

**Living Waters Christian Fellowship
2020 Annual Meeting
February 21, 2021**

Council Members Present: (✓)

✓	Bobrowske, Gloria	✓	Neff, Mary	✓	Schultz, Bonnie	✓	Swedberg, Pastor Joel
✓	Kalvig, Dawn	✓	Pavelek, George	✓	Schultz, Jerry		

Total members in attendance including the council: 25

Meeting was called to order at 10:45 a.m. by Elder George Pavelek. He announced that this is our 8th Annual Meeting and will start our 9th year in March. George opened with prayer.

Bible Study

Pastor Joel led the Bible study on 1 Peter 5:6-11.

General Discussion/Announcements

- George shared that the biggest day this past year for him was having Joel experience being able to preach to something other than a camera when we started back having services.
- Thanked everyone who participated as prayer warriors in response to the prayer requests that are emailed and also praying for friends and family outside the membership.
- Thanked Chris Seger for stepping up to the position of Janitor.
- Thankful to the Council and everyone in the fellowship.
- Thanked Joel & Marylou for what they provide for us. Prayed blessing over Joel & Marylou and their family.
- Prayerful and hopeful for Worship in the Park this summer.

Financial Report

Mary presented the Financial Report.

- Reference to page 11 in Annual Report under Balance Sheet, 2020 to 2019, there is an additional \$22,000 sitting in the bank right now. Praising God for His provision for ministries we support and in this church through the pandemic.
- Under 2020 Income, income is up \$21,000 from 2019. That amount was in the General Fund of which 18% of that goes out to Missions.

- Reference to page 12 in Annual Report, Mission Distributed Funds for 2020 was \$28,189.00. Of that, our regular monthly commitments are only \$16,800. Our Alpha expenses were about \$1,240 last year and the rest, \$10,150 extra was sent out into the Kingdom.
- Under Expenses for last year, ARC Contribution is 3% of General Fund. Under Designated, Hope for the Nations, \$520, was money that came in for the Gustafson's when they visited us last summer. Also, under Our Father's Promise, \$575, \$500 came out to pay honorarium to the Gustafson's and \$75 went towards lunch. Under Groundskeeping, \$600 was for snowplowing.
- Reference to page 13 in Annual Report, 2021 Projected Expense Budget. The Finance Committee consists of Jim Lindgren, George Pavelek, Charlie Roux and Mary Neff. The projected expenses are \$131,393.00 which is almost \$4,600 less than last year which was \$135,988. The monthly commitment for Missions is \$17,400. Question was asked why the budgeted expenses for 2021 are lower than last year's budget. The finance committee develops the next year's budget by looking at the actual expenses for the year just completed. 2020 expenses were under budget. For example, actual utilities charges were lower than budget since we were not in the building as much. We then set the next year's budget based on that information, and any further expectations we have regarding the year ahead.

Pastor Joel reported that the number under Pastoral Compensation will be reduced to one half the amount. In the last year, he has not been working full time. His visits with members have been cut back due to Covid concerns. The cost of a pastor will be reduced by 50% starting in February 2021. He also announced that in the near future we need to plan for some sort of transition upon his retirement. He said it will not be this year. The expense budget does not reflect that change. It will be \$37,575.00 less. It was noted that this was Pastor Joel's decision.

George expressed his thankfulness to Mary for her dedication and all she does and also to Bonnie.

Open Forum

George apologized to the fellowship that they were not included in the decisions that were made under the guidelines related to Covid this past year. He welcomed input about this past year's experiences and other concerns relating to the fellowship.

Sharing during the Open Forum included concerns regarding music, live worship team vs. pre-recorded music, wearing facemasks vs. not wearing facemasks, not being able to sing.

Meeting adjourned at 1:03 p.m.

Closing prayer.

Respectfully submitted by Bonnie Schultz, Council Secretary