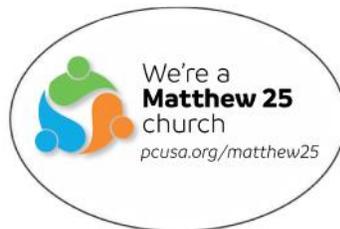


2020 Annual Report

Heritage Presbyterian Church



HERITAGE PRESBYTERIAN CHURCH
c/o Tudor Oaks Retirement Community
577 W12929 McShane Drive
Muskego, WI 53150

Our mission at Heritage Church is to be a vigorous Christian Community which lovingly extends the ministry of Jesus Christ into the world around us, while honoring all people and nurturing our own relationship with God.

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Heritage Presbyterian Church Muskego, Wisconsin

HERITAGE PRESBYTERIAN CHURCH

Staff and Officers

2020

Pastor	Rev. Michelle Henrichs
Clerk of Session	Glenn Sheridan
Director of Music	Connie Fellows
Accompanist	Heidi Palmer
Choir/Ensemble Director	Connie Fellows * *assisted by Andrew Pforr as required
Treasurer	Susan Fellows
Financial Recording	Ogden & Company, by monthly stipend
Church Secretary	Heidi Palmer
Elders	Jane Arloszynski, Brandy Bohman, Connie Fellows, Judi Fellows, Jeanne Musolf and Dale Pforr
Session Councils	Mission, Operations, and Worship
Deacons	Kathy Buehler, Kathy Kozicki, Louise Osborn, Sara Pforr and Jineen Sheridan

Statistical Report

Total active membership as of 12/31/20:	72
Additions to the roll in 2020:	0
Removals from the roll in 2020:	3
Resigned membership (2)	
Deaths (1), Gerry Kohl	
Baptisms:	1
Infant, Charlotte Fellows	
CE Enrollment - inactive	
Congregational meetings:	
Both via <i>Zoom</i>	2
Stated session meetings:	6
(1) in-person, (5) via <i>Zoom</i>	
Special session meetings:	2
Both via <i>Zoom</i>	
Communion celebrated and served during in-person worship:	*15
*Includes Shelter Services (3) and at Southminster (1)	
Communion celebrated via website and virtual service:	12
Average attendance at Heritage/Tudor Oaks worship:	**49
** (25) Heritage Church members; (24) Tudor Oaks residents	

Note: Attendance reflects only in-person services held at Tudor Oaks prior to the COVID shutdown.

Our congregation is a blended community of legacy Heritage Church members and residents at Tudor Oaks Retirement Community.

Pastor's Letter

The human mind plans the way,

but the LORD directs the steps. – Proverbs 16:9 (NRSV)

When 2020 started, I wasn't expecting the year we had. None of us were. For the first two months, everything went as planned. In February, I went to Central America and Mexico to study immigration for two weeks. On March 8, I returned from my trip and you all returned from two weeks on the road leading the shelter service for our mission partner, the International Institute of Wisconsin. It was a wonderful celebration to all be together in worship again.

However, on March 12, I received a call from Jeanne Piccone at Tudor Oaks letting me know they were going into lock-down because of COVID-19. That night, the Session learned how to use Zoom as we met to discuss our plans for worship on Sunday. Our first on-line service was on March 15.

Initially we thought we might be able to gather somewhere else for Easter, and then, maybe, Pentecost. Instead, as I write this almost 12 months later, we have still not met for indoor, in-person worship. We have, however, worshipped and lived life together.

I believe our on-line worship is still worshipping together. Our congregation has stepped up to the challenge learning how to record videos as a liturgist and sing with the choir when you're all by yourself. You've done videos for mission projects and other congregational announcements and sent in pictures of your nativity sets and Advent wreaths. We've sung and caroled outside Tudor Oaks as well as sending cards and notes to let them know we love and miss them.

We've also worshipped outdoors several times. The services were brief, primarily focusing on communion. But the first time we gathered, I knew we were in a holy place as everyone shared their joys and concerns. It took over ten minutes. Yes, we had a lot to share, but I also believe we just wanted to share ourselves with one another. This was especially evident on November 1 when we had a chilly outdoor baptism for Charlotte Fellows and on Christmas Eve when about 30 hardy souls gathered in single digit weather.

One thing that did go as planned last year was our mission giving. We met all of our commitments to our mission partners as well as providing significant support to food pantries, women's shelters, and others to support the special needs related to the virus as part of our budgeted giving. But we did more than just what was planned. In July we individually gave \$1,700 to various ministries at Hephatha Lutheran Church and in December, \$600 for gifts for two Muskego families and clients of The Women's Shelter. Offerings may have been down, but this congregation stepped up in response to the needs of others. We have indeed been the Church together.

In this Annual Report, you will read more about how 2020 unfolded at Heritage Presbyterian Church. There is much to praise God for!

In Christ,

Pastor Michelle

Worship Council

2020 Annual Worship Council Report

Worship Council: Brandy Bohman (chair), Janet Ahrens, Connie Fellows, Heidi Palmer, Dale Pforr, Rev. Michelle Henrichs.

Heritage ended 2019 planning our next traveling worship Shelter Service to kick off in 2020. It was agreed that Michelle and Heidi would travel with the Heritage traveling troupe for away services. This year we were supporting International Institute of Wisconsin. Our goal was to bring awareness of the population of immigrants in Milwaukee and help people understand the difference between legal and illegal immigrants. Shelter Service started off the year strong with 4 destinations:

Feb. 2nd – Tudor Oaks, Heritage Presbyterian
 Feb. 16th – Faith Springs
 Feb. 23rd – Faith Presbyterian
 March 1st - Kettle Moraine Presbyterian

Meanwhile, back at Tudor Oaks, the “PB&J” team (Paul, Brandy, & Janet) helped lead worship while Michelle and Heidi traveled with Shelter Service. Abby Savageau (local high school student) helped us with set-up, take-down, handing out bulletins, seating people and a sundry of ushering duties. We had the honor of hosting many accompanist and clergy at Tudor Oaks:

Feb. 16 Janet served as worship leader at T.O.; Karen Brown subbed for Heidi
 Feb. 23 Guest pastor Nicole Melara; Karen Brown subbed for Heidi at T.O.
 Feb. 26 Ash Wednesday – Faith Presbyterian hosted the Fab Four
 Mar. 1 Communion; Guest pastor Fiona Nicolaisen at T.O; Karen Brown subbed for Heidi

From traveling with the Shelter Service, traveling internationally for continuing education (Michelle took a mission trip to Central America and stopped at the border camps in Mexico before coming home), or keeping worship going at Tudor Oaks, we had a wonderful “reunion” service with everyone back together on March 8th for the first time in 4 weeks. It was good to be back together again!

And then came March 12th when Tudor Oaks notified us that the facility would be locked down... instead of planning for Lent, we were trying to figure out how technology could help us get through the next couple weeks or months until this thing called COVID-19 passed and we could get back together in person. There was Skype and Zoom, Google docs and Drop Box, emailing (a LOT of emailing) and phone calling....and there was Heidi and Michelle locked out of the office. In everyone’s lives there was turmoil as we tried to figure out what the guidelines were for doing, well, “LIFE”! School was suddenly online, college kids were home, staying home in quarantine was highly recommended, people were out of work – and the list goes on and on! How then, do we do church?!? As we long for stability and tradition in our lives, what does worship look like so we can provide that to our congregation who are all struggling through this weirdness called quarantine?

I am going to take a moment and give our wonderful Rev. Michelle the praise she deserves for diving into technology and figuring it out! Suddenly, virtual worship *needed* to happen, and

Worship Council (continued)

meetings were taking place on Zoom. She had the strength to lead us through all of the choices out there and find solutions that were no cost to the users so all could participate. THANK YOU!! I am also grateful that we have a congregation that embraces change and was willing to participate in virtual worship and fellowship to keep Heritage strong this year. And another shout out to Heidi, Connie, and Andy for figuring out how to record music, and then voices, and to everyone in choir who learned new skills this year!

So...there were a lot of meetings as we tried to figure out how to do worship virtually. Michelle started using Garage Band for music and iMovie for video editing/recording/publishing to make a movie of the worship service and publish it on her very own YouTube channel. In the fall, she switched from iMovie to Final Cut Pro. Roxanne was behind the scenes working on the Heritage website and getting links to virtual worship to work. Instead of Worship Council planning for banners and set-up on the stage, we were trying to figure out how to keep people engaged. One Great Hour of Sharing brought back our wheel under the giving categories of “Things you have done during quarantine.” Our fabulous musicians, under the direction of Connie Fellows, provided amazing music. Heidi would record the music, send it out to the vocalists; they would record it and send it back to Michelle (or Andy) where it would be magically turned into the awesome music we experienced during Lent and Easter. (I say “magically” because for those of us that don’t do that part of technology – the results are pretty magical!)

Lent, Palm Sunday, and Easter were all virtual services. However, through the persistent work of our accompanist, choir, and Reverend, it turned out fabulous! While we wish we could have been together, we were still able to enjoy to talents of our congregation. Many people recorded liturgy and emailed it to Michelle to form virtual worship in conjunction with the music. See notes below – **not** the normal Holy Week.

Palm Sunday – virtual service with special music

Maundy Thursday – Feb 4 virtual service with communion

Good Friday – meditative Zoom service with Rev. Michelle

Easter Sunday - 8 am Sunrise service was in person with communion; 10 am virtual service with Zoom Coffee Hour

As we planned for our time together, we figured we would be able to meet in person again by Pentecost, fingers crossed. During Eastertide, we mailed out colorful strips of paper for each household to write down a prayer or thought each day. We would individually build our chains and then put them together when we met in person. Between Easter and Pentecost, we learned a lot about the CDC guidelines, virtual worship, and that we probably would NOT be meeting in person in “a few weeks”.

We met for in-person coffee hour on Pentecost and did our first outdoor service the next week – in the Muskego Middle School parking lot on a windy but very sunny day. It was so good to see each other in person again! Even if we were socially distanced and wearing masks, and it was a wonderful communion service. Everyone brought their paper chains and we hung them on a tree during service. After service, Michelle took them home with her to pray over them and burn them.

Worship Council (continued)

As the spring turned into summer and summer into fall, we developed a rhythm to virtual worship – when music needed to go to the choir, when recordings were due for editing, how long it took to edit and publish each week. We also changed the newsletter from monthly to weekly because there was so much going on that was new or different.

In June we sent a survey, via email, to everyone asking how comfortable they would be with an in-person modified worship. Many people (75%) asked for a virtual service even if we met in person. Those interested in meeting in person outdoors (88%) would be wearing masks, socially distanced, bring your own chairs and communion elements. Worship planned to meet once a month, weather permitting, so we could experience communion together. 85% of the congregation were open to pulpit supply being in the form of a virtual message by another pastor with traditional liturgy by Heritage folks. Twice we offered alternate links to worship service while Michelle was on vacation.

July into August we had a 4-part sermon series on *The Woman at the Well*. Followed by another 4-part sermon series on Ruth and Naomi. Virtual worship allowed us to see the talents of our Reverend as she portrayed Ruth and Naomi outdoors. We also had in-person communion services at Muskego Lakes Middle School parking lot on August 2nd and August 30th.

In September, Mission Council presented 4 weeks on what it means to be a Matthew 25 Church and how Heritage has been living out these tenants before we even knew there was a program called “Matthew 25.” Each week, we were presented with how Heritage has participated and various conversations from our congregation. To assist with the montage of participants, we also upgraded our editing software from free to Final Cut Pro to allow for additional visual effects. The steps involved in being a Matthew 25 church include:

- Building congregational vitality
- Dismantling structural racism
- Eradicating systemic poverty
- Commissioning the church – October 4th

Between the end of our Matthew 25 series and the beginning of Advent, we enjoyed a walk through some of the Psalms. On Oct. 18th, we also met on the T.O. patio in the rain for communion. Thank God for large umbrellas and the overhang outside the patio doors! We enjoyed a virtual Baptism for Charlotte Fellows on November 1st – Zoomed live so the congregation could participate virtually. November 3rd was a Service of Wholeness with Holy Communion. For Thanksgiving, we had a Fab 4 virtual service and socially distanced family times.

Worship Council struggled with the Advent Season being virtual – we ssssoooo wanted to be in-person for the Christmas season! We racked our brains for a way to allow the congregation to enjoy those traditions we all loved even if we couldn't be together. To that end, we purchased metal Advent candle wreaths and candle sets for each household. We sent along a letter to inform everyone that (1) we wanted everyone to be able to participate in the Advent wreath candle lighting (2) we were hoping each household could have some fun decorating in their own style (3) share with the congregation by sending in a picture of your finished project. We also asked members if they would be interested in having an Advent Buddy to text or call a few times

Worship Council (continued)

a week during Advent – just to help us stay in touch with each other. For a weekly prompt, we brought out “the wheel” that was now labeled with Christmas tradition questions. Thank you to everyone who participated by sending in pictures of their Advent wreaths, nativity sets, and chatting with their Advent Buddy! We do hope it helped keep some of our traditions alive for you during the season.

For Advent worship, Michelle selected a program from “A Sanctified Art” that included artwork, new music, and a devotional. It was all... Wonderful. So many thanks to our talented choir and musicians for introducing us to new music and making it possible to still sing along on Sunday mornings (or whenever we watched our service). Thank you to Michelle whose interpretation of the Word gives us a new perspective. We had numerous participants for liturgy and candle lighting readings. Our Advent Season was full of new and traditional things – a combination of 2020 and “before 2020.” Connie arranged an afternoon of caroling at Tudor Oaks on December 6th with singing and brass. On Christmas Eve, we had a very windy, chilly outside service by the nativity on the lawn at Tudor Oaks. It was wonderful to have some of our T.O. folks join us for that service.

Virtual worship has been a learning experience for all of us. The timeline for planning worship requires more time a week or two before so we have time to record and edit. Participation from everyone has been phenomenal! Thank you to all the liturgists, musicians, speakers, recorders, editors. Thank you to God for seeing us through this year and keeping us growing and strengthening us to take the next steps of our journey together.

Respectfully submitted by Worship Council.

Deacons

Deacon's 2020 Annual Report

Active Deacons for 2020 were Jineen Sheridan, Kathy Kozicki, Sara Pforr, Kathy Buehler, and Louise Osborn.

Deacons:

- *sent Tudor Oaks residents, "Thinking of you" cards, soon after the COVID shutdown last March. Information of how to worship together virtually through our website was included.
- *supported our church's mission by making and delivering lunches to "SOS" and "Larry Under the Bridge."
- *participated in our church's mission programs to support "IIW" refugee awareness.
- *shopped, packed, and shipped "care packages" to ten of our college students during exam week in November.
- *Kathy Kozicki continued the card ministry for our members.
- *Jineen Sheridan established the budget for 2021 with Heritage treasurer.
- *Louise Osborn continued to be our liaison between residents of Tudor Oaks and Heritage Church.

Respectfully submitted,

Jineen Sheridan, moderator

Nominating

Nominating Council 2020 Annual Report

Council included Barbara Pforr, Sara Pforr, Glenn Kozicki, Pastor Michelle and chair, Judi Fellows.

The following were elected to serve as Ruling Elders for one-year terms (2021):

Jane Arloszynski
Brandy Bohman
Judi Fellows
Jeanne Musolf
Dale Pforr
Steve Seeker
Glenn Sheridan

The following were elected to serve as Deacons for one-year terms (2021):

Kathy Buehler
Kathy Kozicki
Sara Pforr
Jineen Sheridan

The council members met twice on Zoom, made calls both in-person and on the phone to the potential officers.

Our thanks to Connie Fellows for her four years of service as a Ruling Elder; thanks to Louise Osborn for her three years as a Deacon.

Thanks to members of the “team.”

Judi Fellows
Chair

Music and Shelter Service

Heritage 2020 Music Annual Report

The Heritage Music and Choir program began 2020 by sharing an outstanding Shelter Service, full of meaningful and fun instrumental and choral music! On March 8th, we returned to Tudor Oaks after having worshipped at 3 area churches the previous weeks. It felt so good to be 'home' again and see everyone. That was the last time that we were all able to sing together. You don't realize how much you love to do that, until you can't do it together anymore.

But we have made the best of our new situation, making music together, but on our own, remotely! We have had ZOOM Choir rehearsals, choir members have recorded their parts for choir anthems and hymns for our virtual services, and even had brass and string instruments for our Christmas and Easter services. Thanks to all of our choir members for sharing and recording your wonderful voices. Your music makes the services seem like we are all still together! Special thanks to Heidi for her beautiful service music, Andy and Dale for singing all of the hymns every week, and especially to Andy for mixing the hymns and anthems most weeks (Michelle is our other 'professional mixer'). We really appreciate the time that it takes to make it sound so good!

Our only in person music performances have been during our visits to Tudor Oaks, as we walk around the grounds singing, playing brass instruments, and greeting our Tudor Oaks friends. We visited at Easter, a couple of times in the summer and in December.

Thanks so much to all!!

Connie Fellows

Director of Music

Mission Council

Mission Council 2020 Annual Report

Mission Council had a fruitful year, even with the onset of the COVID-19 pandemic. We were able to share the love of Christ with many and give to those in need. Throughout this difficult year, the council felt the support of our session and congregation encouraging us to continue.

Mission Programs

Heritage Home Delivers (HHD)

Heritage Home Delivers had a banner year despite the pandemic and limited referrals (16) for the first 10 months. Since October 31st, after beginning to receive direct referrals from Milwaukee County, HHD was able to do 36 deliveries in the last two months of 2020 - bringing the total to 52 deliveries for the year - doubling the number of 2019 deliveries. HHD also did 50 pickups of donations - a few more than in 2019.

This work doesn't get done without the bulk of donations coming from Heritage members and friends of Heritage. A dedicated HHD team gives up their Saturday mornings to do deliveries in support of this ministry. Regular HHD workers are Glenn & Adam Kozicki, Ron Kohler, Scott Bullis, Caleb Anderson and Oscar Knapp. Part-time helpers include Glenn Sheridan, Alex & Kathy Kozicki, Troy, Brennan & Ethan Engle, Tim Dieckman, Dave Yourell, R.J., and Dan & Jacob Fellows.

HHD's process is to pick up items from donators, store these items and then fill referral requests from Milwaukee County Homeless Outreach. The best part is delivering these items to clients recently off the street and into dwellings. The furniture recipients have little or no furniture to begin their life in-doors. We have noticed many clients taking pride as their place turns into a home after filling it with your kind donations.

Since 2017 Heritage has been involved with 115 deliveries, 175 pickups and have joyfully driven almost 9,000 miles. It's expected that in 2021 HHD will reach 400 events – pickups & deliveries!

Through our incredible relationship with Milwaukee County we also helped empty out 20 beds from their storage and deliver them, along with sheets and bed frames, funded by Heritage's Mission Council.

Late in 2020 we terminated the 3 storage units at Storage Master and moved into 2 garages at Tudor Oaks. This change will save us over \$3,600 annually.

We do all this with a joyful spirit and thanking God for the opportunity.

Mission Council (continued)**Shelter Service 2020**

Although it seems like a long time ago, we did share our most recent Shelter Service with the Heritage community at Tudor Oaks, as well as three other area churches last February and March. It was such a meaningful experience for us to have such wonderful, appreciative people with whom to share our mission, music and message. It was a blessing for each of us to sing, pray and share with those three congregations, as well as our own.

The International Institute of Wisconsin, or IIW, was the Shelter Service mission focus in 2020. IIW is a resettlement organization who meets refugees at the airport and helps them assimilate into our communities. IIW's goal is to help individuals and families obtain self-sufficiency and promote multi-cultural understanding within the community.

Through the great generosity of our members, as well as members from the three other churches, **we were able to donate over \$1851 to the International Institute of WI**, to provide for the emergency needs of these refugees as they settle into our community.

Heritage Presbyterian at Tudor Oaks, Feb. 2, 2019

Faith Springs Presbyterian, Feb. 16, 2019

Faith Presbyterian, Feb. 23, 2019

Kettle Moraine Presbyterian, March 1, 2019

Muskego Christmas Family Donation

Heritage sponsored two families through Waukesha County Christmas Clearinghouse. Thanks so much to the congregation for being so generous. Both of the families live in Muskego. One family was a single mom with three children, a teenage boy with 6 year old twin brother/sisters. The second family has 8 month old twin girls. Glenn and Kathy Kozicki delivered the gifts to the very happy and grateful families. Both families had never participated in this program, but were out of work for the first time ever due to the pandemic and were very interested in and thankful for the mission of our church

Mission Council Partners Reports**SOS and LUTB**

Again in 2020, Heritage supported Tippecanoe Presbyterian's Divine Intervention mission with the homeless. We shopped and prepared hot SOS (Share our Suppers) dinners on Mondays and Fridays as well as made Lunches for LUTB (Larry Under the Bridge). Our generous volunteers prepared food in winter (Feb. and March) and again in summer.

The pandemic hampered our in-person involvement with DI, but we were able to handle our meal commitments at a distance with masks and gloves.

Heritage families and their families were generous with their time and money as we progressed through this year committed to serving those in need.

Thanks be to God and blessings to all who participated in this ministry.

Mission Council (continued)**Tudor Oaks**

We began 2020 with our 2 volunteers visiting residents and becoming friends with many. With the pandemic we have not been able to physically be at Tudor Oaks. Prior to Christmas, we were able to help provide a bit of cheer with the purchase of some ornaments for the Health Center residents' windows.

The Women's Center

In 2000, the Mission Committee donated \$7500.00 to TWC. This was the second payment of a three-year commitment of \$7500.00 per year.

Heritage purchased a full table to the Empowerment Luncheon in the Spring. When the luncheon had to be canceled due to the pandemic, we donated the \$850.00 cost to TWC.

At Christmas, we sponsored a family through TWC. We provided gifts for a family of four – Mom, daughter and two sons. Gifts included shoes, coats, pjs, jeans, sweatshirts, and toys (fun cars and Spider-man toys, among them).

We also provided Thanksgiving Meal Boxes for five TWC families at a cost of \$375.00. Each box supported a family of 2-3 people and included everything to prepare a full turkey dinner. In addition, our congregation donated over \$700 to TWC for Christmas Holiday Meal Boxes.

Civitas

Civitas Law Group continued this year during the pandemic to provide [sliding scale] legal services to those in need of family lawyers (including those impacted by domestic violence) and to immigrants seeking to remain in the United States.

Initially in the spring, the law firm saw a decrease in the number of people they could serve. But that picked up once the courts enabled remote hearings. Over the course of the year, they managed to adapt to the major changes in the court system and still be able to guide their clients. Civitas hopes to expand their office space next year. They are very grateful that their staff has been able to stay healthy this year. Heritage's financial support provided in 2020 was beneficial in continuing their advocacy work during a very trying time for their clients.

Common Ground

Through Heritage's connection with Common Ground, Jeanne Musolf became involved in their Community Health COVID-19 Volunteer program. She was only able to volunteer for about 3 months before personal circumstances intruded. But in that time, Jeanne was assigned 6 city of Milwaukee patients who had been recently diagnosed with COVID-19, providing them support and health advice. Issues encountered included food insecurity, employment concerns and determining when to seek a doctor's care as symptoms progressed. For some, just having a volunteer call and check in on them daily was welcomed assistance. The program continues as the pandemic perseveres.

Mission Council (continued)**Ezekiel**

Ezekiel Community Development Corporation continues to live into its mission of “Revitalizing Milwaukee Neighborhoods by providing onsite training to minority firms and creating affordable housing.” In 2020 Ezekiel’s primary focus continued to be the Amani Block by Block project, funded by Northwestern Mutual. This project consisted of work on 38 homes on the 2900 block of N. 26th Street. Work will finish in 2021. Ezekiel is hoping another block will be selected.

In 2020, Ezekiel has increased its training programs. They continue to work with the Social Development Commission of Milwaukee County, which has provided about three cohorts per year. In 2020, training efforts expanded to include residents from the Amani neighborhood interested in learning a trade. Ezekiel has also continued to work with the House of Corrections in Franklin. Five men were hired as trainees prior to the pandemic. One continues on work release, and Ezekiel is hoping to resume this relationship once the pandemic is controlled.

Heritage continues to support Ezekiel by providing Welcome Home baskets for houses as well as tool kits for new employees. All the money from the Shelter Service has been used. Pastor Michelle serves on the board and as Treasurer.

Congregational Statement on Dismantling Structural Racism

In September and October of 2020, the mission committee focused on our commitment to be a Matthew 25 Church. After much discussion, council members discerned that Heritage's primary Matthew 25 focus would be on Dismantling Racism. We would still provide services that supported people with shelter (Heritage Home Delivers), aid TWC with domestic violence issues, and food concerns (SOS & LUTB dinners), but we felt called to explore how our small, white congregation could make an impact on long-ignored injustices in our city, state and country.

From this desire, the Statement Against Racism was developed and approved by the session. The Statement provides the congregation, and the Mission Committee in particular, a guide for our work into 2021 and beyond. The statement is as follows:

Heritage Presbyterian Church pledges not to be silent about structural racism. We will listen to and seek out opportunities to be led by People of Color to understand their experiences and perspectives on needed structural changes. We will call out the powerful and privileged, who in seeking their own interests, knowingly or unknowingly oppress and harm People of Color.

We commit to:

1. Discovering and recognizing our own complicit bias and participation in structural racism through study and discussion.
2. Learning how to identify microaggressions against People of Color and using this knowledge to combat the negative impact of microaggressions made by family, friends, and those around us by not being silent in the face of such statements.
3. Sharing our own discoveries and learnings with others through worship and mission to provide education and theological perspective on structural racism and ways to work for change.

Mission Council (continued)

4. Acting and advocating in accordance with our faith, we will communicate with elected and civic leaders to break down systems, practices and thinking that perpetuate the oppression and discrimination of People of Color.
5. Supporting entities that make a positive impact on dismantling structural racism, with intentional consideration of organizations led by People of Color.

Mission Spending for 2020

Meals	\$1,505.59
Project Divine Intervention	\$6,694.05
Shelter Projects	\$1,092.70
Special Offerings	\$5,438.00
IIW	\$3,000.00
Civitas	\$3,000.00
Common Ground Membership	\$800.00
Storage Lockers	\$3,512.59
ASLC	\$1,500.00
The Women's Center	\$8,725.00
<u>Non-Restricted Funds *</u>	<u>\$8,356.30</u>
Total	\$43,624.23

* **Includes** Hunger Task Force, Sojourner Fund, Matthew 25 Medical Debt initiative, Christmas Families, Ezekiel employee gift cards, and local food bank donations.

Operations

2020 Annual Report- Operations Council

Members are Sue Fellows, Steve Seeker, Glenn Sheridan, and Pastor Michelle.

2020 Financial Highlights

Income from offerings was \$56,134 which was \$5,216 under budget. This included \$1,350 per capita contributions by our members. We also received \$5,008 in Mission income from Shelter Services and designated mission giving, and a PPP loan/grant of \$4,044.

Expenses were \$146,048, compared to \$149,678 budget.

Major Expense categories were:

Personnel	\$84,930
Mission	\$45,263 (including Shelter Service and designated giving)
Denominational Giving	\$ 4,945 (per capita and general mission giving to Presbytery)
Session/Corporate	\$ 4,653
Worship	\$ 3,953
Office	\$ 3,478
Tudor Oaks rent	\$ 2,650 (we have a credit balance)
Deacons	\$ 576

For the year, we budgeted a \$65,890 deficit and ended with \$63,790. This includes consideration of \$22,079 interest from the land contract but excludes investment income.

Financial Assets

Total financial assets at the end of the year were \$1,097,027. This consisted of:

Checking	\$ 29,243
Morgan Stanley	\$ 711,811
<u>Land Contract Principal</u>	<u>\$ 355,973</u>
Total	\$1,097,027

The principal payments on the land contract received during the year were \$21,970. These were added to the Endowment Fund, which totaled \$623,688 at year end. The balance of the outstanding land contract principal was \$355,973 at year end. Future principal payments will continue to be added to the Endowment Fund as they are received, which should eventually total \$979,661.

The funds in the Morgan Stanley account grew by \$95,516. We withdrew \$60,000 during the year to pay expenses. However, no funds have yet been drawn from the Endowment Fund.

2021 Budget

A budget was developed and was approved by Session which projects a deficit of \$80,600. This includes income of \$56,350 and \$157,686 in expenses and \$20,724 in land contract interest. The budget includes \$89,414 in Personnel expenses, \$44,655 in Mission giving and \$4,906 in Denominational giving (Per capita and General Mission).

Operations (continued)**Land Contract**

The Church in Wisconsin, formerly Living Waters, paid \$22,079 in interest in 2020, and \$21,970 principal on the land contract. The loan is scheduled to be paid off through a balloon payment of \$330,639 at the end of 2021. Operations is in preliminary discussions to extend the contract, or alternatively to invest the proceeds in the event that the loan is paid off. The current interest rate on the land contract is 6%.

Tudor Oaks

Our contract with Tudor Oaks expired at the end of April. It will be formally re-established once Heritage can again meet regularly at Tudor Oaks. Annual rent remains at \$2,920, however Pastor Michelle met with the new Executive Director, Jeanne Piccione, and agreed to a \$50 per week credit for weeks when we cannot use the Olivewood Theater. At the end of the year, we have a credit balance since we prepaid the quarterly bill through July. Glenn Kozicki and Glenn Sheridan negotiated an agreement where Heritage Home Delivers can rent a two-car garage for storing furnishings. This allows us to eliminate two of the three storage units we were renting, saving \$3,548 per year.

Investment Management

In April 2017, The Muller Group of Morgan Stanley was assigned responsibility for managing our investment accounts, which primarily consists of the Endowment Fund. The Council met with the Muller Group on three occasions during the year to review our accounts. Our funds are invested in securities with high ESG (Environmental, Social, Governance) ratings. Asset allocation is 58% Equities, 38% fixed income, 4% cash/other.

Personnel

Pastor Michelle's contract was developed and approved by Session. Salary increases for Pastor, Accompanist/Secretary, and Music Director were approved by Session and included in 2021 budget. Sue Fellows agreed to continue to serve as Heritage Treasurer and was re-elected by Session January 2021. We continue to employ Ogden to handle the bookkeeping and payroll for \$75 per month.

Other

Financial Procedure Review Heritage financial procedures were last reviewed in 2019. We elected to delay the audit in 2020 due to corona virus concerns.

Insurance Our insurance policy with Acuity was renewed. The annual premium is \$586 which includes the recommended \$1,000,000/\$3,000,000 liability coverage for rental insurance and Southminster and Atonement as additional insureds for the purpose of using their facilities for funerals.

Incorporation as non-profit organization. At the recommendation of Presbytery, we registered as a non-profit corporation with the Wisconsin Department of Financial Institutions. For contracts and other legal matters our official name is Heritage Presbyterian Church (USA) Inc.

PPP Loan/Grant With the assistance of Ogden, we applied for a PPP loan. This forgivable loan from the Federal Government is granted to organizations who commit to maintaining payments to personnel through the 2020 pandemic period. The \$4,044 loan was forgiven at the end of the year.

Operations (continued)

Heritage Presbyterian Church	12/31/2020	12/31/2019
	<i>Final</i>	<i>Final</i>
Cash and Equivalents	\$ 29,243	\$ 21,217
Invested Assets	711,811	676,294
Land Contract	355,973	377,943
Fixed Assets		
Total Assets	\$ 1,097,027	\$ 1,075,454
Current Liabilities	\$ 744	\$ 4,490
Endowment Fund	623,689	601,718
Temporary Restricted Funds (Matthew 25)	2,000	
Temporary Restricted Funds (Ezekiel)		8,145
General Fund / Retained Earnings	470,594	461,101
Total Liabilities and Fund Balance	\$ 1,097,027	\$ 1,075,454

Heritage Presbyterian Church	2020	2019	2018	2021
	<i>Final</i>	<i>Final</i>	<i>Final</i>	<i>Approved Annual</i>
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Budget</i>
Offering Income	\$ 56,134	\$ 68,043	\$ 67,192	\$ 55,000
Other	4,044	320	492	1,362
Total Income	60,178	68,363	67,684	56,362
Denominational Expense (per capita/mission)	\$ 5,552	\$ 4,654	3,640	5,146
Worship - Supply Expense	2,025	1,200	5,960	3,600
Worship	1,928	3,206	1,001	2,400
Mission (net of in/out)	40,255	32,638	20,164	45,000
Congregational Life	576	2,910	1,169	780
Payroll	84,930	76,305	65,959	89,415
Operations - Session/Corporate/Administrative	4,653	2,611	2,390	3,450
Operations - B&G / TO	2,650	2,960	2,960	2,960
Operations - Administrative	3,478	4,436	4,927	4,600
Total Expense	146,047	130,920	108,170	157,351
Net Deficit	\$ (85,869)	\$ (62,557)	\$ (40,486)	\$ (100,989)
Interest Income	22,079	23,355	24,558	20,724
Sewer Hook-Up		(2,421)	(3,081)	
Pro Forma Net Surplus (Deficit)	\$ (63,790)	\$ (41,623)	\$ (19,009)	\$ (80,265)