

**The Twenty-ninth Annual Report
of
Saint Andrew Lutheran Church
Wausau, Wisconsin
Year Ending December 31, 2009**

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2009 CHURCH COUNCIL

NAME	OFFICE/COMMITTEE LIASON	TERM EXPIRES
Rick Radloff	President	January 2012
Lynne Holt	Vice-President/ Social Ministry	January 2010
Sara Millard	Christian Education	January 2012
Janice Nelson	Development	January 2012
Tim Wimmer	Finance	January 2010
Annette Green	Member Outreach/ Fellowship	January 2011
Mary Wittich	Memorial Gift	January 2011
Randy Trollop	Personnel	January 2011
Dave Froehlich	Property	January 2011
Matt Young	Stewardship	January 2010
Pam Burnett	Worship	January 2010
Phil Bickley	Youth	January 2012

SAINT ANDREW LUTHERAN CHURCH
BALANCE SHEET
December 31, 2009

<u>ASSETS</u>	<u>OPERATING</u>	<u>PROPERTY & EQUIPMENT</u>	<u>DESIGNATED FUNDS</u>	<u>TOTAL</u>
CURRENT ASSETS				
CASH AND INVESTMENTS	9,416		25,129	34,545
FIXED ASSETS				
LAND AND BUILDING				
CHURCH SITE		171,300		171,300
BUILDING IMPROVEMENTS		3,633,473		3,633,473
VACANT LOTS		0		0
EQUIPMENT				
OFFICE EQUIPMENT		15,000		15,000
FURNITURE AND FIXTURES		135,000		135,000
VEHICLES				
BUS		10,500		10,500
SUBTOTAL	0	3,965,273	0	3,965,273
TOTAL ASSETS	9,416	3,965,273	25,129	3,999,818
<hr/> <u>LIABILITIES AND FUND BALANCES</u>				
CURRENT LIABILITIES				
ACCOUNTS PAYABLE	1,588			1,588
TAXES PAYABLE	4,391			4,391
LONG TERM LIABILITIES				
CHURCH SITE AND BUILDING		1,930,047		1,930,047
OFFICE EQUIPMENT LOAN		0		0
TOTAL LIABILITIES	5,979	1,930,047		1,936,026
FUND BALANCES				
FUND BALANCE	44,592	1,985,597		2,030,189
DESIGNATED FUNDS				
PASTOR'S DISCRETIONARY FUND			1,664	1,664
CHURCH FUNCTION REIMBURSEMENTS			4,064	4,064
FELLOWSHIP			673	673
WORLD HUNGER			762	762
FOOD PANTRY			3,977	3,977
MUSIC FUND			2,540	2,540
SPECIAL MUSICAL FUND			48	48
BUILDING CAPITAL FUND			0	0
YOUTH			300	300
PROPERTY CAPITAL FUND			16,952	16,952
GIFT FUND			1,550	1,550
KITCHEN			261	261
ROSE FUND			214	214
OFFICE EQUIPMENT			599	599
TOTAL DESIGNATED FUND BALANCES			33,604	33,604
TOTAL LIABILITIES AND FUND BALANCES	50,571	3,915,644	33,604	3,999,819

SAINT ANDREW LUTHERAN CHURCH
INCOME STATEMENT
For the Year ended December 31, 2009

	<u>ACTUAL</u>	<u>BUDGET</u>	<u>B/(W)</u> <u>BUDGET</u>	<u>LAST YEAR</u>
OPERATING INCOME				
CONTRIBUTIONS	728,452	741,261	(12,809)	632,063
TRANSFER FROM DESIGNATED FUNDS	2,662		2,662	
CARRYOVER FROM PRIOR YEARS	16,541	16,541	0	
RENTAL INCOME	2,047	4,000	(1,953)	4,397
INVESTMENT INCOME	736	2,000	(1,264)	2,471
TOTAL OPERATING INCOME	750,438	763,802	(13,364)	638,931
OPERATING EXPENSES				
OUTREACH MINISTRIES				
REGULAR BENEVOLENCE	36,217	36,119	(98)	41,692
EXTENDED MINISTRIES				
WORSHIP	6,676	5,575	(1,101)	3,387
CHRISTIAN EDUCATION	12,263	14,170	1,907	5,041
MEMBER OUTREACH	1,261	950	(311)	1,334
SOCIAL MINISTRY	0	0	0	
FELLOWSHIP	708	900	192	812
YOUTH	3,822	7,100	3,278	11,680
STEWARDSHIP	3,259	4,700	1,441	7,192
SUPPORT	471,724	462,548	(9,176)	409,547
PROPERTY CHURCH SITE	15,225	14,900	(325)	15,824
 SUB-TOTAL	 551,154	 546,962	 (4,192)	 496,509
 CHURCH FIXED EXPENSES	 39,935	 48,340	 8,405	 46,676
FINANCE EXPENSE	431	500	69	14
TRANSFER TO DESIGNATED FUNDS			0	
TRANSFER TO 2010 BUDGET	28,051		(28,051)	
MORTGAGE EXPENSE	130,867	168,000	37,133	95,173
TOTAL OPERATING EXPENSES	750,438	763,802	13,364	638,372
EXCESS OPERATING INCOME/(EXPENSE)	(0)	0	(0)	559
TOTAL DESIGNATED FUND CONTRIBUTIONS				
BUILDING CAPITAL FUND	572			185,917
OTHER FUNDS	50,550			48,262
TRANSFER FROM OPERATING	0			
TOTAL DESIGNATED FUND CONTRIBUTIONS	51,122			234,179
DESIGNATED FUND EXPENSES				
BUILDING CAPITAL FUND	17,807			170,728
OTHER FUNDS	67,214			75,628
TRANSFER TO OPERATING	2,662			
TOTAL DESIGNATED FUND EXPENSES	87,683			246,356

SUMMARY OF BENEVOLENCE GIVING

	<u>ACTUAL</u>	<u>LAST YEAR</u>
REGULAR BENEVOLENCE		
EVANGELICAL LUTHERAN CHURCH	23,119	27,313
AREH		1,000
CROSSWAYS CAMPING MINISTRIES	3,000	4,000
CUB SCOUT PACK 480	862	1,000
HABITAT FOR HUMANITY	3,000	
CHRIS JARVIS MISSION SUPPORT	4,000	
SALC MUSIC FUND (CANTATA)	2,000	
SALC YOUTH		1,000
SCHOLARSHIPS		1,500
THE NEIGHBOR'S PLACE		3,000
WOMEN'S COMMUNITY		3,000
SPECIAL DESIGNATED		
WORLD HUNGER	3,601	3,885
FOOD PANTRY	6,856	13,671
TOTAL BENEVOLENCE GIVING	46,438	59,369

Notes to the Saint Andrew Financial Statement

December 31, 2009

- Equipment - The value of the equipment was either at the cost or fair market value of the equipment donated. The furnishings for the church office have been assigned a fair market value.

- Land - Church Building Site - In 1980 the Division for Mission in North America (DMNA) purchased for \$90,000 three (3) acres of land at the corner of N. Mountain Road and Partridge Avenue in the Town of Rib Mountain for the future building site of Saint Andrew Lutheran Church. Subsequently, a grant of \$30,000 was received from Strength for Mission (SFM), which was applied to the purchase price.

At a congregational meeting held September 25, 1983, a resolution was passed authorizing the purchase of the future church site of \$60,000 from the Board of American Missions of the Lutheran Church in America; however, no principal payments or interest on the debt would accrue until construction was started. On October 6, 1983, a Warranty Deed was signed transferring title to Saint Andrew Lutheran Church. In August 1984 the Site Loan of \$60,800 was paid and the debt was transferred to a note held by the Board of American Missions.

- Building Indebtedness

On July 15, 1984, the congregation of Saint Andrew Lutheran Church approved two building loans of \$193,000 and \$130,000.

The loan of \$193,000 was held by the Board of American Missions with an interest rate of 5%, which matured on December 31, 1988. When the loan matured in 1988, Saint Andrew was required to refinance the loan balance through other commercial financial institutions.

The other loan of \$130,000, which was financed through the Chase Manhattan Bank of New York City, was refinanced through Aid Association for Lutherans (AAL). The actual amount borrowed was \$135,000. The interest rate per annum was 9.5%.

On September 21, 1992, Building and Land notes were refinanced at Peoples State Bank with a \$250,000, 9.0% per annum 5-year note. The note balance on December 31, 1994 was \$203,473, with monthly payments of \$3,166.89.

On October 15, 1993, financing was secured for a construction loan at Peoples State Bank. This loan was not to exceed \$600,000 at the interest rate of 7.5%. When construction was complete, this loan was rolled together with the existing mortgage. On June 5, 1994, the congregation authorized to increase the line of credit on the construction loan to \$675,000.

On September 8, 1995, the construction loan dated October 15, 1993 and the Building/Land note dated September 21, 1992 were refinanced at Peoples State Bank. The refinancing included the necessary funds to purchase the three vacant lots described in the "Land-Vacant Lots" section below. The resulting mortgage note, with a principal balance of \$889,084, requires monthly payments of \$7,856.93 and contains a guaranteed interest rate of 8.75 for two years. The mortgage note did not exceed the \$916,000 authorized by the congregation.

On September 8, 1997, Building and Land notes were refinanced at Peoples State Bank with an \$853,181, 8.891% per annum 1-year note. The mortgage note balance on December 31, 1997 was \$846,498.

On November 7, 1998, Building and Land notes were refinanced at Peoples State Bank with an \$828,975, 8.500% per annum 3-year note. The mortgage note balance on December 31, 1998 was \$825,235.

On November 8, 2001, Building and Land notes were refinanced at Peoples State Bank with a \$740,811, 7.9% per annum, two-year note. The mortgage note balance on December 31, 2001 was \$736,387.

On April 26, 2002, Building and Land notes were refinanced at Peoples State Bank with a \$725,764, 6.9% per annum, two-year note. The mortgage note balance on December 31, 2002 was \$696,026.

On May 8, 2003, Building and Land notes were refinanced at People's State Bank with a \$676,282.98, 5.35% per annum, two-year note. The mortgage note balance on December 31, 2004 was \$579,150.49.

On November 8, 2005, Building and Land notes were refinanced at People's State Bank with a \$519,493, 6.35% per annum, six-month note. The mortgage note balance on December 31, 2005 was \$513,801.

On September 27, 2006, financing was secured for a construction loan at People's State Bank. This loan was not to exceed \$2,300,000 at the interest rate of prime less ½ point. The existing mortgage of \$486,639 was rolled into the construction loan at this time. The construction loan/mortgage balance as of December 31, 2006 was \$786,487.

The construction loan taken out in September of 2006 remained in effect throughout 2007. The interest rate (prime less ½ point) at year-end 2007 was 6.75%. The mortgage note balance as of December 31, 2007 was \$2,150,726.

On October 30, 2008, the construction loan was closed and converted to a three-month note at People's State Bank for \$2,049,719.53 at 4.5% per year. The mortgage balance on December 31, 2008 was \$1,985,470.

The mortgage continued at the current rate of 4.5% and the balance on December 31, 2009 was \$1,930,047.

- Land - Vacant Lots - On April 18, 1990, the Church Council of Saint Andrew Lutheran Church adopted a resolution for the purchase of two vacant building lots, lying immediately north of and contiguous to the present church parking lot. A second resolution authorizing the funding necessary to complete the purchase was also adopted at this meeting.

On May 15, 1990, the lots were purchased at a price of \$27,000 and financed with a \$26,000, 10% per annum, two-year note from Peoples State Bank.

On April 3, 1992, this land note was refinanced as per the above section.

On September 25, 1994 the congregation authorized the purchase of three lots that are adjacent to the west side of the church property that will eventually be used for parking. The offer of \$51,000 was accepted for the lots.

On December 23, 1997, a 3,080 square foot section of Lot 56 was sold for \$3,080.

INFORMATION ABOUT MEMBERS - 2009

History of Baptized and Confirmed Membership 1981-2009

Year	Baptized	Confirmed	Baptized Change	Confirmed Change
1981	351	213		
1982	446	269	+ 95	+ 56
1983	521	297	+ 75	+ 28
1984	588	332	+ 67	+ 35
1985	697	403	+109	+ 71
1986	767	451	+ 70	+ 48
1987	912	525	+145	+ 74
1988	1020	625	+108	+ 100
1989	1208	703	+188	+ 78
1990	1295	815	+ 87	+ 112
1991	1351	855	+ 56	+ 40
1992	1403	912	+ 52	+ 57
1993	1440	940	+ 37	+ 28
1994	1605	1013	+165	+ 73
1995	1724	1105	+119	+ 92
1996	1797	1178	+ 73	+ 73
1997	1974	1293	+ 177	+115
1998	2114	1430	+ 140	+137
1999	2144	1461	+ 30	+ 31
2000	2239	1534	+ 95	+ 73
2001	2288	1589	+ 49	+ 55
2002	2402	1651	+ 114	+ 62
2003	2504	1746	+102	+95
2004	2577	1833	+73	+87
2005	2616	1866	+39	+33
2006	2711	1894	+95	+28
2007	2766	1923	+55	+29
2008	2855	1984	+89	+61
2009	2939	2074	+84	+90

MEMBERSHIP AGE GROUPING

Age	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
0 - 5	170	180	178	207	211	236	238	231	242	241	222	228	255	266	275	294
6 - 10	136	146	151	168	164	180	175	182	199	212	215	212	222	209	213	219
11 - 15	174	178	172	171	174	179	189	182	189	193	204	201	197	213	217	221
16 - 20	112	142	151	147	163	187	183	179	180	191	194	198	216	212	211	211
21 - 25	52	75	80	102	97	111	147	163	151	171	188	165	172	166	183	189
26 - 30	106	115	121	144	143	151	156	147	147	157	153	162	174	179	193	215
31 - 35	121	125	121	134	143	167	180	187	191	203	180	168	193	194	202	207
36 - 40	164	170	180	193	188	189	184	184	194	195	191	184	204	210	217	204
41 - 45	148	175	179	209	220	220	223	207	196	204	211	200	206	202	195	206
46 - 50	110	114	137	140	144	169	194	210	228	233	229	210	203	224	228	223
51 - 55	46	58	72	87	106	118	130	154	166	175	186	197	202	201	214	223
56 - 60	32	25	28	34	46	53	63	70	83	121	141	148	169	169	166	178
61 - 65	22	32	26	17	35	34	32	39	51	57	67	82	88	110	125	143
66 - 70	18	14	18	17	20	26	35	32	35	45	40	37	44	55	54	71
71 - 75	8	12	12	9	11	14	13	17	22	14	35	44	41	49	46	46
76 - 80	4	5	8	9	8	9	15	12	13	14	18	18	24	27	34	41
81 - 100	1	1	1	1	2	3	4	8	10	11	15	17	23	28	22	35

Note: These numbers are approximate as some have never reported their birth dates.

2009 PASTORAL ACTS

New Members & Attendance Breakdown

Pastoral Acts - 2009

Baptisms	62
(Adult)	0
Weddings	13
Funerals	15
First Communion	31
Confirmations	
Youth	34
Adult	0

New Members Received 2009

March 15	27
May 17	10
September 27	23
Joined via Confirmation	0

TOTAL 60

Average Weekly Worship Attendance

(Between 1981 and 2009)

Year	Avg. Att.	Change
1981	165	0
1982	182	+ 17
1983	196	+ 14
1984	214	+ 18
1985	263	+ 49
1986	244	- 19
1987	292	+ 48
1988	303	+ 11
1989	311	+ 8
1990	347	+ 36
1991	338	- 9
1992	345	+ 7
1993	330	- 15
1994	357	+ 27
1995	389	+ 32
1996	420	+ 31
1997	482	+ 62
1998	503	+ 21
1999	523	+ 20
2000	542	+ 19
2001	543	+ 1
2002	559	+16
2003	587	+ 28
2004	552	-35
2005	558	+6
2006	508	-50
2007	593	+85
2008	603	+6
2009	548	-55

Service Break-down - 2009

Average Attendance

12:15	36
6:15	85
8:00	206
10:30	252

Special Worship Services - 2009

Ash Wednesday (12:15)	8
Ash Wednesday (6:15)	436
Midweek Lenten Worship (12:15) (avg.)	84
Midweek Lenten Worship (6:15) (avg.)	310
Maundy Thursday (12:15)	71
Maundy Thursday (7:00)	329
Good Friday (12:15)	296
Good Friday (7:00)	185
Easter Sunday (6:00)	527
Easter Sunday (8:00)	319
Easter Sunday (9:30)	536
Easter Sunday (11:00)	258
Thanksgiving Eve (7:00)	124
Christmas Eve (4:00)	529
Christmas Eve (6:00)	549
Christmas Eve (8:00)	326
Christmas Eve (10:00)	131
Christmas Day (10:00am)	116
Christmas Programs (Sunday and Thursday)	354

REPORTS

Pastor

This is my 29th "Pastor's Report". As reports go, the Annual Report is just a glimpse of some of the ways we planned to do ministry during the year and some of the ways we went about doing it. The report includes a numerical summary of membership, giving and spending, and a lot of thanks to a lot of people who planned and fulfilled the mission and ministry of Saint Andrew during 2009.

MEMBERSHIP

During 2009 the life and ministry of Saint Andrew was sustained by over 2,900 baptized (over 2,000 confirmed) members representing some 950 households.

WORSHIP

Worship is at the very center of congregational life. We gather. We encounter God's Word. We share a meal at the Lord's Table. And we are sent into the world to serve. Through our weekly liturgies the congregation recalls, proclaims, and participates in the mystery of Christ's life, death, and resurrection.

Four opportunities of worship are offered each week with a combined average attendance of 500-600 each week. In addition, there were mid-week services offered throughout the Season of Lent and Holy Week.

During the regularly scheduled worship services the congregation celebrated 62 baptisms; 31 children received their first communion; and 34 were confirmed. And, there were 13 weddings and 15 funerals.

Connected with and central to everything we do, our worship experiences together united us throughout the Church Year in celebration, engaged us in thoughtful conversation, and has helped us to grow in faith in today's world.

THANK YOU

The Parish Staff during the year were: Shelby Reif, Parish Administrator, Joy Mitchell, Administrative Secretary; Kerry Fehrman, Bookkeeper; Al Freiberg, Minister of Music; Everett Schmidt, Jr., Minister of Youth; Todd Punke, Confirmation Coordinator; Shannon Vujnovich, Custodian; Dennis Gillingham, Custodian; Ron Sandquist, Sexton; and, Joanne Howard, Joel Freiberg and Judy Kort, Pianists. Due to a pastoral vacancy during the initial four months of 2009 the congregation received the help and support of Pr. Erik Olson, Assisting Pastor and Pr. Gerald Kort, Visitation Pastor. Pr. Olson is also pastor of Trinity and St. John's Lutheran Church, Birnamwood, WI.; Pr. Kort is a retired ELCA pastor and member of Saint Andrew.

In May, the congregation called, welcomed, and installed Pr. Craig Swenson to share in the pastoral ministry of Saint Andrew and to provide pastoral leadership in the years ahead. The opportunity to share the ministry of Saint Andrew with Pr. Craig has been an absolute blessing for me as well as the congregation.

In addition to the shared ministry of the Parish Staff, the ministry of the congregation was administered with great commitment and care by the President, Rick Radloff, and Vice-President, Lynne Holt, the congregation as well as Susan Sell, Treasurer; Michael Howlett, Financial Secretary; Kerry Fehrman,

Council Secretary; the ten other members of the Church Council, the twelve standing ministries, and the endless number of volunteers who carried out the mission and ministry of Saint Andrew during 2009. Their respective reports of our mutual ministries are within this Annual Report.

Through the leadership and support of these people and the congregation, the mission and ministry of Saint Andrew was extended locally, regionally, and nationally during 2009.

Working for His Mission,
Pastor John Roseth

Pastor

Partners in Christ,

Annual reports are often seen as a reflective listing of all the events and activities that have taken place over the course of the past year—how many funerals, weddings, baptisms, visits, a host of ministry reports, worship attendance and financial details—while these are important, I wish to use this space differently as we continue to grow in our relationship as pastor and people.

After two separate interviews, prayerful discernment and the call to serve, I resigned my call of two congregations in Illinois and accepted the call to serve as pastor at Saint Andrew in March. In April, my wife Karen and I moved to Wisconsin and I was installed on May 17. Additionally, our sons purchased their first homes and our younger son was married. What a year!

As we reflect on the many transitions we have experienced during the past year, we are most thankful for the ways God has provided new and exciting opportunities along the way. It was difficult to say goodbye to people we had served and grown to love over the previous 13 years. Moving is always a challenge: settling into a different home, different jobs, learning a new area and finding new ways of connecting to people. We are blessed that many have been intentional about welcoming us and helping us feel at home in the Wausau community and among the ministries at Saint Andrew. Your words of kindness and genuine interest have been key in the process of establishing a sense of trust and partnership that we hope continues as we get to know one another even more. Thank you.

With any transition there is change. I sincerely hope that we can view change as opportunities to enhance and expand ministry and mission through the life of Saint Andrew. I continue to appreciate the collegial partnership I share with Pastor John and the staff at Saint Andrew. With your help I am learning new ways of serving and am hopeful there will be plenty of opportunities for mutual sharing of gifts in leadership.

As we look into a new year, I encourage us to remain true to the mission we share at Saint Andrew, to be a congregation that defines its life and ministry as open to all who wish to express their faith in God through Jesus Christ by worship, learning, witness, and service.

We do not yet know what paths we may encounter but I am convinced that as Paul asserted to the Romans, there is nothing that can separate us from the love of God in Christ Jesus. Thank you for your partnership in the mission of Christ's church.

Pastor Craig Swenson

President

"Go in peace and Serve the Lord" says our Pastors at the end of the service. The apostle Paul also concluded most of his letters with the same phrase. As members of Saint Andrew Lutheran Church, it is our mission to spread the good news of Jesus Christ, and serve others. And, so we do....

But depending on your involvement, you may not notice all the different ways that ministry occurs throughout the year at Saint Andrew. So please read through these ministry reports and decide where you can help fulfill our mission.

In the last three decades, we were able to accomplish most of the ministry by hiring staff to facilitate. In this next decade, our ministry will need to be accomplished by a mix of staff and volunteers. 2009 started this time of transition, and 2010 will continue this change. Starting the second Tuesday of February, all ministry teams will meet together on one night – Ministry Night. I encourage anyone who wishes to get more involved with our mission to come on Ministry Night and volunteer to serve.

2010 starts an exciting decade for our congregation, as we celebrate 30 years of ministry to the greater Wausau area. Thanks to the pastors, staff, council members, ministry teams, and all of you for making Saint Andrew a great place to "come and serve the Lord."

Yours in Christ,
Rick Radloff, Council President

Vice President

Whether it's remembering to date checks with a new year or setting our clocks an hour earlier or an hour later when Daylight Savings time comes and goes, change is hard.

It doesn't seem to matter if the change is one we have no control over like a new year or a new time zone, or changes we want to make like losing weight or giving more, change is hard.

Unexpected changes are much more difficult than planned changes. Nevertheless, even well-planned, well-managed and effectively communicated changes are hard.

While there is little we can do to make change easy, there are steps we can take to make change easier. In 2009, the Church Council began working on two of those steps in anticipation of the changes we will face over the next few years.

The first was to define who our congregation is. A Membership Audit was completed to make certain we had accurate and complete information about the Saint Andrew Lutheran Church family. Our ministry must know where we are located and how we can be contacted. Current membership records continue to be updated with the information gathered in this audit. As we celebrate 30 years of ministry in 2010, it is important to know where we started, how we have changed and who we are now. With that basic information at hand, we are better equipped to plan and manage changes that will be needed to continue to grow our ministries as well as respond to any unexpected changes that we may need to face.

The second step in preparing for change is to review our communication practices and the tools and resources that support that communication. That review has been underway since May of 2009 when the Council appointed a Communications Task Force to design new tools and resources to support the changes to come. We have started to gather your input through a Communications Audit that was distributed this month. Much of the work of the task force has been directed toward the development of new printed communications and the launch of a new website that will debut shortly.

If any of you have time or talents to share in either of these continuing efforts, your participation would be most welcome.

Having both a solid base of information about who we are and effective communication tools will enable us to manage change.

We hope that when those we touch with our ministry, "have no more wine" they will find that while "everyone brings out the choice wine first" Saint Andrew Lutheran Church continues to "save the best till now." (John 2:1,10)

Yours in Christ,
Lynne Holt, Council Vice-President

Parish Administrator

Thank you to the members and families of Saint Andrew for your partnership and support as we work together to carry out the mission & ministry of our church. The faith and beliefs we share continue to be the foundation for us to move forward positively at a time when our world has struggled to offer unified strength and peace.

In 2009 we enjoyed watching the "Celebration Patio" take on new life and grow from a conceptual drawing to a beautiful space that will provide unlimited opportunities for worship and fellowship. This area will blossom each summer as new engraved pavers will be added to honor and celebrate special people and events in the lives of our members.

Your church facility is a buzz of activity on a daily basis. A welcoming environment and generous hospitality is offered to both members and outside groups that utilize Saint Andrew for meetings and events. The staff at Saint Andrew looks forward to providing a positive experience when called upon to be of assistance.

Thank you also for your gifts of time, talents and treasures. In addition to supporting the mission and ministry needs of your church, your financial gifts also contributed to the benevolence gifts shared by Saint Andrew to the following:

- The Evangelical Church in America
- Crossways Camping Ministries
- Chris Jarvis – Missionary in Argentina
- Saint Andrew Scout Troops
- Habitat for Humanity
- The Neighbor's Place
- The Women's Community

It is a pleasure to serve as we continue to grow in faithfulness and share the love, grace and good news of Christ Jesus.

Shelby Reif, Parish Administrator

Minister of Youth

The event of the year for the Sr. High youth group was the National Youth Gathering in New Orleans. Twenty-five of our youth and 4 adult chaperones attended in July along with 36,000 other ELCA members. We traveled by coach bus along with Good Shepherd. We stopped in St. Louis to see the arch, in Memphis to visit the National Civil Rights Museum, in New Orleans at a plantation, a cemetery, the trolley car, WWII museum, and in Biloxi to visit the beach. Our days were spent with large groups at the Super Dome with lots of music and speakers. It was a great event as always. This March we will be taking a mission trip back to New Orleans by Amtrak to help with rebuilding Katrina damage during spring break. We will also be taking 3 groups to the Boundary Waters and canoeing through the Camp Vermilion Bible camp

Saint Andrew continues with our traditional events; lock-ins, bowling, swimming, broomball, corn maze, Noah's Ark trip, CROP Walk, scavenger hunt for food items, Jr. High and Sr. High Youth Gatherings, and the Sr. High conference retreat. The 6th – 8th graders continue to collect lots of food for our food pantry with them collecting the most items ever. The 9th – 12th grade youth group couldn't get the broomball trophy back from Good Shepherd. We have not had the trophy here for 5 years. We are already looking forward to this year's tournament and getting the trophy back in its proper place here at Saint Andrew. We continue to have the most kids attend our Jr. High in Oshkosh and Sr. High Synod Youth Gatherings in Manitowoc. "Nightmare" in Marshfield was not held for the first time in 9 years and our youth missed not going. We are having a youth worship service at Good Shepherd on the 2nd Sunday of the month at 7:00 p.m.

I continue to work with the confirmation program, teach 6th grade confirmation classes, go to Bible Camp with our 7th – 8th graders in the summer, lead the 6th grade Baptism Retreat in January, teach High School Sunday School class, preach occasionally, lead family Christmas caroling, and drive the bus.

I am also involved with another aspect of Saint Andrew, which I think is very important. That is softball and basketball. We run a basketball program for 8 weeks where you can get some exercise and fellowship at the Marathon Grade School gym. We also have a fast pitch softball team. We finished 12-0 and 1st place. This is the second time Saint Andrew has won a 1st place trophy and you can see them in back of the church.

I would like to thank Phil Bickley, Todd Punke and the Youth Committee; Carol Matushak, Andy Natzke, Lennie Kersten, Todd Punke, Zena Knudsen, Tracy Geiger, Allie Andrraski and LeAnn Stankowski who are a big part of the success we are having with our Youth Ministry programs. Thanks to the Sr. High Board, Connor Stankowski (past president), Ian Punke, present president, which plans and runs all the 9th – 12th grade events. The youth groups continue to sponsor a child in Ethiopia named Brook.

A big thank you to everyone at Saint Andrew for all your support. Without it the youth ministry programs they would not be as successful as they are.

In His name,
Schmidty, Minister of Youth

Confirmation Coordinator's Report

Confirmation Report

Confirmation Coordinator – Todd Punke

Confirmation Teaching Staff

6th Grade - Lennette Hoover, Everett Schmidt

7th Grade – Ty Sarcoff, Ken Landwehr, Debbie Geary, Mindy Branning,
Todd Punke

8th Grade - Lynn Chaignot, Linda Kozey, Andy Andreas, Maggie Burk

9th Grade – Pastor Craig and Pastor John

Saint Andrew's Confirmation Program begins in 5th Grade with First Communion. Sixth, seventh and eighth grade students meet on Wednesday nights during the Fall and Winter. Sixth grade students study Bible Basics, which focuses on the Old and New Testament. Seventh and eighth grade students study Luther's Small Catechism, which includes: the Apostles Creed, Lord's Prayer, Ten Commandments and the Sacraments. A new approach was created this year as 6th, 7th and 8th grade students meet in the Fellowship Hall where the topic of the evening is presented before being dismissed to smaller groups for further discussion and learning. The 9th grade students complete their confirmation journey by attending classes during the winter session, which focuses on writing a personal Faith Statement before affirming their faith in the spring. A review of the Confirmation program will take place soon following the winter session to determine calendar and curriculum adjustments for next year.

There are currently 139 students involved in the confirmation program. While studying the above topics, confirmands are also expected to worship, share time and talents, complete community service projects and understand that they are a valued and vital part of the Saint Andrew Community. Grace is the underlying theme which is stressed that all are welcome at Saint Andrew and each gift is a unique expression of the community of faith.

Confirmation is a very exciting and lively ministry at Saint Andrew. All are welcome to come watch, participate and learn as we grow in faith together.

Respectfully submitted,
Todd Punke

Development Ministry

Members: Andy Clark, Peggy Reno.
Chairperson: Bob Wiederhoeft

Staff Advisor: Shelby Rief
Council Liaison: Janice Nelson

The mission of the Development Ministry is to help develop and recommend short-term and long-range plans for Saint Andrew Lutheran Church. These plans are based on the church's mission, ministries, and needs.

This year much of the focus of the group was preparing a new five year staffing plan. This plan provides our church leadership with a look ahead as to what staffing is necessary to sustain and support the mission and ministries of Saint Andrew based on our projected membership and other changes that may occur with staffing.

Other initiatives this year included planning and conducting the Second Annual Ministry Workshop and participating in the Ministry Expo.

The Development Ministry members would like to encourage you to consider joining us as we help shape the future of Saint Andrew!

In service through Christ,
Bob Wiederhoeft

Finance Ministry

Chairperson: Fred Fuchs

Council Liaison: Tim Wimmer

Treasurer: Susan Sell

Staff Advisor: Pr. John Roseth

Committee Members: Betty Dotseth, Jayne Germinaro, Nate Weller, Kerry Fehrman

The goal of the Finance Ministry is to monitor and communicate the church's financial status and make recommendations to the Church council in support of continued growth. This is accomplished through the following objectives:

- Monitor and manage monthly cash flow to ensure timely payments to vendors and staff.
- Ensure that acceptable accounting practices and procedures are used.
- Review the overall financial position of the church on a monthly basis, report to Council through the liaison.
- Coordinate the annual budget process and make recommendations to the Church Council.
- Coordinate the annual audit.
- Count and deposit the weekly offerings each Monday.

We accomplished all those objectives during 2009 and successfully coordinated the audit of the 2007 and 2008 books. We will conduct an audit of 2009 during this coming year and then continue on an annual schedule. We also welcomed a new member to the Ministry: Nate Weller.

The volunteer efforts made by our weekly counters are an important part of the Finance Ministry. And we would like to thank Susan Sell, Mike Howlett and Kerry Fehrman for the volunteer contributions they make as our treasurer, financial secretary and bookkeeper. Susan is "retiring," but will continue as a member of the Finance Ministry into next year. We thank her for her many years of service. Kerry will take over as treasurer in the coming months and Council will look for a replacement as bookkeeper.

Membership in the Finance ministry is open to all members of the congregation, and a financial background is not needed to serve. If you have an interest in the financial operations of our church, please consider contributing your time and talent. Contact the church office to volunteer to serve as a ministry member or a weekly counter.

Respectfully submitted,
Fred Fuchs

Member Outreach/Fellowship Ministry

Chairperson: Linda Vogen

Council Liaison: Annette Green

Staff Advisor: Pastor Craig Swenson

Members: Babs Hintz, Billie Schmidt, Amy Frolik, Ann Mc Donald, Karen Swenson, Dave Mueller, Bonnie Alafousus, and Lucy Lahr

In 2009, the Fellowship Ministry was temporarily combined with the Member Outreach Ministry.

The goal of the Member Outreach Ministry is to help each member feel they are part of our Saint Andrew Church family. As members of a family, we need to support and acknowledge each other in time of need and blessing, welcome each other, try to know and understand each other, and perform the necessary jobs to keep the family functioning. We try to facilitate this through our many outreach programs. Three times in 2009, we hosted the New Member Orientation and Reception welcoming new members with a potluck after the service in which they are received officially into the church family. We have initiated a mentor program for new members where the new members are assigned to members of Saint Andrew who help them to feel more welcome in the church.

The Armed Forces Program collects and mails care packages to our soldiers fighting overseas.

An important part of Member Outreach is the Greeter Program. We have many members who volunteer to warmly greet our members and visitors as they arrive for services.

Our Care Notes Program and Sunshine Circle minister to our members during times of need. Care Notes provide reading material that may offer solace and reflection in regard to personal situations. The Sunshine Circle makes phone calls, provides meals, and sends cards to members telling them that we are thinking of them and that they are in our prayers.

The Tuesday Quilting Group meets during the second week of the month and welcomes any members wanting to participate. The quilts are made for both Lutheran World Relief and members in our own community who are in need. This year about 70 quilts were made. In addition, about 20 prayer shawls were knit.

The new pictorial directory for Saint Andrew members was distributed early in 2009. This project was chaired by Amy Frolik.

The Fellowship Ministry is responsible for planning and coordinating fellowship activities for the purpose of service and fun.

Following each Sunday morning worship service, we are responsible for coffee, juice, and cookies. Having freshly baked cookies rather than donuts was initiated in 2009. The church picnic is one of the major events that the Fellowship Committee is responsible for. We want to thank all the wonderful

volunteers that made this year's picnic such a success. We also assist our dartball, softball, and basketball teams with their dues each year.

The list below includes events sponsored by the Member Outreach and Fellowship Committee:

Events of 2009

- | | |
|----------------------------------|----------|
| • Pretzel Sunday | March 1 |
| • Assisted in the Soup Kitchen | March 4 |
| • New Member Orientation | March 8 |
| • New Member Orientation/Potluck | March 15 |
| • Hot Cross Buns | April 5 |
| • Volunteer Appreciation Sunday | April 26 |
| • Litter Patrol on Hwy NN | May 9 |
| • New Member Orientation/Potluck | May 10 |
| • New Member Potluck | May 17 |
| • Night at the Ballgame | June 25 |
| • Golf Outing | July 11 |
| • Cookie Sunday | July 19 |
| • Church Picnic | August 2 |
| • New Member Orientation | Sept 20 |
| • New Member Orientation/Potluck | Sept. 27 |
| • Litter Patrol on Hwy NN | Oct. 24 |
| • Gingerbread House/Cookies | Dec. 6 |

Respectfully submitted,
Linda Vogen

Memorial Gift Ministry

Chairperson: Marilyn Olson

Council Liaison: Jan Nelson until September then Mary Wittich

Staff Advisors: Pastor John Roseth and Shelby Reif

Committee Members: Dick Jarvis, Patty Marceille, Donna Peth, Rick Radloff, Julie Weller and Mary Wittich

The overall role of the Memorial Gift Ministry is to monitor the Memorial Gift Guidelines, maintain a list of needed "gifts" and disburse monetary gifts in a timely manner. If the gift is designated to a certain area, we will work to make sure it is used for that purpose. If the gift is undesignated, we will discuss what items Saint Andrew needs at the time.

Thanks to the generosity of the following memorials, this is what we have purchased in 2009:

Rusch/Hibbard memorial: sound system for nursery

All Saints' memorial: new credence cloths and sound system for nursery

All Saints' memorial: round tables for fellowship hall

Christian Education Memorial: 11 by 14 copies of Jesus framed for SS rooms

J. Jonas memorial: library bookshelves

C. Rutherford memorial: 2 white round tables for the fellowship hall

Bonnie Schmidt memorial: nursery mural

E.O. Johnson memorial: the rest of the landscaping around Saint Andrew including the landscaping around the new sign donated by Bren

Hardinger and the Celebration Patio which was a huge success overall

Jan Nelson: donated an entertainment center plus a 32" TV

Phil Bickley asked that 25% of undesignated funds be given to the parking lot project to be completed in 4 years at a cost of \$60,000 overall and all were in favor.

Our main goal for 2010 is to finish the landscaping project and assist other ministry items as necessary, but we need more money to spend.

If you are interested in gifting a memorial to Saint Andrew in honor of a special loved one, please contact Pastor John or our Parish Administrator, Shelby Reif.

Respectfully submitted,
Marilyn Olson, Chairperson

Personnel Ministry

Chairperson: Jodi Punke (partial year)

Current Chairperson: Wayne Johnson

Council Liaison: Randy Trollop

Staff Advisor: Shelby Reif

Committee Members: Shelby Gerbig, Penny Nowak, Deb Geary

Highlights/Year in Review 2009

- Completed revision of job description of Minister of Music
- Completed revision of job description of Minister of Youth
- Completed 403b document for the IRS
- Revised job review form
- Completed year end job reviews of all staff members
- Developed Salary and Benefit package for all employees for 2010
- Began the search for new bookkeeper, and revision of job description
- Revised Personnel brochure
- Minister of Music started a Youth Choir

Goals for 2010

- Revise employee review process
- Recruit two new ministry members
- Evaluate janitorial positions; look to establish hours that more closely represent the needs of the church.
- Continue to strive to offer a warm and inviting place of employment, and to best use the resources of the congregation to serve the Ministry of St. Andrew!

Property Ministry

2009-2010 Ministry Leaders:

Chairperson: Dan Holt

Council Liaison: Dave Froehlich

Members: Phil Bickley, Dave Paiser, Vern Whereatt, Jeri Brunner, John Brauer, Jerry Waraska, Greg Oelke

The Property Ministry oversees the care, maintenance, repair, protection and replacement of equipment and furnishings for Saint Andrew Lutheran Church. It also oversees the care, maintenance, repair protection and landscaping of church grounds. The ministry coordinates the use of all property with the other congregational ministry groups and organizations as well as with other groups outside of the church.

2009 Review – Highlights

- Treasure Sale

- Pancake Breakfasts

- Pledge for bus maintenance

- New signs installed

- Old signs removed and brickwork removed

Future Projects

- 5 to 10 year plan for future maintenance

- Parking Lot

- Painting

- Carpeting

- Roof

- New A/C

- New Heating system

Respectfully submitted,
Dan Holt

Social Ministry

Chairperson: Adam Wurz

Council Liaison: Lynne Holt

Committee Members: Grace Mittlestadt, Billie Schmidt, Jill Meyer, Phil Bickley, Kathy Wurz, Marge Bohlman, Pat Luce and Jamie Mangels

"Programs and activities" that are developed and expanded by Social Ministry at Saint Andrew are designed to meet the needs, not only of our Congregation, but to reach out to meet the needs of our neighbors, beyond the doors of Saint Andrew Lutheran Church.

As a Congregation you financially support the efforts of Social Ministry through our fund raisers - Lenten Soup & Sandwich, Super Bowl Snack sale, Meat for the Holidays, food donations placed in the baskets by our Church entry doors, and monetary donations given by individuals.

Activities completed by Social Ministry in 2009

- Super Bowl Sunday Snack sale

- Lenten Soup & Sandwich

 - Support from 1,287 who attended and were fed

- Cradle of love (food donation cradle & baskets at entry doors)

- Collecting food and school supplies from Thursday & Sunday Church School and Vacation Bible School

- Lutheran World Relief—Quilts and school bags

 - 57 school bags filled with school supplies collected from VBS

 - 54 Quilts collected from our Church "Tuesday Quilting Group" & volunteers

- Youth Scavenger Hunt (filled 4+ grocery carts for our food pantry)

- Community Suppers (served six times a year at First Presbyterian Church)

 - served over 650 meals

 - Empty Bowls: (Donated a Nesco of soup for the "Empty Bowls"

- Neighbor's Place fund raiser)

- Voices of Hope: Open dialog about developing a policy that would allow our

 - Ministry to be part of a satellite program – mostly weekend emergency

 - Refrigerator and freezer space for donated items for other Area Pantry's

- Food Baskets prepared in 2009 for families and individuals

 - 64 Total

In 2009 Social Ministry expanded our cooperation with other charitable agencies. We are ready and willing to do more in 2010 to meet the needs of the people of our Congregation and larger community. We are ready to go and "Serve the Lord"

In his Service

Adam Wurz

Stewardship Ministry

Chairperson: Tom Brunner

Council Liaison: Matt Young

Participants: Pastor John, Pastor Craig, Kerry Fehrman (newsletter), Mike Howlett, and Bill Radloff

This year we welcomed Pastor Craig's input to the stewardship ministry.

Stewardship ministry activities include helping us realize and understand our call to serve and share. Stewardship encourages each of us to share our time and talents and finances. Three kinds of financial giving are mentioned in the Bible: offerings, tithes and alms. Tithes are our regular commitment to the ongoing ministries. Offerings help special causes. Alms are our compassionate, heartfelt response to those less fortunate. Sharing ourselves through our time and talent answers God's call to be generous in all areas of our lives, and is often the most rewarding way to share.

The stewardship ministry guides an appeal each year. The purpose of the appeal is to give every member the chance to make a commitment for the upcoming year. Every member is encouraged to pledge the time and talents and tithes they will commit for the upcoming year. Planning starts in summer and the work continues until all pledges are recorded and verified.



This year our pastors led the campaign, preparing materials and stories to help lead us to examine our commitment, and sharing their percentage based giving examples. Everyone was challenged to consider their own percentage contribution. Our pastors did not expressly share examples of their time and talents commitments. We already know those. Our time and talent booklets give us examples of activities for our own commitments of time and talents. There are too many opportunities to list them all. The booklet just lists categories.

Saint Andrew also transitioned back to a single budget. Although the latest construction means higher mortgage payments, Saint Andrew is blessed by the extra ministries this space allows, and mortgage is part of the cost of every ministry.

Your stewardship ministry continues to encourage contributions by electronic transfer. It is so easy and convenient to use T.O.E., and it provides regularity (a good thing in more ways than one). New capabilities allow members to choose nearly unlimited T.O.E. contribution days. T.O.E. contributions can now be part of T.O.E. participants' worship each week rather than once or twice a month. What better way to give off the top?

Saint Andrew is so much more than just a place and community to worship together. Everyone can be proud of the ministries shared.

Respectfully submitted,
Tom Brunner, Chairperson

Worship Ministry

Chairperson: Cindy Brenner
Council Liaison: Pam Burnett

Committee Members: Al Freiberg (Minister of Music), Marilyn Olson (Altar Guild Chairperson), Barbara Breese (Secretary), Carmen Siegel and Chris Welsh

The Worship Committee oversees the entire worship life at the church of Saint Andrew. They meet quarterly with additional meetings as needed throughout the year. They help plan the seasonal worship services such as: Lent, Easter, Thanksgiving, Advent, and Christmas. They are the umbrella committee for the entire worship life of the church. They oversee and have money in their budget for the following:

- Altar Guild
- Music
- Nursery
- Lay readers
- Communion assistants
- Ushers
- Acolyte training
- Sexton

The committee would like to thank all of the volunteers who served as ushers, communion assistants, lay readers, nursery attendants, and members of the choirs.

Respectfully,
Cindy Brenner, Chairperson

Altar Guild

Chairperson: Marilyn Olson

Staff Liason: Al Freiberg

Members: Mavis Bloom, Cindy Brenner, Pam Burnett, Sandra Fischer, Jodi Gargulak, Pam Levrea, Patti Marceille, Ann McDonald, Sue McFaul, Joleen Meier, Marilyn Olson, Donna Peth, Vicki Porter, Joyce Schoepke, Carmen Siegel, Stephanie Wage, Mary Weiland, Julie Weller and Mary Wittich.

The Altar Guild at Saint Andrew is considered to be a "quiet" ministry", requiring consistency and dedication of its members to get things done in a timely fashion. We have 6 teams, 3 members on each team, a total of 20 members including Al. We are grateful to Pam Burnett for cleaning the altar and Credence table after all of the Thursday evening services throughout the year.

Our weekly responsibilities include: baking the communion bread for every service, setting up and taking down the communion bread, wine and altar cloths after all the services, changing and caring for the paraments, flowers, candles and baptismal details. We also decorate the altar for Easter, Thanksgiving and Christmas to add to the beauty of the current season. Spring flowers grace our altar for Easter. Pumpkins, gourds, bittersweet, pine cones, etc. are used for the Thanksgiving display. Christmas decorations include a large ceramic Nativity set, small white lights and Poinsettias. Our new responsibility is decorating the Chapel for all of the seasons as well.

This year we have purchased four new credence cloths and two purificators from Augsburg Fortress plus a green corporal to go with the new green paraments. We are also responsible for ordering all the Communion wine from IGA and the communion hosts and wafers from the Christian bookstore throughout the year.

During Lent, we help serve, make desserts and clean up for the Soup and Sandwich Supper. Five of us strip the altar at the Maundy Thursday evening service. A special thank you goes to Lenette Hoover and her family again this year for baking the bread, setting up and serving at the 6 am service on the mountain on Easter morning.

Bev Schmidt, a Saint Andrew member who works for Blossoms and Bows, continues to make up our weekly altar bouquets. She does a beautiful job for us and we thank her for her creativity. We now order all of our seasonal plants from Blossoms and Bows and Wausau Floral. A very special than you goes to Shannon who always supports our ministry throughout the year by doing all of the physical work!! Thanks, Shannon!!

I am honored to serve as committee chairperson of this dedicated group of people. For the upcoming year, we will continue to strive in support of a meaningful ministry and we look forward to any comments or suggestions others may have to accomplish that goal.

Respectfully submitted,
Marilyn Olson, Chairperson

Youth Ministry

Chairperson: Todd Punke

Council Liaison: Phil Bickley

Youth Minister: Everett Schmidt "Schmidty"

Members: Allie Andrsak, Tracey Geiger, Zena Knudsen, Lenny Kersten, Andy Natzke, Carol Matushak and LeAnn Stankowski.

Jesus, Justice, Jazz was the theme for the National Youth Gathering in New Orleans in July. We sent a busload of our Senior High Youth down for the gathering to include 32 youth and 4 chaperones. Guiding the trip was Schmidty, our Minister of Youth. On return home youth shared their greater sense of community and empowerment to make a difference. This excitement has carried over to our Senior High Youth Board and is evident in their ministry.

The Saint Andrew Youth Ministry works with the Minister of Youth, Schmidty, to support and promote youth ministry at Saint Andrew. Traditionally, the activities, events, and programs of the Youth Ministry are geared toward three different age groups: 6th grade, 7th & 8th grades, and 9th – 12th grades. This year we will be adding a couple of activities for the 3rd – 5th grade youth. We are always looking for ideas and involvement at all levels, please feel free to share these with the ministry.

The 6th grade activities include swimming at Marathon Swim Center, CROP Walk, our annual scavenger hunt for food items, bowling, tubing at Sylvan Hills and the summer trip to Noah's Ark. We always encourage them to bring a friend. Events usually end with the usual pizza and pop at church.

The 7th and 8th grade activities include CROP Walk, bowling, tubing, scavenger hunt, lock in, Noah's Ark, and the Junior High Gathering in Oshkosh. We usually bring one of the largest groups to this gathering. The 7th grade attends Confirmation Camp at Waypost as part of their confirmation journey.

Ninth through twelfth grades, our High School group, activities include fund-raising, lock-in, bowling, movies, the Sr. High Synod Youth Gathering, broomball, and a summer event. This year they went to the National Youth Gathering as mentioned in the first paragraph. This spring break they will return to New Orleans for a service project and this summer go to the Boundary Waters for a canoe trip. The High School group does their own planning and running of their activities with a board that they elect each fall. This year's president is Ian Punke and Vice President is Dan Clark. They are now working on their summer events and planning for a new youth event, Techno Dance. This event will open up Saint Andrew to other local ELCA and community youth as a safe, fun destination for them.

Our youth ministry is open to all youth at Saint Andrew. We thank the congregation for their continued support of this ministry and ask for your ideas and involvement. Please feel free to attend one of our ministry meetings on the second Tuesday of the month-ministry meeting night.

Respectfully submitted,
Todd Punke