulfill their mission. Over the course of 2020 the Board approved and distributed grants totaling \$3,600 as follows:

**\$3,600** to support 3 Mobile Food Pantries

The Endowment Board did not receive any new gifts during 2020. The Endowment Fund finished 2020 with a total fund balance of \$424,212.58.

The Endowment Board looks forward to 2021 with great anticipation. We are excited about the opportunities before us to help individuals create a more enduring legacy for future generations at St. Mark.

Sincerely,

St. Mark Endowment Fund Board

Jeff Jones, Chairman, Gary York, Vice President

Chuck Schroeder, Secretary, John Buzzard, Treasurer

Kraig Reichwald, Council Representative, and

Pastor Chad McKenna

## Annual Report of the New Member Ministry

Due to the pandemic, our New Members classes were cut short this year. Typically, a class will last for four weeks, with New Member Sunday immediately following. We were able to have one single class on March 8th before needing to postpone indefinitely.

Eventually, the spring class got tired of waiting, and on September 13th, we welcomed ten new members during outdoor worship.

There was no fall session. We hope to resume New Member classes later this spring.

# Annual Report of the Outreach Ministry

The mission of the Outreach committee is to create opportunities for St. Mark members to reach out to those in need in our community. Our faithful members meet the second Wednesday of each month. Active members include Keith Iverson, Pastor Chad McKenna, Stella Schroeder, Maureen Hargrove, John and Beth Johnson, Nancy Eckburg, and Melinda Alekna.

Due to the Covid-19 virus pandemic this year, many projects were changed but not eliminated.

1 – Food for the Carpenter's Place was purchased and delivered 6 time this year.

2- Meals were prepared and delivered to Rock House Kids every month.

3- Collections were made and presented to Mosaic, an agency that serves people with special needs, to Miss Carly's, a place that serves meals, provides social services and donates clothing to needy families, and to LSSI where \$1065 was given to purchase gifts for area foster children. In addition, care packages for our teachers were assembled, and a collection for the Unaccompanied Youth was taken.

4- Monetary donations were given to World Hunger, Laundry Love, the Rock River Valley Food Pantry, and to the Sew and Sews for purchases of fleece blankets for Rock House Kids.

5 – The Uniform project continued to supply uniforms to Ellis, Lewis Lemon and McIntosh schools in spite of not being able to hold the open houses at the schools.

6 – Our members continue to be active in Habitat for Humanity. Five homes were dedicated this year, lunches were provided for the volunteers, and our members serve at the Restore.

7 – The Sew and Sews made 33 fleece blankets and knitted hats for the children at Rock House. They donated 20 quilts to Mosaic and 20 quilts to the children of the families moving into the new Habitat homes. They also taught sewing projects for the youth of St. Mark and sewed hundreds of masks to donate to our members and to our hospitals and nursing homes.

Our St. Mark members are always very generous and we thank them for supporting our many projects.

Nancy Eckburg

# Annual Report of the Property Committee

With the transition to a new property manager completed, the management duties took on a whole new look with the onset of Covid 19. With the complete shutdown in March, the church was still checked on almost daily to make sure nothing was amiss. Thermostats were adjusted accordingly to reduce costs of heating and cooling while no one was in the building. Lawn care and cleaning were kept intact to keep the church looking nice.

On April 7th, a severe hail storm damaged the roof over Fellowship Hall. This is the only pitched area of the roof and the only area protected with shingles. The rest of the roof is flat and protected with a recently installed membrane covering that was not damaged in the least. The shingled area was replaced in fairly short order and paid for by the churches property insurance (minus deductible).

A few weeks later it was discovered that the underground pump for the lawn sprinkler system was burned up from a lightning strike, most likely from the same storm that damaged the roof. A supplemental claim was made to earlier roof claim and the insurance paid for the pump without an additional deductible.

On August 8<sup>th</sup>, a separate storm, called a Derecho, hit the Rockford area. The church area was hit particularly hard. We had one downed tree along with several branches, large and small. The place looked like a war zone. Andy's Landscaping did a terrific job quickly cleaning up the area and removing the downed tree. A week later it was hard to tell a storm had ever happened.

The new A/C unit for the Sanctuary, installed the previous fall but not tested due to cooler weather, was brought on line in the spring once temperatures were above 60 degrees. It is now functioning properly and the Sanctuary has full air conditioning capability.

New LED lights have been installed in all hallways and office area light fixtures. This will supplement the LED lights previously installed in the Sanctuary, Fellowship Hall, Common Grounds Café, and the newly renovated Kitchen. The new lights will be 60-75% more efficient. The reduction in electrical cost will pay for the lights in roughly 10 months. Remaining lights (Choir room, Sunday school rooms, basement area, etc) will be replaced on an attrition bases since they are not used enough to justify the additional cost of replacing all at once.

Future plans include fixing the Air Handling Unit (AHU) for the classrooms. This unit needs work on both the mechanical side and the electrical/programing side. Work on the mechanical side has begun at the time of this writing. This should stop the shaking quiet the down the unit. The electrical/programing side of the effort will be next and should eliminate the wild temperature swings we are now experiencing.

Chris Semmelroth – Property Manager



# Annual Report of the Worship and Music Ministry

The purpose of our committee is to contribute and support various worship events at St. Mark. We partner closely with Pastors Hagen and McKenna to enhance the different worship experiences offered here at St. Mark. During 2020, our committee's work had to drastically change to address the new needs of St. Mark caused by the Pandemic:

- While we would normally solicit, and train St. Mark congregation members as ushers, lectors, communion assistants and Hospitality Hosts for our three Sunday service times, we did not do that outreach work. We did recruit helpers from throughout the congregation to support the outdoor services this year.
- We partnered with both St. Mark Pastors to evolve the roles of all worship volunteers. Our worship volunteers understand their basic role in helping provide a secure worship space for all worship services. Our worship volunteers remain focused in their roles to make all who worship feel welcomed. Our Hospitality Hosts are still in place and ready to execute their role to include seeking out unfamiliar faces and provide a warm welcome and answer questions from worshippers.
- Our committee made all the appropriate plans to have another successful outdoor worship service on Rally Day in September. When it became clear that such a service could not take place due to the Pandemic, we changed our plans to support several months of outdoor parking lot services. Committee members, along with other congregation members, took the lead to support the parking lot services. Those tasks included setting up the outdoor altar area each Sunday morning, marking off the parking lot to park cars while maintaining social distancing, handing out worship packets to worshippers as they arrived, and handling tasks like parking cars and handing our materials and donuts. These generous volunteers made the parking lot services a success.
- While plans were in place to continue to hold the planned St. Mark Concert series events in the spring of the year, the final concert in March had to be cancelled. The Pandemic forced the committee to not plan for any new concert events to take place in the fall of 2020. Initial planning is in place to have at least one or two concert events at church in the fall of 2021 if Covid mitigation levels permit. We congratulate the hard and innovative work of Bob Rub for continuing his virtual choir and hand bell group work to provide the congregation with an excellent virtual Christmas concert. His innovative use of technology was remarkable the finished concert was wonderful.
- The committee purchased at great savings new Christmas décor elements in 2020. Three new smaller Christmas trees and seven large wreaths replaced older décor items that were no longer appropriate. The sanctuary was decorated for Christmas in support of the on line worship services. We also purchased new candles to support the special, outdoor Christmas Eve services this year.
- Working with Pastor Chad, we purchased new home communion kits to help bring that important worship element to the congregation as they worshipped from home.
- Coordinate the process to have Sunday flower arrangements in place for Sunday services. The process had to stop when in church services stopped, but they will resume later in 2021.
- Take on any small projects raised by the Pastors or committee members that can improve or enhance the worship experience for both congregation members and visitors at St. Mark. A special thank you to the Praise Band members, Jill Davenport, Bob Rub, and members of the Sound Room volunteers for all their extra efforts in making the broadcasts of the many Sunday on line services so well produced and successful.
- Support the work of Pastor McKenna and Music Director Bob Rub.

## **Committee Members:**

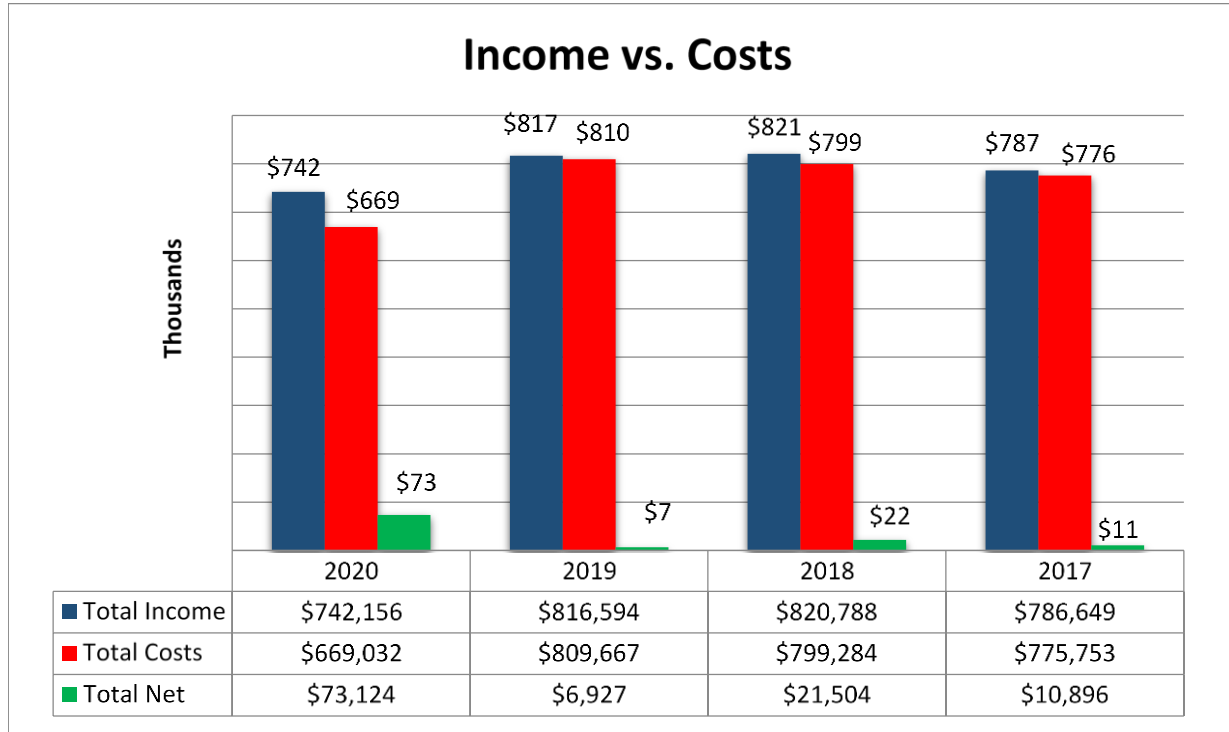
Pastor Chad McKenna  
Tim Spielman

Ryan Berg  
Jim McPherson

Lisa Carter  
Michele Scarpaci

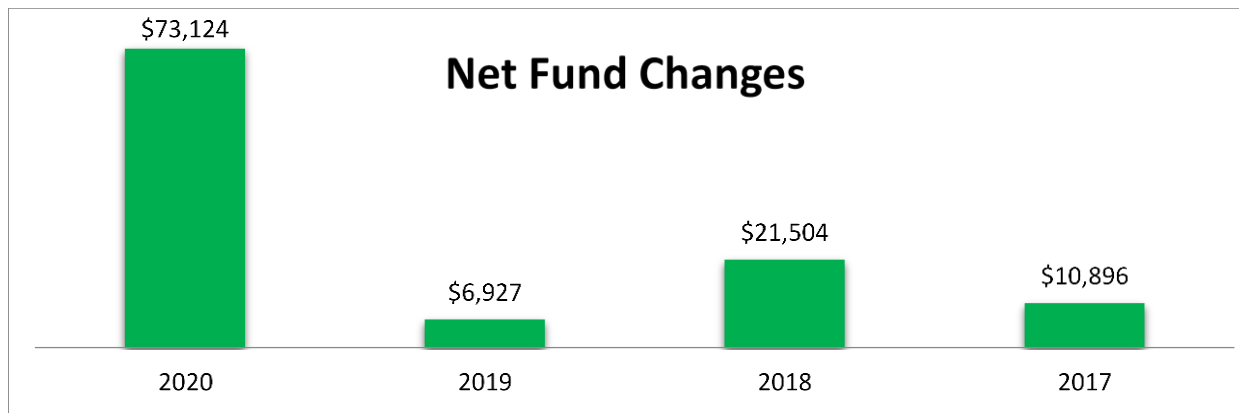
John Hargrove – chairperson  
Betsy Ellenberger

# St. Mark Lutheran Church Annual Financial Report Summary 2020



2020 was a positive year from a finance perspective.

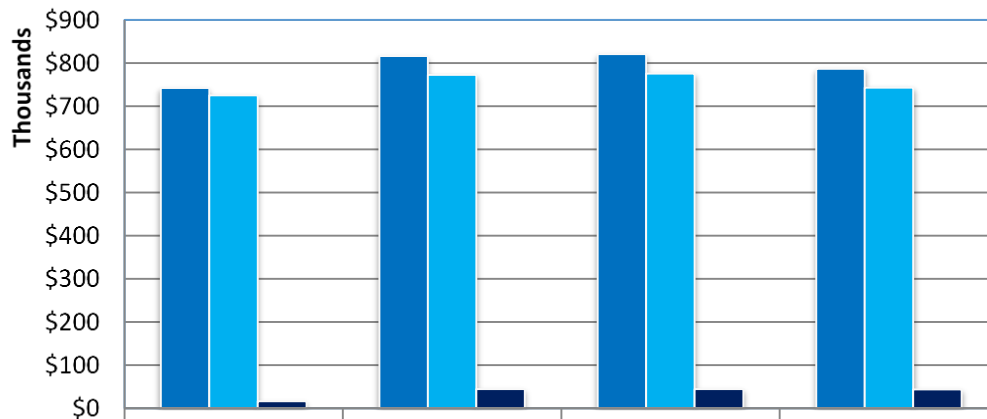
- Our revenues were short of our 2020 planned numbers.
- Our expenses for 2020 however, were substantially less than planned.
- In 2020 our income exceeded our expenses by \$73,124.



In 2020, the Net Funds for the Church increased by \$73,124.

# St. Mark Lutheran Church Annual Financial Report Summary 2020

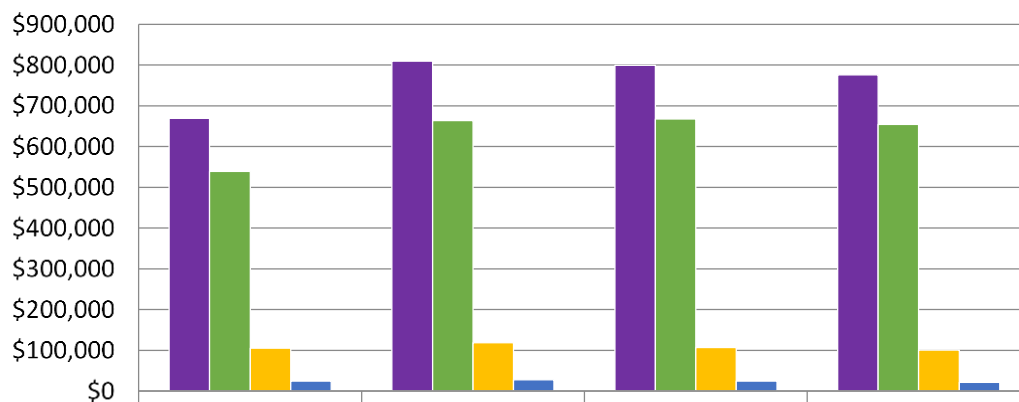
## Total Giving- 4 Year Comparison



Total Giving	\$742,156	\$816,594	\$820,788	\$786,649
Envelope Offering	\$725,517	\$772,389	\$775,933	\$742,844
Other Income	\$16,639	\$44,205	\$44,855	\$43,805

St. Mark contributions in 2020 decreased from 2019. The Council thanks everyone for their gifts and encourages all to meet their commitments in 2021.

## Total Expenses- 4 Year Comparison



Total Expense	\$669,032	\$809,667	\$799,284	\$775,753
Ministry Expense	538,714	663,343	667,920	654,347
Property	105,460	118,604	106,980	100,355
Debt	24,858	27,720	24,384	21,051

Total expenses for 2020 were \$158,149 less than budgeted and \$140,635 less than the prior year.

# St. Mark Lutheran Church

## Annual Financial Report

### 2020 Results

#### **Balance Sheet (Schedule 1)**

##### **Checking, Savings, and Investments:**

The 12/31/20 Operating Cash balance was \$288,031. At the beginning of 2020, the cash balance was \$270,857.

##### **Receivables:**

This represents funds that are due to the General Fund in 2020 to be received in 2021. Receivables on 12/31/20 are \$1,654.

##### **Payables:**

This represents items to be paid in 2021 for services performed in 2020. Payables on 12/31/20 are \$2,730.

##### **Prepaid 2021 Pledges:**

This represents 2021 pledge dollars that were received prior to December 31, 2020. These pledges are taken into income over 2021 at the rate of 1/12 per month.

##### **Line of Credit:**

During 2018, our line of credit was refinanced with the ELCA Mission Fund and reduced from \$150,000 to \$50,000. As of December 31, 2020, St. Mark had \$0 outstanding borrowings from the \$50,000 line of credit.

##### **Church Mortgage:**

At the end of 2020 the Church Mortgage was \$408,531. The loan is a 5-year adjustable rate mortgage at 4.125%. The rate will be adjusted in 2023.

# St. Mark Lutheran Church

## Annual Financial Report

### 2020 Results

#### BALANCE SHEET

December 31, 2020

<b>ASSETS</b>	<b>Total All Funds</b>	<b>General Fund</b>	<b>Memorial &amp; Endowment Fund</b>	<b>Fixed Asset Fund</b>
Checking, Savings, Investments	\$ 740,169	\$ 288,031	\$ 452,138	\$ -
Accts Receivable	\$ 1,654	1,654	-	-
Building	\$ 2,444,316	-	-	2,444,316
Furniture	\$ 229,881	-	-	229,881
Land	\$ 245,483	-	-	245,483
Land Improvements	\$ 583,305	-	-	583,305
<b>TOTAL ASSETS</b>	<b>\$ 4,244,808</b>	<b>\$ 289,685</b>	<b>\$ 452,138</b>	<b>\$ 3,502,985</b>
<b>LIABILITIES</b>				
Accts Payables	\$ 2,730	\$ 2,730	\$ -	\$ -
Prepaid 2021 Pledges	\$ 87,190	87,190	-	-
Dedicated Funds	\$ 199,967	199,967	-	-
Church Mortgage	\$ 408,531	-	-	408,531
<b>TOTAL LIABILITIES</b>	<b>\$ 698,418</b>	<b>\$ 289,887</b>	<b>\$ -</b>	<b>\$ 408,531</b>
<b>Asset Less Liabilities</b>				
General - Surplus / (Deficit)	\$ (202)	\$ (202)	\$ -	\$ -
Memorial and Endowment	\$ 452,138	-	452,138	-
Fixed Asset	\$ 3,094,454	-	-	3,094,454
<b>TOTAL FUND EQUITY BALANCES</b>	<b>\$ 3,546,390</b>	<b>\$ (202)</b>	<b>\$ 452,138</b>	<b>\$ 3,094,454</b>

Schedule 1

# St. Mark Lutheran Church

## Annual Financial Report

### 2020 Results

#### **General Fund - Receipts (Schedule 2)**

##### **General Fund Increase/Decrease:**

In 2020 St. Mark General Operating Fund increased by \$73,326. Total receipts were under budget by \$85,025. Total disbursements were \$158,352 less than budgeted.

##### **Envelope Offerings and additional offerings:**

These represent the offerings from pledged gifts and envelope offerings from those members who do not pledge but give regularly. In 2020 we anticipated \$787,781, and received \$725,517.

##### **Mortgage Reduction Offering/Loan Offering and Loan Payments:**

In 2020 we received \$1,950 in special mortgage offerings to reduce our mortgage. These offset the total debt payments of \$24,858. Debt payments include mortgage principle and mortgage interest. The line of credit was not utilized in 2020.

##### **Special and One-Time Offerings:**

In 2020 we received \$320 in donations to offset additional cleaning supplies due to COVID-19.

##### **Misc Offerings:**

These represent the loose offerings from collection plate, and special offerings for Lent/Easter, Thanksgiving and Christmas. In 2020 we anticipated \$27,500 and received \$13,189.

##### **Other Revenue and Donations:**

This includes fee income for things such as building rental, Thrivent donations and E-Script donations. In 2020 we anticipated \$8,400 and received \$1,180.

#### **General Fund Disbursements (Schedule 2)**

In 2020, total expenses came in \$158,352 under budget at a total of \$668,829 compared to anticipated expenses of \$827,181. Part of the decrease in expenses was due to \$73,000 in payroll and utility expenditures paid for from a SBA Payroll Protection Program loan.

##### **Stewardship and Finance:**

The 2020 benefits and professional expense (for Pastors and Church Staff) were \$129,077 less than budgeted amounts. This was due to Pr. Hagen retiring, having a part-time interim pastor, and fewer travel & conference expenditures.

##### **Property:**

Property total expenses of \$105,460 were \$10,940 under budget for 2020. The decrease in expenses was due in part to utility expenditures paid for from the SBA Payroll Protection Program loan April through June, as well as to reducing energy usage while the building was unoccupied.

##### **Other Ministries:**

The other ministries conscientiously managed expenses to keep expenditures under budget.

# St. Mark Lutheran Church

## Annual Financial Report

### 2020 Results

#### Statement of Income & Expense 2020

	<b>Budget</b>	<b>Actual</b>
<hr/>		
<b>Income</b>		
Envelope	\$787,781	\$725,517
Mortgage	\$3,500	\$1,950
Special	\$0	\$320
Misc	\$27,500	\$13,189
Other Rev	\$8,400	\$1,180
<b>Total Income</b>	<b>\$827,181</b>	<b>\$742,156</b>
<hr/>		
<b>Expense</b>		
Steward/Finance	\$580,017	\$446,735
Debt	\$27,652	\$24,858
Property	\$116,400	\$105,460
Outreach	\$9,860	\$9,860
Worship & Music	\$15,000	\$11,624
Christian Education	\$7,220	\$4,999
Youth	\$5,600	\$5,063
Confirmation	\$1,100	\$461
Adult Ministries	\$5,500	\$2,369
New Member Ministry	\$950	\$477
Information & Technology	\$9,732	\$8,922
ELCA Benevolence	\$48,150	\$48,000
<b>Total Expense</b>	<b>\$827,181</b>	<b>\$668,829</b>
<hr/>		
<b>Income Less Expense</b>	<b>\$0</b>	<b>\$73,326</b>
<hr/>		

Schedule 2



# St. Mark Lutheran Church

## Annual Financial Report

### 2020 Memorial and Endowment Funds

#### Memorial and Endowment Funds

In 2020, the Memorial Fund decreased by \$3,302. The Endowment Fund increased by \$65,065.

The Memorial Fund disbursed \$3,306 in two grants as detailed below.

The Endowment Fund had earnings of \$37,900 and unrealized gains of \$30,765.

The Endowment Fund paid out a grant of \$3,600 as detailed below.

#### MEMORIAL AND ENDOWMENT FUND RECEIPTS & DISBURSEMENTS - 12/31/20

	<u>Memorial Fund</u>	<u>Endowment Fund</u>
<b><u>DONATIONS</u></b>	\$ -	\$ -
<b><u>EARNING ON INVESTMENTS</u></b>		
Earnings on Investments/Realized Gain	4	37,900
Unrealized Gains/(Losses) on Investments	-	30,765
<b>TOTAL RECEIPTS</b>	<u>\$ 4</u>	<u>\$ 68,665</u>
<b><u>DISBURSEMENTS</u></b>		
<b><u>Memorials</u></b>		
Computers-Building, Youth, Finance, Reception	2406.16	
New Christmas Trees for Sanctuary	900	
<b>TOTAL MEMORIALS DISBURSEMENTS</b>	<u>\$ 3,306</u>	
<b><u>Endowments</u></b>		
No IL Food Bank Mobile Food Pantry		3,600
<b>TOTAL ENDOWMENTS DISBURSEMENTS</b>		<u>3,600</u>
 Fund Balance 12/31/2019	 \$ 31,228	 \$ 359,148
Fund Balance 12/31/2020	\$ 27,925	424,213
Due to General Fund	\$ -	\$ -
Change in Funds	<u>\$ (3,302)</u>	<u>\$ 65,065</u>

# St. Mark Lutheran Church

## Annual Financial Report

### 2020 Property Improvements

#### St. Mark 2020 Property Improvements

The improvements in 2020 consisted of renovating the kitchen and replacing the sanctuary projector system. The expenditures were paid for out of a 2019 bequest donated for building improvements.

<b>Kitchen Remodel</b>	<b>\$36,129</b>
<b>Installation of New Sanctuary Projector</b>	<b><u>\$4,013</u></b>
<b>Total Bequest Property Expenditures</b>	<b><u><u>\$40,142</u></u></b>

#### St. Mark 2020 Property Repairs

The roof over the Fellowship Hall and the well pump experienced storm damage in 2020. The costs of the repairs were covered under our property insurance policy with Brotherhood Mutual.

<b>Fellowship Hall Roof Repair</b>	<b>\$22,281</b>
<b>Well Pump Repair</b>	<b><u>\$3,489</u></b>
<b>Total Storm Damage Repair</b>	<b><u><u>\$25,770</u></u></b>

#### St. Mark 2020 Creating Space to Grow

We are thankful for all who have continued to give to this project. Your generosity continues to make our building improvements possible. We did not use any of these funds in 2020.

<b>Cash Balance 1/1/20</b>	<b>\$10,081</b>
<b>2020 Income</b>	<b><u>\$220</u></b>
<b>Cash Balance 12/31/20</b>	<b><u><u>\$10,301</u></u></b>

# St. Mark Lutheran Church

## Annual Financial Report

### 2021 Budget

#### **2021 Budget (Schedule3)**

For 2021, the Council has approved a budget with operating expenses of \$726,393. This is a decrease of \$100,785 from the 2020 budget.

Receipts from Pledges, Other Offerings and other income are anticipated to meet or exceed expenses in 2021.

#### **Church Funding Budget**

We anticipate the following revenue receipts:

##### **Envelope and Additional Offerings:**

In 2021 we expect \$663,793 of Pledged Envelope Offerings and \$35,000 of Non-Pledge Offerings.

##### **Miscellaneous Fees and Donations**

The 2021 Budget for Miscellaneous Fees and Donations includes recurring fee income for things such as building rental and weddings.

##### **Other Revenue:**

These are receipts for Easter, Thanksgiving, and Christmas as well as loose offerings and visitor gifts.

##### **Summer Intern Funding**

Each year a summer intern is hired to support the youth program. Each year the church requests monies from the Endowment Committee to pay for this Intern position. In 2021 the Intern will be paid \$4,400.

#### **Church Expenses Budget**

Total 2021 operating expenses are expected to decrease by \$100,785 from the 2020 budget expenses.

The 2021 Budget key points:

1. Net decrease in Stewardship/Finance costs of \$85,324 due Pr. Hagen retiring, not having full-time associate pastor for entire year, and other cost saving measures.
2. Net decrease in Property costs of \$11, 600 due to revised snow removal and cleaning contracts.

# St. Mark Lutheran Church

## Annual Financial Report

### 2021 Budget

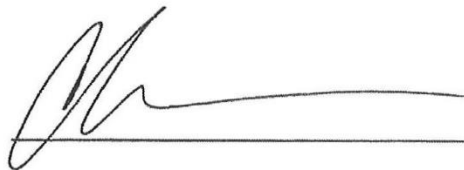
	<b><u>2020 Budget</u></b>	<b><u>2020 Actual</u></b>	<b><u>2021 Budget</u></b>	
<b><u>Income Accounts</u></b>				
Envelope:	\$787,781	\$725,517	<b>\$698,793</b>	
Mortgage:	\$3,500	\$1,950	<b>\$2,300</b>	
Special:	\$0	\$320	<b>\$0</b>	
Misc:	\$27,500	\$13,189	<b>\$19,000</b>	
Other Rev:	\$8,400	\$1,180	<b>\$6,303</b>	
<b>Total Income:</b>	<b><u>\$827,181</u></b>	<b><u>\$742,156</u></b>	<b><u>\$726,396</u></b>	<i>\$100,785.00 Decrease</i>
<b><u>Expense Accounts</u></b>				
Steward/Fin:	\$580,017	\$446,735	<b>\$494,693</b>	
Debt:	\$27,652	\$24,858	<b>\$27,723</b>	
Property:	\$116,400	\$105,460	<b>\$104,800</b>	
Outreach:	\$9,860	\$9,860	<b>\$11,860</b>	
ELCA Outreach:	\$48,150	\$48,000	<b>\$48,150</b>	
W & M:	\$15,000	\$11,624	<b>\$10,900</b>	
Christ Educ:	\$7,220	\$4,999	<b>\$6,970</b>	
Youth:	\$5,600	\$5,063	<b>\$4,400</b>	
Confirmation:	\$1,100	\$461	<b>\$650</b>	
Adult:	\$5,500	\$2,369	<b>\$3,250</b>	
New Member:	\$950	\$477	<b>\$800</b>	
Information Technology:	\$9,732	\$8,922	<b>\$12,200</b>	
<b>Total Expense:</b>	<b><u>\$827,181</u></b>	<b><u>\$668,829</u></b>	<b><u>\$726,396</u></b>	<i>\$100,785.00 Decrease</i>

Schedule 3

# St. Mark Lutheran Church Annual Financial Report Audit Committee

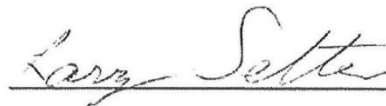
We the members of the Audit Committee have examined the books and records of St. Mark Lutheran Church for the year 2019 and have found the records were in accordance to the St. Mark By-Laws and procedures.

Charles Kluzak



Date: 1-14-21

Larry Setter



Date: 1-14-21

Paul Panther



Date: 12-16-2020

# St. Mark Lutheran Church 2019 Annual Meeting Minutes of the Congregation

St. Mark Lutheran Church  
2019 Annual Meeting Minutes of the Congregation  
February 9, 2020

Jeff Stovall called the meeting to order at 10:40am

Appointed tellers: Trent Johnson and Taryn Fee

Appointed Parliamentarian: John Hargrove

A quorum is present

Opening Prayer: Pastor Mark

Approve Agenda: correction to page 9,

Motion by Steve Carter, 2nd by Bob Zeschke, motion carried

Secretary's Report from February 10th, 2019 meeting: accepted as written

Introduction of Congregational Council – Jeff Stovall

Proposed Constitution and Bylaw Changes

Remove the sentence: Directors & Officers insurance coverage shall be provided by the Council

Motion made by Jeff Stovall, 2nd by Sharon Erickson voice vote carried

Eliminate the Human Resource Committee

Motion Made by Jeff Stovall, 2nd by Dick Eckburg voice vote carried

Nominating committee report

Vote on Nominations

Senior Pastor Report was given

Treasures report - Christy Malenchik

Summary of 2019 results

2020 budget presentation and approval

Motion by Jeff Stovall to approve, 2nd Bob Rub motion carried by voice vote

Reports and Updates of the Ministries-Jeff Stovall

Report of the Tellers:

120 voted to approve the Ballot – Council, Committee and Delegate Nominees

1 vote against

Adjournment with the Lord's Prayer at 11:24



# *One God. One Body. One Voice. Making a Difference Together.*

## **Connection. Collaboration. Community.**

2020 has been a strange year! In early Spring, our entire country went into lock down due to the global pandemic that shook our world. We shifted our resources to online platforms. We canceled long planned events. We made hard choices that kept our community safe. As we end this unprecedented year, we have a chance to look back and take stock of what we all lived through.

### **Connection**

Many things were canceled this year, but it taught us to value the connections we have. Rockford Area Lutheran Ministries is a web of connections. We connect churches through shared ministry and those churches to their community. Becca's Closet brings young women in our community in connection with church volunteers. Laundry Love connects vulnerable people in our community with important resources like clean laundry!

### **Collaboration**

When we collaborate as 21 congregations, our ministry is stronger. Collaboration happens in our churches, schools and ministry partners. We are blessed with strong organizations like Mosaic and LSSI who allow us to be a part of their mission. Because of collaborations like these we have given birth to ministries like Rejoicing Spirits. This year our biggest collaboration was through Tabor Lutheran's Korv and with Katie's Cup and other partner organizations.

### **Community**

We do this work together with and for our community. Our collaborative ministry takes us into the Rockford Mayor's office and State Legislatures. We do this work for the sake of the community of Jesus Christ in the Rockford area. Park Players has been an important resource for our teens for decades. The young people who begin their careers with us go on to make an impact in their neighborhoods. This year since we were not able to do Park Players, we took grant money and used it to fund microgrants. Over \$5,000 in monies went out to support feeding hungry people, community gardens and local schools.

### **New Beginnings**

2021 brings new challenges and opportunities. In early 2021 we will say "Goodbye" to the Director of RALM, Amy Hoening. Amy leaves us with a strong organization and strong sense of mission. While we are sad to see Amy go, we trust and know that God is leading her into new opportunities! Amy shares her incredible gratitude for all of you.

We are looking to you, our ministry partners, to help us craft the next chapter in the story of RALM. 2021 is a clean slate and full of opportunities. We want to know what inspires and excites you!

Attached to this email you will find your 2021 pledge card. Please consider your gift for this coming year. Our board will be contacting each church early in the new year to begin our discernment process and search for a new director.

Rockford Area Lutheran Board of Directors

Co-Presidents, Bob Black and Rev. Megan Vaughan



200 N 1st St. • Rockford, IL • 61101

815/962-4279

[RALMmail@aol.com](mailto:RALMmail@aol.com)

[www.RockfordAreaLutheranMinistries.com](http://www.RockfordAreaLutheranMinistries.com)



# **The Congregation Council**

**President**

Kraig Reichwald

Jodi Bjerke

Ryan Moore

**Vice President**

Vickie Cesna

Vickie Cesna

Kraig Reichwald

Jimmy Ivacic

Tim Spielman

**Secretary**

Tim Spielman

Christy Malenchik

Barry Tillis

**Treasurer**

Christy Malenchik

## **St. Mark Staff**

**Senior Pastor**

Rev. Chad McKenna

*PrMcKenna@stmarklc.com*

**Office Manager**

Jill Davenport

*Jill@stmarklc.com*

**Interim Associate Pastor**

Rev. Robert Franek

*PrRobert@stmarklc.com*

**Youth Ministries Coordinator**

Melinda Alekna

*Melinda@stmarklc.com*

**Pastor for Pastoral Care**

Rev. Dr. Chuck Olson

**Property Manager**

Chris Semmelroth

*Chris@stmarklc.com*

**Organist****Director of Handbells****Adult Choir Director**

Robert Rub

*Bob@stmarklc.com*

**Finance Manager**

Wendy Iversen

*Fiance@stmarklc.com*

**Director of Christian Education**

Julie Eshleman

*Julie@stmarklc.com*

**Office Receptionists**

Sharon Erickson

Jamie Mundy

*receptionist@stmarklc.com*

**Nursery**

Libby Malenchik