



# ANNUAL REPORT

# 2025



# MISSION STATEMENT

We, the Bethel Congregation, called by God, commit ourselves to proclaim the Gospel, to prepare our members for outreach and service, and to minister to human needs.

# VISION STATEMENT

Bethel Lutheran Church will stand as a Lutheran and Christian leader in this community by being: a vibrant place of worship; a caring institution utilizing its many resources of people, facilities, and finances to serve members, the community, and interdependent expressions of the Evangelical Lutheran Church in America; a place to nurture and educate; and an interpreter and supporter of global mission.

# CORE VALUES

- Jesus is Lord of all; Christ is at the center of all Bethel's ministry and proclamation.
- Corporate worship is Bethel's highest commitment and will be expressed by sharing the faith with others throughout the week.
- God's people of Bethel are called to serve family, church, community, and world through continuous outreach and mission.
- Bethel will model a godly way of life for our members and society, including, but not limited to: a life of integrity, honesty, commitment, and loyalty.
- Bethel will be good stewards of our time, talent, and resources in serving members and the community.
- Bethel will nurture the entire congregation through education and building up of the family unit.
- Bethel will be a source of comfort to those who suffer, mourn, or are in distress.

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## BETHEL STAFF

### PASTORS

- Rev. Anjanette Bandel, Lead Pastor
- Rev. Lisa Hawe, Associate Pastor - Generational Ministry
- Rev. Michael Mandsager, Associate Pastor - Visitation, Mission and Teaching
- Rev. Linda Helberg, Pastor of Visitation

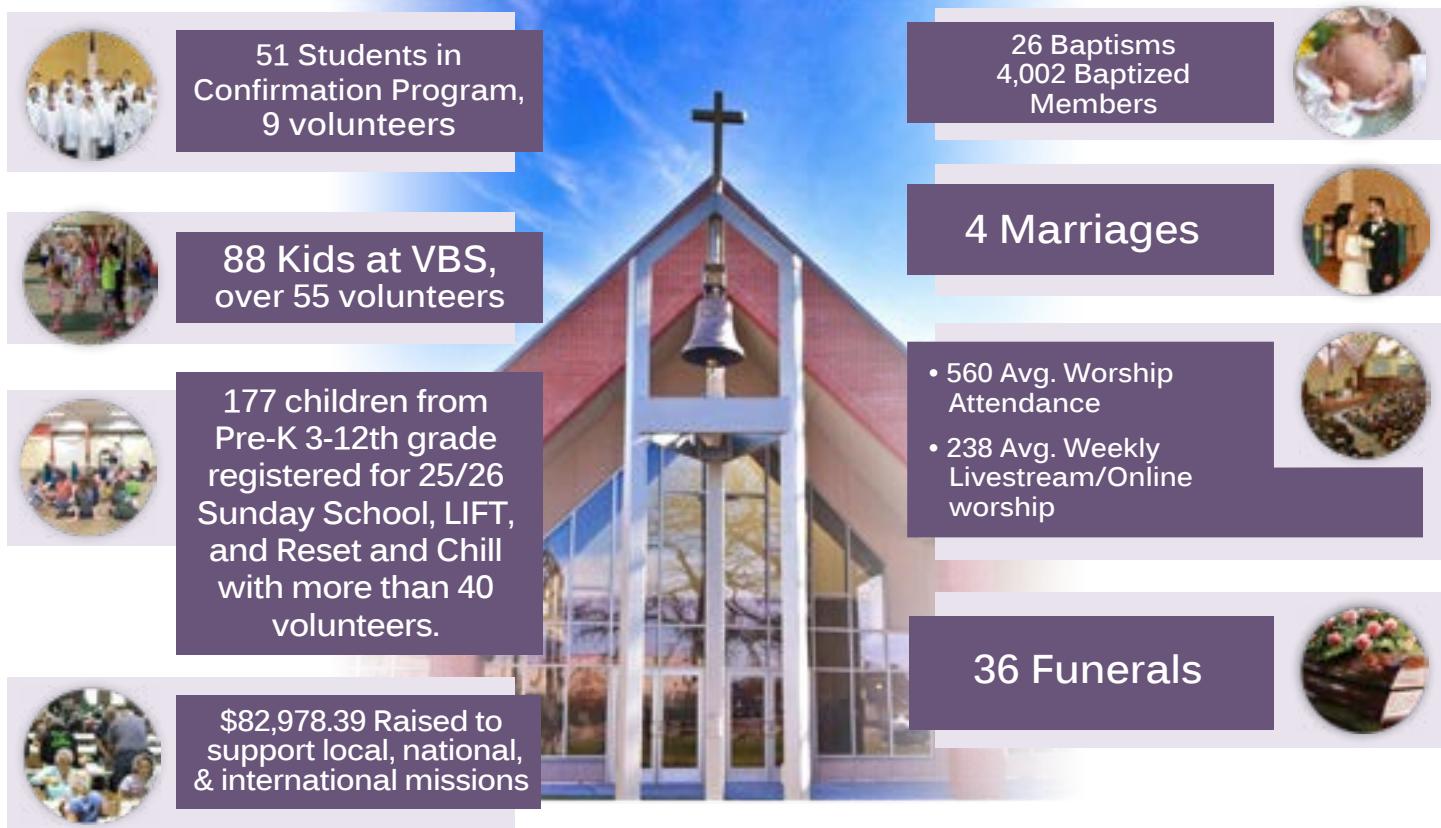
### STAFF

- Melissa Almer, Sign Language Interpreter
- Cindy Bahler, Wedding Coordinator
- Jim Bahler, Principal Organist
- Brock Besse, Minister of Worship & Music
- Cheri Brinson, Receptionist
- Lori Finstad, Custodian
- Kim Hansen, Children's Ministry Assistant
- Rachel Hasley, Director of Communications
- Janet Hoffmann, Administrative Secretary
- Sheri Kallembach, Member Coordinator
- Susan Larson, Director of Children's Ministry
- Wendy Lewis, Weekend Receptionist
- Krista Lutzi, High School Youth Director
- Nicholas Marquardt, Properties Supervisor
- Alyssa Mickow, Business Administrator
- Michele Nyman, Leader for the Gate of Life Worship
- Connie Post, Membership Secretary
- Michele Pretzer, Weekend Receptionist
- Deidra Richards, Communications Coordinator
- Merle Savage, Associate Music Director
- Jeanne Townsend, RN, Parish Nurse
- Tony Wright, Custodial Supervisor
- Becky Wulff, Sign Language Interpreter

### BETHEL COUNCIL MEMBERS

- Dave Brandt, Interim Council President
- Robin Kroening, Vice President
- Dave Turner, Treasurer
- Brett Boese, Secretary
- Terra O'Brien, Resource Board
- Michele Ratelle, Christian Education Board
- Steve Norris, Congregational Growth and Outreach Board
- Kelly Jones, Worship and Music Board

# STATISTICAL SUMMARY



## IN MEMORIUM

During 2025, the following Bethel members were transferred to the Church Triumphant. As a congregation, we extend our deep sympathy to those who have experienced the loss of:

Nadine Aakre	Lucas Hanson	Ramona Nelson	Cheryl Schunke
David Anderson	Harold Helleck	Dorothy Ness	Lorna Schunke
Nancy Anderson	Laurice Kneeskern	William Ogilvie	Ted Simons
Erika Austin	Donna Kronfuss	Vera Ogren	Merle Smith
Melvin Baumgartner	Luisa Kruse	Martin Peterson	Lavon Sorenson
Robert Block	Donald Lindgren	George Price	Arlene Tousley
Merle Crowe	Wayne Meisner	Jerry Ramaker	Carol Vigeland
Jim Deutschle	Luverne Moe	Mary Ryberg	Judy Walter
Judy Eide			Maureen Welder
Marie Espinda			August Williams
June Hain			Colin Yennie

# ANNUAL MEETING AGENDA



**Sunday, January 25th, 2026**

**Welcome**

**Call to Order**

**Opening Devotions**

**Approval of Minutes from Annual Meeting, January 26th, 2025**

**Elections**

**Reports**

1. Lead Pastor
2. President/Church Council
3. Treasurer

**Approval of 2026 Budget**

**Unfinished Business**

**New Business**

1. Introduction of "Built to Serve" 2027-2030  
*RISE (Retire, Inspire, Steward, Engage)*  
*Team Presentation*

**Adjournment**

**Closing Prayer**

# MINUTES FROM THE 2025 ANNUAL MEETING

Council President Greg Heetland opened the meeting and Pastor Michael Mandsager led a devotion.

**MINUTES** from the 2024 annual meeting approved as written.

## ELECTIONS:

Council nominations were presented. Dean Olson for President, Dave Turner for Treasurer, and Steve Norris for Congregational Growth and Outreach Representative. Nominations were announced for the Nominating Team, Personnel Team, Endowment Team, and Columbarium Board. Nominations for the Synod Assembly Voting Members were announced. A motion to accept the ballot as presented for all the above nominations passed.

## REPORTS

### > LEAD PASTOR - REV. ANJANETTE BANDEL

Five gatherings of “We’re Glad You Asked” took place over the past week with lots of great information. The purpose of these gatherings was to reflect on the past year and share the vision for 2025. The Church Council is committed to leading the congregation with transparency and integrity. Recognizing the size of Bethel’s congregation, the Council aims to foster communication and engagement by continuing these gatherings throughout the year to keep members informed and connected.

Bethel is a vibrant congregation, supported by a passionate staff, clear mission, and amazing leadership. Three Council members are completing their terms, including Council President Greg Heetland whose service has been marked by diligence, compassion, and mindfulness for Bethel. Thank you also to Dave Brandt and Jered Longtin for wonderful leadership in their roles.

We are grateful for Bethel’s abundant resources. Significant blessings this year include new renters, growth in attendance, and renewed energy and focus of the Children, Youth, and Family (CYF) program.

Bethel is a growing congregation. Bill Bakken has provided historical data which shows recovery in average worship attendance, reflecting a mix of online and in-person participation. While the pandemic has shaped us, we are embracing this new era by proclaiming the gospel, fostering growth, and stewarding the resources God has entrusted to us.

Thank you for your dedication and support, which make leading this congregation so fulfilling. I look forward to seeing how God will continue to guide us in this next year.

## > PRESIDENT'S REPORT - GREG HEETLAND

Attendance has returned to pre-pandemic levels from 2018. Bethel continues to offer four weekend services, with the 10:30 AM service now offering more variety rather than being a replica of the 9:00 AM service.

Pastoral positions are now fully staffed. Pastor Michael Mandsager joined Bethel in September as Associate Pastor of Visitation, Mission, and Teaching, bringing experience and compassion to the role. Many thanks to Interim Pastor Byron Meline, who served during the transition.

Other staff positions have also been filled. Nick Marquardt has joined as Properties Supervisor, and Alyssa Barker is Bethel's new Business Administrator. The Children, Youth, and Family (CYF) team welcomed Krista Lutzi, Kari Tollefson, and Kim Hanson, who joined Susan Larson and Pastor Lisa Hawe. A Discovery Team of Bethel volunteers played a key role in implementing new and innovative changes to CYF programs.

Financially, Bethel's giving to the operating budget increased significantly in 2024, surpassing \$1.3 million for the first time. Continued generosity will be essential to sustain ministries. The 2025 budget is proposed at \$1.56 million, representing only a 5.9% increase from the 2020 budget, despite inflation trends. A vote on the budget will follow.

The church mortgage, originally \$5.7 million in 2005, now has a balance below \$450,000 and is expected to be fully paid off within the next year and a half. This milestone will be a cause for celebration.

Thank you to Bethel members for your generosity in both time and financial support. Thank you to outgoing Council members Dave Brandt, Congregational Growth Representative, and Jared Longtin, Treasurer. Thanks also to Mark Smith for his leadership, as well as Bruce Remme and Dave Turner for their work with the Endowment and Finance teams.

A call to action was made for members to volunteer and become more engaged in Bethel's community, with an emphasis on the personal enrichment that comes from serving. Concluded with gratitude for the congregation's continued support and generosity.

## > TREASURER'S REPORT - STEVE BERLAND

The Social Missions Team successfully raised a total of \$120,000, with \$86,000 allocated to various good causes. A heartfelt thank you to our teams and congregation for their generous support in furthering our mission.

We are on track for a late 2026 payoff of our mortgage. Our beautiful and expansive campus requires ongoing care and upkeep. As the mortgage payments phase out, continued financial contributions will be essential to maintain our facilities.

The 2024 budget was ambitious, and we are grateful that the congregation met the challenge to raise the necessary funds. Actuals for 2024 include a \$34,000 transfer from bequest funds, which had no stipulations or designations. The Council oversees the spending of these funds and determines their allocation based on the needs of the church.

Salaries and staff expenses were \$63,000 lower than budgeted, offset by planned adjustments in anticipation of open positions. Projections remain on track. Additionally, building and operating expenses were under budget, thanks to the diligent efforts of staff and leadership in managing resources efficiently. We continue to be good stewards of the gifts entrusted to us.

Historically, our insurance costs were approximately \$30,000 annually. However, our previous provider declined to renew coverage, reflecting broader challenges in the real estate insurance market. Due to increasing property values, claims history, and new natural disaster records, our insurance expenses have risen by \$100,000. Our Business Administrator, Alyssa, worked diligently to explore viable options. Finding suitable and affordable coverage remains a priority.

Our net income, including the \$34,000 bequest transfer, stands at \$14,315. We remain committed to responsible financial management and the continued growth and stability of our church community.

## PRESENTATION OF THE 2025 BUDGET

The 2025 budget was developed through a collaborative process involving staff, the Stewardship and Finance teams, and the Church Council.

Congregational contributions are projected at \$1.25M, a figure consistent with historical trends but lower than actual contributions in 2024. Bequest funds will contribute \$150K, bringing total budgeted income to \$1.505M, which is lower than 2024 actuals.

Ministry Teams will be funded through their existing special account balances, endowment funds, and fundraising efforts, rather than the operating budget. The budget includes full staffing levels, with no planned offsets for potential turnover or vacancies. Office and building expenses remain in line with prior years. Insurance costs are still being evaluated, with hopes for a lower rate while maintaining adequate coverage.

The 2025 budget includes a projected deficit of \$51,433. Historically, \$1.25M has been a reliable giving target, and leadership is confident in this projection. Leadership and staff will actively seek ways to improve the bottom line through a combination of expense reductions and increased giving.

Transparency is key—there are challenges ahead, but by working together, opportunities will arise throughout the year to help close the gap.

A motion to accept the budget as submitted was made, seconded, and approved, with one vote against.

## **UNFINISHED BUSINESS** - None

## **NEW BUSINESS** - None

Greg thanked everyone for attending the meeting.

There was a motion, seconded, and passed to adjourn the meeting.

Pastor Michael Mandsager concluded the meeting with a prayer.

Respectfully submitted,

**Terra O'Brien, Church Council Representative**

## PASTORS' REPORT

*Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus. **1 Thessalonians 5:16-18***

There is wisdom in looking back on a year of ministry to be reminded of God's faithfulness in all circumstances. Bethel is a congregation that is abundantly blessed with the gifts of its members who serve with willing hearts, pray for one another and the world, contribute to the financial life of the congregation's mission and ministry, and live out the Gospel good news in their daily walk of life. It is truly a privilege for your pastors as we share another year together at Bethel, "the house of God" and rejoice always in the opportunities to serve.

The pastoral call is primarily to that of Word and Sacrament ministry. The work of the Visitation Pastor is to provide regular visits to nearly 80 homebound members to make sure that those who cannot attend worship regularly in person receive the sacrament of Holy Communion. We, the pastoral team, Pastors Lisa, Michael and Anjanette, are diligent to faithfully preach and lead worship each weekend and preside over the sacraments of Holy Communion and baptism. You will likely hear from each of us that officiating at a baptism is a true highlight of our calling to serve. Our worship life is blessed by outstanding musicians and gifted leadership provided by Brock Besse and Jim Bahler as well as the many who lead our various musical ensembles. Voices and instruments lifted in praise are a gift to those who worship. And Bethel's worship life remains vibrant with four weekend worship services. The Gate of Life worship service that meets at 10:10am weekly on Sundays in the chapel celebrated its 11th anniversary this year with a reunion of former musicians and an uplifting morning of worship and celebration party to follow. Contemporary praise led by Michele Nyman and her team continue to add a complement to the other three traditional worship services. Each of our four services includes the same sermon and the strong liturgical elements of our Lutheran theology.

A variety of worship opportunities abound at Bethel, as they should! Our 2025 Lenten worship services included a new element of inclusion of intergenerational conversation after viewing episodes of *The Chosen*. The series depicts Jesus' life through the eyes of the people who interacted with him, including the apostles and disciples of Jesus, Jewish religious leaders, Roman government and military officials, and ordinary people. This alongside our noon and evening services of Holden Evening prayer proved to be rich with conversation. Our Holy Week and Easter services remained a highlight of the year as they always do. Attendance continues to be strong and especially on the high holy days of Christmas and Easter. A summer worship series, "Creation Sings" invited preaching about the many ways God has and continues to speak through elements of the physical world we enjoy around us.

Bible studies continue to be well attended, and Pastor Michael led a four-week study in January on 1 Corinthians, a spring study on the book of Revelation, a summer class on theologian, Dietrich Bonhoeffer, and an Old Testament overview through the book, Manna and Mercy this fall. Alongside the parish nurse, Jeanne Townsend, grief support sessions were also offered. All three pastors regularly teach confirmation classes and lead a week of confirmation camp in June as well as teach at a Sunday morning Adult Forum.

Take a moment to read Pastor Lisa Hawe's report lifting up the vibrant ministry directed toward Bethel's Children, Youth, and Family (CYF). The addition of a "pray-ground" in our main sanctuary has been a way to encourage young family's participation and presence in worship services. Youth involvement as acolytes, readers, greeters, musicians, at our many services also encourages the whole community of Bethel to participate in the life of the church. Bethel is fortunate to have a broad participation of ages and life stages.

And, of course, there is great joy at Bethel. Many people comment to us that Bethel is welcoming and feels like a place of both comfort and hope. Our Personnel Team spent a great deal of time at the start of this year meeting with our staff of 28 talented individuals. The hope was to learn more about their work, offer support, and encourage Bethel to continue to be a great place to do ministry. Many thanks to the Personnel Team for an updated Personnel manual and the intentional focus to keep our staff culture strong.

Alongside a very energized staff we love to have fun, too. Each year we enjoy highlighting the March MN FoodShare opportunity and this year was no different with a musical tribute to "Frozen: The MN FoodShare Musical" with your pastors singing parodies of familiar songs from Disney's Frozen to encourage generous support for families experiencing food insecurity.

As God's people, we have a baptismal calling to "work for justice and peace in all the earth". This past year has meant responding to the imperfections and uncertainties of this world with a consistent challenge to be Christ-like in our words and actions. This will continue to be our focus in the coming year. As your pastors, we live out our calling with a commitment to care for you, the members of the congregation, as well as encourage you to be bold and compassionately bring the light of Christ to a world in need.

Rev. Anjanette Bandel, Lead Pastor

Rev. Lisa Hawe, Associate Pastor of Generational Ministry

Rev. Michael Mandsager, Pastor of Visitation, Mission, and Teaching Ministry

Rev. Linda Helberg, Visitation Pastor

# PRESIDENT OF THE CONGREGATION REPORT

While doing some background preparation for the president's report, I came across an unsourced AI (artificial intelligence) summary on how to care for a healthy church. The areas of focus included opportunities for spiritual growth, support of leadership, team participation, youth engagement and building maintenance, to name a few. To me, the piece read like Bethel's report card. I can say with confidence that Bethel would have received very high marks using this list as a measuring guide – my guess is a 3.9 GPA – and here are a few reasons why.....

In 2025 Bethel worship attendance trended toward pre-covid levels. With renewed emphasis on children, youth and family, it is reasonable to expect continued recovery and growth. Further, with three full-time pastors, Bethel provides an abundance of ministerial support for the congregation.

Music continues to be an incredible part of Bethel's tapestry. The rich, new sound of the now completed pipe organ is truly the highlight addition of 2025. When those antiphonal pipes "kick-in" you are embraced by sound. Make sure you read Brock's article for the amazing details.

The three main topics at Church Council meetings in 2025 were budget, roof and safety/security. The financials were strong enough this year that the Council chose not to do a formal request for additional funding in the fourth quarter. Bethel has been blessed by a memorial gift from the Adler family that is intended to benefit the workings of the church. A portion of those dollars continue to supplement the budget as needed. Ultimately, a balanced budget is optimal, but Bethel gratefully receives financial gifts that help meet short and long-term goals. Let me add that the Council, Stewardship Team, Endowment Team, Finance Team and Bethel staff are all committed and engaged in the budgetary process.

Another significant issue for Council is the enormity of the Church and surrounding property, i.e. roofs (Bethel has 13 of them!), aging boilers, mechanical equipment and two parking lots. The good news is that Bethel takes remarkable care of its "brick and mortar". The more concerning news is that we anticipate spending in excess of one million dollars in the next 4-5 years to address timely repairs.

In Bethel's 2023 annual report, then Council President Greg Heetland astutely foreshadowed this million dollar reality when he wrote: "Bethel members should begin dreaming of ways to continue helping/supporting Bethel, Rochester and worldwide communities when the current mortgage is paid off (11/1/26). A task force has been assembled under the title of "Built to Serve"! Please read Terra O'Brien's introductory piece for exciting information coming in 2026.

The final major emphasis at the Council level pertains to the safety and security of Bethel's staff, congregation and guests. After a number of documented incidents involving trespassing, the property supervisor canvassed churches near Bethel and found that all were dealing with similar concerns, i.e. intrusions, theft, vandalism, etc. At present, the Safety and Security Team is locking exterior doors, enhancing video surveillance and installing keypads for ease of entrance. This work is necessary, time consuming and expensive. However, Bethel is once again fortunate to have an incredibly talented and dedicated volunteer to assist with the technical transition. In spite of best efforts to communicate the changes, many of you experienced some level of inconvenience, for that I apologize. The safety and security of Bethel shall remain a cornerstone going forward.

As I complete my term as president it has been an honor and a privilege to serve the people of Bethel Lutheran Church. Every interaction over this past year (almost) has led me to believe that this Church, our Church, can accomplish anything and everything in the name of Jesus Christ. Amen.

Gratefully,

**David J Brandt**

Interim Council President

# BUILT TO SERVE: STEWARDING GOD'S HOUSE, GROWING OUR MISSION



With deep joy and gratitude, we celebrate a milestone that has been decades in the making: **Bethel's mortgage will be fully paid off in the fall of 2026**. This remarkable achievement is possible only because of the faithfulness, generosity, and shared commitment of our congregation over many years. As we reach this turning point, we have an extraordinary opportunity to look forward with hope and purpose.

As a congregation, we stand on more than 155 years of faithful ministry, shaped by people who invested generously so that God's work could thrive within and far beyond our walls. Today, we are called to do the same.

***Built to Serve, a three-year appeal beginning in 2027***, is an opportunity for our congregation to care for the place we gather, nurture, learn, and worship, while also extending our reach into the world through meaningful mission support.

The name *Bethel* means "House of God," and like any home, ours requires care, attention, and careful stewardship of resources. Major capital needs, most urgently a full roof replacement and upcoming mechanical upgrades, require investments that exceed what the Annual Fund can sustainably support. Addressing these needs ensures that our building remains safe, welcoming, and fully functional for worship, education, community partnerships, and the many ministries that happen here every day.

***Built to Serve invites us to preserve the physical structure that shelters and strengthens our shared life of faith.***

Alongside these capital needs, ***Built to Serve*** includes a focused mission partnership with **El Divino Salvador**, an ELCA congregation in Puerto Rico with whom Bethel already shares a deep connection. In June 2024, members of Bethel served alongside El Divino Salvador, helping prepare their parsonage for renovation into a "hospitality house" that will provide temporary housing for individuals and families in transition within their community. Since that time, El Divino Salvador has had to pause the project due to their own urgent property needs. Through ***Built to Serve***, Bethel plans to direct funds toward completing this ministry, enabling El Divino Salvador to more fully live into their calling of hospitality and service. This partnership reflects a shared belief that strong, welcoming spaces support meaningful ministry.

***By pairing capital improvements with intentional mission support, this initiative reflects the fullness of who Bethel is, a church rooted in worship and active in service.***

As we look ahead, **Built to Serve** will be thoughtfully coordinated with Bethel's regular Fall Stewardship campaign in 2026. The Annual Fund will continue to support ongoing ministry and operations, while **Built to Serve** will focus on clearly defined capital needs and mission investment over a three-year period.

Throughout 2026, you'll see more communication, opportunities for learning, and chances to ask questions about this important effort. As always, we will move forward with transparency, gratitude, and trust in God's guidance.

Bethel has always been a community of generosity, compassion, and purpose. **Built to Serve** is our opportunity to honor that legacy and invest in the future God is building among us.

## STATEMENT OF THE AUDIT COMMITTEE

We, the appointed Audit Committee of Bethel Lutheran Church, have audited the financial records of the following accounts, as of December 31, 2025:

- Annual Fund
- Special Fund
- Endowment Fund
- Payroll Tax Reports
- Bequest Fund
- Pastor's Discretionary Fund
- Mortgage Fund
- Insurance Coverage

The audit consisted of various tests of the receipts, disbursements, payroll, cash management, and handling of contributions and other sources of income as managed by the Business Administrator. The Audit Committee is satisfied with the presentation of the Balance Sheet & Income Statement.

The committee requested the following Business Office actions: Document active auto insurance coverage when a staff member uses their personnel vehicle when performing a church approved activity. A disbursement request form (paper, email or text) should always be attached to the Check receipt. The committee found no other required adjustments to these reports and the related Business Office procedures.



Alan Anderson



Kathy Ferguson



Judy Dokken

# SOCIAL MISSIONS TEAM REPORT

RECIPIENT	AMOUNT
ELCA/LWR	\$32,076.44
Bread for the World	\$2,000.00
Bethel Pastor Emergency Fund	\$1,500.00
Bethel Youth Ray of Life Project	\$2,819.55
Channel One / Mn. Food Share	\$11,743.32
Community Food Response	\$164.00
Christmas Anonymous	\$435.05
ELCA Good Gifts	\$4,597.00
ELCA World Hunger	\$607.50
Family Promise/Interfaith Hospitality Network	\$6,000.00
Food for Kidz	\$16,300.30
Gideons	\$505.00
Good Earth Village	\$4,376.70
Global Health Ministries	\$4,000.00
Global Missions SE MN. Synod	\$4,000.00
Lutheran Disaster Response	\$1,080.00
Lutheran Social Services Youth Center	\$4,250.00
Meals on Wheels	\$607.50
Missionary Support	\$2,000.00
Neighborhood Outreach	\$3,940.00
Puerto Rico/Cristo Rey Church/El Divino Salvador	\$6,000.00
Ronald McD. House Dinner Program	\$5,300.00
Rochester Mission Trip	\$171.00
Salvation Army Food Program	\$6,412.32
Samaritan Bethany Partners	\$1,500.00
Synod Assembly Offering	\$500.00
<b>TOTAL</b>	<b>\$122,885.68</b>

Food for Kidz fill totaling 173,440 meals.

# ADULT EDUCATION TEAM REPORT

The Bethel Education Team and community would like to honor Jim Deutschle, who was the team leader until he recently passed away. Jim had a long history on many Bethel teams and was the heart and sole of adult education at Bethel for many years and will be greatly missed.

The goal of the Adult Education team is to facilitate within the Bethel congregation a deeper and broader understanding of Christian faith and life. To meet this goal, the team plans and coordinates an education program in the areas of: The Bible, Christian Ethics, Christian History, Our Faith in Action, Spiritual Growth, Our Faith in Context, Social Issues, and Health & Wellness. The team also supports other educational activities as opportunities arise.

The Sunday Morning Adult Forum, at 10:30 am in Room 115, is the primary means of meeting these objectives. We try to include speakers from the seven areas of concentration noted above. These speakers include college professors, local speakers with certain expertise, as well as Bethel pastors and members. A brochure describing each forum session is prepared and ready to be distributed on Rally Sunday every year.

The current year presentation topics have included such topics as "Update on Southeastern Minnesota Synod", "Lutheran History from 1500's to Today", "Observations on Israel-Palestine", "Complexity of the Old Testament", "The Book of Revelations", and "Social Media Impacts"

Speaker presentations are recorded and uploaded to the Bethel web site so that members who are not able to attend can view the presentations. You can view the sessions on-line at [www.bethellutheran.com](http://www.bethellutheran.com) under the Education and then the Adult Education Video tabs. Previous video recordings are sorted by topic and presenter. Earlier forums are on DVDs that can be checked out from the cabinet in Room 115.

The major part of the Adult Education team's budget is for speaker honoraria. The remainder of the budget is used for educational materials such as DVDs, as well as coffee and refreshments for attendees. The team also has the use of funds from the Adult Education Endowment Fund to support various educational opportunities.

If anyone has a suggestion for a presenter or a topic, or if you are interested in joining the Adult Education Team, please contact Mark Smith at 507-990-3379 or at [mjsmithdeb@yahoo.com](mailto:mjsmithdeb@yahoo.com). You are invited to attend the Adult Education Forums on Sundays at 10:30 am in Room 115.

Mark Smith

# ENDOWMENT FUND REPORT

## Stewarding Generosity. Advancing Mission.

Thanks to the generosity of past and present Bethel members, the Endowment Fund has become a dependable and vital resource for advancing the mission of our church. Over the past six years, approximately \$315,000 has been distributed from fund earnings, including \$88,854 approved for 2025. These funds have enabled Bethel to support ministries and initiatives that go above and beyond what the annual budget can typically accommodate.

In 2025, the Endowment Fund also helped cover a portion of Bethel Team budget requests that were not funded through the Annual Fund. This marked the first time the Endowment was used in this way and proved to be both successful and impactful. Your continued generosity is truly making a meaningful difference in the life and ministry of Bethel.

On behalf of the Endowment Committee, thank you for the opportunity to serve. The committee remains committed to being thoughtful and caring stewards of the Endowment Fund so that Bethel may continue to grow in generosity, faith, and service well into the future.

If interested in learning more about the Endowment Fund, please contact me or Pastor Anjanette.

**Bruce Remme**  
Endowment Committee Chair

### 2025 Ministry Impact Highlights:

- Key technology upgrades, including phone system replacement and enhanced security cameras and keypad access
- Support for Children's Ministry programs
- Social Missions funding for the Ronald McDonald House dinner program
- Support for the Stewardship Committee thank-you breakfast
- College scholarships for students attending ELCA colleges
- Funding for Adult Education programs
- Support for Confirmation Students' Ray of Life service project
- Mundahl Music Fund support for Fine Arts Series concerts
- Support for Music Ministry hand chimes

### Endowment Fund Financial Summary:

Endowment Fund Value (December 31, 2025): \$2,841,298

Investment Performance (as of November 30, 2025):

- Year-to-Date Return: 12.2%
- Three-Year Average Return: 13.5%

### 2025 Endowment Committee Members:

Pastor Anjanette Bandel	Lead Pastor
AJ Bouquet	Operations
Linda Bonow (Jan – May)	Donor Relations
Brandon Nelsen	Secretary
Terra O'Brien	Council Liaison
Bruce Remme	Chairperson
Ray Johnson	Treasurer
Russ Wiesner	Publicity

# 2025 ENDOWMENT TRACKING

	TEAM	PURPOSE	FUNDS	AMOUNT
January	Communications	Fix Digital Street Sign	Core	\$1,000.00
	Property Team	Replace closer for handicap door	Structure Improvement	\$3,000.00
	Communications	Replace phones	Core	\$6,000.00
	Church Council	Annual Meeting Breakfast	Hirman Fellowship / Core	\$900.00
February	Youth	Lent Meals preparation	Core	\$900.00
	Property Team	Interior Sprinkler Updates	Structure Improvement	\$2,120.00
March	Worship & Music	Hand Chimes	Core	\$1,000.00
April	Adult Ed	Bible Study Guides	Adult Ed	\$100.00
May	Administration	Student Scholarships	Scholarship	\$6,000.00
	Council	Pulpit Supplies	Onkka	\$1,650.00
June	Adult Ed	Bethel Archives	Adult Ed	\$50.00
	Social Missions	Pastor Emergency Fund	Social Missions	\$1,500.00
	Social Missions	Food 4 Kidz Supplement	Social Missions	\$3,500.00
	Social Missions	Ray of Life Units (confirmation project)	Social Missions	\$2,500.00
	Property Team	Maintenance Lift	Structure Improvement	\$3,500.00
	Bethel Fine Arts Series	Support of Concerts	Mundahl Music	\$1,704.95
July				
August	Children's Ministry	Storage Shelves - lower level	Children's Ministry	\$2,500.00
	Children's Ministry	Storage Shelves - PreK - K	Children's Ministry	\$1,600.00
	Council	Rally Day Hospitality	Core	\$400.00
	Communications	New Sanctuary TVs/ Projectors	Core	\$4,400.00

	TEAM	PURPOSE	FUNDS	AMOUNT
September	Membership Ministry	Volunteer and Come & See Guidebooks	Core	\$700.00
	Adult Ed	Picture and Slide Holders - Bethel Archives	Adult Ed	\$100.00
	Stewardship	Commitment Weekend	Spiritual Emphasis	\$1,000.00
	Social Missions	Ronald McDonald House 1st & 3rd Thursday Meals	Social Missions	\$1,600.00
October				
November	Council	Update Cameras/Keypad	Core	\$8,000.00
	Children's Ministry	Angel Costumes	Children's Ministry	\$700.00
December	Social Missions	Ronald McDonald House Dinner Program	Social Missions	\$3,700.00
	Anti-Racism Team	Speaker Sessions & Materials	Adult Ed	\$1,110.00

## ENDOWMENT ACCOUNTS TOTALS

	PRINCIPLE	2025 CONTRIBUTIONS	2025 MARKET VALUE INT & DIV FEES	AVAILABLE USABLE MONEY	DISBURSED	ADJUST-MENT	TOTAL	% OF TOTAL
Adult Education	73,962.54	1,145.00	9,970.27	12,066.26	(5,598.76)	275.91	91,156.97	3.32%
Children's Ministries	202,062.22	25.00	26,826.38	10,157.33	(5,177.86)	707.58	233,722.15	8.19%
Hirman Fellowship	47,407.20	-	6,293.14	2,663.84	(673.81)	168.02	55,511.62	1.93%
Mundahl Music	64,719.06	80.00	8,601.85	2,344.43	(1,704.95)	223.35	73,789.75	2.59%
Onkka Seminary	243,584.43	65.00	32,343.61	48,300.77	(1,650.00)	973.91	321,762.33	11.41%
Scholarship Endowment	308,696.47	-	40,978.38	16,402.11	(6,000.00)	1,086.33	358,905.25	12.55%
Social & Global Missions	183,169.17	-	24,315.07	17,565.15	(12,800.00)	651.55	215,261.10	7.94%
Spiritual Emphasis Fund	65,715.54	-	8,723.51	2,680.22	(1,403.01)	228.41	75,463.98	2.64%
Structural Improvement	304,334.16	-	40,399.30	10,967.16	(10,967.16)	1,047.37	346,034.38	12.18%
Youth Activities	107,671.68	-	14,293.04	3,857.76	-	379.60	125,414.49	4.31%
Undesignated Accounts	807,983.49	17,075.00	109,523.64	44,582.52	(42,878.44)	2,857.97	944,255.70	32.93%
<b>BETHEL ENDOWMENT TOTAL:</b>	<b>2,409,305.96</b>	<b>18,390.00</b>	<b>322,268.19</b>	<b>171,587.55</b>	<b>(88,853.99)</b>	<b>8,600.00</b>	<b>2,841,297.71</b>	<b>100.00%</b>

# FINANCIAL STATEMENT AND BUDGET 12/31/2025

## ASSETS

CURRENT ASSETS	2025	2024
General Checking	333,126	253,284
Special Checking	239,730	151,823
Special Account - Investments	765,010	950,524
Endowment Balance	2,837,899	2,589,643
Pastor's Discretionary Fund	249	1,246
Prepaid Insurance	-	27,641
<b>Total Current Assets</b>	<b>4,176,015</b>	<b>3,974,161</b>

FIXED ASSETS	2025	2024
Property (Insured Value)	30,703,515	18,372,869
Contents (Insured Value)	1,121,804	1,121,804
<b>Total Fixed Assets</b>	<b>31,825,319</b>	<b>19,494,673</b>

<b>TOTAL ASSETS</b>	<b>36,001,334</b>	<b>23,468,834</b>
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## LIABILITIES & EQUITY

LONG TERM LIABILITIES		
Mortgage	192,242	438,414
<b>Total Liabilities</b>	<b>192,242</b>	<b>438,414</b>

EQUITY		
Bethel Equity	35,809,092	23,030,420
<b>Total Equity</b>	<b>35,809,092</b>	<b>23,030,420</b>

<b>TOTAL LIABILITIES + TOTAL EQUITY</b>	<b>36,001,334</b>	<b>23,468,834</b>
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# ANNUAL FUND BUDGET

	2025 BUDGET	2025 ACTUAL	2026 BUDGET
<b>INCOME</b>			
Congregational Contributions	1,250,000	1,276,728	1,310,000
Loose Offering	20,000	22,629	20,000
Rental Fees	75,000	83,075	85,000
Thrivent Choice Donations	10,000	12,095	10,000
Transfer of PY Operations Surplus	-	-	60,000
Transfer of PY Acct Team Balances	-	-	6,744
<b>TOTAL INCOME</b>	<b>1,355,000</b>	<b>1,394,527</b>	<b>1,491,744</b>
<b>BEQUEST FUND</b>			
Estate Gifts	150,000	150,000	12,586
<b>ENDOWMENT FUND - Accounts</b>			
Designated Adult Education	-	-	4,125
Designated Children's Ministry	-	-	5,628
Designated Hirman Fellowship	-	-	1,335
Designated Onkka Seminary	-	-	15,000
Designated Social & Global Missions	-	-	2,750
Designated Spiritual Emphasis	-	-	3,907
Designated Youth Activities	-	-	8,167
Designated Core	-	-	28,166
<b>TOTAL ENDOWMENT</b>	<b>-</b>	<b>-</b>	<b>69,079</b>
<b>TOTAL INCOME</b>	<b>1,505,000</b>	<b>1,544,527</b>	<b>1,573,409</b>
<b>EXPENDITURES</b>			
<b>Missions</b>			
ELCA/LWR	31,250	32,134	32,750
Other Benevolences	3,500	3,500	3,500
<b>TOTAL MISSIONS</b>	<b>34,750</b>	<b>35,634</b>	<b>36,250</b>

	2025 BUDGET	2025 ACTUAL	2026 BUDGET
<b>Teams*</b>			
Adult Education	-	-	4,125
Children's Ministry	-	-	5,628
Christian Caring	-	-	1,700
Communication	-	-	13,316
Fellowship	-	-	2,500
Life & Growth	-	-	4,872
Social Missions	-	-	2,750
Stewardship	-	-	4,200
Worship & Music	-	-	14,850
Youth	-	-	13,850
<b>Total Teams</b>	<b>-</b>	<b>-</b>	<b>67,791</b>
<b>Salaries &amp; Staff Expenses</b>			
Staff Salaries & Benefits**	1,104,819	1,086,671	1,098,657
FICA Allowance	18,266	18,492	18,680
Lay Staff Social Security	58,028	55,117	55,851
Mileage Reimbursements	7,000	6,544	7,000
Personnel Expenses	4,000	3,993	4,200
Continuing Education	6,000	4,336	4,000
Synod Conferences*	-	1,981	5,000
MN Paid Family Leave *NEW*	-	-	4,000
<b>Total Staff Expenses</b>	<b>1,198,113</b>	<b>1,177,133</b>	<b>1,197,388</b>
<b>Office Operating Expenses</b>			
Banking/Accounting Services	15,000	16,280	15,796
Computer Equipment & Expenses	15,000	14,654	9,500
Copy Machine	7,020	6,997	6,750
Office Supplies	5,000	4,938	5,000
Postage	7,000	3,193	5,000
<b>Total Office Operating Expenses</b>	<b>49,020</b>	<b>46,063</b>	<b>42,046</b>

	2025 BUDGET	2025 ACTUAL	2026 BUDGET
<b>Building Operating Expenses</b>			
Electricity & Water	50,000	57,083	58,185
Natural Gas	30,000	15,017	19,500
Telephone Expense	2,262	1,331	760
Waste Removal	7,440	8,161	4,500
Building Maintenance	15,000	13,854	13,000
Building Supplies	6,000	4,495	5,000
Custodial Supplies	5,000	4,710	5,000
Groundskeeping	17,000	11,618	12,000
Bus (Lease & Maintenance)	3,500	3,413	6,000
<b>Total Building Operating Expenses</b>	<b>136,202</b>	<b>119,683</b>	<b>123,945</b>
<b>Insurance</b>			
Church Umbrella Insurance	129,460	91,977	99,448
Worker's Comp	8,888	6,090	6,541
<b>Total Insurance</b>	<b>138,348</b>	<b>98,067</b>	<b>105,989</b>
<b>TOTAL EXPENSES</b>	<b>1,556,433</b>	<b>1,476,580</b>	<b>1,573,409</b>
<b>EXCESS INCOME OVER EXPENSES</b>	<b>(51,433)</b>	<b>67,947</b>	<b>-</b>

## TEAM BUDGET ACCOUNTS

Team	Spec Acct	Endowment	Total Budget	Expenses	Remaining
Adult Ed	-	\$4,275.00	\$4,275.00	\$4,275.00	-
Children's Ministry	\$5,842.14	\$377.86	\$6,220.00	\$6,220.00	-
Christian Caring	\$1,643.99	\$56.01	\$1,700.00	\$125.00	\$1,575.00
Communication	-	\$12,552.00	\$12,552.00	\$12,749.10	(\$197.10)
Fellowship	\$2,130.00	\$370.00	\$2,500.00	\$1,209.75	\$1,290.25
Life & Growth	\$3,572.00	-	\$3,572.00	\$3,474.89	\$97.11
Social Missions	\$2,750.00	-	\$2,750.00	\$2,750.00	-
Stewardship	-	\$4,000.00	\$4,000.00	\$3,263.42	\$736.58
Worship & Music	\$13,350.00	-	\$13,350.00	\$13,350.00	-
Youth	\$13,670.00	-	\$13,670.00	\$10,427.51	\$3,242.49

# 2025 SPECIAL ACCOUNTS

Special Accounts	Begin	Receipts	Disburse	Balance
Adult Education	0	2,534.90	21.13	2,513.77
Beautification Fund	91.38	1,156.26	570.8	676.84
Bethel Fine Arts Series Fund	26,244.53	4,000.00	13,425.19	16,819.34
Building Expenses	950.33	5,684.02	2,876.44	3,757.91
Camp Scholarships	11,549.88	2,742.65	5,000.00	9,292.53
Capital Improvements	13,499.24	8,176.48	13,499.24	8,176.48
Christian Caring	1,643.99	394.1	1,643.99	394.1
Continuing Ed	2,959.55	0	154.57	2,804.98
Equity Fund	0	80,881.65	0	80,881.65
Fellowship	2,130.00	500	2,130.00	500
Food for Kidz	2,579.04	28,779.67	25,500.00	5,858.71
FPU Scholarships	1,346.00	0	0	1,346.00
Interest	18,616.84	1,299.86	19,767.47	149.23
Library	3,408.39	1,994.50	776.82	4,626.07
Life and Growth	4,303.62	1,206.07	3,532.00	1,977.69
Men's Ministry	2,852.96	0	0	2,852.96
Middle School Ministries	6,657.70	10,295.88	12,730.13	4,223.45
Mission Work Trips	3,885.12	2,000.00	0	5,885.12
Neighborhood Outreach	2,182.33	6,423.39	6,310.00	2,295.72
Office Equipment	982.41	3,415.00	1,421.58	2,975.83
Organ	78,767.12	123,261.50	157,581.99	44,446.63
Parish Nurse	1,233.50	0	325	908.5
Prepaid Pledges	273,017.52	99,238.81	172,933.13	199,323.20
Puerto Rico	883.2	0	0	883.2
Social Missions	4,186.28	4,166.45	6,121.26	2,231.47
Thrivent Choice	3,795.00	0	3,795.00	0
Worship & Music	13,881.18	17,394.34	26,014.10	5,261.42
Youth	6,731.43	21,114.99		27,846.42
Youth Fundraising	7,428.41	6,068.18	4,300.71	9,195.88
<b>TOTAL SPECIAL PURPOSE</b>	<b>495,806.95</b>	<b>432,728.70</b>	<b>480,430.55</b>	<b>448,105.10</b>

Pass Through	Begin	Receipts	Disburse	Balance
Misc Pass Through	5,073.11	116,373.69	121,224.20	222.6
Seasonal Offerings	498.19	12,824.65	13,322.84	0
Special Missions Offering	8,224.66	16,346.30	22,101.41	2,469.55
<b>TOTAL PASS-THROUGH</b>	<b>13,795.96</b>	<b>145,544.64</b>	<b>156,648.45</b>	<b>2,692.15</b>
<b>TOTAL FUNDS</b>	<b>509,602.91</b>	<b>578,273.34</b>	<b>637,079.00</b>	<b>450,797.25</b>

2025 Special Account Assets	Begin	Receipts	Disburse	Balance
Alerus CDs	133,152.67	4,503.53	0	137,656.20
Alerus Investment Funds	71,411.16	1,685.73	73,096.89	0
Mission Investment Fund	77,620.25	2,606.40	0	80,226.65
F&M Bequest CDs	668,331.97	271,470.13	450,108.29	489,693.81
F&M Bequest Money Market	2,048.31	255,493.45	200,108.29	57,433.47
<b>TOTALS</b>	<b>952,564.36</b>	<b>535,759.24</b>	<b>723,313.47</b>	<b>765,010.13</b>

## MONTHLY MORTGAGE PAYMENT TRACKING

	Contributions Received	Mortgage Payment	Over/(under)
Jan	\$18,706.69	\$21,289.00	(\$2,582.31)
Feb	\$31,881.86	\$21,289.00	\$10,592.86
Mar	\$32,145.36	\$21,289.00	\$10,856.36
Apr	\$22,495.57	\$21,289.00	\$1,206.57
May	\$22,528.71	\$21,289.00	\$1,239.71
Jun	\$20,457.28	\$21,289.00	(\$831.72)
Jul	\$22,583.69	\$21,289.00	\$1,294.69
Aug	\$22,805.73	\$21,289.00	\$1,516.73
Sep	\$22,742.94	\$21,289.00	\$1,453.94
Oct	\$23,920.89	\$21,289.00	\$2,631.89
Nov	\$19,125.61	\$21,289.00	(\$2,163.39)
Dec	\$21,809.82	\$21,289.00	\$520.82
Total	<b>281,204.15</b>	<b>255,468.00</b>	<b>25,736.15</b>

# BETHEL WOMEN: TREASURER'S REPORT

## ANNUAL REPORT JANUARY 1 TO DECEMBER 31, 2025

Zumbro River Conference Offering	\$300.00
Synod and Synod Convention Offering (Every other year, amount accumulated each year)	\$300.00
Church-wide Convention Offering (Triennial conventions held every three years, amount accumulated each year)	\$300.00
Program Expense (Speakers, Spring Coffee)	\$400.00
Stewardship/Mission (Includes LWR & Mission of Month)	\$17,600.00
Education (Gather Magazine)	\$20.00
Office Expenses (Yearbook, stamps, No Bake mailing)	\$600.00
Bank	\$25.00
Gifts and Memorials	\$100.00
Prayer Shawl (move to budget from end of year missions)	\$1,000.00
Kitchen Supplies/Replacement Fund (new carts, broken appliances, rummage sale white 8 ft tables, extra for 2026 only)	\$2,500.00
Kitchen Fund	\$500.00
National Night Out	\$400.00
Miscellaneous	\$100.00
<b>TOTAL INCOME</b>	<b>\$26,545.00</b>

Pass through accounts:

WELCA Circle General Offering (100%) & Thankoffering (100%)

## 2025 MISSION DONATIONS (JANUARY - OCTOBER)

Bethel Lutheran Church - Families in Need	\$1,000.00
Channel One	\$1,000.00
Crisis Nursery	\$500.00
Cy's Place	\$500.00
Dorothy Day House	\$500.00
ELCA Lutheran Disaster Response - Hurricane Melissa	\$1,500.00
Elder Network	\$500.00
Family Promise Rochester (IHN)	\$1,500.00
Global Health Ministries (Tanzania)	\$500.00
Lutheran World Relief Quilt and Shipping	\$1,500.00
Rochester Youth Resource Center (LINK)	\$1,000.00
MN Adult & Teen Challenge - Women	\$1,000.00
Neighborhood Outreach (NOT)	\$1,000.00
Next Chapter	\$500.00
Salvation Army - Rochester	\$2,000.00
SE MN Area Christians (North America Lutheran Church) Disaster Response	\$1,500.00
Women's Shelter	\$1,000.00
Social Mission Ronald McDonald Meals	\$3,000.00
George Boayue Foundation Global Initiative	\$1,500.00
Can-Do Canines	\$100.00
<b>TOTAL DONATIONS</b>	<b>\$21,600.00</b>

# CHILDREN'S MINISTRY: TREASURER'S REPORT

Sharon Deutschle, Treasurer

ANNUAL REPORT JANUARY 1 TO DECEMBER 31, 2025

Balance on hand, January 1, 2025	\$5,817.31
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## RECEIPTS

Sunday School Registration	\$1,801.80
Sunday School Offering	\$7,474.85
VBS Offerings / Registration	\$2,432.54
Endowment	\$2,112.21
Miscellaneous / Reimbursements	\$1,499.35
Snow Tubing	\$817.40
Donations / Memorials	\$4,058.83
Good Earth Village	\$1,872.00
Wed. Night Pizza	\$4,811.26
<b>TOTAL RECEIPTS</b>	<b>\$26,880.24</b>

## DISBURSEMENTS

### Sunday School

Curriculum	\$749.00
Supplies	\$1,408.35
Background checks	\$247.00
Teacher Appreciation/Workshops	\$500.22
Bibles/Baptismal Books	\$1,729.94
Miscellaneous	\$1,034.59
<b>Total</b>	<b>\$5,669.10</b>

### Vacation Bible School

Curriculum and Supplies	\$3,632.99
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Good Earth Village	\$3,410.62
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### Missions

Family Mission Day	\$456.59
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### Special Costs

Holiday Events/Summer Fun	\$3,518.98
Age-Level Events	\$435.97
Fellowship	\$2,400.70
Snowtubing	\$1,553.46
Endowment	\$1,084.62
Wed. night pizza	\$4,755.94
<b>Total</b>	<b>\$13,749.67</b>

<b>TOTAL DISBURSEMENTS</b>	<b>\$26,918.97</b>
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<b>Balance on Hand, December 31, 2025</b>	<b>\$5,778.58</b>
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# PARISH NURSE / HEALTH CABINET 2025 REPORT

## Blood Pressure Screening

Blood Pressure screenings are offered on the third Sunday of the month in office conference room.

## Parish Nurse Visits

In-person visits continue to be offered and given. Precautions will be in place for the visitor and those who desire to have visitation. We are beginning a program which offers "Friendly Visitors" for the homebound.

## Grief Discussion/Support Groups

Coffee drop-in sessions were offered this year for participants who wanted to connect and share conversations. Pastor Michael and I will be leading sessions in January supporting those who experience grief and loneliness.

## Activities

We'll continue with those activities that have been held and may initiate some new with your feedback.

- **Bethel Blood Donations** – collected by Mayo Clinic Staff's Mobile unit.
- **Summer activities** –the walking group Holy Strollers, the Hiking group, and bicyclists were active. Additionally, bird watching was offered and an introduction to Pickle ball was given. Suggestions for activities are always welcomed as well as participation.

Thank you for supporting me in the role as your Parish Nurse. I'm always open to your suggestions for ways to offer support to our congregation.

Submitted by Jeanne Townsend RN  
Bethel Parish Nurse

## MEMBERSHIP COORDINATOR REPORT

Over the years, I have noted I primarily work with those individuals going through the new member process. This past year has been no different, as the monthly New Member Classes were held and twice a year we welcomed new members to Bethel. Once those individuals have been here for numerous years, Bethel continues to recognize members' years of service with quarterly Membership Anniversary Recognition Weekends. What continues to stand out in all of this, is one of the questions I ask individuals who are going through the new member process is "Why did they join Bethel?". Eighty percent of the time, those individuals will say, "it was because of the welcoming atmosphere I received when I first started attending Bethel".

This feedback fills me with immense pride as a member of Bethel. Our hospitality radiates warmth and kindness, making a lasting impression from the very first visit. This spirit of hospitality doesn't stop at the entrance; it extends throughout the church as members actively engage in various ministries.

I have the honor of working alongside dedicated volunteers such as people who greet newcomers, usher during services, and prepare casseroles for the Women's Shelter. The generosity and kindness displayed by Bethel members are truly invaluable to our community. We need your support to continue this vital work. Everyone is called to serve, and both greeting and ushering present simple yet meaningful volunteer opportunities for all ages. Families can easily participate together, and these roles allow you to serve while attending church. Additionally, making casseroles for the Women's Shelter is a fulfilling activity you can do from home, with the food brought to the church on the second Friday of each month. Join us in making a difference—your involvement is crucial!

If you have any questions about the membership process or volunteering at Bethel, feel free to reach out to me at [kallembach@bethellutheran.com](mailto:kallembach@bethellutheran.com)

Sheri Kallembach, Member Coordinator

# CHILDREN, YOUTH, AND FAMILY (CYF) MINISTRY REPORT

Children, Youth, and Family Ministry at Bethel Lutheran exists to nurture faith across generations—helping children, youth, and families trust that Jesus is present and active in their everyday lives. This past year, I have been deeply grateful for the ways God has been at work through relationships, questions, service, and joy.

As the pastor who supervises and supports our CYF staff, I have the privilege of seeing the heart, creativity, and faith Susan Larson, Krista Lutzi and Kim Hanson bring to this ministry. They lead with care and adaptability, creating spaces where young people are welcomed as they are, encouraged to ask honest questions, and invited to grow in their relationship with God and with one another. Our CYF team extends care and support not only to young people, but to the whole family. We are so blessed by their leadership.

Throughout the year, children were invited to wonder about God through stories, prayer, music, and play. Some of the places this came to life were Sunday School, VBS, Good Earth Village Day Camp and Sunday Fun Days in the Courtyard. Youth were encouraged to explore faith in ways that connect to real life—through conversation, service, leadership, and community. Some of the ways older kids grew in faith were through Reset and Chill and LIFT on Sunday mornings, FIRE Confirmation, confirmation camp at Good Earth Village, Elevate, local service projects like Ronald McDonald House and a youth mission trip to Denver, CO. Milestones in our youth's faith journeys like receiving their first Bibles, learning about generosity, First Communion, Affirmation of Baptism and Senior Sunday were celebrated with learning, joy and blessing in worship.

One of the great gifts of CYF ministry at Bethel is its intergenerational nature. Children and youth are not set apart from the life of the congregation; they are an essential part of it. Young people participated in worship, served alongside adults, and were surrounded by mentors who modeled faith lived out in daily life. Young people led us in prayer, in the GOL worship band, and in collecting the offering. Teens ministered to children as helpers. We saw collaboration between adult teams and confirmation students during service nights like when we assembled lights for Ukraine and when we discussed Jesus' life as depicted in the Chosen movie series during Lent. Families built relationships during pizza nights, Moms and the Message and events like the 80's Dance. These relationships continue to be a powerful way God forms faith within our community.

This year also brought ongoing challenges. Families remain busy, schedules are full, and the needs of children and youth—especially around anxiety, belonging, and hope—are very real. Yet these realities only deepen the importance of the church's steady presence. In a world that often feels uncertain, Bethel continues to be a place where young people hear that they are known, loved, and never alone.

In August, Kari Tollefson's time as Middle School Youth Director came to an end. We are thankful for her ministry to youth and families. Moving forward, our staff model will be a team consisting of a full-time Director of Children's Ministry, a part-time Children's Ministry Assistant, a full-time Director of Youth Ministry (6-12th grade) and a part-time Associate Director of Youth Ministry. The search for the new Associate Director of Youth Ministry will begin in 2026.

I am thankful for the many volunteers, parents, caregivers, and congregation members who support this ministry with their time, prayers, and encouragement. CYF ministry is not the work of a few—it is a shared calling of the whole church.

As we look ahead, we do so with trust in the Holy Spirit, who is already working in the lives of our children, youth, and families. May we continue to be a congregation that listens to young voices, invests in relationships, and joyfully shares the good news of Jesus Christ across generations.

With gratitude,

Pastor Lisa Hawe  
Associate Pastor Generational Ministry

# WORSHIP & MUSIC REPORT

Bethel Lutheran Church continues its long-standing tradition of proclaiming the Gospel through music. Each week, faithful and dedicated volunteers offer their time and God-given talents in service to Christ, enriching our worship and helping the congregation encounter the Word through song. Music remains a vital part of our shared worship life, uniting hearts and voices in praise, prayer, and proclamation.

Our music ministry is blessed with a wide variety of ensembles that serve regularly in worship, including: Chancel Choir, Blessings, Sing for Joy, Men's Quartet, Cherubs, Choristers, Bethel Ensemble, Bethel Ringers, GoL Worship Leaders/Band, and Bethel Brass. Together, these groups represent all ages and stages of faith, reflecting the richness and diversity of our congregation.

Each ensemble rehearses faithfully throughout the year, preparing musical offerings that support the liturgy and deepen the message of each service. The Chancel Choir continues to provide weekly leadership in worship, while Bethel Brass, Choristers, Blessings, Sing for Joy, Bethel Ringers, and Bethel Ensemble offer music at least once each month. Our youngest members, the Cherubs and Choristers, rehearse weekly and joyfully share their music as they are ready, nurturing both faith and musical growth from an early age.

## Concerts and Special Events

In 2025, the music department presented two major concerts that showcased our ensembles and proclaimed the Gospel beyond regular worship services. The Spring Concert, "*It Is Well With My Soul*," was held on May 21, and the Christmas Concert, "*In the Manger*," took place on December 10. Each concert was thoughtfully planned, weaving together scripture, narration, and music to tell the story of God's faithfulness and redeeming love. Narrators helped guide listeners through biblical themes, allowing the message of Christ to be clearly heard through both word and song.

A significant highlight of the year was the dedication concert celebrating the completion of our Antiphonal Organ and Console on Sunday, October 5. Internationally known organist Paul Fey demonstrated the expanded capabilities of the instrument to a full and appreciative audience. This remarkable project was made possible through the generous and heartfelt gift of Cindy Smith, given in loving memory of her late husband and mother. Her generosity has created a lasting legacy that will bless worship at Bethel for generations to come.

## Leadership and Volunteers

Our music ministry is strengthened by exceptional leadership and faithful volunteers. Gary Thorn continues to provide outstanding direction for the Bethel Ringers, guiding the ensemble with dedication and musical excellence. Terri Wehrman's leadership of the Choristers remains a blessing as she faithfully nurtures the faith and musical growth of our children through weekly rehearsals and regular worship offerings. Ann Okins has been a tremendous gift to the Cherub Choir and the newly formed youth orchestra, lovingly guiding our youngest musicians. Merle Savage continues to inspire and lead the Bethel Brass Ensemble, which faithfully supports congregational singing and worship each month.

We are also deeply grateful for our pastoral staff, who thoughtfully shape meaningful worship throughout the year, especially during the seasons of Easter and Christmas. During these sacred times, the music ministry played an essential role in proclaiming the joy of Christ's Resurrection and the wonder of His birth. Our head organist, Jim Bahler, continues to provide invaluable leadership, contributing to the beauty, reverence, and theological depth of our worship services.

### **Summer and Special Offerings**

Throughout the summer months, worship was enriched by special musical offerings shared by members of the congregation. The Chancel Choir also reconvened once each month during June, July, and August to continue offering leadership in worship through song.

On July 29, Bethel hosted a *Concert in the Courtyard*, featuring vocalist Mary Lieser in a "Tribute to the Carpenters." This event brought together community musicians and welcomed a large gathering of attendees, offering fellowship, music, and outreach beyond our sanctuary walls. The evening concluded with root beer floats prepared by the Stewardship Team, adding to the sense of community and hospitality.

### **Looking Ahead**

It is truly an honor and privilege to serve alongside such devoted and talented individuals in the music ministry at Bethel Lutheran Church. As we continue to bring scripture to life through music, we remain committed to supporting worship that glorifies God and strengthens faith. I am deeply grateful for the continued encouragement and support of our congregation and staff, and I look forward with excitement and hope to the year ahead.

In closing, I extend my sincere thanks to every member of the Bethel music ministry for their faithfulness, generosity, and passion. Through your service, we continue to uplift our congregation and proclaim the good news of Jesus Christ through the gift of music.

Sincerely,

**Brock A. Besse**  
Director of Music Ministry  
Bethel Lutheran Church

# YOUNG IN SPIRIT TREASURER'S REPORT

Carol Lamberg, Treasurer

Beginning Balance, January 1, 2025	\$0
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## Income

Transfer from Wells Fargo	\$3,369.21
Transfer from old Checking Account	\$475.70
Meals sold	\$8,350.00
Lenten Meals	\$520.00
Interest on Account	\$9.00
Miscellaneous	\$0.41
Reimburse for Paper Statement	\$5.00
Memorial	\$225.00
<b>TOTAL INCOME</b>	<b>\$12,955.09</b>

## Disbursements

Gleason Catering	\$6,214.86
Honorariums	\$975.00
Reimbursements / Decorations	\$224.41
Reimb. Meal not Received	\$17.00
Chg. for Paper Statement	\$5.00
Delila's Catering	\$1,482.37
<b>Total Disbursements</b>	<b>\$8,918.65</b>

Balance in Checking Account, December 31, 2025	\$4,036.45
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# ANNUAL MEETING NOMINATIONS

## OPEN COUNCIL POSITIONS:

### **PRESIDENT (1 yr term, 2026-2027)**

*(Completing a 2-year term. David Brandt served as interim from April 2025-present)*

- Susanne Skree (1st term)

### **VICE PRESIDENT (2 yr term, 2026-2028)**

- Jordan Anderson (1st term)

### **SECRETARY (2 yr term, 2026-2028)**

- Jeff Vomhof (1st term)

### **CHRISTIAN EDUCATION BOARD REPRESENTATIVE**

#### **(3 yr term, 2026-2029)**

- Jodi Dettmann (1st term)

### **WORSHIP AND MUSIC BOARD REPRESENTATIVE**

#### **(3 yr term, 2026-2029)**

- Dave Gross (1st term)

## OPEN POSITIONS FOR ELECTED TEAMS:

### **PERSONNEL TEAM (3 yr term, 2026-2029)**

- McKinsey Goodenberger (1st term)
- Norman Turner (2nd term)

### **ENDOWMENT TEAM (3 yr term—2026-2029)**

- Todd Swenson (1st term)
- Jason LaPlante (1st Term- 2 yrs to complete Linda Bonow's 3-year term)
- AJ Bouquet (2nd term)
- Ray Johnson (1st Term- 2 yrs to complete Dave Turner's term)

### **COLUMBIARIUM BOARD (3 yr term, 2026-2029)**

- Steve Milburn (1st term)

### **NOMINATING TEAM (2 yr term, 2026-2028)**

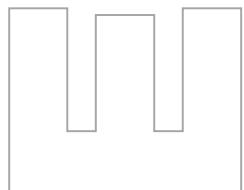
- Gary Kleist (1st term)
- Kathy Bolin (1st term)

## SYNOD ASSEMBLY VOTING MEMBERS

**(Saturday, May 2nd, 2026, Mankato, MN)**

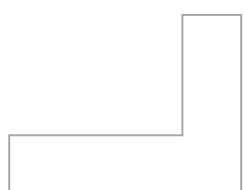
### **Male**

- Mark Smith
- Jim Bahler
- OPEN
- OPEN



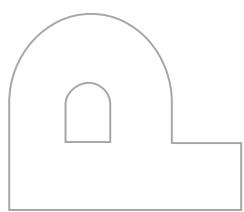
### **Female**

- Deb Smith
- Cindy Bahler
- Krista Lutzi
- OPEN



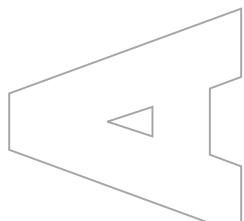
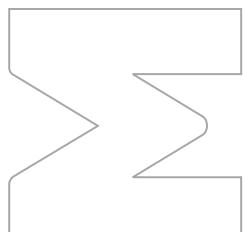
### **Youth**

- OPEN
- OPEN



### **Alternates**

- Claudia Koerner
- Bob Koerner
- OPEN
- OPEN





**BETHEL**  
LUTHERAN CHURCH



**venmo**

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