

Calvary Lutheran Church *Annual Report*

January 1 - December 31, 2025

112 South Park Avenue • P.O. Box 187 • Park Rapids, Minnesota 56470 • 218-732-7284
calvarylutheranpr@gmail.com • www.calvaryparkrapids.com



Calvary Lutheran Church,
at the Crossroads of Grace and Service,
shares Jesus Christ with others so that all may
discover and experience God's Hope and Love.

REPORT CONTENTS

Page: 3. Annual Meeting Agenda 3. Ballot 4. 2025 Annual Meeting Minutes 5. Pastor Stephen Norby 6. Pastor's Discretionary Report 7. Dana Kocka, SAM & Youth & Education Director 8. Liz Stone, SAM & Media Specialist 9. President's Report 10. Calvary Statistics	Page: 11. Caring and Outreach 11. Family Ministry 11. Carl Hammer Fund 12. Finance Ministry 12. Learning Ministry 13. Learning Ministry - (con't) 13. Bethel Cemetery 14. Bethel Cemetery – Ramification 15. Bethel Cemetery – Ramification – (con't)	Page: 15. Mission Endowment 16. Worship Ministry 16. Youth Ministry 17. Innovation Core 17. Quilting 18. Baby Quilts 18. Lutheran World Relief 19. Puerto Rico Mission Treasurer Report - Inserts
---	--	---

Our Vision

The Vision of Calvary Lutheran Church is to mobilize Christians dedicated to transforming lives.

We are a passionate family of believers, deeply committed to each other. We nurture, grow, mobilize, and send our members out beyond the walls of our church to change the world, one person, one neighborhood, one community at a time, all while trusting in the Holy Spirit to guide us. In so doing this we encourage experimentation and new ways of doing things. We are fearless and practice uncommon love and hospitality.

CALVARY VISION, MISSION, AND VALUES

The VISION of Calvary Lutheran Church is to mobilize Christians dedicated to transforming lives.

Our MISSION is to share Jesus Christ with others so that all may experience Gods Love and Hope

Our direction is shaped by the following VALUES:

Jesus is the center of our faith • We nurture strong relationships and encourage all to share their gifts • We are welcoming, compassionate, and engaged within our community • We build partnerships with other organizations to expand Christ's mission • We are good stewards of our resources • We mentor, educate and equip people to develop future leaders within the church • We encourage creativity in our services and programs • We trust the Holy Spirit to lead us.

ANNUAL MEETING AGENDA

11:45 a.m. January 26, 2025

DEVOTION

AGENDA

I. BUSINESS

- A. APPROVE MINUTES
- B. SPENDING GUIDE
- C. BALLOTS/ELECTION OF OFFICERS
- D. BETHEL CEMETERY - RATIFY
- E. OTHER BUSINESS FOR DISCUSSION ONLY

II. REPORTS

- | | |
|--|--|
| 5. Pastor Steve Norby | 13. Bethel Cemetery |
| 6. Pastor's Discretion Report | 14. Bethel Cemetery - Ramification |
| 7. Youth & Education Director, Dana Kocka, SAM | 15. Bethel Cemetery – Ramification - con't |
| 8. Media Specialist, Liz Stone, SAM | 15. Mission Endowment Fund |
| 9. President's Report | 16. Worship Ministry |
| 10. Calvary Statistics | 16. Youth Ministry |
| 11. Caring & Outreach Ministry | 17. Innovation Core |
| 11. Family Ministry | 17. Quilting Report |
| 11. Carl Hammer Fund | 18. Baby Quilting Report |
| 12. Finance Ministry | 18. Lutheran World Relief |
| 12. Learning Ministry | 19. Puerto Rico 2025 Mission Trip |
| 13. Learning Ministry – con't | Treasurer Reports - Inserts |

III. ADJOURNMENT—LORD'S PRAYER

BALLOT

<u>COUNCIL PRESIDENT</u> President Elect and then President then Past President – 3-Year Term	_____ Richard Gilbery	<u>BETHEL CEMETERY</u> (Vote for 2) 2-Year Term	_____ Jim Ertl _____ Arvada Carter _____ Joan McKinnon
<u>FINANCE CORE</u> 3-Year Term	_____ Tony Platz	<u>NOMINATING COMMITTEE</u> (Vote for 3) 2-Year Term	_____ Sherri Cunningham _____ Julie Smith _____ Fred Luckeroth
<u>CALVARY ENDOWMENT FUND</u> (Vote for 2) 3-YearTerm	_____ Jerry Gorden _____ Leo Jacobson	<u>LEARNING CORE</u> 3-Year Term	_____ Lynn Litzau
		<u>WORSHIP CORE</u> 3-YearTerm	_____ Renee Brauer

**Calvary Lutheran Church
Annual Congregational Meeting Minutes
January 26, 2025**

Mark Harmon opened the Congregational meeting at 1130 AM. A quorum attendance was confirmed. Lead Pastor Steve Norby led members in opening prayer.

Business

- Bob Hansen was thanked and applauded for his years of dedicated faithful service as Past President. Monica Foster was introduced as the new President taking the reins in 2025.
- Motion to approve January 28, 2024 minutes by Linda Norenberg, 2nd by Kevin Brauer was carried.
- Wayne Pearson stated 2024 was a great financial year of faithful giving and approximately \$179,000 was provided to outside benevolences. Mortgage principal reduction was \$173,977 reducing the balance to \$1,293,034. The Annual Budget Spending Guide was changed by deleting the Caring and Outreach \$4,080 expense for Hubbard Senior Nutrition as it will be State funded. The Finance Committee endorsed the Budget which increased approximately 4% over the previous year. Motion to accept the 2025 Spending Guide with the deletion of Hubbard Senior Nutrition by Bob Hansen, 2nd Kim Harmon, carried.
- Ballots/Election of Officers: Motion to accept the following slate of candidates by acclamation by Sheri Reuss, 2nd John Cook, carried.
President Elect: Clark Arneson (Monica Foster becomes President and Mark Harmon serves as Past President)
Caring and Outreach: Sara Forsberg
Calvary Endowment Fund: Mark Evans and Paul Graalum
Bethel Cemetery: Kent Cease and Dale Grover
Nominating Committee: Heather Steffel, Shawn Tate, and Joan Tweedale
- Bethel Cemetery: Bylaw changes to clarify Board of Directors duties and authority are proposed. The Bylaws, if now accepted, need be ratified by vote at the 2026 Annual Congregation meeting. Motion to accept the Bethel Cemetery Bylaw changes by Ron Norenberg, 2nd Dennis Aanenson, carried.

Reports as written: Pastor Steve Norby, Pastor's Discretion, Dana Kock SAM/Director of Youth and Education, Liz Stone SAM/AV Coordinator, President's Report, Calvary Statistics, Caring & Outreach Ministry, Family Ministry, Resource Ministry, Finance Ministry, Learning Ministry, Carl Hammer Memorial Campership Fund, Bethel Cemetery, Mission Endowment Fund, Worship Core, Youth Ministry, Innovation Core, Hard Hat Ministry, Quilting, Baby Quilting, and Puerto Rico Mission Trip.

Other Business:

- Outgoing President Mark Harmon is thanked for his outstanding leadership and faithful dedicated service. Both SAM's Dana Kocka and Liz Stone are commended for their leadership and service. It was announced that SAM Liz Stone is applying to Seminary. Pastor Steve Norby continues to provide strong spiritual guidance and mentorship to our SAMs.
- Motion to adjourn by Sheri Reuss, 2nd Holly Koop, carried.
- Meeting concluded with a Table Blessing, Lord's Prayer and Doxology.

Respectfully submitted, Wayne Koop, Council Secretary

Pastor Steve Norby

Matthew 6: 34.

“So do not worry about tomorrow, for tomorrow will bring worries of its own. Today's trouble is sufficient for today.”

2025 was a terrific year of ministry at Calvary Lutheran ... thanks to you! Enjoy reading the different reports. Financial Stewardship simply speaks for itself. More importantly, we **received** new members and faithfully **proclaimed** the Gospel of Peace, **baptized** in the Name of the Trinity, **confirmed** exceptional young adults and **celebrated** the lives of many people we commended to our Lord.

Again, I encourage you to read about our witness for yourselves!

2025 was an anxious year.

In my life, I was too young to participate in the Vietnam War, but Watergate erupted while I was at Concordia.

As difficult as it was, we survived a time when college age young people were killed at Kent State. Like today, elected officials and leaders of social movements were assassinated. But we are here.

We must accept reality that if Calvary Lutheran is to remain strong in the Lord's work, we must "Live and Let Live." Once at an Alanon meeting the speaker said to emphasize... "LIVE".

Living for each day is what Jesus is teaching us in the Sermon on the Mount.

He said, **“But strive first for the kingdom of God and His righteousness”** ... When we do, God provides and with faith ... we do not have to dread tomorrow. In fact, there is no room for it.

You have proven that folks with passionate views live them and let others live theirs. We did that with the very difficult issue of same gender marriage. One thing is for sure ... what we are doing together is making a difference. Taking 2026 a day at a time ... we will let the day's own trouble be enough. With wisdom, we will not be paralyzed worrying about tomorrow.

Soli Deo Gloria, To God Alone the Glory,
Pastor Steve

Pastor's Discretion Report

On the first and third Thursdays of the month, volunteers serve those in need who come at 8:30am.

- For example, this fund on December 18, 2025, served 36 recipients locally who were given \$30.00 vouchers for gas or food. On this day because of your generosity ... \$1,080.00 helped our neighbors.

Teams of 2 serve those who come. The appreciation for the help is always expressed.

Knowing that the glass of cold water given in the name of a disciple has its reward from our Heavenly Father. God provides in a mighty way for these neighbors helped that goes beyond money.

- Prayer is especially appreciated.

Finally, your support has provided so many in so many ways known unto God.

Peace,
Pastor Steve

Voucher Disbursements:

Gas	\$18,425.00
Food	\$11,667.00
Bearly Used/DAC The Depot	\$ 837.00

Other

Wal-Mart Gift Cards	\$ 600.00
Rent Assistance	\$ 1,055.00
LP Gas Assistance	\$ 327.00
Delivery Charge	\$ 307.00
Car Battery Replacement	\$ 165.00
Key	\$ 50.00

Total Disbursement	\$32,435.00
---------------------------	--------------------

Respectfully submitted, Cindy Martens

Dana Kocka, SAM/ Director of Youth and Education

Dear Calvary Family,

As I reflect on 2025, THANK YOU! This year has been filled with meaningful moments, milestones, and memories, and I am deeply grateful to serve alongside each of you. God has been at work here at Calvary, and it has been a joy to witness His presence in our church family.

You serve selflessly, love unconditionally, and help without hesitation. Through your words, actions, and faithfulness, you reflect Christ's love in powerful ways. Your willingness to show up for one another is a beautiful reminder that God is alive and active among us.

One of the greatest blessings of ministry is walking beside one another through both joyful and difficult seasons. Scripture calls us to do this together: *"Carry each other's burdens, and in this way you will fulfill the law of Christ"* (Galatians 6:2). Whether we are celebrating or grieving, God meets us where we are—and I am honored to walk with you and continually point us toward Jesus.

Youth Ministry continues to be my greatest joy and calling. I truly love this work. Hearing our youth speak about their faith and boldly proclaim Jesus through their testimonies fills my heart. From Jr. and Sr. League to Breakfast Club, mission trips, canoe trips, and weekly gatherings, I see God shaping their hearts. From Bible study to dodgeball, from devotions to shared meals, every moment matters. Seeing Calvary as a place where youth feel known, loved, and that they belong reflects God's love so beautifully. *"Let the little children come to me,"* Jesus says, *"for the kingdom of God belongs to such as these"* (Mark 10:14).

Preaching and teaching God's Word has also been a gift. Sharing Scripture, listening for the Spirit's movement, and growing together in faith has strengthened me deeply. I have grown so much in my role as a SAM, and I am thankful for your encouragement, prayers, and trust as God continues to shape my calling.

Thank you for allowing me to serve you, pray with you, celebrate with you, and walk with you through life's ups and downs. My heart is full, my faith is strengthened, and my hope is renewed as we step into 2026 together—trusting that God will continue to lead us.

"I thank my God every time I remember you... because of your partnership in the gospel" (Philippians 1:3–5).

Dana Kocka
SAM / Director of Youth and Education

Liz Stone, SAM / AV Coordinator

“Now there are varieties of gifts, but the same Spirit; and there are varieties of services, but the same Lord; and there are varieties of activities, but it is the same God who activates all of them in everyone.” ~ 1 Cor. 12: 4-6

Last year, I reflected on the story of the Tower of Babel and the tension between human innovation used for self-glorification and God's desire that all things be used for God's purposes. That reflection continues to shape my understanding of technology, ministry, and vocation, perhaps even more so in this past year.

Technology remains a vital part of Calvary Lutheran's worship and communal life. Through live-streaming, projected liturgy and music, and accessible hearing-assist tools, our Audio-Visual ministry team continues to serve as a bridge connecting those gathered in the sanctuary with those worshiping from home, from across the country, or from circumstances that make in-person attendance difficult. These tools do not replace the richness of our Lutheran worship tradition; rather, they support and extend it, helping more people participate fully in the life of the church.

This past year has also marked a significant new chapter for me personally and vocationally. In addition to serving as Calvary's AV Coordinator and as a Synod Authorized Minister, I began pursuing a Master of Divinity degree at Wartburg Theological Seminary in Dubuque, IA. I have completed my first semester of study and look forward to semester number two starting up February 1st. Needless to say, seminary has deepened my theological grounding, sharpened my pastoral imagination, and opened my eyes to all I have yet to learn!

Wearing multiple hats has been both a challenge and a gift. Each role informs the others: theology shapes practice, practice raises faithful questions, and technology becomes not an end in itself, but a servant of proclamation, community, and care. I am grateful to serve in a congregation that values thoughtful worship, faithful innovation, and shared ministry.

Thank you for your continued support, encouragement, and trust as Calvary Lutheran continues to discern how best to proclaim Christ near and far, seen and unseen, gathered and sent. What a joy and honor to be part of what God is doing among us!

Presidents Report

Jesus changes everything! This is our call to action as we work within our community—building new friendships, caring for others, and equipping ourselves to serve both locally and globally. At this Annual Meeting, let us celebrate and recognize our accomplishments from 2025.

Calvary is a welcoming church! This theme has resonated throughout our new member orientation meetings, with 55 new members joining us this past year. Special thanks to our Welcome Desk volunteers and to everyone who has extended a handshake, offered a cup of coffee, or taken time to get to know our visitors and new members. Perhaps you have invited a neighbor or friend to attend a service, either in person or online.

Our Calvary members are actively engaged in the community. The Hard Hat Ministry completed 248 projects, including work with Living at Home, the Pregnancy Resource Center, and helping seniors move from their family homes to assisted living or apartments. We have provided both financial support and volunteer hours to Creator's Place, the Food Shelf, Isaiah 61, People's Church, Pathways, Camp Emaus, Jack Pine Stables, and the Pastor's Designated Fund. In February 2025, we sent 11 volunteers to Puerto Rico, and on January 30th, 10 more will depart to assist our sister church with home maintenance and refurbishment, sharing Christian love with their congregation and neighborhood.

We are blessed with a strong youth program, led by Dana Kocka, SAM. Last summer, 30 high schoolers traveled to Percy, Florida, where they repaired homes, built friendships, and witnessed Christ's love. The youth group also collected supplies for 130 backpacks, which were sent along with quilts in December to Lutheran World Relief. Their enthusiasm, combined with the congregation's generosity, made this project a great success.

The Community Celebration in September was a wonderful new event, well attended by our Calvary families. It was a beautiful day, thoughtfully planned by Liz Stone, Dana Kocka, and Mark Harmon.

The Sunday School programs and Wednesday Release Time classes continue to be well attended and bear witness to Jesus' love in our community. Thank you to all our teachers for their dedication and service.

Our pastoral staff continues to provide meaningful worship opportunities. The Worship Committee has offered varied music, including contemporary services, a summer cantata, and Christmas concerts by our youth and Community Chorale.

The team led by Pastor Steve has developed a strong ministry, introduced a Contemporary Service and reached out to Crystal Brook by providing worship services and visiting residents. We are also fortunate to support Liz Stone as she attends Wartburg Seminary, on her path to ordination, bringing new ideas and teachings to our pulpit.

Our members support and celebrate with each other. The Come to the Table dinner groups have continued our welcoming culture, providing opportunities to develop closer friendships and share our faith. There are many core teams, work groups, book clubs, Bible studies, grief groups, outdoor activities, OWLS, men's groups, gardening, decorating, and more—all are welcome to participate.

Please read each group's report for more details. Looking ahead to 2026, as we are planning new activities such as the Faith Community Nursing program, Singles Group, Dad Ministry, LOVE, Inc., and other innovative ways to reach out to our community. Each of these opportunities will further our mission to make Calvary Lutheran a truly welcoming place.

Respectively submitted by Monica Foster, President

Calvary Lutheran Statistics
January 1, 2025 – December 31, 2025
Attendance

	1st Qtr Jan-Mar	2nd Qtr Apr-Jun	3rd Qtr Jul-Sept	4th Qtr Oct-Dec	Annual Weekly Average
2010	337	394	385	375	373
2011	323	384	384	385	369
2012	328	397	360	339	356
2013	343	358	341	346	347
2014	289	383	305	300	319
2015	271	313	272	270	282
2016	253	263	332	339	297
2017	259	320	297	266	285
2018	241	359	302	286	297
2019	251	300	290	332	293
2020	213*	0*	57*	61*	83*
2021	052*	135*	174	205	141
2022	209	236	223	276	236
2023	259	291	289	317	289
2024	336	267	286	338	307
2025	303	348	298	339	322

* = Covid

January 1 – December 31
Financial Statement – General Fund

01/01/22 – 12/31/22		01/01/23 – 12/31/23		01/01/24 – 12/31/24		01/01/25 – 12/31/25	
Total Income \$566,373.48		Total Income \$604,818.32		Total Income \$630,289.33		Total Income \$648,967.90	
Monthly Sunday Offering Summaries							
	01/01/22 – 12/31/22	01/01/23 – 12/31/23		01/01/24 – 12/31/24		01/01/25– 12/31/25	
Jan	29,940.38	52,531.73		55,704.17		41,034.52	
Feb	42,381.93	34,892.90		32,657.88		56,522.55	
Mar	40,944.47	42,414.33		58,880.70		60,091.78	
Apr	38,396.70	58,263.16		45,923.23		41,192.64	
May	43,982.87	40,294.65		36,286.15		38,566.23	
Jun	44,253.85	37,790.20		47,562.18		47,498.88	
Jul	38,763.20	42,462.51		34,252.93		35,630.63	
Aug	32,824.43	38,416.28		39,946.66		48,334.28	
Sep	33,089.45	33,140.18		64,674.98		49,662.88	
Oct	54,816.33	44,548.70		35,738.60		34,567.04	
Nov	46,729.68	38,427.53		44,534.01		52,325.59	
Dec	51,421.88	117,401.26		99,991.11		112,006.51	
Total Mo. Sun. Offering	\$ 497,545.17	\$ 580,583.43		\$ 596,152.60		\$ 617,433.93	

Caring and Outreach Ministry

C&O Mission Statement: To be a community of believers that share in meaningful relationships, creative interaction and behaviors that meet real-time needs.

"Celebration" is a positive word that composes much of what our Caring and Outreach Ministry has accomplished throughout the 2025 year. There are a variety of ways that our core group has helped to facilitate the motto: "Jesus make a difference!" within our church and community.

Brian Long leads Hard Hat Ministry and there is a separate review submitted. Hard Hats Ministry continues to grow and make an impact in our Park Rapids Community. Cooperation with Living at Home, Essentia Health, MAHUBE, Hubbard Co SS and VA clients continues and efforts to meet needs will evolve into new partnerships. The "Calvary Dinner Groups" continued and is a consistent way to build friendships and community. PR2PR mission trips are continuing with strong ties being formed. There is a separate report. A group of C&O members bring a Birthday lunch to employees once a month to Creator's Place. Our "Change Makes a Difference" Pickle Jar is focused on nonprofits and has a monthly collection to be given to the groups highlighted. The 2025 donation amounted to \$20,786.00. Hard Hats Ministry donates \$1,000.00 each month to the Pickle Jar. New member friendship groups, the Welcome desk, Keeping InTouch, Heritage Birthday Celebration, Grief group, Operation Christmas Child and Midwest Mission with the Methodist churches, and developing strong Living at Home relationships, all continue to be a part of C&O. Two new ministries, Faith Community Nursing and a singles group are both meeting and will be activated in 2026. The goal and mission of C&O is to foster relationships that think, care and act like Jesus. We meet on the first Tuesday of every month at 4pm. Please join us!

Submitted by Sara Forsberg

Family Ministry

Family Ministry at Calvary Lutheran Church brings together families to strengthen the family unit, build community through social connections, and share our faith together. We do this by organizing events and activities, some faith-based and some not, as well as by providing resources for families to practice at home.

Families come in all shapes and sizes and we welcome them all. While our focus has been on serving families with children, we include their parents as well as extended family and special relationships with other adults in their lives AND our church family.

Events from this past year have included bingo, an Easter egg hunt, a picnic, and an Advent event, among others. We continue to grow by bringing people together to create community amongst our Calvary family from all generations.

Submitted by Gretchen Pederson

Carl Hammer Memorial Campership Fund

Carl Hammer, a member of Calvary Lutheran Church who died in 1999, bequeathed \$15,000 to Calvary for the purpose of helping children attend camp. On April 5, 2000, the Learning Committee made a motion to establish the use of the fund. The fund is supplemented through designated offerings.

Carl Hammer Balance December 31, 2023	\$ 22,540.71
Carl Hammer Balance December 31, 2024	\$ 14,958.73
Carl Hammer Balance December 31, 2025	\$ 10,745.60

Finance Ministry

The Finance CORE meets monthly on Monday prior to the Calvary Church Council meetings. Our first order of business is to review the current month's financial activity. Calvary treasurer, Wayne Pearson, has all reports prepared, printed and distributed. Actual figures are reviewed and compared to the proposed budget. If certain accounts are of concern, we examine the numbers to determine if action or corrections are needed. We also discuss potential stewardship plans to review the financial health of Calvary. For added protection and accuracy, Calvary's financial books are annually audited by an independent committee of Calvary members. An audit report is then filed with the Calvary Executive Council.

It is with gratitude and appreciation for your unwavering financial support and generosity towards the many ministries of Calvary Lutheran Church. Your contributions, commitment and dedication are the LIFE BLOOD of our church community we call Calvary. Highlights of the Financial CORE for 2025 include:

1. General Fund Sunday Offering of \$617,434 vs the 2025 budget, \$594,045
2. Regular Mortgage payment income, \$111,159 vs 2025 budget, \$126,841
3. Principal Reduction Only income, \$61,965, vs 2025 budget, \$30,123
4. Miscellaneous General Fund income/transfers, \$31,333 vs 2025 budget, \$29,000
5. The present mortgage liability as of December 31, 2025 is \$1,165,929 vs January 13, 2025 balance of \$1,293,034
6. Total income budget for 2025 was \$780,219 vs actual income of \$822,093
7. Total expense budget for 2025 was \$780,219 vs actual expenses of \$741,826

This is an unbelievable accomplishment. Our budget process is right on! The support from Calvary's members is definitely a highpoint. We are well on our way to reducing our building mortgage liability to under \$1,000,000 by the end of 2026. More importantly we constructed a budget we could operate under keeping Calvary in great financial shape.

As your Financial CORE: Linda Grover, Obie Holmen, Stuart Larson, Fred Luckeroth, Dave Martens, Tom Miller, Vicki Stewart, Tony Platz, chair, Wayne Pearson, treasurer we say

THANK YOU!

Learning Ministry

The Learning Core is responsible for facilitating educational opportunities at Calvary, including Sunday School, Breakfast Club, Release Time, Adult Education, Bible Study, Vacation Bible School, Confirmation, Camp Opportunities, and more. One of our ongoing projects is the Carl Hammer Campership Fund. Learning Core committee members include Dana Kocka, Erika Randall, Bill Simpson, Nicole Brandt, Holly Koop, Jo Judson, and Liz Stone.

Confirmation at Calvary begins in 3rd grade, with each grade level having requirements each year.

- **8th Grade Confirmation** classes are taught by Liz Stone and meet for 8–10 sessions on Wednesday evenings throughout the school year.
- **9th Grade Confirmation** meets for a total of 20 sessions on Wednesday evenings throughout the year.
- **10th Grade Confirmation** occurs on the last Sunday of October (Reformation Sunday).

Sunday School continues to bring in children and families. We gather in the Sunday School Commons before breaking into classrooms for in-depth lessons. Sherry Ruess leads Sunday School music and presents lesson introductions and conclusions. We continue to pray for vision, insight, and God's guiding hand. GOD ALWAYS PROVIDES! We are blessed to have so many faithful Sunday School teachers who teach our children week after week.

Vacation Bible School (VBS) this summer at Northern Pines Camp was a tremendous success, with roughly 100 kids in attendance. The children and leaders alike were filled with joy, and we all wished the week could have continued forever. Music, games, activities, crafts, and Bible time were impactful, inspiring, and powerful. Our Calvary Dance Team continues to enhance VBS through creative song presentations.

Release Time takes place on Wednesdays, when children are bussed to local churches to learn about Christianity. Serving grades 1–6, we operate two buses for both sessions. The children bring energy and excitement to our church each week. Release Time is a blessing to the community, made possible by the dedication of many amazing teachers at Calvary.

Learning Ministry (con't)

Cradle Roll Ministry is thriving thanks to Learning Core and Family Ministry, with Jo Judson devoting significant time, energy, and passion to keeping this ministry active and relevant. Intentional events and connections are made with children and families to nurture faith from the earliest years.

Adult Education offerings continue to grow. Pastor Steve leads multiple Sunday School and forum opportunities for adults, and several Bible studies, book studies, and other programs continue throughout the week. We are blessed to have many wonderful lay leaders who help guide these studies. A great deal of passion drives our adult education programs, and a dedicated subcommittee has been formed and will begin to provide additional focus on adult education opportunities beginning in 2026. This subcommittee will meet monthly and report directly to the Learning Core.

Dana Kocka and Liz Stone oversee Sunday School programming for children, with Dana also teaching Breakfast Club (High School Sunday School). Erika Randall chairs our board and provides active guidance and support for many of Calvary's programs, helping ensure that God's grace is at the center of all we do. We continually seek more opportunities for learning, growth, and spiritual development.

Submitted by:

Dana Kocka – Director of Youth & Education / SAM

Erika Randall – Learning Core Chair

Bethel Cemetery

As of December 31, 2025

Expenses:

Sentence to Serve	\$1,200
Safety Deposit Box	\$ 30
Repair Bethel Sign	\$ 300
Sexton	\$ 500
Plaques (2)	\$ 738
Flagpole Light	\$ 107
Weed Control	\$ 70

Total: \$2,975

Income:

Mission Fund	\$ 209
Designated Fund	\$ 6,142
Thrivent	\$ 200
Niche Purchases	\$ 4,600
Checking Interest	\$ 23
Donations	\$ 250

Total: \$11,424

Total Cash Balance: \$25,179

Respectfully Submitted by Jim Ertl – Treasurer

Chapter 14.

Organizations Within the Congregation

C14.01. All organizations within this congregation shall exist to aid it in ministering to the members of this congregation and to all persons who can be reached with the Gospel of Christ. As outgrowths and expressions of this congregation's life, the organizations are subject to its oversight and direction. Any organization which has a checking account shall assure that the account is audited each fiscal year by the Auditing Committee.

C14.02 The **Bethel Cemetery Board** shall be an organization of this congregation.

B14.02.01 The Bethel Cemetery shall be directed by a Board of Directors and operate under the following guidelines:

1. The Board of Directors shall consist of five (5) voting members of the congregation who are elected at the annual meeting of the congregation for a two-year term with three (3) directors elected on even numbered years and two (2) directors elected on odd numbered years. Directors may be elected to successive terms.
2. The Board of Directors shall elect their own officers annually. The officers shall be president, secretary, and treasurer. The president shall be the business manager of the association. The officers, respectively, shall have the usual powers and duties of officers. The board may appoint other officers and committees to assist in the transaction of business. **The Board of Directors, by a majority vote, approves of other members of the congregation as non-voting members.**
3. Three (3) members of the board shall constitute a quorum for the transaction of business.
4. Vacancies on the board shall be filled by a majority vote of the remaining members of the board. The person so chosen shall hold office until the next annual meeting or until a successor is elected.
5. The President and Pastors of the congregation shall be ex-officio members of the board.
6. ~~Under no circumstances shall the financial holdings of Bethel Cemetery be less than the amounts bequeathed by Clara Anderson unless by unanimous consent by the Board of Directors. Any excess over the initial bequest may be distributed at board discretion and used within the congregation for designated purposes. No distribution shall be made unless all Bethel Cemetery expenses for the year of distribution have been paid.~~
Unless approved by unanimous consent of the Board of Directors, the financial holdings of Bethel Cemetery shall not be less than the amount bequeathed by Clara Anderson.
7. Except for designated donations, all money received from any source shall go into the cemetery general fund.
8. Regular and special meetings of the board may be called by any officer.
9. The Board of Directors shall appoint a sexton who may be dismissed by them at their discretion. The sexton shall be paid by the treasurer of the board the stipulated compensation.
10. Upon request, any active member **of the congregation** (as defined by Calvary's Constitution) ~~including of the congregation~~, any active member's spouse, or any active member's dependent child may request a burial lot at no cost. ~~Nonmembers may request a burial lot at Bethel Cemetery for a \$250 (single lot) donation.~~
Non-members may request to purchase a burial lot(s). Cemetery Lot Purchase Options: Single lot accommodates one set of remains. Double lot accommodates two sets of remains. Fee Structure: The Directors will determine the fees for lot purchase. A fee will be charged for interring additional remains placed in an existing single or double lot.
11. ~~Columbarium burials will be at the cost of individual or double niches for all burials.~~
Columbarium Niche Purchase Options: Single Niche accommodates one set remains. Double Accommodates two sets of remains. No exceptions. The Directors will determine the fees for Niche Purchases.

C14.03 The Calvary Lutheran **Mission Endowment Committee** shall be an organization of this congregation. (Ratified January 28, 2018)

B14.03.01 The Calvary Lutheran Mission Endowment Fund (the "Fund") shall be managed by the Calvary Lutheran Mission Expansion Committee and operate under the following guidelines:

- a. The Calvary Lutheran Mission Endowment Committee (the "Committee") shall consist of six (6) voting members of the congregation who are elected at the annual meeting of the congregation for a three-year term. The first slate of committee members shall serve staggered terms. Thereafter, two members will be elected at each annual meeting.

Chapter 14.

Organizations Within the Congregation (con't)

Committee members may serve only two consecutive full (3 year) terms. The term of office shall begin at the close of the annual meeting. (Ratified January 28, 2018)

- b. The president of the congregation and pastors shall be non-voting ex-officio members of the Committee.
- c. The treasurer of the congregation shall maintain the account of the Fund.
- d. Vacancies on the Committee shall be filled by the Church Congregation Council. The person so chosen shall hold office until an election is held to fill the position at the next annual meeting.
- e. Four (4) members of the Committee shall constitute a quorum for the transaction of business.
- f. The Committee shall elect a chairperson, vice-chairperson, and secretary, from the elected members of the Committee at their first meeting following the annual meeting of the congregation.
- g. The Committee shall hold regular meetings quarterly. Special meetings may be called by the chairperson or by the request of four (4) or more committee members.
- h. The Committee shall implement the Fund in accordance with the Continuing Resolutions of the Congregation.

C14.04. Special interest groups, other than those of the official organizations of the Evangelical Lutheran Church in America, may be organized only after authorization has been given by the Congregation Council and specified in a continuing resolution.

Mission Endowment Fund

The Mission Expansion Fund Committee was created as an organization of Calvary Lutheran Church by amendment to the Church Constitution on July 22, 2001. In 2017, the name was amended from the Mission Expansion Fund to the Mission Endowment Fund in an effort to increase congregational awareness of the Fund.

It is the desire of Calvary Lutheran Church to provide a vehicle through which monies and other gifts not otherwise designated or covered by our operating budget can be invested and utilized for ministry through its Mission Endowment Fund.

Investment proceeds from the Mission Endowment Fund are used to provide outreach services throughout our local community, synod and ELCA at large. This includes support for extraordinary programs, capital improvement and ministry initiatives within our congregation.

Annual distributions from the Fund include income and realized gains from investments. When the Fund exceeds \$500,000.00 in value the annual distributions may include up to 10% of the Fund corpus. Fund balances are currently invested in the Endowment Fund of the ELCA.

During the past year the following distributions of income were made:

- Hubbard County Food Shelf – Building Fund \$420
- Park Rapids Living at Home \$420
- ELCA Disaster Relief – Texas Flood Recovery \$420
- Calvary Gardeners \$420
- Calvary WELCA – Prayer Shawls/Newborn Kits \$420

2025 marked the 6th year in the last 7 that awards were given. No awards were made in 2020 due to COVID. The 2025 award dollars represent an 8% increase over those of 2024 and a 62% increase over the 2019 awards.

Current members of the committee are:

Mark Evans	Al Judson
Andy Kietzman	Ketih Mikus
Paul Graalum	Marleen Seach

Respectfully Submitted, Mark Evans, Chairperson

Worship Ministry

During this past year, the Worship Core of our Calvary Lutheran Church has been strengthened by healthy and consistent attendance, reflecting a congregation eager to gather in Word and Sacrament. In-person worship remained vibrant, supported by dedicated volunteers, thoughtful planning, and a spirit of welcome that continues to invite participation from all generations. At the same time, our online worship presence has remained strong and reliable, allowing homebound members, travelers, and those exploring our church for the first time. Together, these efforts ensure that worship is accessible and welcoming to all.

Thank you for trusting me to lead the core for the past three years, Shalom Grandy

In Christ's Service,

Shalom Grandy
Chair, Worship Committee

Youth Ministry

Youth Core Committee: Nicole Brandt (Council Representative) Mandy Runyan, Missie Vrieze, Sandra Lichter, Kristen Edevold, Jen Michaelson, and Dana Kocka.

A lot has happened in the past year with Youth Ministry at Calvary Lutheran Church. The paragraphs below summarize most of the youth activities that occurred.

Mission Trip

From June 15–21, we sent a group of thirty youth to Perry, Florida, on a mission trip to assist with hurricane disaster relief. The devastation was jaw-dropping, and our youth stepped up and made a tangible difference. Not only did they impact the community, but God also stirred within their hearts, leaving a lasting impression on their lives.

The mission included heavy landscaping, drywalling, painting, tearing down and rebuilding a deck, roofing, removing stumps, vines, and weeds, and much more. Midway through the week, our work site changed, bringing mixed emotions. Yet, as we focused on being obedient to God's call and serving as His hands and feet, we experienced firsthand the blessings that come from obedience. God is good.

Jr. and Sr. League

Jr. and Sr. Leagues meet regularly on Wednesday evenings. Sr. League (grades 9–12) meets on the 1st, 3rd, and 5th Wednesdays of each month, and Jr. League (grades 6–8) meets on the 2nd and 4th Wednesdays. Attendance is wonderful, and the youth truly enjoy being together—it is an amazing community and fellowship!

Sr. League has been diligent in completing local service projects during League nights. A typical Jr. and Sr. League evening includes supper (provided by parents), Bible study, service projects (Sr. League), games, and other activities.

Breakfast Club

Breakfast Club is a time for high school youth to gather for Bible studies, discussions, questions, and sharing personal experiences. This program fosters growth in faith, relationships, and understanding of God's word.

Youth Group Alum Ministry

As youth graduate from high school and move into the wider world, we feel called to continue supporting them spiritually and personally. The Youth Group Alum Ministry encourages young adults (ages 18–23) to maintain an active relationship with Christ and remain engaged in faith-based involvement within their communities.

Fundraisers

Our youth participate in numerous fundraisers throughout the year. The congregation's support—through prayers and financial contributions—makes a lasting impact on our youth's spiritual growth and foundation. Thank you for helping our youth thrive in faith and community!

Respectfully Submitted:

Nicole Brandt – Youth Core Council Representative
Dana Kocka – Director of Youth & Education / SAM

Innovation Core

The purpose of Innovation Core is to help Calvary Lutheran Church understand and adapt to our changing world.

This group was formed in 2017, initially as an advisory group to the Executive Committee, then as a core group of the Calvary Church Council in 2021. Current members are: Pastor Steve Norby, SAM Dana Kocka, SAM Liz Stone, Tom Miller, Tony Platz, Paul Dove, Bob Berdahl, Jerry Levenson, Monica Foster, Obie Holman, Gail Bach, Dennis Winkowsky and Stuart Larson.

The work in 2025 included:

- Discussion of support for New Members including finding mentors.
- Participation in two Core Fairs.
- Adult Education Offerings were suggested.
- Discussions of forming a Calvary Singles Group which is now in the church budget.
- Discussion and research into software for volunteer and small group communications.
- A Community Faith Celebration was discussed and suggestions considered. A portion of Innovation Core's Budget was dedicated to this celebration.
- A Parish Nurse champion was referred to Caring and Outreach Core.
- Hosted a Bishop Installation watch party at Crystal Brook.
- Suggested Finance Core provide a Stewardship Program for the congregation.
- Discussion of Dad's Ministry Project in our church.
- Discussion of Faith at Home programs that will be focused in Family Core.
- Discussion and research into Love, Inc-type organization including a site visit in Ottertail, MN.

Goals for 2026:

- Pursue a communication app for volunteers and small groups.
- Pursue Love, Inc. organization
- Pursue a community meal.

Respectfully submitted, Stuart Larson

Quilting Report

In 2025, 341 quilts were shipped to the Lutheran World Relief warehouse in Minneapolis. From there, quilts are dispersed throughout the world where needed. Nineteen quilts were given to the 2025 senior graduates. Quilts are displayed in the church office and are available for a suggested donation of \$50. Thirty-six quilts made perfect gifts. Twelve quilts were gifts to San Pedro Lutheran Church, Toa Baja, Puerto Rico.

All the fabric for quilt tops is donated. Fabric is cut into blocks and left in sorted bundles in the Narthex where interested persons use to create/sew the quilt top. Batting, fabric for quilt backs, and thread for tying and sewing the quilt bindings is purchased. All donations are 100% used for quilting supplies. Currently with necessary costs and price increases, a quilt costs about \$15 dollars to assemble. The quilt fund is not part of the church budget. All donations to the fund via personal, Thrivent Choice Dollars, and the Calvary Endowment Fund are greatly appreciated.

"Tied in faith, sent in hope, and wrapped in love".

Baby Quilting Report

Our baby quilting group is dedicated to creating comfort and joy for newborns and their families through handmade quilts and gifts. In 2025, we gathered on the first Monday of every month from 9 AM to Noon, coming together for fellowship and service.

Throughout the year, our volunteers sewed over 90 quilts, knitted 75 hats, and cut out kimonos for newborn kits. Each project was crafted with a sense of purpose, knowing that our work would bring warmth and happiness to many.

Our quilts found homes in the community:

- 18 quilts were donated to the Pregnancy Resource Center,
- 6 to Social Services,
- 5 to Praise the Lord Church in Redby, on the Red Lake Indian Reservation,
- and 2 to the Discretionary Fund. Additionally, 29 baby quilts were given as special gifts, making memorable presents for families.

As we entered 2026, our group celebrated by presenting colorful baby quilts at the baptisms of fifteen children, making each occasion even more meaningful. Our cupboard is now full of quilts, ready for the baptisms of 2026.

We are grateful for every donation which helps us continue our mission. If you enjoy fellowship and creativity, we warmly invite you to join us in making 'cute' quilts for little ones. Together, we can continue to spread comfort, joy, and community spirit.

Submitted by Monica Foster & Kristie York

Lutheran World Relief School Kits

New to Lutheran World Relief was making school care kits. Thanks to an eager response from two youth in our congregation, they coordinated the effort, along with their family members, to collect and assemble the kits. In June, 130 kits were shipped to the Lutheran World Relief collection warehouse in MPLS. Financial and product donations from our congregation, a Thrivent Action Grant, and kit assembly by the Senior Youth League, made the project a tremendous success. These kits will make attending school possible for children in portions of our world where basic school items such as paper, notebooks, pencils, etc. are a hardship or impossible for parents to provide.

Submitted by Kathy Peterson

Puerto Rico 2025 Mission Trip

Eleven Calvary Lutheran members traveled to Toa Baja, Puerto Rico to work with our mission partner, San Pedro Lutheran in February 2025. They were Joe & Joe McKinnon, Ted & Lori Johnson, Lynn Litzau, Jamie Frank, Joan Tweedale, Josie & Richard Gilbery, and Keith & Jane Johnson.

Projects included: working in/on the church to paint, power wash, install solar lights, etc.; the team also helped a family (Xiamara and her 3 children) in their home with cleaning, painting and installing doors. We also purchased new beds, a folding table and chairs, a TV, and plastic storage shelves, tubs and drawers for storage for them. Xiamara came from an abusive marriage and had no place to live until she moved into her deceased uncle's home that was mostly destroyed during Hurricane Maria, 17 years before. They were living in one room and the team fixed up a second room and storage closet to expand their living area. Another project was to deliver care packages with food and gift cards and some quilts to 50 families. Calvary helped a second ELCA church by purchasing paint to paint their outside fence and area. Pastor Alicia had solar panels installed on her roof to help with power during the many outages that occur on the island. Calvary helped with a donation towards this project.

As always, it was another rewarding trip for those who participated, and we thank Calvary Lutheran for supporting this very worthwhile and much-appreciated mission!

Another team will travel to Puerto Rico on January 31st - February 9th of 2026:

Joe and Joan McKinnon, Nikki Larsen (McKinnon's daughter), Cliff Tweedale, Josie and Richard Gilbery, Ted and Lori Johnson, Patty Stephens, John Lund

Submitted by Joan Tweedale

NOTES