



ST. MARK'S EVANGELICAL LUTHERAN CHURCH

2020 Annual Report

For the January 31, 2021 Meeting of the Congregation

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St. Mark's Strategic Plan 2020 Update

God's Mission for St. Marks:

Celebrating God's love and forgiveness, we serve others.

We welcome everyone to St. Mark's Lutheran Church, where individuals and families can grow in their relationship with Jesus and one another through a variety of worship styles, ministries and service.

God's Ideal Vision for St. Marks:

Following Jesus' example we feed the hungry, clothe the naked, welcome the stranger, nurse the sick, and visit the imprisoned as we see Jesus in the faces of those we serve.

Living Our Core Values:

We strive to model our Core Values in our day-to-day behavior, both within St. Marks and in our daily lives. When we fall short, we pray for God's divine intervention and support to help us remain true to our highest and best selves.

PRAYER

- We pray for guidance from God. Prayer brings us closer to God. God promises to answer.
- We pray for each other and for those in need within and outside the walls.
- We pray with thankfulness.
- We promise to listen – prayer is conversation.

ACCESSIBILITY

- We promise that all will have access to worship.
- We promise to remove barriers and project invitation and welcome.
- We promise to step out in faith with openness to what God wants us to be and acceptance of the diversity of cultures and people.

SERVICE

- We promise to develop and/or support Christian-based and other service/support organizations to achieve our 2020 vision.
- We promise to support the needs of one another just as we support those outside our walls.
- We promise to keep our doors open to all in need and share what we have.

COMMUNICATION

- We promise to listen to all with understanding, grace and patience.
- We promise to use all communication methods to share the gospel with others and all our members.
- We promise to use a variety of communication methods to connect with, inform, and educate our members, guests, and the larger community.

EDUCATION

- We share what we have learned about Christ and His redeeming love with others.

- We offer education opportunities to teach and learn about Jesus through worship, music and teaching, Bible study, Sunday school, confirmation classes, youth programs and outreach activities.

WORSHIP

- We provide convenient, relevant, meaningful worship experiences that appeal to the broader community and to the diverse members of our congregation.
- Our worship engages the spirit, reveals the truth, celebrates through music and song, and prepares us to share God's message of love and forgiveness.
- We create worship opportunities that are inclusive, multi-generational and engaging for youth.

YOUTH

- We promise to intentionally provide a safe environment to learn about and seek God through relevant and age appropriate opportunities to worship, serve and learn.

HEALTHY RELATIONSHIPS

- Our words and actions build each other up, encourage and support each other.
- We practice empathy and forgiveness.
- We encourage openness, honesty and transparency.

ST. MARK'S EVANGELICAL LUTHERAN CHURCH
January 31, 2021 Annual Meeting of the Congregation

AGENDA

Call to Order

Opening Devotion and Prayer

Mission & Vision of St. Mark's

Agenda Review for the January 31, 2021 Annual Meeting

Check for Quorum of 35 members

Approve of Minutes of Congregational Meetings

- January 26, 2020 Annual Meeting
- Special Congregational Meeting, September 6, 2020

Approve 2021 Budgets

- 2021 Budget
- 2021 Memorial Endowment Budget

Election of Congregational Representatives

- Candidates for 2021 Church Council
- Candidates for the 2021 Legacy Committee
- Candidates for 2021 Nominating Committee
- Lay Representatives for the 2021 Pacifica Synod Conference

Guiding Document Revisions

- Vote on Adoption of 2021 Constitution in alignment with ELCA Model Constitution
- Vote on Ratification of an Amendment to our Articles of Incorporation that are filed with the State of California, as recommended by the state of California and our member Counsel, Dick Bolin

Reports:

- Pastor Karla Halvorson – Pastoral Report
- Pastor Alicia Saenz – Pastoral Report
- Sheri Barker – Church Council
 - Thank you to retiring Council Members: Sherri Coughlin & Diane Wages
- Property – Bob Lechner

Closing Prayer – The Lord's Prayer

ANNUAL MEETING MINUTES

Approval pending January 2021
St. Mark's Evangelical Lutheran Church
January 26, 2020

President Robert (Bob) Lechner called the 66th Annual Congregational Meeting to order at 10:25 a.m. President Lechner acknowledged that a quorum of 35 members was present and a sign-in sheet was circulated to record the 71 members in attendance. Pastor Karin Boye led the congregation in an opening prayer and Spanish language minister Alicia Saenz translated key points of the meeting for the Hispanic members of the congregation.

Approval of the Minutes: President Lechner asked for a motion to accept the minutes of the January 27, 2019 Annual Meeting. **Motion to approve the January 27, 2019 minutes of the Annual Meeting was made by Herb Geier, seconded by Billy Cox, and unanimously approved.**

Election of the 2020 Church Council: Continuing members: Bob Lechner, Diane Wages, Sherri Coughlin. Michael Marquez, Freddie Lizarraga, Sheri Barker and Rachel Perez were elected as new members. **Motion to approve the 2020 Church Council as nominated was made by Ann Larsen, seconded by Roz Nelson and unanimously approved.**

Election of 2020 Legacy Committee: The Legacy Committee consisting of Meredith McCall, Chris Lewis, Marcia Salvestrini, Rachel Perez and Karl Larsen were elected. **Motion to approve the Legacy Committee as nominated was made by Roz Nelson, seconded by Bob Lechner and unanimously approved.**

Election of 2021 Nominating Committee: The 2021 Nominating Committee consisting of Roz Nelson, Diane Wages, Bob Lechner, Dorothy Geier and Laura Marquez were elected. **Motion to approve the 2021 Nominating Committee as nominated was made by Audrey Voight, seconded by Herb Geier and unanimously approved.**

Election of Lay Representatives for 2020 Pacifica Synod Assembly, May 28-30, 2020 at California Lutheran University, Thousand Oaks, CA. President Lechner requested a volunteer to represent St. Marks. **Herb and Dorothy Geier volunteered to participate on behalf of St. Marks.**

Presentation of 2020 Budget: An amended 2019 Balance Sheet and Proposed Budget was handed out to the congregation. Diane Wages presented the 2019 Balance Sheet and explained the components.

The only difference between the 2020 Proposed Budget that was included in the Annual Report and the one approved by the Congregation in this meeting is the addition of the Independent Worship Technician which was accidentally left off the version shared with members in the Annual Report.

Reserve Accounts: Diane explained that the new Balance Sheet format shows the Reserve Accounts that were established in 2019 for Facilities (Buildings & Grounds), Pastoral Call (support for the Call Committee's needs), Debt Service, and Money Market reserve. These funds represent designated savings to be drawn down as needed for each area of concern. These Reserves will not show up on the Profit and Loss statements.

Since the Reserve accounts are savings for specific purposes, it is important that the congregation monitor these accounts and strive to replenish the accounts as they are drawn down. To assist with this matter,

Church Council has approved that any excess income at the end of a year be transferred to one of the savings accounts to offset expenditures. \$7,934 will be transferred to the Facilities Reserve to assist with the anticipated roofing project for the outbuildings in 2020.

Designated Funds: Diane pointed out that the \$3905 in the Project Hand account represents funds given by the congregation. These funds are drawn down periodically by Project Hand to buy groceries.

Long Term Liabilities: Diane noted that the Revitalization Loan is finally below \$300,000. This is important because, for the first time, the majority of our payments will be applied to the principal rather than interest.

Proposed Budget: The 2020 Proposed budget was presented against the historical data from 2018 and 2019. Diane noted that the 2018 Actuals show how generous the congregation was in helping rebuild the financial foundation for St. Marks. We were not paying for a pastor or an office assistant, so we had a net income of \$144,882 with a positive cash flow of \$104,753 for the year. We were able to stabilize the church through the dedicated efforts of the members both financially and through their unselfish volunteer efforts.

The 2019 income was less, as anticipated, than 2018 because many members caught up on postponed giving or assisted with the Adopt-a-Bill campaign during 2018. Both spending and income were below expectations, so we ended the year with a net cash flow for the second year in a row. The 2020 proposed Budget estimates total income at \$320,900 reflecting an increase of only \$825 over 2019.

Pastoral Salary: Since we don't know exactly what we will need for our new Settled Pastor's all-inclusive salary, the Budget Committee (comprised of Diane Wages, Diane Nissen, and Laura Ortiz) used Synod input to arrive at an estimated \$100,000 total package for a new pastor. This may need to be modified when the Call Committee selects a potential candidate and begins negotiations.

Staff Salaries: The Budget Committee has reduced staff salaries slightly because staff did not fully utilize their budgeted hours in 2019. Each staff member has a maximum annual salary budgeted in parentheses after the position designation.

Other Major Category Notes:

- Administrative Expenses are anticipated to remain stable in 2020.
- Building Maintenance was decreased to \$5,000 in 2020. This is in anticipation that the majority of the maintenance will be major projects and be appropriately drawn from the Facility Reserve Fund.
- The congregation has returned to paying the full budgeted Synod Benevolence in 2019. The 2020 budget reflects a \$750 increase in Benevolence.
- A new line item was added in the 2020 budget: \$1,000 for Mission. During the Transition Team potlucks with the congregation, the discussion was begun about making St. Marks a mission church. Although this Mission has not been fully defined, the Budget Committee wanted to ensure there is a budget item to support the new Mission focus.
- Dianne Nissan pointed out that "a budget is not a spending plan. It is our best guess about income and expenditures." We may need to adjust these estimates as the year progresses, depending on the month-to-month totals. Church Council and the Budget Committee will continue to monitor our progress.

Diane Wages ended her budget presentation by thanking the congregation for being so generous with time, talent and money. Together, through our individual and collective gifts, we have kept St. Marks alive and working well.

Motion to Adopt the 2020 Budget as presented was made by Chris Lewis, seconded by George Stallard, and unanimously approved.

Other Business:

Questions about St. Marks: Bob Lechner encouraged members to come to Church Council (either at a meeting or individually) with any question or concern about St. Marks. If you choose to attend a Council Meeting, you will be first on the agenda so you can ask your question, make a suggestion or provide other input, and then you can be on your way.

Flickering Lights in the Sanctuary: Concern was expressed about the flickering lights in the Sanctuary. At first, just the choir lights were flickering and that problem was solved by turning up the amps that feed the lights. The Property Committee will investigate further and make a recommendation to Church Council regarding resolution of the problem.

Legacy Committee By-Laws: Marcia Salvestrini asked the congregation to approve the new By-Laws for the Legacy Committee. **Ann Larsen moved to approve the new By-Laws, George Stallard seconded the motion, and the congregation voted unanimously to approve.**

In closing, President Bob Lechner thanked the many volunteers who serve St. Marks every day, for example: The Altar Committee, the Transition Team, Master Gardener Kyra Petrin, Ann & Karl Larsen and the coffee volunteers, and the many people who show up mid-week and on weekends to assist with property maintenance and a myriad of other unknown, but critical, tasks that keep St. Marks moving forward.

Motion to Adjourn was made by Bob Petrin, seconded by Ann Larsen and unanimously approved. The meeting was adjourned at 11:14 a.m.

**SPECIAL MEETING OF THE CONGREGATION
St. Mark's Evangelical Lutheran Church
JANUARY 26, 2020**

President Bob Lechner called the Special Meeting of the Congregation to order at 11:15 a.m.

The purpose of this meeting was to elect a second Alternate member for the Call Committee to represent the voice of our Hispanic members in the Call process. Gabby Gutierrez has volunteered to serve in this capacity on the Call Committee.

The motion to approve Gabby Gutierrez as second Alternate to the Call Committee was made by Billy Cox, seconded by Dick Bolin and unanimously approved by the congregation.

Motion to Adjourn the Special Congregational Meeting was made by Bob Petrin, seconded by Sheri Barker and unanimously approved by the congregation. The meeting was adjourned at 11:17 a.m.

Respectfully Submitted,
Sheridan (Sheri) Barker (substitute secretary)

CONGREGATIONAL MEETING

10:00 AM, Sunday, September 6, 2020

Via Zoom or in-person in Jacobson Hall

Join Zoom Meeting:

<https://us02web.zoom.us/j/88188021551?pwd=eEY1ZlI3ZUZmU0lsaVhtL1NtMzFyZz09>

Meeting ID: 881 8802 1551 Passcode: 637035

Or CALL IN to Participate: 1 –(669) 900 9128 (long distance charges may apply)

Guest: Bishop Andy Taylor

Host: Sheri Barker, Church Council President

VOTE: Requires a paper ballot for each member to vote.

- All ballots must be turned in to Jacobson Hall by 3:00 PM on Sunday or to Church Office between 8:00 AM -2:00 PM on Monday.
- You may call Sheri Barker (619) 208-2507 to request ballot pick-up from your home.

Meeting Minutes

Call to Order: 10:01am

In Person attendance: 28

On-line- Zoom meeting attendance: 28

Opening Prayer: Bishop Andy Taylor

Words of Greeting: Bishop Taylor

Consideration of Motion to Call Pastor Karla Halvorson to be our new settled Pastor.

Motion: Herb Geier

Second: Ben Valeu

Discussion: None

Mark Ballot: Approve or Disapprove calling Pastor Karla to St. Mark's

Consideration of Motion to Approve Compensation Package for Pastor Karla Halvorson.

Motion: Dick Bolin

Second: Ann Larsen

Discussion: None

Mark Ballot: Approve or Disapprove negotiated Compensation Package for Pastor Karla

- The vote was taken by Secret Ballot
- Our constitution requires a 2/3 Affirmative Vote to Call Pastor Karla, and a majority vote to approve the Compensation Package.
- If Pastor Karla receives a 2/3 affirmative vote or better, we will then send an official Letter of Call to her that has been signed by your Council President, Council Secretary, and the Bishop. When Pastor Karla signs that letter of Call, the process is complete.
- Pastor Karla has requested a November 1 start date if she is selected by the congregation.

Closing Prayer: Sheri Barker

Meeting Adjourned: 10:26am

Submitted by Rachael Perez

St. Mark's Congregational Council Report 2020

An Epic Year: This has been a year we will all remember . . . the year when COVID-19 put the world into lock-down for months at a time; the year when St. Mark's re-ignited and owned our Mission *Celebrating God's Love and Forgiveness, We Serve Others*; the year when we stopped "going to church" and started "being the church"; and the year we called a new settled Pastor to lead and help us be better at being the church in the community.

Learning to Be the Church: This was a year of many challenges--challenges that in every case also brought new blessings to us. We realized that it took each one of us to "be the church" and to minister and care for each other and our neighbors. We each contributed in one way or another, whether it was through weekly calls, sending texts, cards and messages to encourage others, delivering groceries, running errands or praying for those on the prayer list . . . we worked to keep this community of believers together, and feeling cared for, in one of the toughest years in the last century.

With Heartfelt Gratitude: As Council President during this landmark year, I finish this year with joy in my heart and a new gratitude for the individual members of St. Mark's. You have demonstrated abundant generosity, flexibility, and patience as we faced the changing tides of 2020 together. This continues to be one of the most generous communities I have ever experienced, as demonstrated by your gifts of time, talent and money that kept current ministries alive and expanded into new ministries as the year evolved.

Unparalleled Leadership: I would especially like to thank Church Council--Sherri Coughlin, Diane Flint-Wages, Bob Lechner, Freddie Lacarra, Michael Marquez, Rachael Perez, and Pastor Alicia—for your hard work and dedication to St. Mark's. I sincerely appreciate your rapid response to the frequent emergency emails, for making time for urgent meetings, for your enthusiastic volunteer support for the various projects we have initiated this year, and for your evident and consistent commitment to helping St. Mark's survive and then thrive during this strange and challenging year! I am honored and humbled by your support and love for St. Mark's.

New Beginnings:

This was a year of many firsts for St. Mark's . . .

- Weekly online worship services in English and Spanish
- Weekly email newsletter and mailed newsletter to those without email
- Virtual congregational meetings & preparation via ZOOM: Verizon Cell Tower Lease sale and the congregational meeting to call a new settled pastor
- Our first Senior Pastor who is a woman, Pastor Karla, began November 2, 2020.
- Bi-lingual banners to inform and engage the community
- Three grants applied for from the ELCA, two received to date in a total of \$2,000
- Applied for federal Paycheck Protection Program loan to protect employee salaries
- Monthly drive-thru Communion events in November and December. Each included a community outreach component, self-serve communion cups, a purpose for the congregation to participate, and a small gift for each participant. An estimated 75 people participated in the December event, not including approximately 20 volunteers.

Maintenance and Growth:

And a year of many other accomplishments . . .

- Raised funds and re-roofed the upper campus, replaced and added gutters, repaired and repainted fascia and all outside doors.
- Re-keyed the sanctuary to eliminate homeless sleeping in the building.
- Deep cleaned several major storage areas and eliminated resident mice and rats.
- Sold the Verizon Cell Tower Lease to TowerPoint in exchange for \$375,000. This paid off the \$285,000 balance on the sanctuary renovation mortgage and decreased monthly expenses by \$2,634, as well as leaving a \$100,000 reserve for a new mission project.
- Tented Jacobson Hall to kill termites.
- Hired multi-talented Sandra Aguilar to be our new Administrative Assistant.
- Major repairs to sewer pipes between the sanctuary and the street.
- Maintained open communication with tenants to ensure COVID-safe environments for employees and guests on campus.
- Began investigation to eliminate blockage in sanctuary downspout that causes rain run-off to pool at the entrance to the lower level.

No one can say this year has been dull and that we have simply “stayed the course.” As we move into 2021, it is my fervent prayer that we see the end to this pandemic and a return to in-person worship, Bible Study and ministry. I look forward to new ideas about how we can better serve the community from the Campus Vision Task Force, the emergence of new community outreach events, and the transition from online to in-person worship that draws new people to participate in our worship services and varied ministries.

Yours in Christ,
 Sheri Barker, Council President

A Closing Prayer for St. Mark’s:

Heavenly Father, we give thanks and praise for the abundance we have experienced, and for your consistent presence in all that we have done in 2020. We give thanks for the new people we have reached, and for those whom we have re-engaged through our online, member-care and quilt ministries. We praise you for Pastor Karin Boye who led us boldly through the Transition process, Pastor Dan Cole who lovingly supported us during the Call process, and now for Pastor Karla Jerpseth Halvorson, whom you have Called to lead us into the future of ministry from our little corner of the world in Chula Vista. We are humbled by your power and might, and we kneel at your feet with thanksgiving as we prepare for another year of love and service in your name.

Gracious God, grant us peace and comfort as we face another entirely unknowable year, knowing every moment that You Are Still in Charge. Help us learn to hear your call more clearly, to share your message more confidently, and to be courageous enough to expand our ministries in new and unexpected ways as you lead us into 2021 and beyond.

In the name of Jesus Christ we pray,
 AMEN

2020 Annual Report of Pastor Karla Halvorson

"Every time I think of you, I thank God for you. I have joy in my heart every time I ask God to help you. I thank God for the joy we share in telling the good news from the very first day until now." Philippians 1:3-5

One word describes how I feel about St. Mark's Lutheran Church. Respect.

I have a profound and growing respect for every one of you. I am continually pleasantly surprised by the integrity, intelligence, dedication of each of you and your individual and corporate seeking of God's Will.

This report is a report about what I have witnessed and a bit about what we've done together these past 2.5 months.

My greatest thanks to all to work so diligently bring beauty and order St Mark's Lutheran Church. Working with Pastor Alicia is a joy. Her reputation proceeds her. She is known in Pacifica Synod as gracious, hardworking, and a willing partner. It is what she said about you, the people of St. Mark's, that made me want to be among you. Pastor Alicia is always praying for you, looking out for your best interest, working to bridge our two languages and cultures. She has my deepest respect. Please commit to praying for her and myself as your pastors.

There is a lot of work that goes into streaming the Sunday morning services, relaying the information in English and Spanish, sending weekly and monthly newsletters, and working out technical glitches. Sheri and Dave Barker, Deb Lechner, Andrew Vargas, and behind the scenes Sandra Aguilar and Gaby Gutierrez are an amazing team. Thank you all!

Many administrative tasks have been cared for by Dr. Sheri Barker. We are beyond blessed to have her as a leader of this congregation. She and I spend a lot of time discussing and dreaming about where God will lead St. Mark's.

I met Roz Nelson and learned about our prayer quilt ministry on my first day. I was very impressed with the mission of this ministry, which is to cover and surround people with prayer and God's love. I have given two prayer quilts to people in my own life and they were grateful. We were able to have one Bible study/ "Get to know you" time before Covid prevented this, but we will meet again! I look forward to getting to know you better.

I am very grateful for the prayer chain emails from Ruby Hultenius. As I read the email, I find I am already praying. They are always beautifully written. Thank you, everyone, for sending in your prayer requests and allowing others to pray with you. Thank you, Deb Lechner and others, for keeping us posted on the prayer needs of this congregation.

It is so good to enjoy this beautiful campus. Kyra Petrin guides and leads campus beautification with kindness and wisdom. Come and join us if you like to get your hands dirty and have some safely distanced fellowship! The area around the office is particularly lovely.

I am grateful to all who work with member care and outreach to members, led by Dorothy Geier. These months of distancing and isolation have been hard on everyone. We understand that reaching out can be hard as Covid drags on. We also invite new people to join this effort, so that everyone in this congregation

feel connected and cared for. If you have not received a call from me yet, please call, email or text me. Pastor.stmarkscv@gmail.com OR 858-442-6761.

Ms. Melissa Hernandez has faithfully kept Children's Ministry going through this pandemic. She and I work closely to continue to meet the needs of children and families in our congregation. If you would like to help with Children's Ministry, please let Melissa or me know.

We also continue our Confirmation classes for those in grades 6-8 (or older). We meet 2x/ month on Zoom with the youth and pastors of First Lutheran Church Vista and San Marcos Lutheran. We have had 3 youth from St. Mark's join us!

We planned to meet for an all-family/ youth beach cleanup and other youth events before this was forbidden. All things are simply postponed, and we will enjoy all these things in the coming year.

The Altar Ministry led by Ann Larsen and friends demonstrates both a keen eye and devotion. During Advent, Ann and her husband moved the Advent wreath weekly for our mid-week services and created the warm glow with Chrismons, tree, wreath, flowers and banners to help you remember that the Christ child is with us.

Your treasurer, Diane Wages and the budget committee have thoroughly examined each part of the budget leading us to financial stability and mission-mindedness. It has been a joy to work with these open and kind members. Your legacy committee works harmoniously, using best practices and principles. I have seen the effects of your transparency, led by President Sheri Barker and your executive committee, in the sale of the cell tower, sharing information and receiving feedback, and making sure every voice is heard. Rachael Perez does a wonderful job as secretary for both Council and the Legacy committee. Thank you to our Constitutional experts, Diane Nissen, Herb Geier and Sheri Barker.

You all will be the benefactors of this attention to detail this month as you receive these annual reports, attend the question-and-answer time on Jan 24, and annual meeting and drive thru on Jan 31.

Preparing and leading worship with Jason Chase is an unexpected gift. You told me about his talents and years of experience, but I did not comprehend his level of talent until now. Jason is yet another example of someone freely sharing his talents in service to God and the people of St. Mark's. As a bonus, our voices blend quite well! Thank you, Jason, and Spanish Ministry Music Team (Gabe, Manuel, Gloria, Laura, Abraham) for your service to God and this congregation. It is a joy to worship with you.

Our office is clean, disinfected, and becoming more efficient day by day. Sandra Aguilar, Margarita Alvarez, Bobb Briggs, Pastor Alicia and myself are meeting regularly to become an efficient team, support and pray for one another. Special thanks to Sandra Aguilar for her skills as interpreter and executive assistant.

Thank you everyone who comes to the on-line Bible studies. We're still working out the best way to do this, (moving now to a new platform, Google Meet). We enjoy hearing the Word of God, praying for one another, and delving deeper into the meaning of God's promises. Please give me feedback about what works best for you. We attempted several in-person events, but they became quite challenging. When we can return to indoor gatherings, we will find a way to safely meet in person.

Your council and other volunteers stepped up immediately to form the Safe Re-opening Task Force. With the help of volunteer attorney Dick Bolin and co-chaired by Deb Lechner and myself, we were able to pull together a plan for in-person worship and safety check list in English, Spanish and Korean. We had to make some hard

decisions as the virus spread. We will welcome everyone back as soon as it is safe to do so. Everything we do, we do out of love for our neighbor and those most vulnerable among us.

We hope you enjoy the drive-through Holy Communion. These are open to anyone, regardless of background, belief, or church membership. We plan to continue these monthly until we can safely meet together for worship. Thanks especially to council members, musicians and staff for the extra effort to make it festive. Be sure to check out the photos on the FB page- it was as much fun as it looked!

Lutheran Social Services- We love having Danny and Gabby as our neighbors with the Upward Bound and Talent Search as well as Project Hand Johnny and Enrique. It has been good to get to know them. Gabby has invited me to meet (virtually) other organizations and community leaders.

I also had the good fortune to meet leaders of Glory Chinese Church and Areudaum Korean congregations. Since I'm here most of Sunday, I get to hear worship in English, Spanish, Korean and on one particular day, Chinese. Sounds a lot like heaven!

Additional thanks to steady volunteers, willing participants, and for your on-going faithful financial support of the mission and ministries of St. Mark's. It really is an exciting time to be here. God is doing some incredible behind-the-scenes work!

Upcoming Events and Anticipations

We are on the brink of some wonderful things. You are a vital part of this. Here is what I hope you will agree to and focus on in 2021:

ENJOY! The message I keep receiving from God is that I am to enjoy you! We, the people of St. Mark's Lutheran are to enjoy each other. What a wonderful grace-filled message! We are to enjoy our conversations, enjoy the many talents surrounding us, and enjoy discovering what God is doing among us, and allow God to do for us what we cannot do for ourselves.

Pray. The prayer is simple, "Thy Will Be Done", and it applies to every aspect of life here at St. Mark's Lutheran and the community surrounding us. Pray for Pastor Alicia and me, for the incoming Council, for the staff and for the new taskforces forming.

Keep inviting people. Invite your friends, family, kids, grandkids, extended family to worship with us and come to our drive-through events. We invite people so that they can have an encounter with God. Together we will do what we can to make each event both purposeful and fun.

Prepare yourself for new people coming to St. Mark's. If we build it, they will come. I have absolutely no doubt that when Covid is over and we can re-open for in-person worship, we will have visitors, including kids, seniors, families, single adults and young couples. We will have all sorts of people from all walks of life, all who are come seeking God. How do you feel about this? Excited? Skeptical? Afraid? These emotions are totally normal. If we can prepare now to make room in our hearts, minds, and pews for those who are new, we will be much more prepared when it happens. I invite you to have an honest conversation with me and your leaders about what these changes might look and feel like and how we can respond in love.

Plan with us. One gift of COVID-19 is time off to plan and dream. We do not know how the world will look post-COVID-19, but we know people will always seek God, crave community, and need a place to belong.

The Council will meet in February to begin to plan and envision what is next for this congregation. I anticipate we will bring back many ministry teams that we've had in the past, such as Children's ministry team, Member care team, Outreach and evangelism team, worship and music teams, etc. Talk to us and let us know how you want to help, where you feel your gifts and talents will best serve God and this community.

In December, the Council voted to begin the Property Vision Task Force, to be led by Chris Lewis. The goal is to find a ministry opportunity that will both serve the community and generate revenue. If you would like to join him, please let him know. I am particularly excited about this. This vision shows incredible foresight and mission mindedness.

I expect a crescendo of activity as we get excited about what God is up to at St. Mark's. You already have the infrastructure and mission-minded leaders. The work now is to bring it together, talk about potential hurdles and obstacles, and prepare the way for our Lord.

Additional ways to give: We thank you for your support of our general budget, which is crucial to the life of this congregation. You can give to the Legacy fund, allowing all sorts of ministries to take place. Also, if you are a Thrivent Financial member (former Lutheran Brotherhood or Aid Association for Lutherans) you can contact them to have your Thrivent Choice dollars come to St. Mark's AND every Thrivent member has access to 2- \$250 grants per year for any area of ministry (Thrivent Action Team Grants). We have already received about \$2,000 in these grants in 2020. I will be happy to show you how to apply.

Now for the less fun aspects of this pandemic... **COVID-19 related issues:**

Thank you for following the state of California's regulations by wearing a mask (over mouth and nose) frequent hand washing and maintaining 6 feet distance. If we are able to re-open in stages, the **Safe Reopening Task Force** (formed in November) will receive guidance from the Council and we will slowly bring people back into the sanctuary.

We are saddened by the many members and previous members who have been directly affected by this virus. We continue to hold you and your loved ones in prayer.

Many events have been delayed due to COVID-19, including my installation service. When we can safely re-open, I look forward to celebrating this with you, along with our Bishop, other area pastors, other congregations, friends, and family. This service is to be a community event and we will need a celebration!

God is with us! Emmanuel! Peace be with you all. With deepest respect and love, Pastor Karla

2020 Spanish Ministry Report. St. Mark's Church

Hispanic Minister: Alicia Sáenz.

Dear brothers and sisters in Christ, I must start with thanking God for all of you, for all the blessings that the Lord has bestowed in us and in our church community during 2020.

2020 was a time like no other in our lives. COVID-19 continues to produce uncertainty and stress to our family, friends, and the community we are called to serve. By now, we have all been impacted by this pandemic, which has been overwhelming for so many. My prayers and support are with you.

I am grateful to God for making me part of St. Mark's Congregation and be working for the Kingdom of God alongside all of you. Thanks to all of you for serving and caring for our church, for each other, for those in need and for the Chula Vista Community during 2020. During these hard times of the Pandemic, you faithfully continued with your offerings as if we were having our Worship Services in person at the church, you contributed with donations to repair our buildings, you contributed with your talents in a way that is outstanding, in a way that makes me see the Holy Spirit working in our midst, for only God would be able to move your hearts and inspire you to do the work that is needed in order to accomplish the goals that God has for us in getting his message of salvation to all, putting others before yourselves.

God works in mysterious ways, a few years ago our biggest fear was to not be able to fulfil our Church financial obligations, however, during this unprecedented time of difficulty, God has blessed us with the sale of the Verizon Tower lease, giving us the ability to pay off the loan on our Church property. This was not an easy transaction, special thanks to Dick Bolin who volunteered his Attorney services, thanks to Sheri and Debby for putting all the information together in the zoom meetings and thanks to all you for participating, analyzing the information in regards to the sale and planned destination of the funds and for finally voting yes on the sale. Not only God blessed us financially during 2020, He also blessed us with two great Pastors, Pastor Dan who brought love, laugh and healing to our church and then with Pastor Karla who came to us as sent from heaven with all her knowledge, experience and faithful heart and thus God completed the great St. Mark's team for the Glory of God.

It has been an incredible year and I am indeed grateful for how passionate and selfless you have been. We are grateful to God for this year, I look forward to another amazing blessed new year. In 2021, we will continue with our Ministries and our Mission helping in any way we can, we have big challenges ahead of us, but we will face them one day at a time, I know we can because God is with us, he has demonstrated His faithfulness to us!

"I give thanks to my God always for you, for the grace of God that was given to you in Christ Jesus." 1Cor 1: 4.

Our achievements and challenges during 2020:

Goals:

- Following the Instruction of our Lord Jesus Christ, we want to follow the Commandment of the Great commission and bring the good news of justification by grace through faith in Jesus Christ to the community of Chula Vista.
- Increase the number of people who attend the Spanish Worship Services at St. Mark's Church
- Continue with our Bible study every other week, we will start Zoom Bible Studies.
- Recruitment of volunteers within the congregation for different activities and committees of the church.

Achievements:

- Successful transition from in-person Worship Services to Live stream transmission
- The Worship Service in Spanish has maintained an audience for the Stream Live transmission every Sunday.
- Attended special meetings for the planning and selling of the Verizon tower lease, helped with translation.
- Attended Transition Committee meetings and translated for Spanish Speakers during the meetings
- Joined the Call Committee by invitation, was part of the meetings and made recommendations.
- Helped with organization and the event of our first Drive-thru communion

- Helped with organization, shopping, planning and the event of La Posada/Drive-thru communion
- During 2020 we celebrated **The First Communion of Mia Ramirez**

Regular Activities

- Several visitations to different church members at the Hospital before the Pandemic.
- Classes for First Communion continue on Sundays at 9:00 a.m. (Before the Pandemic)
- Two projects of cutting bushes were completed in order to increase cleanliness and better appearance of our church.
- There is a potluck on the second Sunday of the month after the Worship Service in Spanish (Before Pandemic). This meal has the purpose that current members invite family and friends to come just as guests so that they know our church, our congregation, our Christian denomination. We hope that if they come as guests, without any pressure they might like our church and come back.
- In an effort to achieve more unity among the members of the two worship services of St. Mark's
- Our Mask Ministry distributed Several Masks in a bag that included flyers inviting to our stream live worship services in both is languages English and Spanish. The masks with the flyers were distributed around the Chula Vista community and during the County Food Distribution in St. Mark's, special thanks to Margarita Alvarez who leads this Ministry. The Spanish-speaking members of our congregation have worked very hard distributing these flyers and talking about our church to people around Chula Vista and its surroundings, as well as inviting friends and family. We will continue with these efforts during 2021.
- One member of the Second Service is serving in the Church Council and another one will join for 2021.

Challenges:

- Most of the members of the Spanish Ministry work two jobs or don't have the privilege of selecting their DOS, for this reason they are not able to participate in the monthly cleaning and other activities of our church. I try to organize them with a lot of anticipation so that they can ask for time off if possible, on a Saturday for us to complete a project like cutting unwanted bushes.
- Another challenge for the people of the second service is to find the time to serve in different committees of our church as most of them do not have the privilege of choosing their schedule, but they donate their time and their gifts as much as they possibly can.
- During 2020 we lost two a family who now attends a church that was open during some Pandemic time when we were not open.
- Unfortunately, we lost a member from the Spanish Ministry who died in 2020, Marina Jinesta, she is now with the Lord.

Next steps:

- We have activities planned for outreach events to increase awareness and connections of St. Marks with the local community, like a drive thru ashes event for Ash Wednesday and possibly an event for Easter.
- Continue with efforts to show people the way to Jesus Christ, our Lord and Savior, for the Glory of God.

Conclusion:

Thanks to all of you for your contributions and support to our church and to me. It is a blessing to serve in such a faithful, supportive and loving congregation. May God Bless you always.

Respectfully,
Alicia Sáenz

Annual Audit Report

With this report, the Audit Committee presents the results of its audit for the period beginning January 1, 2019 and ending December 31, 2019 financial books and records of St. Mark's Evangelical Lutheran Church of Chula Vista, California, to the Congregational Council.

The audit was performed on Sunday, December 27, 2020 by a committee consisting of the following members: Tom Larsen and Laura Ortiz. Diane Flint-Wages audited the Legacy Endowment Funds.

In the examination of receipts and disbursements, no material discrepancies were discovered, however, the committee did make note of the following items:

- **Assets:**

- Bank Accounts:

- Cash Balances total \$200,356.64 at December 31,2019

- Union Bank

- Checking - \$82,086.67

- MMDA - \$117,964.49

- Mission Investment - \$305.48

- **Liabilities:**

- Mission Investment Loan balance of \$347,138.60 at 12/31/19 confirmed.

- **Receipts:**

- Receipts are properly safeguarded, deposited in a time manner, and properly classified in the financial statements.

- Donations of the congregation have been used and recorded as stipulated by the donors.

- Cash is maintained and counted in double custody.

- *Recommendations: NONE*

- **Disbursements:**

- Scope of the audit consists of reviewing a sampling of payments made during the fiscal year 2019. The payments were checked for appropriateness, Request for Check documents, and backup including receipts, invoices, or other documentation.

- A total of 19 payments were reviewed. All payments appeared appropriate.

- *Recommendations: NONE*

- **Payroll:**

- Review was performed comparing the "Preview Payroll Details Report" to the actual time sheets:

- *Findings:*

- *Time sheets are not signed by employees.*

- *Time sheets were not always signed by Pastor.*

- *Time sheet on pay date of 5/15/2019 has a calculation error and employee was short paid for 1.25 hours.*

- *Recommendation:*

- *Establish or reinstate a policy regarding Time Sheets requiring employees and Supervisor/Pastor to review and sign timesheets*

- **Insurance Policies:**

- Not reviewed for this audit period.

Memorial Endowment Fund (Audited by Diane Flint-Wages): Scope of the audit included the review of the financial activity of the Memorial Endowment in 2019 including:

- Confirmation of the December 31, 2019 Fund Balance of \$129,583.
 - *Finding:*
 - *Not all the Monthly Banner Bank Statements were available for review.*
- Confirmation of Distributions for the period totaling \$4,540.00.
- Distributions were supported by approved motions evidenced in the Committee Minutes except for the following:
 - *Findings:*
 - *July 2019 minutes indicated a discussion for a \$1,000 grant, no motion/approval was indicated. On August 2019, minutes state that the grant was approved but did not indicate by whom?*
- Committee records were complete and in good order.

Based on the audit work performed, the Audit Committee found no significant, material departure from best practices of church accounting. Testing performed also found, with some exceptions as noted in this report, that controls governing the financial operations appear to be reasonable considering all factors, including the size of the congregation and its budget.

Respectfully submitted,

Audit Committee

December 29, 2020

ST.MARK'S LUTHERAN CHURCH

01/10/21

Balance Sheet

Accrual Basis

As of December 31, 2020

	Dec 31, 20
ASSETS	
Current Assets	
Checking/Savings	
10000 · CURRENT ASSETS	
10100 · Petty Cash-Office	80.00
10200 · Union Bank-Checking	137,772.19
10300 · Mission Investment Fund	308.11
Total 10000 · CURRENT ASSETS	138,160.30
10201 · Union Bank Money Market	
10201.1 · Reserve Facilities	93,418.82
10201.2 · Reserve Pastoral Insurance	25,000.00
10201.4 · Money Market Main	30,372.89
Total 10201 · Union Bank Money Market	148,791.71
Total Checking/Savings	286,952.01
Total Current Assets	286,952.01
Fixed Assets	
FIXED ASSETS	
12100 · Land and Building	5,495,000.00
12300 · Furniture,Fixtures & Equip	826,000.00
Total FIXED ASSETS	6,321,000.00
Total Fixed Assets	6,321,000.00
Other Assets	
OTHER ASSETS	
14200 · Deposits & Prepaid Expenses	
14205 · Prepaid Insurance	2,059.44
Total 14200 · Deposits & Prepaid Expenses	2,059.44
Total OTHER ASSETS	2,059.44
Total Other Assets	2,059.44
TOTAL ASSETS	6,610,011.45
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 · Accounts Payable	1,826.11
Total Accounts Payable	1,826.11
Other Current Liabilities	
CURRENT LIABILITES	
OTHER CURRENT LIABILITES	
20700 · Security Deposit	400.00
Total OTHER CURRENT LIABILITES	400.00
PAYROLL LIABILITIES	
21001 · Payroll Liabilities	1,651.47
Total PAYROLL LIABILITIES	1,651.47
Total CURRENT LIABILITES	2,051.47
DESIGNATED FUND/ACTIVITIES	
ACTIVITIES	
34500 · Thursday Quilters	3,585.27
34700 · WELCA	2,024.73
Total ACTIVITIES	5,610.00

ST.MARK'S LUTHERAN CHURCH

01/10/21

Balance Sheet

Accrual Basis

As of December 31, 2020

	<u>Dec 31, 20</u>
DESIGNATED FUNDS	
30215 · Buildings and Grounds	830.00
30255 · Hearing Aid Fund	175.00
30325 · Sunday School	195.65
30330 · Project Hand	9,910.10
30340 · Designated Hispanic Ministry	27,888.67
30440 · VBS-Vacation Bible School	45.00
31170 · Honoring & Remembrance Fund	2,095.21
32030 · Worship/Flowers	95.88
32080 · Angel Tree	548.24
33071 · Prayer Quilt Ministry	3,227.10
33073 · Christmas in October	599.00
Total DESIGNATED FUNDS	<u>45,609.85</u>
Total DESIGNATED FUND/ACTIVITIES	<u>51,219.85</u>
Total Other Current Liabilities	<u>53,271.32</u>
Total Current Liabilities	<u>55,097.43</u>
Long Term Liabilities	
21010 · Union Bank PPP Loan	25,000.00
Total Long Term Liabilities	<u>25,000.00</u>
Total Liabilities	<u>80,097.43</u>
Equity	
EQUITY	
38000 · Church Equity	5,845,830.41
Total EQUITY	<u>5,845,830.41</u>
3000 · Opening Bal Equity	2,500.34
39000 · Retained Earnings	330,437.41
Net Income	351,145.86
Total Equity	<u>6,529,914.02</u>
TOTAL LIABILITIES & EQUITY	<u><u>6,610,011.45</u></u>

**St. Mark's Lutheran Church
Actual vs Annual Budget
December 2020 Year to Date**

	<u>Year to Date</u>	<u>Prev Year Comp</u>	<u>Annual Budget</u>	<u>% of Budget</u>
INCOME				
Envelopes	237,073	240,310	240,000	99%
Spanish Ministry	8,867	12,420	13,000	68%
Loose Offering	181	1,706	2,000	9%
TOTAL MEMBER GIVING	<u>246,121</u>	<u>254,436</u>	<u>255,000</u>	<u>97%</u>
Other Income	1,037	2,010	2,100	49%
Adopt A Bill	-	20	-	0%
Thrivent Choice	2,812	3,343	4,000	70%
Interest Income	132	130	100	132%
FACILITY USE FEES				
Lutheran Social Services	8,100	8,100	8,100	100%
Areumdaun Church	18,000	17,200	18,000	100%
Glory Lutheran Church	7,200	7,450	7,200	100%
Other Users	2,681	7,240	6,000	45%
TOTAL FACILITY USE FEES	<u>35,981</u>	<u>39,990</u>	<u>39,300</u>	<u>90%</u>
MISCELLANEOUS INCOME				
Verizon Income	23,090	20,297	20,400	113%
TOTAL INCOME	<u>309,172</u>	<u>320,225</u>	<u>320,900</u>	<u>96%</u>
OPERATING EXPENSE				
SALARIES & BENEFITS				
Clergy Salary	52,432	58,895	100,000	52%
Clergy Housing Allowance	39,720	29,778	-	0%
Clergy Professional Expenses	-	165	-	0%
Clergy Auto Allowance	-	-	-	0%
Clergy Pension, Med,Dis	9,084	17,797	-	0%
Clergy Continuing Education	-	1,358	-	0%
Staff Salaries	63,712	55,328	71,344	89%
Independent Contract Musicians	11,700	8,350	10,000	117%
Supply Pastors	450	375	875	51%
Independent Worship Tech.	332	50	2,500	13%
Contract Visitation Pastor	175	2,688	1,000	18%
Payroll Taxes	5,271	4,162	5,500	96%
TOTAL SALARIES & BENEFITS	<u>182,877</u>	<u>178,944</u>	<u>191,219</u>	<u>96%</u>
ADMINISTRATION				
Property Taxes	523	368	370	141%
Payroll Expense	1,563	1,046	1,200	130%
Bank Charge	109	54	100	109%
Computer Equipment & Supplies	-	-	-	0%
Insurance	11,654	7,909	10,000	117%
98 Copier-Lease & Supplies	6,161	6,090	6,000	103%
Loan Payment Interest Expense	6,039	12,217	10,713	56%
Office Supply & Printing	1,955	894	1,000	196%
Outside Services	2,044	120	-	0%
Postage	-	60	300	0%
Mileage Reimbursement Staff - Other	631	2,711	2,000	32%
Miscellaneous	80	40	244	33%
TOTAL ADMINISTRATION	<u>30,759</u>	<u>31,510</u>	<u>31,927</u>	<u>96%</u>

	<u>Year to Date</u>	<u>Prev Year Comp</u>	<u>Annual Budget</u>	<u>% of Budget</u>
BUILDINGS & GROUNDS				
Building Maintenance Reserve	-	-	-	0%
Building Maintenance	9,451	15,184	5,000	189%
Termite Protection Program	1,012	2,489	2,600	39%
Utilities	17,785	20,171	23,000	77%
Miscellaneous	859	292	-	0%
TOTAL BUILDINGS & GROUNDS	29,108	38,137	30,600	95%
EDUCATION				
Christian Education	-	-	500	0%
COUNCIL				
Council & Conventions	204	964	1,800	11%
EVANGELISM & FELLOWSHIP	492	1,154	1,000	49%
WORSHIP				
Altar & Communion Supply	409	339	600	68%
Music	205	293	300	68%
Worship Materials	4,353	1,552	600	726%
TOTAL WORSHIP	4,966	2,183	1,500	331%
PROGRAMS				
Youth Ministry	318	-	-	0%
TOTAL SYNOD BENEVOLENCE	20,000	19,250	20,000	100%
TOTAL MISSION	-	-	1,000	
TOTAL EXPENSES	268,724	272,141	279,546	96%
NET INCOME	40,448	48,084	41,354	98%
	<i>Less Loan Principal Payments</i>	27,422	39,600	
	NET CASH FLOW FROM OPERATIONS	13,026	8,484	

	<i>Add Sale of Lease - Verizon</i>	375,000
	<i>Less Sale of Tower Lease Expenses</i>	713
	<i>Less prepaid rent from Verizon</i>	4,547
	<i>Less St. Mark's loan payoff</i>	266,728
	NET CASH FLOW FROM SALE	103,013

Below the Line Income & Expenses	
Member contribution - Roof Repair	24170
Roof Repair	(52,695)
Sewer and Plumbing Repairs	(23,642)
Audio Expense	(6,875)
Total	(59,042)

<u>CASH ACCOUNT BALANCES</u>	
Petty Cash Office	80
Union Bank Checking	137,772
Union Bank MMDA	148,792
Mission Investment	308
Total Cash Balances 12/31/20	286,952
Less Designated/Activity Funds	51,220
Less Facilities Reserve	93,419
Less Pastoral Insurance	25,000
Total Available Cash 12/31/20	117,313

2021 Proposed budget

	FYE 12/31/19 Actual	FYE 12/31/20 Actual	BUDGET 2020	PROPOSED 2021 BUDGET
<u>INCOME</u>				
40100 - Envelopes	240,310	237,073	240,000	240,000
40900 - Spanish Ministry	12,420	8,867	13,000	10,000
40200 - Loose Offering	1,706	181	2,000	1,000
TOTAL MEMBER GIVING	254,436	246,121	255,000	251,000
40500 - Other Income	2,030	1,037	2,100	1,200
40501 - Thrivent Choice	3,343	2,812	4,000	3,500
41000 - Interest Income	130	132	100	100
<u>FACILITY USE FEES</u>				
41101-Lutheran Social Services	8,100	8,100	8,100	8,100
411021-Areudaun Church	17,200	18,000	18,000	18,000
41104 -Glory Lutheran Church	7,450	7,200	7,200	7,200
41100 - Facility Use Fees - Other	7,240	2,681	6,000	3,200
TOTAL FACILITY USE FEES	39,990	35,981	39,300	36,500
<u>MISCELLANEOUS INCOME</u>				
49901 - Verizon Income	20,297	23,090	20,400	
49900 - Miscellaneous - Other				
TOTAL MISCELLANEOUS INCOME	20,297	23,090	20,400	
TOTAL INCOME	320,226	309,173	320,900	292,300
<u>EXPENSES</u>				
<u>SALARIES & BENEFITS</u>				
50100 - Clergy Salary	58,895	52,432	100,000	31,000
50101 - Clergy Housing Allowance	29,777	39,720		36,000
50105 - Clergy Professional Expenses	165			1,700
501320 - Clergy Pension, Medical, Disability	17,797	9,084		17,758
53810 - Continuing Education - Pastor	1,358			1,000
Total Clergy	107,992	101,236	100,000	87,458
50600 - Staff Salaries	55,328	63,712	71,344	78,338
Pastor - Spanish Ministry (\$32,500 annual max)				
Admin Assistant (\$24,960 annual max)				
Property Maintenance (\$7,800 max)				
Custodian (\$7,800 annual max)				
Children's Ministries (\$2,366 annual max)				
Video/Sound Tech (\$2,912 annual max)				
<u>Independent Contractors</u>				
51010 - Music Director	8,350	11,700	10,000	19,500
51010 - Music, Other	50			900
51011 - Contract Supply Pastors	375	450	875	1,225
- Accounting			2,500	6,000

51015 - Contract Visitation Pastors	2,688	175	1,000	
Independent Worship Tech		332		
Total Independent Contractors	11,463	12,657	14,375	27,625
53800 - Payroll Taxes	4,162	5,271	5,500	5,993
TOTAL SALARIES & BENEFITS	178,945	182,876	191,219	199,414
ADMINISTRATION				
53801 - Property Taxes	369	523	370	370
54100 - Payroll Expense	1,046	1,563	1,200	1,200
54120 - Bank Charge	54	109	100	100
54150 - Computer Equipment & Supplies				1,000
54200 - Insurance	7,909	11,654	10,000	10,000
54350 - 98 Copier-Lease & Supplies	6,090	6,161	6,000	1,800
54500 - Loan Payment Interest Expense	12,216	6,039	10,713	
54600 - Office Supply & Printing	894	1,955	1,000	1,500
54650 - Outside Services	120	2,044		
54700 - Postage	60		300	300
55000 - Mileage Reimb. Staff	2,711	631	2,000	2,000
56900 - Misc Admin Expense	40	80	244	250
TOTAL ADMINISTRATION	31,509	30,759	31,927	18,520
BUILDINGS & GROUNDS				
57100 - Ground Contract				
57250 - Building Maintenance	15,184	9,451	5,000	10,000
57350 - Termite Protection Program	2,489	1,012	2,600	3,200
57400 - Utilities	20,171	17,785	23,000	20,000
59900 - Miscellaneous	292	859		
TOTAL BUILDINGS & GROUNDS	38,136	29,107	30,600	33,200
TOTAL CHRISTIAN EDUCATION			500	1,500
TOTAL COUNCIL & CONVENTIONS	964	204	1,800	1,800
TOTAL EVANGELISM & FELLOWSHIP	1,154	492	1,000	1,200
WORSHIP				
74100 - Altar & Communion Supply	561	409	600	700
74200 - Worship Music	293	205	300	1,000
74400 - Worship Materials	1,329	4,353	600	2,500
75900 - Miscellaneous				
TOTAL WORSHIP	2,183	4,967	1,500	4,200
TOTAL YOUTH		318		2,000
TOTAL SYNOD BENEVOLENCE	19,250	20,000	20,000	24,000
TOTAL MISSION			1,000	2,500
TOTAL EXPENSE	272,141	268,723	279,546	288,334
Net Income	48,085	40,450	41,354	3,966
LOAN PRINCIPAL PAYMENT	39,600	27,422	41,354	
Net Cash Flow	8,485	13,028		

St. Marks Lutheran Church Memorial Endowment Fund

St. Mark's Lutheran Church Memorial Endowment Fund/

Fondo de Dotación Conmemorativo de la Iglesia Luterana de St. Marks

2020 Financial Statement/

Estado Financiero

ORIGINAL PRINCIPAL BALANCE/ SALDO DE CAPITAL ORIGINAL: \$100K					
Financial Quarter/ Trimestre Financiero:	Q4-2019	Q1-2020	Q2-2020	Q3-2020	Q4-2020
Banner Bank					
Checking/ Cheques	88	88	88	4,088	88
Total Banner	88	88	88	4,088	88
Thrivent Investment					
Moderate Allocation Fund/ Fondo de Asignación Moderado	129,495	110,742	128,171	130,690	141,043
Total Thrivent	129,495	110,742	128,171	130,690	141,043
Grand Total/ Gran Total	129,583	110,830	128,259	134,778	141,131

2020 Net Asset Value

2020 Valor Liquidativo:

Growth/(Decline)

Crecimiento/(Declive)

Total Asset Change minus Distributions/

Cambio de Activo Total Menos Distribuciones

\$ 6,365

**2020 approved Budget (4% of
final 2019 Total Balance)/**

Presupuesto aprobado 2020

(4% del saldo total final de 2019)

\$ 5,183

2020 Distributions

2020 Distribuciones:

College Scholarships/ Becas Universitarias	\$ 1,000.00
Congregational Ministry/ Ministerio Congregacional	\$ 2,683.00
San Diego area Charities/ Organizaciones Benéficas del área de San Diego	\$ 1,500.00
Total Distributions/ Distribucion Total	\$ 5,183.00

2021 Proposed Budget (4% of final 2020 Total Balance) / Presupuesto para 2021 (4% del saldo total final de 2020)	\$5,645
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Treasurer/
Tesorero(a)

Date/
Fecha

Proposed Candidates for Congregational Committees 2021

Nominations for Church Council:

Mary Lizarraga
Richard Roy
Oscar Uribe
Melissa Hernandez

Nominations for Legacy Committee:

Sharon Martin
Janet Collins

Nominations for Nominating Committee:

Sherri Coughlin
Dorothy Geier
Bob Lechner
Laura Marquez
Roz Nelson

Nominations of Lay Representatives for the 2021 Pacifica Synod Assembly:

Richard Bolin

Ratification of Amendment to Articles of Incorporation

Certificate of Amendment of Articles of Incorporation

The undersigned certify that:

1. They are the **president** and the **secretary**, respectively, of **St. Mark's Evangelical Lutheran Church of Chula Vista, California**, a California corporation, with California Entity Number 0291322.

2. Article 4 of the Articles of Incorporation of this corporation is amended to read as follows:

Dissolution Clause: Upon the unlikely liquidation, dissolution or abandonment of St. Mark's Evangelical Lutheran Church of Chula Vista, California its assets remaining after payment or provision of payment of all debts and liabilities of this organization, shall be distributed to an organization which is organized and operated exclusively for religious purposes meeting the requirements of Revenue and Taxation Code section 214.

Irrevocable Dedication: The property owned by St. Mark's Evangelical Lutheran Church of Chula Vista, California is irrevocably dedicated to religious purposes meeting the requirements of Revenue and Taxation Code section 214.

This corporation is organized pursuant to the General Nonprofit Corporation Law of the State of California.

3. The foregoing amendment of Articles of Incorporation has been duly approved by the board of directors.

4. The foregoing amendment of Articles of Incorporation has been duly approved by the required vote of the members.

We further declare under penalty of perjury under the laws of the State of California that the matters set forth in this certificate are true and correct of our own knowledge.

DATE: _____

Sheridan Barker, President

Rachael Perez, Secretary

Pastoral Acts

Attendance during COVID

	English/YouTube	Spanish/YouTube	English/Facebook	Spanish/Facebook	
15-Mar	45				
22-Mar	51	11	119	69	
29-Mar	39	3	264	128	
5-Apr	28	4	124	104	
10-Apr	36	10	113	98	Good Friday
12-Apr	34	6	136	65	Easter
19-Apr	36	4	79	83	
26-Apr	34	2	113	222	
3-May	21	2	134	72	
10-May	25	2	48	38	
17-May	24	3	89	49	
24-May	14	1	154	132	
31-May	17	0	105	162	
7-Jun	26	7	158	128	
14-Jun	21	2	174	160	
21-Jun	21	4	113	170	
28-Jun	22	1	142	170	
5-Jul	44	2		128	
12-Jul	5	0	125	83	
19-Jul-20	15	6			
26-Jul-20	24	6			
2-Aug-20	25	16			
9-Aug-20	22	16			
16-Aug-20	13	9			
23-Aug-20	12	7			
30-Aug-20	8	5			
6-Sep-20	14	12			
13-Sep-20	24	15			
20-Sep-20	23	15			
27-Sep-20	51	15			
4-Oct-20	28	27			
11-Oct-20	12	7			
18-Oct-20	36	23			
25-Oct-20		15			
1-Nov-20	54	34			
8-Nov-20	18	5			
15-Nov-20	20	6			
22-Nov-20	27	12	128	143	
29-Nov-20	9	7	138	139	
12/2/2020	5		160		Holden
6-Dec-20	9	5	143		
12/8/2020	45				Holden

12/13/2020	144	73	166	Children
12/15/2020	7		148	Holden
20-Dec-20	19	7	135	143
12/22/2020	8		171	Blue
24-Dec-20	107	7		Christmas
27-Dec-20	129		194	Synod

Communications and Marketing Report

With the advent of COVID our communications went into high gear this year!

Facebook Group - First, we added a private St. Mark's Facebook Group where we could post our weekly worship services and bulletins. The group went from 0 members in March to 312 members today! We currently offer the live worship services online at 9 AM and 10:45 AM on Sunday, plus a 10 AM Sunday School every week. It's been an awesome place to connect with each other and share the peace or a prayer or a virtual hug on Sundays.

YouTube and the Website - All our services are also uploaded to YouTube and then using that link are shared on our website, reaching members of the congregation who aren't on Facebook or part of the Facebook group. If you watch the service from YouTube you can turn on closed captions which help if you're having trouble hearing the service.

Online Worship - We've come a long way from our first broadcast in March on a single iPhone from the back of the sanctuary! Every time we think we've got everything working well, we try to improve something else and have to scramble to figure out how to make it work with the other elements. We have had plenty of glitches and plenty of success. We appreciate your patience as we've learned and grown over the past 10 months. Sheri and Dave Barker have done an amazing job of creating our online worship and it gets better every month. Thank you for sticking with us!

Our Email Newsletters - We went from twice-a-month email newsletters to weekly email newsletters during COVID to keep the congregation informed and to give them access to online worship services. The newsletters have been critical for sharing prayers and prayer quilts, sharing information about events scheduled at St. Mark's like the drive-thru communions, angel tree, monthly gardening, men's breakfast and bible study, and for hearing from the Transition Committee, Legacy Committee, Council and Pastors. We've also been able to get contact information updated, take votes and surveys and to share music, pictures and fun! It's really been a great way to stay connected as a congregation!

Dedicated Audience - We have 215 people who get the newsletter. About 105 of those people read it every single weekend! In marketing if you get 20-30% of your email list to open emails occasionally you are considered successful. Our congregation is phenomenal! Thank you to all the people who send in submissions every week, especially Pastor Karla, Sheri Barker, Roz Nelson, Diane Wages and Sandra in the office.

Printed Newsletters - In April we began to send out a printed copy of the news once a month to anyone who didn't have email or who requested to receive the news by mail. For many of those members it's the only contact with St. Mark's that they have, since they also can't watch the weekly broadcasts without a computer. We've tried to pack a lot into the printed version and to make them meaningful.

Spanish Newsletters - In May we started sending out a Spanish translation of the newsletter by email to the Hispanic Ministry members once a month and in December we switched to a printed version, hoping that will make it more accessible. Many thanks to Sandra for doing the translation!

Zoom Meetings - Over the summer we began to Zoom to discuss the Towerpoint Project. We have continued to use that platform to meet Pastor Karla, for fellowship, Sunday School and bible study! We even used our zoom group to pass the peace in the Christmas Eve service. Anyone with a smartphone, tablet or computer

can join in! It is a very private way to have a one-on-one meeting with the pastor for counseling or prayer and a fun way to connect with your St. Mark's friends. It's also a nice, COVID-safe way to stay involved.

Our Phone Directory - We are long overdue for a pictorial directory, but in March 2020 we published a 10-page list of members with phone numbers and email addresses and had them available for families in the narthex. That was the weekend before we had to take the services online! We pivoted and put that contact information into a shared online spreadsheet and Dorothy Geier and her team of callers have used that contact information to check on church friends to make sure that they're ok during these many months of lock down. At Dorothy's suggestion we've added emergency contact information to that form and that has provided a nice safety net for members who live alone. We've also been collecting contact updates through the newsletter and I think we'll be ready to publish another directory, if there is interest in that, and perhaps hand it out during one of the drive-by communion events.

Our Website - at stmarkschulavista.org The website continues to be a great place to read council minutes and watch a worship service. Most importantly, it's how our neighbors find out about our church and what we offer. But there are definitely pages that need to be deleted and updated. Pastor Karla and I will tackle that some time in the new year.

Online Presence - Marcia Salvestrini encouraged us to open a LinkedIn for St. Mark's we also have a public "information" page for the church on Facebook. The website, YouTube, google maps, yelp, listing in Chula Vista Chamber of Commerce, SD Reader online, YellowPages.com, church.org, churchfinder.com and faithstreet.com continue to help with our outreach. Google recently emailed me to tell me that my pictures of the church on google maps have gotten over 30 thousand views since I put them up in 2017! These websites come up in search when you look for St. Mark's Chula Vista. All of them (except the website) are free listings, no cost to St. Mark's. Research shows that millennials with their young families shop for a church online and it's important to look like the church that we want to be and to be in the places they're looking!

Respectfully submitted,
Debbie Lechner

Altar Committee Report

Your Altar committee has continued to serve the staff and congregation this past year. On the first Tuesday of each month, we meet to sign up for the various duties that we attend to each week. Our last meeting was in March, but with the shutdown things have changed.

Our duties continue. Parament colors are changed according to the church calendar. The eternity candle is replaced each week and Alter candles are kept full of oil. Flowers for Christmas and Easter are ordered with your continued donations. We will continue to see that these duties are full filled. As we move into 2021, we ask for continued prayers for our congregation and leaders.

Your St. Marks Altar Committee

SUNDAY COFFEE ANNUAL REPORT

A very big THANK YOU to our wonderful volunteers for this Sunday ministry. Due to the covid19 shut down we were unable to continue this ministry.

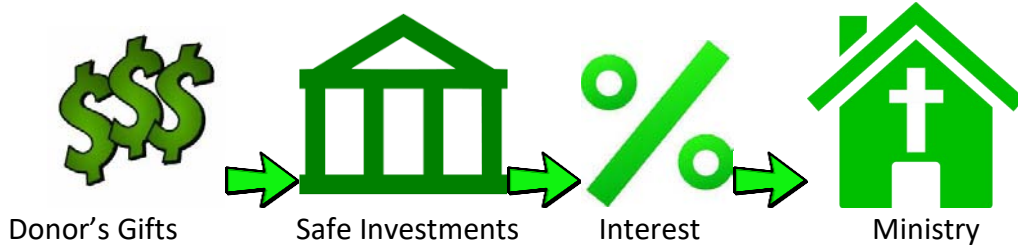
Thank you for your continued support.
Karl and Ann Larsen

Legacy Committee Annual Report

St. Mark's Lutheran Church Endowment Fund

The Legacy Committee is ready to receive your gifts and add to the Endowment Fund! Add to the Legacy of our Church by helping to fund the following types of beneficiaries:

- Church member projects/ministries
- Community projects/charities (within communities served by congregation)
- Church at large (statewide, nationwide, worldwide)



2020 members were:

- Marcia Salvestrini – Chairperson (termed out)
- Chris Lewis – Vice Chairperson
- Rachael Perez – Secretary (termed out)
- Karl Larsen – Treasurer
- Meredith McCall – Member

2021 Nominees to replace the two termed out members are:

- Sharon Martin
- Janet Collins

3-Year Terms - Applied to Current and Future Committee (maximum 2 terms allowed per bylaws)									
Member	2015	2016	2017	2018	2019	2020	2021	2022	2023
Rachael Perez	1st Term			2nd Term					
Marcia Salvestrini	1st Term			2nd Term					
Chris Lewis		1st Term			2nd Term				
Karl Larsen			1st Term			2nd Term			
Meredith McCall						1st Term			
Sharon Martin (Nominee)							1st Term		
Janet Collins (Nominee)							1st Term		

The Distribution Policy, per the bylaws is as follows:

- The Committee is limited to an annual distribution of 4% of the Fund balance, defined by the account balance as of December 31 of the previous year, which includes all interest, dividends, realized/unrealized capital gains from the previous year. Any distribution that is larger, may be approved by Congregation Council.
- There is a mandatory distribution required of the fund of 4% to fund ministry.
- A grant application will be available for requests. Recipients will be determined by the Legacy Committee.
- The Committee is not limited in its use of the distribution for ministry to its congregation. The Committee may share up to 25% of the distribution with the following recipients: our synod, ELCA Churchwide ministries, ELCA-related ministries, or all other non-Lutheran charities within the San Diego area.
- The distribution shall not be used for operating budget nor for capital expenditures of St. Mark's Lutheran Church.
- **2020 approved Budget was \$5,183.00, which was spent on the following:**
 - Minus \$2,000.00 (Church Member – dental work) = \$3,183.00 remaining
 - Minus \$1,000.00 (Alicia Saenz – PLTS class) = \$2,183.00 remaining
 - Minus \$1,000.00 (Feeding San Diego) = \$1,183.00 remaining
 - Minus \$500.00 (Lee Wagenblast – Urban Refuge/Upper Room) = \$683.00 remaining
 - Minus \$600.00 (Deb Lechner for St. Mark's Families) = \$83.00 remaining
 - **Minus \$83.00 (Sunday School Services/Melissa) = \$0.00 Final Balance**

Prayer Quilt Ministry Report

The Prayer Quilt Ministry (which is ALL the members of St. Mark's and all of those attending our virtual services and receiving our Newsletter) has wrapped 144 recipients in prayers and love this year, and we have tied additional prayers into 6 quilts. We also have prayer pockets available – about 4 x 5 inches – to fit in a pocket or purse. Each has a metal cross inside that says “God loves you” and there are 5 “chains” of prayers tied for the recipient. These are easily carried with you. We have given 71 of these this year – to COVID patients and others needing prayers in their lives. Please call Roz Nelson (619 422-5463) or the church office (619 427-5515) if you would like to request a prayer quilt or pocket.

We began the year with Prayer Quilt Ministry Saturday meetings once a month in January and February. All this changed when COVID 19 came into our lives. No quilts were given from early March to near the end of May as we tried to figure out how to continue this ministry. During this time our members continued to work on quilts in their homes, turn them in, get new ones to work on, etc.

Beginning in late May or early June, and working with Deb Lechner, Sheri Barker and Pastor Dan we began taking requests again. On June 13th pictures of the quilts with names and reasons for the prayers became part of the service and the Newsletter and we began praying virtual prayers for those receiving the quilts and pockets.

In September we received a grant award from the Pacifica Synod Murray & Rhoda Finck Global Engagement Mission Fund to go toward Prayer Quilts Ministry, Lutheran World Relief Quilts and our Mask Ministry to help purchase fabric to go toward the ministries.

In November nine (9) of the Prayer Quilters met on the patio with Pastor Karla for a Bible study and to talk about prayer quilts. In mid-November the prayer quilts and prayer pockets began appearing on the altar rail again and Pastor Karla began blessing each one as part of the worship service.

We are thankful for your love, your prayers, and your donations of time, materials and money. Donations need to be designated to the PRAYER Quilt Ministry. If writing a check, it should be made out to St. Mark's and designated to the Prayer Quilt Ministry.

Roz Nelson/Prayer Quilt Ministry

Property Committee Report

The Property Committee has been busy this year with planned, and a few unplanned, projects.

1. There were some heavy rains early in 2020 and one of them caused a ceiling collapse in the nursery. The roof was repaired and the ceiling replaced. It looks like new now.
2. The rest of the upper level was re-roofed as planned and the company did an excellent job painting the fascia and roof supports and replacing the gutters on all the buildings.
3. Another big project involved a blocked sewer line. Plumbers removed tree roots and corrected a misalignment in the sewer line out to Hilltop Drive. The city removed a tree and we replaced the broken pipe from an 8' hole near the sidewalk.
4. Dennis Coughlin painted all the exterior doors to match the roof. Dennis and Bobb re-stained the pews in the sanctuary.
5. The Hispanic Ministry did an awesome job clearing out the overgrown shrubs around Jacobson Hall, hauling more than a dozen truckloads of branches. You can actually see the church now from Hilltop Drive!
6. Margarita Alvarez and Sheri Barker cleaned out the storage room in the lower level. It turned out some food had been left in there and creatures made it a real mess. Again, all is good now.
7. Dennis Coughlin also said that getting rid of the plants right next to the lower-level office, and Bobb Briggs installing door sweeps, took care of the rodent problem.
8. Kyra Petrin is our "Gardener in Chief" and has put in more hours than you can imagine taking care of plants and trees. She is there on weekdays hauling water to plants in outlying areas. Her expertise is invaluable.
9. We especially want to thank all the volunteers who come out and work around the campus pulling weeds, sweeping and spreading mulch. The first Saturday of each month is our "get together and get it done" day. Dave Barker rented a Bobcat tractor and we moved a ton of mulch that Kyra got for us. This year the work made a huge difference in the look of St Mark's.
10. We also thank those of you who contributed money to help fund some of these projects.
11. There are other things that might seem minor, replacing the toilet behind Project Hand, fixing a fan in Jacobson Hall, replacing three electrical outlets in the sanctuary, but they all got done.
12. We have things to do in 2021 for sure; We will get it done.

Respectfully submitted,

Bobb Briggs, Committee Chair
Bob Lechner, Committee Council Rep
Dennis Coughlin
Kyra Petrin
Oscar Uribe
George Stallard
Dave Barker

ANGEL TREE MINISTRY

ANGEL TREE is a Program of Prison Fellowship in which the incarcerated parent requests gifts for his/her children through the chaplain. We at St. Mark's choose how many children we want to serve and are sent their info. Each child receives a clothing gift (\$20) and a fun gift (\$20). Because of Covid-19, we were offered our traditional way of buying gifts plus a secondary option using Virtual Angel Tree—Choose a child on line OR send a check and Angel Tree takes care of getting gift cards, etc. and the delivery.

St. Mark's members have been buying Christmas gifts for Angel Tree children for several decades and we're so grateful for your generosity. These at-risk children proudly receive 2 gifts from their incarcerated parent plus age-appropriate Gospel booklets and a coupon for a free Bible. Wanting to keep our members safe, this year we chose to do 10 children (20 gifts) traditionally and we ended up virtually buying gifts (gift cards, etc.) for 23 more children (46 gifts). Thank you, St. Mark's for your generous donations over the years! You are totally amazing!!!

The Angel Tree team this year consisted of Meredith McCall, Deb Lechner and Dorothy Geier.

Respectfully submitted, Dorothy Geier/ Angel Tree Ministry

MEMBER CARE MINISTRY

St. Mark's is known for being very caring and friendly, and therefore miss seeing each other on Sunday morning and at other events during this Covid time. It's great that so many of you continue to stay in touch frequently with your friends and you know they're ok. At St. Mark's we don't want anyone to "fall through the cracks," so presently have 9 members who are considered "callers." These callers each have specific members whom they try to contact routinely to make sure they're ok, have needs met, and just to visit. It's a wonderful experience, and new and deeper friendships are developing. If you'd like to be a caller or if you haven't been contacted, please get in touch with Dorothy Geier (619-479-9975).

If you have a need or if you're moving away to stay with a relative, etc., please make sure someone knows or call the church office (619-427-5515)! If we continually can't reach you, we don't know if you're sick, gone or ?? That's one reason we've asked for an Emergency Contact person for everyone. If you haven't provided an Emergency Contact person yet, please call the church office.

When we all have our vaccinations and are again able to worship in person, we will dance with joy and continue to care.

Respectfully submitted, Dorothy Geier/ Member Care

Project Hand

Lutheran Social Services of SoCal

This year has been a year of reaching out to many who were unable to put food on their tables. Project Hand is what is considered to be an emergency subsistence program. It supplied food to over 1300 persons per month. The majority of the food that fills their shelves is paid for through donations of dollars to St Mark's designated pass through account. These dollars are used to purchase food from the San Diego Food Bank. Every two weeks our regular shoppers, Susan Connors, Rodney Connors, Fred and Jean Armer (our produce packers), go up to Miramar and return with 1500 to 2000 pounds of food. During the critical time when many were staying at home, Dave and Sheri Barker stepped in along with Chris Lewis and Gary Bryant of the Chula Vista Rotary Club and were able to deliver the needed food to Project Hand. Not only did Chris and Gary transport nearly 6000 pounds of bulk food items, they were instrumental in the \$1750 donation from the Rotary Club. There are many others that help keep this pantry up and operational, Roz Nelson is there when needed, other congregations and organizations, etc.

Thank you to all that contribute in many different ways.

Submitted by Susan Connors