

ANNUAL REPORT 2025



Evangelical
Lutheran Church
in America



A MESSAGE FROM PRESIDING BISHOP YEHIEL CURRY

Dear friends in Christ,

As Lutherans, we are set free to love our neighbors and seek justice. In Colossians 2, we read: "As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving" (6-7).

I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God's grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization are all working together today and every day so more people may know the way of Jesus and discover community, justice and love. From providing food to people experiencing hunger, to helping train the next generation of leaders that will lead this church, your support is at work here at home and around the world.

Your generosity to each of the three expressions of the church — your congregation, your synod and the churchwide organization — has made it possible for us to do this work

together. Your financial resources, your time volunteering and accompanying others, and your voices are so valued.

As we look ahead to the coming year, I encourage you to continue to walk in Christ, remembering you are rooted and established in faith, and free to love and serve your neighbors. Thank you, church, for the ways you connect with and support our siblings across the ELCA and in our communities.

In Christ,




The Rev. Yehiel Curry
Presiding Bishop
Evangelical Lutheran
Church in America

“As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving.”

—Colossians 2:6-7

ANNUAL CONGREGATIONAL MEETING OPENING LITURGY

Recognizing that our faith is a living, busy, active and mighty thing, may the grace of our Lord Jesus Christ and the communion of the Holy Spirit be with each of you.

And also with you.

Teach us to love you with all our heart, soul, mind and strength.

Receive our prayer, O God.

Descend on our hearts, that we may love others in the ways Jesus loves us.

Receive our prayer, O God.

Empower us to be enthusiastic in pursuing your vision for our congregation.

Receive our prayer, O God.

Move us to engage issues in our community in Christlike ways, and to pursue deep and authentic relationships with those with whom we serve and partner.

Receive our prayer, O God.

Strengthen us to face the barriers we encounter in doing your work, learning to work with others amid disagreement.

Receive our prayer, O God.

Give us the ability to adapt to the cultural, economic and social changes that occur in the neighborhoods we serve.

Receive our prayer, O God.

Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.

Receive our prayer, O God.

As we strive to become the church that we proclaim to be, raise up leaders who focus on the gospel of freedom, forgiveness and reconciliation as given to us through God's indescribable act of love in the death and resurrection of Jesus Christ. Renew us daily in our baptism, that we may discover vitality in our relationships with you, each other and those we serve in the world.

Amen.

Founded on Faith



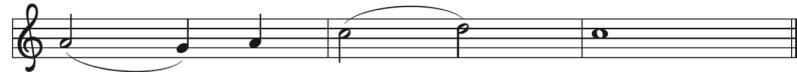
1 Found - ed on faith, the church— a - live by grace—
2 Your cross, O Christ, re - news our life each day.
3 E - quipped by prayer, we live the Spir - it's call.
4 Grow - ing in grace for God's cre - at - ed earth,
5 Found - ed on faith, called forth, em - pow'red to serve,



pro - claims the gos - pel here and ev - 'ry place.
Bap - tized in you, we learn and teach and pray.
Em - pow'red to serve with gifts, both great and small,
we yearn for jus - tice, peace, and hu - man worth;
we share God's end - less love with - out re - serve.



The word of God re - sounds through time and space:
Fed by your love, with thank - ful hearts, we say:
we bring the liv - ing hope of God to all.
a world re - stored; a faith - ful, car - ing church.
Then let us shout a - loud the liv - ing Word!



Al - le - lu - ia!

All Creation Sings, 1048

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Annual Report 2025



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TABLE OF CONTENTS

Agenda for the January 25, 2026 Meeting	6
Minutes of the January 26, 2025 Meeting.....	7
Statistical Report for 2025	8
Sr. Pastor's Report.....	10
Staff Reports	11
Church Council President's Report.....	15
Committee Reports	16
Photo Page	21
Report from the Southeastern Minnesota Synod.....	25
Financial Reports for 2025 and Proposed Budget for 2026	26



**Bethel Lutheran Church
Annual Meeting Agenda
Sunday, January 25, 2026
9:40 am**

- I. Call to Order
- II. House Count (quorum of 60)
- III. Opening Devotion
- IV. Approval of the 2025 Minutes
- V. Reports of the Senior Pastor, Council, Treasurer, Staff and Committees
- VI. Constitution Update
- VII. Elections
 - A. Council Positions
 - i. President-Elect
 - ii. Trustee
 - iii. At large
 - B. Endowment Committee
 - C. Nominating Committee
 - D. Cannon River Conference Assembly Representatives (2-12)
 - E. Southeastern Synod Assembly Representatives (2—ideally the same as above)
- VIII. Approval of the Budget
- IX. Unfinished Business
- X. New Business
- XI. Closing Prayer

Bethel Lutheran Church
Minutes of the Annual Meeting
Sunday, January 26, 2025
9:45 am

Membership Present: 121

Council President Bill Hoekstra opened the meeting with a welcome & acknowledgment that we had reached an official quorum (60).

Pastor Inger led the assembly through the opening liturgy.

Minutes from the 2024 meeting: Motion to approve by Pat Stahly; Seconded by Greg Walter. Carried unanimously.

Committee Reports:

- Bill explained that starting in 2025, Mission and Justice will serve as an umbrella for other committees.
- Pastor Inger and Pastor Ben explained the re-imagining of the Stewardship Committee as a periodic *task force* and the steward as a consultant to the pastors and a member of the church council and finance committee.
- Catherine Engel provided an update on the audiovisual task force's work. In September, the Church Council approved a 3-phase plan:
 1. Sanctuary audio (\$41,821.22 of \$65,500 raised as of 1/16/25);
 2. CLC, Narthex, Center Pod, Youth rooms;
 3. Sanctuary video.

Officer Elections:

- Bill displayed the ballot of all positions and shared the names of all current candidates with the assembly.
- Bill opened nominations from the floor.

Motion to accept the ballot as displayed by Sara Marohl; seconded by Cindy Kreis. Carried unanimously.

Financial Report:

- The proposed budget was presented last week with minimal questions.
- Bill presented a new proposed budget (\$1,010,760), a 6% increase from last year.
- Average annual gift from 410 households would be \$2,465.
- Bill promoted that congregation members a) use Breeze online giving; b) give 12/24 times per year; c) use ACH deposit.

Motion to adopt the 2025 budget by Don Pavek; seconded by Pat Stahley. Carried unanimously.

Constitutional Changes:

- Bill shared with the congregation the constitutional language adjustments that need to be made.

Motion by Pat Stahley; seconded by Marci Groenwald to accept changes to by-laws as presented by Bill. Approved unanimously.

Motion to Adjourn by Pat Stahley; Seconded by Greg Walter. Carried unanimously. 10:36 a.m.

2025 Statistical Report

Sunday Services During the spring of 2025, services were offered at 8:30 a.m. and 10:45 a.m. In the summer, the second service moved to 10:30 a.m. In the fall, the first service moved to 8:15 am. The first service was livestreamed and recordings were available later on our YouTube channel.

Special Services

Wednesdays in Lent (10)	Maundy Thursday (2)	Good Friday (2)	Private Baptism (3)
Confirmation (1)	Wednesdays in Advent (3)	Christmas Eve (3)	Christmas Day (1)

Membership	<u>Baptized</u>	<u>Confirmed</u>
2025	1,035	829

Average Weekly Worship Attendance

<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>Live-Stream 2025*</u>
480	472	431	415	591	221	265	293	271	258	277 (246 in 2024)

* calculated by the ELCA equation as *livestream views + recorded views after 1 week × 2*

Pastoral Acts 2025

Funerals (15)

Pasha Quaas	Myrna Luehmann	Ted Vessey	Noel Stratmoen
Lenore Kaste	Dawn Knutson	Eunice Anderson-Webb	Carol Gengenbach
Vic Swanson	Sandra Germundson	Hanard Lien	Clara Halls
Gary Meidt	Ivy Reinholtzen	Ed Halls	

Baptisms (6)

Klara Nystuen	Kyomi Henwood
Haakon Eliason	Rylo Pascacio-Rumbo
Tove Trebelhorn	Theodore Fox

Confirmations (23) October 12, 2025

Molly Albers	Ava Gansen	Logan Krupicka	Theo Rustad
Tavis Ballstad	Lucy Gorden Mercer	Kai Kust	Ian Schleif
Norah Belcourt	William Hessian	Colt Mann	Marbella Schoenbauer
Nathan Broughton	Nathan Hoekstra	Greta Marohl	Caitlin Sommer
Tegan Chadwick	Camden Holz	Carlie Oehler	Erik Walter
Charlotte Doeden	Thisbe Jothen	Drew Pribyl	

Church Staff

Inger Hanson (*Senior Pastor*)
 Megan Engel (*Director of Music and Worship*)
 Kate Dreier (*Office*)
 Marv Farmer (*Custodian*)
 Juley Jenkinson (*Nursery Coordinator*)
 Peter Schleif (*Church Choir Director*)
 Abby Atzinger (*Children's Music Leader*)

Ben Schori (*Associate Pastor*)
 Kristi Larson (*Director of Youth Ministry*)
 Caroline Smith (*Finance Associate*)
 Phil Ruud (*Visitation Pastor*)
 Sam Dwyer (*AV Manager*)
 Jill Mahr (*Director of Children's & Youth Bell Choirs*)

Blair Fowler (*Volunteer Building Manager*)
 Chad Jenkinson (*Volunteer Kitchen Lead*)
 Cindy Carlson (*Volunteer Resonance Bell Choir*)
 Lois Cary, Cheryl Dueffert, Peggy Fink, & Kay Lee Henderson (*Volunteer Funeral Leads*)

Marci Groenewold (*Volunteer Coordinator*)
 Darla Dahl & Sarah Marohl (*Volunteer Librarians*)

New Members Received (41)**May 2025 (22)**

Janet Dale	Sam Dwyer	Linde Manlove
Greg & Jean Bussler	Al & Mary Fettig	Steve & Nancy Silcox
Eduardo Pazos, Nichole Carr, with Eden & Elena		
Jason Pollington, Megan Pratola, with Preston & Michael		
Dave & Holly Schoenbauer, with Mari, Henry & Andrew		

October 2025 — Reformation (15)

Anne Haga	Joannie Johnson	Trudy Lamb
Christopher Sherwood-Gabrielson	Jenna York	Brian & Cheryl Boesche
Katie & Patrick Froman, with Emma, Grace & Mark		
Kelly & Ryan Lambeau, with Calvin & Miles		

November (4): Anne & Kevin Fox, with Theodore Larry Oberg

Formal Transfers Out 2025 (8)**Church Council**

Paula Mathison (*Congregation President*)
 Barb Fowler (*Financial Officer*)
 Connie Nelson (*Personnel Chair*)
 Andrew Jorgensen (*Steward*)
 Blair Fowler (*Trustee & Building Manager*)
 Cindy Kreis (*At Large—Congregational Life*)
 Kirsten Scott (*At Large—Mission & Justice*)
 Brent Rauk (*At Large—Worship and Arts*)



drawing by Allison Albright

Senior Pastor — Inger Hanson

Dear Bethel,

2025 was harder than I had hoped – the planned and unplanned seemed to conspire to stretch us thin. A new lectionary. A strained budget, necessitating hard stewardship decisions. Living into a restructure, saying goodbye to seasoned staff and welcoming new faces, adjusting programming. Government shifts placing new pressures on trusted ministry partners like the Community Action Center, Lutheran Social Service and Global Refuge. And yet... blessed are we who discover we are loved and held in arms that are strong enough to hold that which we cannot (from Kate Bowler & Jessica Richie's *The Lives We Actually Have*). I am so glad God's arms hold us together, and so grateful for your flexibility, patience, grit and generosity.



Worship. In 2025, we completed the Luke year of the Narrative Lectionary. Lent was particularly powerful as we moved the processional cross closer to the altar each week. Engagement in Holy Week increased, with a Holy Communion Retreat culminating in baking bread and helping set the table Maundy Thursday, and youth helping close the service with the stripping of the altar.

In the summer, the Narrative Lectionary encourages congregations to explore books of the Bible or themes. Inspired by a synod resolution (and with congregational input), we highlighted women of the Bible with the Hidden Figures of Hebrew Scripture series. This set us up for a long stretch without New Testament scripture, which was difficult for some parishioners. Readings also felt too long. These things will inform future summer planning – whether we try another series, use summers to reconnect with the Revised Common Lectionary, or return fully to the Revised Common Lectionary.

In the fall, when we started the John year of the Narrative Lectionary, we began reading the accompanying gospel verses (in 2024-2025 they had just been printed in the bulletin) – a small shift that helped more people feel at home. Parishioners frequently noted connections within a service and having a unified, cohesive worship experience – a strength of this lectionary's focus on a main text. A December highlight was the congregation's musical participation in the fiery furnace reading.

Community Within. This year, the pastors took on a greater role in Stewardship, working closely with Andrew Jorgenson, our intrepid Steward and the Finance Committee. October became a Stewardship season, with sermons, education, and communication around time, talent and treasure. We are getting better as a congregation at talking frankly about money and our lives of faith and helping each other discover and deepen this aspect of discipleship.

Beyond Sunday worship, Wednesday activities bind our community together - from the after-school programming, to the community meal, confirmation, and choirs. The meal is such a key part! Chris Bussmann, volunteer extraordinaire for over 3 years, passed the torch to a team of folks. Chad Jenkinson has stepped up to plan meals, and other kitchen volunteers are providing strong support to keep this vital ministry running.

Pastor Ben will speak to the program adjustments he has made as he stepped into being lead of Children's Ministry in the fall. Amid all the changes, Personnel asked committee member Wanda Larsen to chair a reinvigorated Children Youth & Family Board. It is good to have this board active once again for parents (and youth!) to provide input and support.

A highlight of "community within" in 2025 is gathering beyond the Bethel building. The BeFrienders have facilitated a new monthly fellowship with Pastor Inger and Vivie (formerly NRC) Parkview East residents.

Community Beyond. Bethel continues to care for neighbors near and far, through funds, service, advocacy, and always prayer. Homes for God's Children lifted up people trying to rebuild their lives in Ukraine. We raised over \$50,000 for Alight, and 9 homes damaged by shelling are being repaired in Zolochiv (in Kharkiv region).

Here in Minnesota, as another budgeted benevolence obligation ended, Finance approved a project gift pledge to Lutheran Social Service's "Empower What's Possible" campaign (www.empowerwhatspossible.org). The Center for Changing Lives

(Frogtown-Rondo) particularly aligned with Bethel's passion for housing and Reconciling in Christ (RIC) commitments. 2025 saw an increase in requests for local assistance – especially when the government shutdown affected SNAP benefits. In 2025, we gave out 132 gas cards, 139 Aldi cards (up 92 from 2024), and 104 Bistro meals (up 23).

Regional and local ecumenical work increased as well, as faith communities collaborated to provide advocacy options for parishioners. Bethel members took the lead helping get the word out about ISAIAH's *A Light in the Storm* event, and there is strong interest in joining other Christians on Palm Sunday 2026 afternoon to confront the threat of authoritarianism and to embody gospel values of love and service by advocating for social justice, democracy, and shared values. I helped organize and plan the vigil when Northfield experienced ICE violence in November.

Learning. While much of our learning follows the academic year (and there is much to be learned on summer trips and in the great outdoors!) I love that the Monday Bible Study is running year-round – a delight to have such committed and curious parishioners.

In the spring, I was part of the confirmation program teaching Bible stories to 7th and 8th graders (assisted by Norris Stephenson and Cindy Kreis, who gave of their time and talent to come alongside parent volunteers to lead small groups). This fall, Kristi Larson chose to lead 7th grade confirmation.

I have delighted in being a student in the choir seat, and pondering what educational offerings for adults on Wednesday night might look like. I also appreciate how the congregation takes seriously ongoing learning, and following the RIC team's recommendation, updated the language of our welcome statement to be aligned with ministry partner standards.

*"I know what is it to have little, and I know what it is to have plenty.
In any and all circumstances I have learned the secret of being well-fed and of going hungry,
of having plenty and of being in need. I can do all things through him who strengthens me."*
– *Philippians 4:12-13*

Just as God gave Timothy and Silas to Paul as coworkers in the gospel, we have each other. I am especially grateful to Paula, Connie, Andrew, and Barb and all the council, and the Bethel staff. 2025 surely had plenty, and also need. 2026 will surely have the same. Let us hold fast that where two or three are gathered, Christ is there, and when we draw from Christ's strength, we can do all the things to which we are called.

In Christ, Pastor Inger

Visitation Pastor—Phil Ruud



Each Advent/Christmas season I recall a children's sermon I did many years ago. I held an empty pop can in my hand. I pointed to the hole in the can and asked, "should I put the pop can on the top of the Christmas tree?" They all boldly said "No!" "What should I put on top of the tree?" I asked. One little girl replied, "An angel," "Why an angel?" I asked. She stated so sweetly and clearly, "Because they tell the good news that Christ is born."

Thank you for the privilege of humbly serving here as an angel who gets to bring the Good News of God's love in Christ to those who are new to this community, to the saints who are older in years, to those who are sick, and to families who are grieving. Thank you for all the support you give to me and all the staff here at Bethel. This is a great congregation and I am thankful to have a place in the ministry we all share together.

Yours in Christ, Pastor Phil

Associate Pastor — Ben Schori

A lot has changed in Children's ministry at Bethel this past year. As we concluded the program year in the spring, the fall worship schedule was planned to shift to give the struggling second service a more desirable start time of 10:30 am. While 13 Bethel kids attended camp at Good Earth Village at the end of June (all receiving "camperships" provided by Bethel), Children's Ministry leadership began discussing how Sunday morning programming might shift to better meet children and families where they are and increase participation, which had been dwindling for years.



Sunday morning children's programming was reimaged:

Between services, there would now be Kid's Fellowship where children and youth can play, craft, and just hang out together under the supervision of staff and/or adult volunteers, concluding with an impromptu devotional time with a pastor, and singing songs with Scott and Elga Broughton.

Sunday School would be offered during the 10:30am worship service, with kids being excused at the conclusion of the Gathering and returning during the Sharing of the Peace. The Narrative Lectionary Sunday School Curriculum introduced last year would continue to be used so that children would engage with the same story from scripture as their families were engaging with in the Sanctuary.

Unexpectedly, at the end of August, Brenda Rabbe, Bethel's longtime Director of Children's Ministry, announced a career change. We're very happy for her. I agreed to take over directorial responsibilities of children's ministry with the support of Kristi Larson and Juley Jenkinson. As September began, we were able to follow through with the updated program plan.

At times over the last few months, it's felt a little like we're finishing the building of a car while we're moving in it. I am grateful for the grace that has been given. Through all the changes and all the consistencies, I have seen children and their families blessed by the ministries we have been offering this year, and we are seeing an increase in engagement.

Limitless, our Wednesday afterschool program, currently has 40 kids participating. Sunday School has seen a significant increase in participation under Kristi and Juley's combined leadership (averaging an attendance of 18 children), and more kids are learning and engaging with the stories of scripture. Brenda volunteered to direct this year's Children's Christmas Program that she wrote, and led rehearsals on Wednesday afternoons and Sunday mornings. And, of course, adult volunteers are stepping up to help. I hope that my leadership in children's ministry over these past months has been able to meet what Bethel needed in this time of transition. It's been such a joy to get to know the children and families of Bethel better as I've stepped into this new role.

Looking to 2026 and beyond, I will continue to lead our children's ministries, with the invaluable support of Kristi and Juley. I will be updating our "Scope & Sequence" program overview to match our new and continuing programs, leadership, and goals, working with the newly formed Children, Youth, & Family Advisory Board as I do. I look forward to sharing this work with the Bethel community in the coming year.

It is such a privilege and joy to do ministry with Bethel's children. Thank you!

Pastor Ben Schori

Director of Worship & Music — Megan Engel

Dear Bethel –

As I reflect back on 2025, I can't help but feel immense gratitude for the many volunteers who make our Music and Worship ministry happen. A lot of work goes on behind the scenes as people offer their time and talents – from attending rehearsals, practicing on their own time, braving early mornings to get to worship on time. From singing a solo, playing an instrumental solo, singing in the choir or in a small ensemble, to leading worship as an Assisting Minister. I am also grateful for our other staff musicians, Jill Mahr, Peter Schleif, Abby Atzinger, and Cindy Carlson. They are all fabulous musicians and I appreciate their time and the thought put into each anthem.

All of this hard work goes into making worship special, combining music with the word to bring scripture to life for the good of the church. I am extremely thankful for each and every one of you. Thank you for contributing in such a meaningful way!

Megan

Director of Youth Ministries — Kristi Larson

Some things in Youth Ministry are consistent. For most of the year, Wednesday nights at Bethel look the same: good food at Bistro, confirmation classes, the sound of bells ringing, and loud games in Hangtime. Sunday morning means treats in the youth room and other forms of fun. Sprinkled throughout the year are special events and each season has a flavor of its own. Here is a look back at Bethel Lutheran Youth 2025, one season at a time.

Winter. January was distinguished by two senior quilting Saturdays and JTerm. The fellowship that happens over the quilts is special—the CLC was filled with high school seniors, their families and Bethel quilters sharing memories, laughs, and crafting expertise to create beautiful quilts for the soon-to-be graduates. The JTerm theme was spiritual practices (both traditional and more unconventional). Students from Bethel joined students from three other Northfield churches to take classes on baking, knitting, art, yoga, and more!

Spring. Spring kicked off with a bang and our March Food Drive. This year, the theme was superheroes! Awesome Guy and the Bolt were met by their friends: The Bulk, Lieutenant Canada, and Arachnid Person for some humorous skits about how Jesus was a foodie. Best of all, we raised a lot of money for the Community Action Center. The kids really committed to the idea this year by helping to write and even memorize their scripts.

We also had 2 very successful fundraisers! The Plant Sale had its most successful year in several years. We also kicked off a new fundraiser – the Easter Egg Fundraiser. Our “little bunnies” hopped all around Northfield bringing joy and chocolate filled eggs to kids. Be on the lookout for these fundraisers in the next few months!

Summer. Summer at Bethel is all about youth trips! We dream, we fundraise, and we anticipate all year long for these weeks. This year we did 3 trips, all to Montana; and the Big Sky State welcomed us with open arms. First, the high schoolers did the much-anticipated Flathead trip where everything went wrong and we had an amazing time and couldn't stop laughing. Ninth grade students did the traditional backpacking trip at Christikon. Other than one very rainy day, it was a great trip with both good weather and good company. Finally, our eighth grade students did something new this year and traveled to Christikon and stayed on site. They enjoyed meeting kids from around the country and the inclusive camp culture, plus they got a taste of backpacking.

Fall. Fall is... well... fall is like drinking through a firehose. Things start up, calendars are set, and students return to Wednesday nights again. We celebrated the Confirmation of 23 of our 10th grade students in October with a moving worship service. And then, we start the year all over again. Thank you, Bethel, for always supporting the young people in our midst. And an extra special thanks to our many amazing volunteers! Many blessings to you this New Year.

Trustee/Building Manager Report — Blair Fowler

It has been 18 years since the addition was made to our church building and it is beginning to show its age. The repairs and maintenance expenses are much higher than expected with expense for the heating/cooling units, roof repairs, and concrete repairs. Additionally, the utility costs have increased over 15% this past year and the property insurance had an increase of over \$8,000.00 for year 2025-2026. Therefore we are requesting to raise the Capital Reserve annual budget from \$21,000 to \$24,000 per year. The Capital Reserve is funded by the operating budget.

The following projects were completed this year:

- 1st and 2nd phase A/V and sound systems were completed
- New Blinds in the Bell Room were installed.
- Repair to three rooftop units was completed
- Concrete raising was completed in several locations on sidewalks that had settled.
- Fall cleanup was completed with several members helping out with weed removal, mulching, trimming, and replanting several plants
- We completed five-year inspections of the church's sprinkler system and fire alarm system, to stay in compliance with the Northfield Fire Department.
- Thanks to a few Bethel members, we completed cleaning of our 200 white chairs in the CLC.

Special thanks to volunteers who are always available when we need help. Each has special talents: carpenters, plumbers, electricians, and painters—so we are able to handle a lot of the projects in-house which saves Bethel a considerable amount of money. And special thanks to Marv Farmer for all the work he does for Bethel Church.

As Bethel continues to grow, it is important to remember that any projects or improvements to our church building need to have approval from staff, Church Council, or Finance Committee.

Blair Fowler, Building Manager/Trustee



Congregational President — Paula Mathison

Dear Bethel,

Greetings to you in the New Year! It has been an honor to serve you this year, and I have been awestruck by the gifts of time, talent, and treasure that you have shared. I always knew that Bethel was a generous, giving congregation, but I saw it all up close and in more detail during the last year.

Bethel is a loving place. Correction. Bethel is a vibrant place because it is filled with loving, Spirit-led, Spirit-filled people who have formed and continue to nurture community. This is evident every Sunday at worship, coffee time, education for all ages, and warm, pleasant mingling in the narthex. It is evident on Wednesdays during education offerings for our children and youth, Hang Time, music rehearsals, Bistro, and worship services during Advent and Lent. In addition to the care given within our Bethel community, I am overwhelmed with gratitude and awe at all that Bethel folks do for those outside our walls each week of the year. Decisions made at Bethel positively affect lives locally, nationally, and internationally.

In support of ongoing ministry this year, we have updated our sanctuary sound system and key education spaces (east and center pods and room 61A); the Mission and Justice Committee was restructured to be a more effective umbrella committee overseeing many smaller teams; stewardship education continued in new ways; we did a staff restructure; we experienced slight changes in Sunday worship times; the Children, Youth, and Family Advisory Board was reactivated; with the leadership of Homes for God's Children, Bethel folks gave \$50,000 to repair homes in Ukraine; we returned to having an Advent Festival.

We live in challenging times. Some days it feels as if every area of life has challenges. Bethel was not exempt from these challenges in 2025. While the restructure of staff lowered our expenses, we need to continue to support the operating budget.

We need our meaningful worship and Christian education to be strong as we adults grow in faith and in response to the needs of the world, and we need to support the next generation of Christians in the education of our children and youth.

Thank you, Bethel, for your continual diligence and care. Each of us alone cannot meet all the needs of our congregation and the world, but together with God's help we can be part of ongoing miracles. Watch for the miracles. They happen every day. Bethel needs every single one of us to do God's work. We are stronger and more effective together. May we all grow in God's wisdom as we decide how we will share our time, talent, and treasure in 2026.

God's peace to you,

Paula Mathison
Congregation President



Finance Committee — Barb Fowler

Finance Committee members: Greg Bessler, Heidi McCormick, Lee Runzheimer, Barb Fowler (*Financial Officer*), Blair Fowler, Andrew Jorgenson (*ex officio*), Paula Mathison (*ex officio*), Pastor Inger Hanson (*ex officio*)

It is with deep thankfulness that we present the 2025 financial report. There was concern during the year about the financials being in a deficit position. However, the commitment of our members to the ministry of Bethel came through and we ended the year with a surplus of \$20,613.

Revenue and Expenses: Revenue \$995,803 less Expenses \$975,189 = Surplus \$20,613.

Offerings and other revenues totaled \$995,803 which was a 5% increase over 2024. Total income was less than the budget goal of \$1,010,760 by only \$14,957. On-line giving represented 44% of total offerings. Interest and dividend income totaled \$22,196 due to investing our available cash in U.S. Treasury bonds. Ministry donations captured revenue outside of offerings, like payments for activities, youth programs, or reimbursements.

Expenses totaled \$975,189 which was 2.8% greater than 2024. The Personnel budget less actual expenses saved \$50K as a direct result of the staff restructuring done mid-year. A 2% cost-of-living increase was added to staff pay in 2025.

Facilities expenses of \$141,694 represented 14.5% of total expenses. The increase in insurance premiums and increases in utilities were the primary drivers of this increase. As our building ages, this category of expenses is going to grow. The total in the Capital Reserve fund is \$125,314. More information is available in the Trustee's report.

Benevolences paid from the operating budget totaled \$71,760 and those paid from dedicated non-budgeted donations totaled \$137,678 for a grand total of \$209,438. This is 21% of operating revenue.

The Bethel Endowment Fund balance as of November 30 is \$928,854. These funds are invested in the ELCA Endowment Fund Pooled Trust. This fund will produce annual payouts of about 4% of the fund balance, for annual awards for special projects.

Two Bethel members completed the 2024 audit of procedures and no material weaknesses or discrepancies were found.

You will find more detail in the financial reports included in the Annual Report. If you have any questions, please contact a member of the Finance Committee or email Caroline Smith, Finance Associate, at csmith@bethelnorthfield.org.

It is a privilege to oversee the funds that you so generously give, to support the work of Bethel and to donate to many other causes.



Personnel Committee — Connie Nelson

Members: Bo Aylin, Tricia Lancaster, Wanda Larsen, Connie Nelson (*chair*), Eduardo Pazos, Pat Stahly, Paula Mathison (*ex officio*), Pastor Inger Hanson (*ex officio*)

Often, the Personnel Committee's work is unseen: caring for Bethel's staff by setting policies and managing benefits, giving annual reviews, and providing feedback and support to Pastor Inger as the staff supervisor. 2025 demanded further attention. As Personnel represents a significant portion of Bethel's operating budget, we needed to respond to the giving patterns of recent years and the budget shortfall that was already emerging in the early spring. We cannot support the staffing we have enjoyed in the past. Prayerful assessment of Bethel's current ministry needs went into a major staff restructure that unfolded over the summer.

As a preliminary step, when Lois Cary resigned as Office Manager Assistant, we eliminated this position (0.2 FTE). Thank you to the staff and congregation who adjusted to having the Church Office closed on Fridays to allow for these savings. More significant changes were needed to mitigate the strain on the budget. The Monday - Thursday Office Manager hours were reduced further. Attending to our community demographics, we made the very difficult position to reduce Children's Ministry to 0.4 FTE (from 0.8) and Youth Ministry to 0.8 (from 1.0). The A/V Team was also reduced. These changes represented an almost Full-Time Equivalent reduction in staff and made for significant savings for Bethel, while allowing us to continue to offer (albeit a little differently) core programs and experiences.

The restructure was at first envisioned with a veteran staff member, Brenda Rabbe, combining two positions: continuing in Children's Ministry, and assuming the Office Manager duties. August brought an unexpected challenge: Brenda received an exciting career opportunity, which meant her last day was Rally Sunday. Instead of searching for someone who could fill both positions, Personnel focused on finding a new Office Manager and leaned into the experience of existing staff members to run our Children's Ministry offerings. Pastor Ben took the primary lead, with Kristi Larson's time being increased so she could provide support in this area. Nursery hours were adjusted so that Juley Jenkinson was available to lean into Limitless, and an Art Room could be offered during Bistro.

Personnel felt very fortunate to interview and hire Kate Dreier as part-time Office Manager in early September. Part of the restructuring vision is for the Office Manager to be responsible for communications. Kate quickly began managing the "This Week" email to the congregation, and the hope is for her to oversee the monthly newsletter in 2026.

Personnel saw the need for a reinvigorated Children, Youth & Families Advisory Board, and to have a formal connection to that team. Wanda Larsen agreed to be the chair and Personnel liaison. The Board consists of Pastor Ben, Kristi, Juley, two youth, and eight other Bethel members. They had their first meeting in November and will meet again in January. Wanda describes taking a "stop/start/continue" approach as they look at Bethel's current needs.

The Personnel Chair and Council President completed Pastor Inger's annual review process in June. Paula and Connie, joined by Steward Andrew Jorgenson, welcomed the opportunity to check in with Pastor Ben periodically this fall.

Portico Benefits offerings for 2026 changed significantly, and so a new package needed to be selected. Personnel studied the options and costs and selected the one we felt best met the needs of Bethel staff who qualify for benefits.

The new Minnesota Paid Leave program, which impacts most workers in Minnesota, went into effect on Jan. 1, 2026. Tricia Lancaster attended the staff meeting on November 11 to educate Bethel employees about this new law. This requires some additional revision of our Employee Handbook (an ongoing process.)

We are so grateful to Lois, Mimi, and Brent for their enormous contributions to Bethel these past years.

We continue to appreciate Lois's willingness to fill in at the office and Brent's occasional help with the livestream.

Many thanks to the ongoing commitment of our PC Team members and the faithful dedication of our pastors and staff at Bethel.

Stewardship — Andrew Jorgenson

Dear Bethel,

Conversations around Stewardship have taken on a new sense of urgency at Bethel in the past year. With our Pastors taking on a greater role in leading these conversations, our congregation was challenged to consider biblical stories afresh that point us toward giving in response to what God has done. During Lent, pastor Mark Aune preached from the gospel of Luke and facilitated a discussion during the education hour regarding giving in the church. October saw a liturgical emphasis on Stewardship with teaching on God's provision, call, direction, and kingdom building. These teachings from the Bible have undergirded our process of discernment in these uncertain times.

It is no secret that Bethel, along with many sibling congregations, has been facing financial headwinds. Rapidly rising costs are affecting us all. Utility expenses alone have gone up more than 26% this year, with higher rates anticipated in the year ahead. Earlier this spring, when the gap between revenue and operating costs was becoming unsustainable, church leadership took steps to restructure staffing. This was a careful process of discerning how best to maintain the ministries of our church while reducing our budget. At the time of writing this letter, Bethel remains in a fiscal deficit. Responding to this reality, through restructuring we have reduced personnel expenses moving forward.

With a smaller staff, Bethel employees have taken on more responsibility to continue supporting the robust ministries of our church. They have done so with grace and care, and we are grateful. Volunteers have stepped up in numerous ways to fill in where needed, often at a moment's notice. Changes in Sunday School programing and worship times have been made to bolster attendance at our second service. More than ever, Bethel's Garage Sale proceeds were utilized to support critical Bethel ministries. Creative funding grants from the growing endowment fund are also helping a good deal. Carefully managed operating reserves returned almost \$22,000.00 in interest. In short, generosity, creativity, and flexible thinking have enabled Bethel to continue sharing Christ's love with a big heart.

God truly has done amazing things in and among us this year. We remain on a journey of discerning what comes next. Please join me in offering gratitude for all that has been given this year, both to us and through us. May we be encouraged and strengthened for the work ahead.

In Christ,

Andrew Jorgenson, Steward



Bethel Endowment Committee – Mari Aylin

Committee Members: Mari Aylin (*chair*), Mark Carson, Steven Engle, Kevin Fink, Jason Niemann, Heidi Muller Peterson, Rose Turna cliff, Pastor Inger (*ex officio*)

2025 was an exciting year for the Bethel Endowment:

We awarded nearly \$15,000 in grants (up from \$10,000 the previous year). The grant recipients were:

- (a) Dottie Hammer/Pam Santerre for the Women's Retreat "Losses in Life; the Journey Within";
- (b) Marci Groenwold for Befriender training at the national level for three people;
- (c) Sarah Marohl for books and supplies for the Bethel Library;
- (d) Catherine Engle for the first phase Bethel AV Update;
- (e) Holly Schoenbauer for "This is Me" –money for foster youth to purchase items that contribute to identity (yearbooks, club and sports photos) and foster youth activities; and
- (f) Karen Mader for a Bethel medical emergency kit.

We continue to welcome gifts of all sizes to the Fund. Gifts were made to the endowment to celebrate and honor saints who went before us, who walk beside us and who carry our hope beyond us. All those remembered and honored were listed in the worship bulletin on All Saints Sunday.

The balance of the Endowment Fund being held in our account at the ELCA on October 31, 2025 was \$933,099.17.

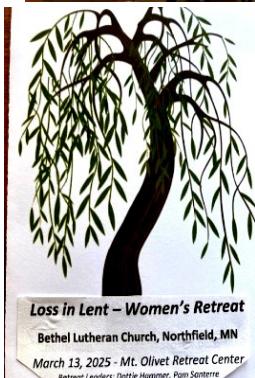
This is up from \$625,267.94 on October 31, 2024. We are so grateful for the generous bequest from Chuck Sandstrom that contributed significantly to this increase.

Recipients selected through the fall application cycle will receive award distributions in January. New for 2026, another application cycle will be offered in the spring, with awards distributed in June. We plan to award \$35,000 in grants this year over the two grant cycles.

The endowment fund supports outreach ministries, education, and Bethel worship, music and facilities needs over and above the operating budget. We are very fortunate to have this permanent and growing source of funding and are grateful to all the donors who have made outright gifts, or those who have planned gifts that will come through a retirement or legacy provision.

If you have any questions, feel free to contact me or any committee member.

Mari Aylin
Endowment Committee Chair



Congregational Life Committee – Cindy Kreis

Your Congregational Life team – Charlie Dahl, Ellen Iverson, Heather Kuehl, Don Pavek, Kristin Stets, Sarah Swan-MacDonald, Rebecca Terry, Colleen Vitek, Cindy Kreis (*chair*) and Pastor Inger

The Congregational Life Committee focuses on promoting activities that provide welcome and fellowship opportunities within and beyond Bethel.

Congregational Life activities in 2025 included:

Welcoming New Members –Bethel welcomed 37 new members in 2025. Our committee connected each family unit with a sponsor to help welcome them to Bethel. New Member Sundays were held on Pentecost and Reformation Sundays along with breakfast receptions in their honor so Bethelites could greet them and join in fellowship together!

Palm Sunday Pancake Breakfast – Our annual tradition was carried out in bright spring fashion, with a hearty pancake and yogurt breakfast for the congregation to relax and share in community together, as we enter the most holy week of the year.

Bethel Garage Sale – This year was once again a wonderful experience, which included bonding and fellowship among 100+ volunteers! Bethel's annual sale provided many deals for the community, with the proceeds from the week-long event funding an array of ministry efforts. Over \$22,000 was raised to allocate within and beyond Bethel!

“Going to the Chapel” Eco-Friendly Outing – This repeat and growing event is a collaboration with the Creation Care team and August’s worship theme of Caring for Creation. Together, we encouraged Bethelites to use eco-friendly modes of transportation—walking, biking, carpooling or boating—to enjoy the outdoors and meet at the Chapel Brewery to socialize!

God's Work Our Hands – On this annual day of service for the ELCA, several Bethel members came together to put their faith into action. Participants helped with assembling TORCH Fall Care Packages, which were distributed to Northfield TORCH college students. The outdoor project included a clean-up of Bethel's new Adopt-A-Highway section.

Rally Sunday Breakfast – We welcomed the fall season with a nourishing breakfast in the Christian Life Center for all Bethelites to share in fellowship together. Congregation members built their own oatmeal and/or yogurt bowls between services, while connecting with one another and anticipating the return of Sunday School and other educational faith opportunities.

ACTSS - Adults Coming Together for Soup and Socializing – Seven groups were formed with the goals of getting to know one another better and inviting newer members for dinner, three times a year. Over 30 members were gathered on three evenings for simple soup suppers within their homes to share stories and build community with one another. Please consider joining an ACTSS group next fall!

Advent Festival - We were excited to bring back a past tradition at Bethel and hosted an Advent Festival on the Sunday before Advent started. This joyful, intergenerational gathering, for individuals of all ages from within Bethel and around the community, came together to usher in this sacred season! Attendees participated in various Advent-themed activities around many rooms at Bethel. Activities included: making Advent wreaths, eco-friendly bird feeders, Advent banks, Christmas ornaments, cards and jewelry, playing Mexican Bingo, 9 Square, sharing homemade lefse and more! It was a wonderful time to prepare our hearts and homes for the Advent season of hope, peace, joy, and love!

Caroling at Benedictine – One week before Christmas, a volunteer choir of adults gathered for a second year at Benedictine's to sing Christmas carols and share in fellowship with residents and each other. Attendees noted the enthusiasm and welcome that Benedictine provided us. It was also fun to return back to Bethel and join in cocoa & camaraderie in the CLC with all the children who had also caroled at the NRC that same evening!

Our hope is to bring people together to share God's love and fellowship around Bethel and within the community. We invite you to join in our activities and share your ideas for building meaningful connections at Bethel.



Mission and Justice Committee — Kirsten Scott, chair

The final meeting of the previous structure of our Mission & Justice committee was held in January. All members brought valuable contributions and three (Dottie Hammer, Curt Johnson, Jim Holden) were thanked especially for their multiple decades of service on this committee. A Mission and Justice Fair was held between services on January 12 with activities, prizes, information and sign-up lists representing many Mission & Justice teams. It was fun and engaging.

A restructured committee began meeting for the first time in February. It serves as a coordinating “umbrella” group for the many Bethel teams serving in the areas of mission and justice and is composed of the chairs/ representatives of eight teams: Reconciling in Christ (Rosemarie Lewis), Creation Care (Rachel Coltvet & Connie DeGrote), Homes for God’s Children (Gene Broughton), Anti-Racism Learning & Advocacy (Connie DeGrote), Hunger Awareness & Response (Clark Cary), Immigration Advocacy (Jane Runzheimer), Alternative Giving Fair (Karna Hauck), and Quilt Ministry (Dottie Hammer), along with Pastor Ben.

In 2025 we distributed budgeted benevolence to ten local, regional and international organizations. The recipients for the congregation’s special offering appeals were determined to be Global Refuge (previously Lutheran Immigration & Refuge Service) at Easter and Bethel’s general operations budget for Christmas.

In April nine *Bethel Presents* learning opportunities were planned for the 2025-26 school year to bring special speakers and/or feature the work of the Mission and Justice teams. In the new committee structure we are appreciating the opportunity to coordinate together and adjust schedules as needed. In addition, teams often have activities or projects - some long term, others short. It has been beneficial for all of us in terms of scheduling and budgeting to have broad awareness. Below are some highlights:

Reconciling in Christ (RIC) - On 2/9/25, the first of what will become an annual celebration of being a RIC Congregation was held. At *Bethel Presents*, Jen Christiason, RN and Educator, who cares for the LGBTQIA+ community, spoke of the journey their own transgender child experienced. Bethel is affiliated with Reconciling Works, an ELCA organization, and publicly affirms its commitment to welcome and include people of all sexual orientations and gender identities, promoting equality and justice. In June, Bethel conveyed its continuing commitment to supporting LGBTQIA+ individuals at Northfield’s Pride in the Park. Additional books have been added to Bethel’s Church Library.

Homes for God’s Children (HFGC) - Currently this team continues with restocking the four locations of living spaces Community Action Center operates for people in need of transitional housing. This occurs as needed when units are turned over. Donations are enlisted from Bethel members. The team also coordinated a new exciting project with Alight (formerly known as American Refugee Committee) in early fall. Bethel’s concern was strong and money was quickly raised to fund the repair of several homes in a Ukrainian village where this organization works. Alight staff shared at a late-September *Bethel Presents* about this project. In November a presentation by Bethel member Steve Silcox on his long-time work with USAID was arranged for *Bethel Presents*.

Creation Care - Team members conducted a three-series session with Limitless students in the spring, led the Highway 3 volunteer clean-up in spring and fall, and collaborated with the pastors to feature four ecological systems at weekly worship in August. The use of glass communion cups at all worship services is working well.

Hunger Awareness and Advocacy - Hunger Awareness Sunday was held March 9 with speakers addressing local and international concerns. Clark Cary coordinates with the synod office and national ELCA personnel around the needs and projects of Lutheran Disaster Relief, ELCA World Hunger, and Lutheran World Federation. Kathy Chatelain of our synod office was hosted by the Hunger and Immigration Advocacy team in October to speak about AMPARO, a ministry for migrants and refugees for which Bethel gives ongoing support.

Bethel Immigration Advocacy - This newly-forming team brings a focus to education about and advocacy for immigrants and refugees locally and beyond. Free English classes were taught by member Judy Tonolli at Bethel once weekly during the summer. Team members worked on procedures that church personnel may follow in the event that ICE agents come to Bethel. Being available for the support of affected Northfield residents has been particularly important.

Anti-Racism Learning and Advocacy (ARLA) - Volunteers teamed up to plan once-monthly events for 2025-'26. Some programs are scheduled for *Bethel Presents*, others for Tuesday afternoons. Participation from anyone in the community is urged. Education and advocacy topics included:

- Dr. Rev. Kelly Sherman-Conroy was a *Bethel Presents* speaker and guest preacher on Sunday, May 4 who focused our attention on issues affecting Indigenous people and her Minneapolis ministry with them.
- A panel of participants in the June Sacred Sites of the Dakota tour (Twin Cities) shared their insights
- An open get-out-the-vote letter writing session was held
- Rep. Kristi Pursell spoke about Diversity, Equity and Inclusion in MN
- A guided tour of Northfield College Community Collaborative, located in the Northfield Community Resource Center, was given and information about their work was shared
- A visit was made to Mercado Local (Northfield), which sells local crafters' and artists works and offers education about and support for our local Latino/a people.
- New church library books were purchased for adults, youth, and children

Bethel Quilters - This group faithfully prepared a batch of 100 quilts for Lutheran World Relief. The quilts were blessed at worship in June and delivered to a St. Paul drop-off. Thirty-five quilts were also made for Northfield's Operation Joy project. Quilters meet regularly throughout the year.

Alternative Giving Fair - Held each Advent season, this project invites Bethel folks to choose ways to support food security, housing, education, and employment through purchased donations to well-vetted local and international organizations. Karna Hauck, Amy Narveson, and Clark Cary have coordinated this for many years.

All Mission and Justice teams hosted activities at the Pre-Advent Fair in November, organized by Congregational Life. The enthusiasm and intergenerational participation at Bethel were exciting.

Finally, our committee endorses Bethel's new involvement with initiatives that bring MN people of faith together to advocate for racial and economic justice, through community organizing and faith-based action. On December 13 a state-wide training conference will be held at the Minneapolis convention center, coordinated by ISAIAH and Faith in Minnesota. The Bethel task force asked our teams and the Bethel congregation to consider participating. Over 30 people from Bethel will attend. Further opportunities for our congregation's advocacy work and action will be upcoming in 2026.



Homes for God's Children 2025 Additional Report — Gene Broughton, Chair

2025 has been another wonderful year for extending the mission of Bethel through the leadership of the Homes for God's Children committee. We continue to be amazed at the generosity of our congregations! Bethel is filled with people who genuinely desire to make a difference in the lives of people. We are grateful for all of you and to have a part in the mission of Bethel.

The main focus of our mission in 2025 has been assisting the Community Action Center (CAC) in refurbishing and resupplying four Crisis Housing Units that provide a warm, safe, and clean space for families who are experiencing homelessness. Through the leadership of Bob Thacker, each one of these four units has been transformed into a beautiful home for these families, who will have the opportunity to move from homelessness to independent living. This is a major accomplishment! These units now have drapes on all the windows, pictures and wall-hangings on the walls, and appropriate furniture to make a comfortable, safe, and appealing place for these families. We have completed the refurbishing phase of our mission, and these homes should be usable for years to come. Thank you to all of you who have helped with this project.

Beginning last December, we have also assisted the CAC in resupplying these units with everything from toothpaste to toilet paper. During the past year we have resupplied the various units nine times. Resupplying a unit costs about \$180 in supplies. When we have put out a request, members of Bethel quickly responded by bringing various supplies to Bethel. This has enabled us to provide for these families. As we enter 2026, we have enough supplies on hand to resupply the units four more times. Members of Bethel have contributed a value of over \$2,300 toward resupplying the units. We have learned a lot in this process and look forward to continuing this part of our mission in 2026. Thank you for your generous support.

As you may recall, Homes for God's Children began as a five-year initiative to celebrate the retirement of Bethel's mortgage. From the very beginning members of the committee shared a dream to lead an international project to provide homes for children in another country. The war between Ukraine and Russia began and the focus of that dream centered on Ukraine. At times it seemed impossible to fulfil this dream. And then, last summer, what seemed so impossible became a reality! With the support of the Church Council and the Mission and Justice Committee the congregation was given the opportunity to respond to a \$50,000 challenge to support repairing homes in Ukraine that have been damaged during the war. By September \$51,790 had been raised! That is simply amazing! Working with the Alight organization we are in the process of repairing ten homes in Ukraine. We await photos and reports of this wonderful mission. Well done, Bethel!!

2026 will mark the fifth and last year of the Homes for God's Children initiative. But our mission will not end. We have been given authorization through the Church Council to continue our work beyond 2026 under the umbrella of the Mission and Justice committee. During 2026 we will continue to resupply the CAC Crisis Housing units. Thank you for your generous support!

Members of the Homes for God's Children Committee: Bryce Narveson, Kaethe Schwenn, Lee Engquist, Bob Thacker, Gordy Olson, David Detert, Jodi Doeden, Dottie Hammer, Clark Cary, Gene Broughton, and Pastor Ben Schori.

Ministry Partners

With the Northfield Retirement Community now under Vivie's direction, we are no longer formal ministry partners (with representatives serving on the board, or receiving an annual report.) Many thanks for Bill Nelson's leadership in helping the NRC find this sustainable path forward.



Southeastern Minnesota Synod, ELCA

2025 Ministry Report



We gathered at **Council as Leaders** to think collaboratively and further equip ourselves for ministry as lay and rostered leaders.



Nuer Community Lutheran Church, a new worshipping community, was established! Rev. Yang Tut was ordained.



A variety of **Power and Boundaries educational workshops** were offered to equip church council members, faith formation professionals, and rostered ministers for leadership.

“See what love the Father has given us, that we should be called children of God, **and that is what we are.**”
—1 John 3:1 (emphasis added)

Through Christ, we have been made children of God! What good news! It is out of this identity, the truest proclamation of who we are, that we live as followers of Jesus in this world.

As members of the Southeastern Minnesota Synod of the ELCA, we strive to *walk together proclaiming the gospel of Jesus Christ*. We live in this community of faith, across sixteen counties with 100,000 baptized members as the children of God. Because this is who we are, we celebrate all the ways God is at work in us and through us – not only in our own communities but throughout the synod and church - for the sake of the world.

Join me in celebrating all the ways God has been at work in our midst over the past year, and let's look ahead, together, with joyful anticipation for what God will yet do, in us and through us, for the sake of the good news of Jesus Christ.

In Christ,

Rev. Regina Hassanally
Bishop Regina Hassanally



Rev. Sarah Krolak was called to serve as pastor of **Connections Ministry/Shelter Church**, which is a Synod Authorized Outreach Ministry based in Mankato.



Synod members participated in the **Lutheran Church of Colombia's National Assembly** where Rev. John Rojas was elected as bishop.

We gathered under the theme “Remember what God has done. Prepare for what God will do.” at the **Synod Assembly**. Three resolutions were passed regarding *Support for the Least of These and the Ministries that Serve Them and Expanded Preaching and Teaching on the Stories of Women in the Bible and Use of Female Imagery of God and of God's Work in the World*. On the first ballot, Bishop Hassanally was elected to a second six-year term.



About 140 ministry leaders attended the **Fall Theological Retreat**, which includes fellowship, education, and retreat. Rev. Leila Ortiz led the presentations and discussion on pneumatological estuaries, with the theme of Baptism in Muddy Waters.



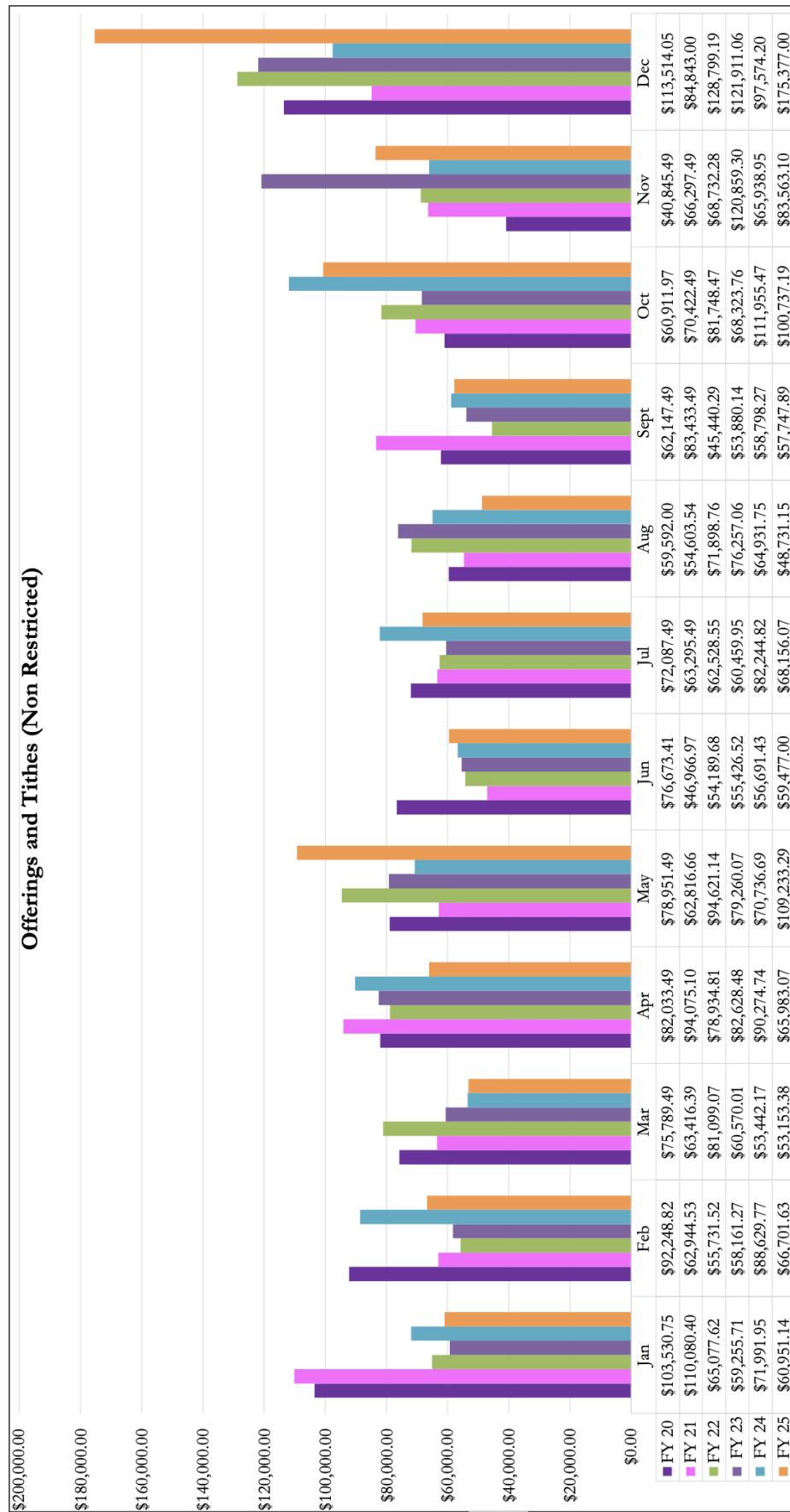
17 Rostered Ministers joined our synod!

Bethel Lutheran**2025 Income Statement**

Revenues		ACTUAL 2025		BUDGET 2025
Offerings	\$	949,812	\$	983,260
Other Income	\$	45,991	\$	27,500
Total Revenues	\$	995,803	\$	1,010,760
 Expenses				
Personnel	\$	627,643	\$	677,709
Administration	\$	72,371	\$	82,520
Adult & Family Ministry	\$	6,962	\$	8,350
Benevolences	\$	71,760	\$	71,810
Congregational Life	\$	7,385	\$	7,205
Facilities	\$	141,694	\$	112,716
Worship & Music	\$	10,731	\$	10,800
Youth Formation	\$	15,643	\$	18,650
Total Expenses	\$	954,189	\$	989,760
Building Capital Reserve	\$	21,000	\$	21,000
 Total Transfers				
Total Expenses	\$	975,189	\$	1,010,760
 NET OPERATING REVENUE	\$	20,613		



December 31, 2025 FINANCIAL DASHBOARD



Bethel Lutheran Church
Restricted-Project Class Activity Report
December 2025

	Beginning Balance 1/1/2025	Month Revenue Revenue	Month Expense Expense	YTD Revenue	YTD Expense	Interfund Transfers	Ending Balance 12/31/2025
Capital Reserve							
Building/Capital Equip	\$ 60,764.35	\$ 1,750.00	\$ 3,224.13	\$ 26,350.00	\$ 16,799.99	\$ 55,000.00	\$ 125,314.36
Subtotal: Capital Reserve	\$ 60,764.35	\$ 1,750.00	\$ 3,224.13	\$ 26,350.00	\$ 16,799.99	\$ 55,000.00	\$ 125,314.36
Endowment							
Endowment Fund Principal	\$ 55,736.67						\$ 55,736.67
Endowment Gifts/Trnsfers	\$ 499,603.57	\$ -		\$ 182,082.21		\$ -	\$ 681,685.78
Endowment Fund-Gain/(Loss)	\$ 66,546.81	\$ (3,245.44)		\$ 106,856.90		\$ -	\$ 173,403.71
Endowment Income	\$ 27,134.14	\$ -		\$ 13,662.50		\$ -	\$ 40,796.64
Endowment Transfers/Exp	\$ (10,800.00)	\$ -	\$ -	\$ -	\$ -	\$ (10,052.26)	\$ (20,852.26)
Subtotal: Endowment	\$ 638,221.19	\$ (3,245.44)	\$ -	\$ 302,601.61	\$ -	\$ (10,052.26)	\$ 930,770.54
Subtotal: Endowment Stmt	\$ 636,529.75			\$ 292,323.98	\$ -	\$ -	\$ 928,853.73
Cash at Bethel	\$ 1,819.32	\$ -		\$ 5,014.33			\$ 5,014.33
Endowment Grants	\$ -	\$ -	\$ (455.04)	\$ -	\$ 13,269.00	\$ 10,052.26	\$ (3,216.74)
Subtotal: Endowment Grants	\$ -	\$ -	\$ (455.04)	\$ -	\$ 13,269.00	\$ 10,052.26	\$ (3,216.74)
Operating Reserve							
Operating Reserve	\$ 208,237.57	\$ -	\$ -	\$ 124,232.24	\$ 4,500.00	\$ (67,000.00)	\$ 260,969.81
Operations Transfer							
Operations	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Parish Restricted							
Adult & Family	\$ 1,106.98				\$ 245.95		\$ 861.03
Adult Scrip	\$ 3,417.62						\$ 3,417.62
Archives - Archive Case Fund	\$ 2,775.00						\$ 2,775.00
Audio/Video	\$ 588.51			\$ 1,276.52	\$ 373.80	\$ 200.00	\$ 1,691.23
Audio/Visual Improvements	\$ 28,167.48	\$ 126.52		\$ 35,522.68	\$ 78,097.20	\$ 17,000.00	\$ 2,592.96
Befrienders	\$ -			\$ 140.00	\$ 472.00		\$ (332.00)
Children's Ministry	\$ 1,719.28			\$ 1,498.00	\$ 3,217.28		\$ -
Environment	\$ 33,017.38	\$ 140.14	\$ 1,280.00	\$ 8,181.66	\$ 1,280.00		\$ 39,919.04
Evangelism	\$ 3,603.30		\$ 108.00				\$ 3,603.30
Funeral	\$ 4,634.28	\$ 1,710.00	\$ 8.38	\$ 4,160.00	\$ 1,250.77		\$ 7,543.51
Garage Sale	\$ 740.76			\$ 23,303.75	\$ 11,793.51	\$ (11,350.00)	\$ 901.00
Good Samaritan	\$ 11,451.19	\$ 500.00	\$ 6,230.07	\$ 6,275.00	\$ 12,394.94		\$ 5,331.25
Handbells	\$ 2,468.21			\$ 25.00			\$ 2,493.21
Indigenous Artwork	\$ 4.17	\$ 47.00	\$ 47.00	\$ 547.00	\$ 551.17		\$ 0.00
ISLA Scholarship Fund	\$ 261.00					\$ (261.00)	\$ -
Kitchen Bistro	\$ 1,722.80	\$ 1,715.02	\$ 477.89	\$ 10,512.35	\$ 11,038.59		\$ 1,196.56
Kitchen Capital	\$ 6,099.38		\$ 323.00	\$ -	\$ (39.39)		\$ 6,138.77
Kitchen General	\$ (3,929.97)			\$ -	\$ 1,801.54		\$ (5,731.51)
Kitchen Soup Supper	\$ 344.99			\$ 939.45			\$ 1,284.44
Library	\$ 447.11		\$ 455.04	\$ 1,705.00	\$ 455.04	\$ 1,479.82	\$ 3,176.89
M&J Quilting	\$ 1,375.84			\$ 150.00	\$ 813.48	\$ 1,250.00	\$ 1,962.36
Medical Emergency Kits	\$ -			\$ -	\$ -	\$ 567.40	\$ 567.40
Memorial Fund	\$ 325.00	\$ 725.00		\$ 3,815.00			\$ 4,140.00
Organ	\$ 11,552.81						\$ 11,552.81
Torch	\$ 101.10	\$ 760.91	\$ 350.40	\$ 1,817.30	\$ 1,006.06		\$ 912.34
Woodworking-Treasure Builders	\$ 1,352.05						\$ 1,352.05
Women's Retreat	\$ (350.00)			\$ 540.00	\$ 940.00	\$ 750.00	\$ -
Worship & Music	\$ 4,408.50	\$ 90.00		\$ 410.00			\$ 4,818.50
Youth Programs	\$ 54,579.58	\$ 209.72	\$ -	\$ 24,064.18	\$ 25,459.05	\$ 6,261.00	\$ 59,445.71
Youth Camp- 4-7th Grade Fund	\$ 692.79			\$ -	\$ -		\$ 692.79
Youth Camp-Wapo	\$ (25.00)						\$ (25.00)
Youth Christikon	\$ 21,498.58		\$ -	\$ 7,842.17	\$ 10,270.43		\$ 19,070.32
Youth Flathead (Sr High)	\$ (70,385.86)		\$ -	\$ -	\$ 807.89		\$ (71,193.75)
Youth Service Trip - 8th Grade	\$ (6,653.88)			\$ 100.00			\$ (6,553.88)
Youth Events	\$ 52,512.78	\$ -		\$ 3,533.40	\$ 153.73	\$ 5,000.00	\$ 60,892.45
Youth High School Trip	\$ 25,967.62		\$ -	\$ 10,188.50	\$ 13,177.00		\$ 22,979.12
Youth Ministry	\$ (9,270.13)	\$ 50.00		\$ 70.00			\$ (9,200.13)
Youth Scholarship	\$ 11,374.69			\$ 370.00	\$ 1,050.00	\$ 1,261.00	\$ 11,955.69
Youth Scrip Earnings	\$ 27,867.99	\$ 159.72		\$ 1,960.11			\$ 29,828.10
Subtotal: Parish Restricted	\$ 171,984.35	\$ 6,024.31	\$ 9,279.78	\$ 124,882.89	\$ 151,150.99	\$ 15,897.22	\$ 161,613.47
Parish Pass Through							
Alleluia Fun Run	\$ 50.00						\$ 50.00
Alt Giving Fair	\$ 13,978.53	\$ 11,563.98	\$ 1,085.10	\$ 12,492.74	\$ 13,814.10		\$ 12,657.17
Christmas	\$ -	\$ (50.00)		\$ -			\$ -
Easter	\$ -			\$ 9,045.60	\$ 9,070.09		\$ (24.49)
ELCA Disaster Relief	\$ -		\$ -	\$ 643.03	\$ 643.03		\$ -
Food Shelf	\$ -	\$ 6,830.00	\$ 13,394.12	\$ 31,991.97	\$ 31,991.97		\$ -
Homes for God's Children 2026-Ukraine	\$ -	\$ -	\$ -	\$ 43,910.26	\$ 51,810.00	\$ 7,900.00	\$ 0.26
Lutheran Social Services				\$ 3,250.00	\$ 3,250.00		\$ -
Lutheran World Relief				\$ 2,000.00	\$ 2,000.00		\$ -
Special Offering-Refugee Fund	\$ 11,113.52	\$ 10.36	\$ -	\$ 760.36	\$ 6,560.08		\$ 5,313.80
Special Offerings-Ruths House	\$ -						\$ -
Special Offering-CAC Crisis	\$ -	\$ -	\$ -	\$ 356.06	\$ 174.64		\$ 181.42
Sunday School	\$ 569.32						\$ 569.32
Thanksgiving	\$ -	\$ 721.09	\$ 1,820.75	\$ 1,820.75	\$ 1,820.75		\$ -
World Hunger	\$ -	\$ 111.87	\$ 422.22	\$ 5,195.29	\$ 5,195.29		\$ -
Subtotal: Parish Pass Through	\$ 25,711.37	\$ 19,187.30	\$ 16,722.19	\$ 111,466.06	\$ 126,329.95	\$ 7,900.00	\$ 18,747.48
	\$ 1,104,918.83	\$ 26,961.61	\$ 29,226.10	\$ 689,532.80	\$ 298,780.93	\$ 11,797.22	\$ 1,497,415.66

Bethel Lutheran Church
2025 Balance Sheet - LY & CY

	Actual as of 12/31/25	Actual as of 12/31/24
Assets		
Cash and Investments		
Checking Account (Merchants Bank)	\$56,568.52	(\$9,405.78)
Petty Cash	\$64.00	\$105.00
Savings (CRB)	\$1,472.29	\$1,472.17
ELCA Mission Investment Fund	\$1,502.38	\$1,496.40
Prepaid expenses	\$0.00	\$3,000.00
ELCA Endowment Pooled Fund	\$928,853.73	\$636,529.75
Schwab - Tbills Investment	\$533,173.70	\$464,395.82
Stock Pending Trade	\$0.00	\$1,896.48
Total Cash & Investments	\$1,521,634.62	\$1,099,489.84
Fixed Assets (land/bldg/organ/equip)	\$7,193,419.64	\$7,193,419.64
Total Assets	\$8,715,054.26	\$8,292,909.48
Liabilities and Equity		
Liabilities		
Accounts Payable	\$6,385.00	\$0.00
Total Liabilities	\$6,385.00	\$0.00
Equity		
Unrestricted Net Assets	\$6,795,446.82	\$7,015,132.83
Restricted Net Assets	\$1,497,462.66	\$1,105,064.61
Net Revenue	\$415,759.78	\$172,712.04
Total Equity	\$8,708,669.26	\$8,292,909.48
Total Liabilities and Equity	\$8,715,054.26	\$8,292,909.48

Bethel Lutheran Church 2025 Benevolences

Budgeted Benevolences 2025

SE MN Synod	\$ 38,000
Lutheran Social Service	\$ 11,400
Good Earth Village	\$ 1,000
Global Mission & Justice	\$ 10,000
Hillcrest Village	\$ 5,000
CAC Food Shelf	\$ 2,039
General Benevolence	\$ 321
transfer to Good Samaritan Fund	\$ 4,000
Total Budgeted Benevolences	\$ 71,760

Non-Budgeted Benevolences

CAC Food Shelf	\$ 31,992
Alternative Giving Fair	\$ 13,815
CAC - (Thanksgiving offering)	\$ 1,821
CAC Crisis Center	\$ 181
ELCA Disaster Response	\$ 643
ELCA World Hunger	\$ 5,195
Garage Sale - gas and food cards	\$ 2,500
Garage Sale - Healthfinders	\$ 2,000
Garage Sale - All Seasons Community Services, Kenyon	\$ 2,000
Garage Sale - CAC diaper fund	\$ 2,000
Global Refuge (Easter offering)	\$ 9,070
Good Samaritan Funds Used	\$ 8,395
Homes for God's Children - Ukraine	\$ 51,810
Lutheran Social Service	\$ 3,250
Lutheran World Relief	\$ 2,000
TORCH	\$ 1,006

Total Non-Budgeted Benevolences	\$ 137,678
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Total Benevolences (Budgeted & Non-Budgeted)	\$ 209,438
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Total Benevolences (% of operating revenues)

21%

Bethel Lutheran**Proposed Budget 2026**

Revenues	2026 Budget	2025 Actual	2025 Budget
Offerings	\$ 921,839	\$ 949,812	\$ 983,260
Other Income	\$ 40,000	\$ 45,991	\$ 27,500
Total Revenues	\$ 961,839	\$ 995,803	\$ 1,010,760
Expenses			
Personnel	\$ 596,449	\$ 627,643	\$ 677,709
Administration	\$ 82,250	\$ 72,371	\$ 82,520
Adult & Family Ministry	\$ 9,800	\$ 6,962	\$ 8,350
Benevolences	\$ 83,000	\$ 71,760	\$ 71,810
Congregational Life	\$ 6,425	\$ 7,385	\$ 7,205
Facilities	\$ 132,065	\$ 141,694	\$ 112,716
Worship & Music	\$ 11,250	\$ 10,731	\$ 10,800
Youth Formation	\$ 16,600	\$ 15,643	\$ 18,650
Total Expenses	\$ 937,839	\$ 954,189	\$ 989,760
Building/Capital Reserve	24,000	21,000	\$ 21,000.00
Total Expenses & Transfer	\$ 961,839	\$ 975,189	\$ 1,010,760
NET OPERATING (surplus)	\$ 20,614	\$ -	\$ -

THROUGH YOUR GENEROSITY, GOD IS AT WORK ACROSS THE ELCA.

MISSION SUPPORT

A portion of your offering, called Mission Support, advances the ministry of our church, helping the ELCA nurture Christian community, raise up leaders, serve our neighbors and strive for justice.

ELCA WORLD HUNGER

Part of our church's long tradition of meeting human needs, ELCA World Hunger testifies to our hope for and commitment to God's promise of a time when we will hunger and thirst no more. ELCA World Hunger walks alongside communities in more than 60 countries — including the United States — to create unique solutions to hunger and poverty.

LUTHERAN DISASTER RESPONSE

Lutheran Disaster Response shares God's hope, healing and renewal with people whose lives have been disrupted by disasters in the United States and around the world. When the dust settles and the headlines change, we stay to provide ongoing assistance to those in need.

WHERE NEEDED MOST

Where Needed Most supports the powerful ways we work together around the world — supporting leaders, inspiring young people, fueling ministries and championing global mission. Gifts to Where Needed Most support and sustain the people, congregations, synods and ministries working around the world to realize the hope-filled future God promises.



Evangelical
Lutheran Church
in America

Sign up to hear more stories of impact from the ELCA churchwide organization at ELCA.org/subscribe.

Read about Mission Support and learn more at LivingLutheran.org/SOFIA.