LUTHER CREST

BIBLE CAMP

ANNUAL MEETING

OCTOBER 10, 2026

EXECUTIVE REPORT

One of our summer Magi, an adult church leader who spent the week with their congregation's campers, said that driving into Luther Crest feels like coming home.

That welcome is part of our bold witness: making Christ's love known so people can experience it for themselves. As an outdoor ministry, we proclaim God's grace in Jesus Christ in creation and with each other! Through worship, Bible study, outdoor adventures, and life together, campers hear that they are loved and forgiven, and called to love and serve their neighbors.

This summer, we grew in camper numbers and program revenue. We cast a wide net, yes, AND our faith formation goes deep. We grow because more young people need places to belong, ask honest questions, and discover a faith that carries into everyday life.



Under Henri's superb leadership as Program Director, our summer ministry team met campers' needs with care and excellence, achieving a 56% camper retention rate. At Luther Crest, we see young people living out their baptismal calling through patient, joyful service. We love watching them shine.

Our senior high program, Blazers, doubled to **97** campers. That many teenagers chose a week at Bible camp! A pastor from Eagan credits Blazers with helping her congregation have a youth group. Camp brought those young people together, and now they gather throughout the year to reflect on what God is doing in their community. The witness that begins here goes home with them.

Our year-round staff sustain this ministry in every season. We welcomed Greg to lead operations this year. Maureen guides communications and events, while Renae and Tammie serve as our "front door" in a digital age. Sierra's wonderful food and Mudiwa's thoughtful hospitality welcome our guests. Henri and Jena provide excellent program leadership, and Mason cares for our site and facilities. We also thank Rev. Geoff for supporting development work during my maternity leave. Through their work, retreat guests and camper families alike find community in God's creation.



This summer, we also deepened our program leadership for Pathways Bible Camps. Serving together helped us imagine how a possible merger could strengthen our shared ministry. As the church and world change rapidly, I keep returning to Esther's question: "Who knows?" Perhaps we have been brought together "for such a time as this" (Esther 4:14). We are discerning that call together. **Bold Witness** names our purpose: trusting the grace we have received in Christ, sharing the gospel with courage, and serving our neighbors. Through the Luther Collective, we are learning alongside other Lutheran ministries (led by Luther Seminary) how to live out that calling.

Your generosity makes this work possible. Auction proceeds, excluding the special appeal last year, held steady, while our golf event and cookie bake sale grew. This year, 71 donors gave for the first time, 25 renewed their support after a year away, and 51 increased their giving. Each gift helps us welcome campers and make Christ's love known. As we discern our future with Pathways, **we need greater financial support to sustain this growth and prepare responsibly** for the ministry ahead. I invite you to deepen your investment in this **bold witness**, helping more people hear the gospel, grow in faith, and go into the world to serve.

Our summer theme, Mountain Movers, reminded us that Christ meets us through life's mountains and valleys. God's grace holds us, and we do not walk alone.

When driving into Luther Crest feels like coming home, someone has experienced that promise through this community. Our calling is to keep extending that welcome, trusting Christ to lead us toward the people we have yet to meet. Thanks be to God.

Rev. Maddie Elliott- Executive Director
maddiee@luthercrest.org

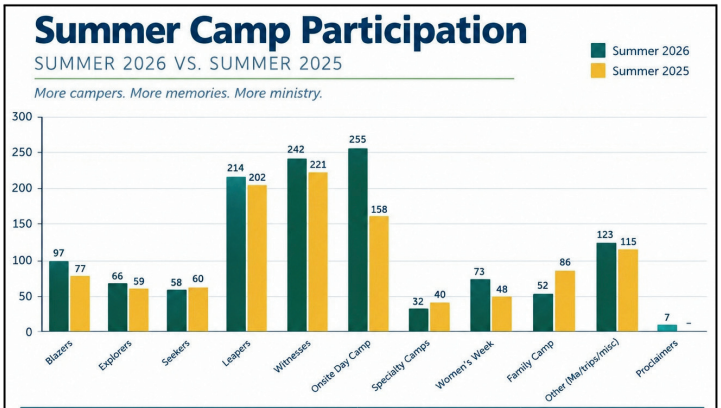


PROGRAM REPORT

"For truly I tell you; if you have faith the size of a mustard seed you will say to this mountain "move from here to there" and it will move and nothing will be impossible for you."

This summer at Luther Crest Bible Camp we leaned into this truth – we can change the world through our faith! Our campers and staff dove into the many stories from the Bible of people who stood up to mountains of injustice and moved them through their community, courage, faith, love, and hope, and learned how we can all do the same. Our campers can truly change the world, and they proved it this summer!

An incredibly exciting element that was new to this summer's program was the expanded partnership we are exploring with Camp Emmaus! I (Henri) stepped in as acting Program Director for the Camp Emmaus staff this summer, joining Pastor Maddie who has been serving as an Executive Consultant out there for a few years now. This meant that both of our summer staff teams got to lean into our shared ministry and mission in many new ways, including experiencing a joint staff canoe trip, lots of joint training sessions on both sites, shared staff for multiple offsite day camps, and an end of summer banquet and bonfire celebration all together! The bonds formed and connections made between the two summer staff teams were incredible and the energy as we explore further partnership is tangible and joyful! Through sharing wisdom, experience, and all the gifts that summer staff have to offer, both summer programs were enriched and deepened for all staff and campers alike!



Program	Summer 2026	Summer 2025	Increase from Last Summer
Blazers	97	77	20
Explorers	66	59	7
Seekers	58	60	-2
Leapers	214	202	12
Witnesses	242	221	21
Onsite Day Camp	255	158	97
Specialty Camps	32	40	-8
Women's Week	73	48	25
Family Camp	52	86	-34
Other (Magi/trips/misc)	123	115	8
Proclaimers	7	–	7

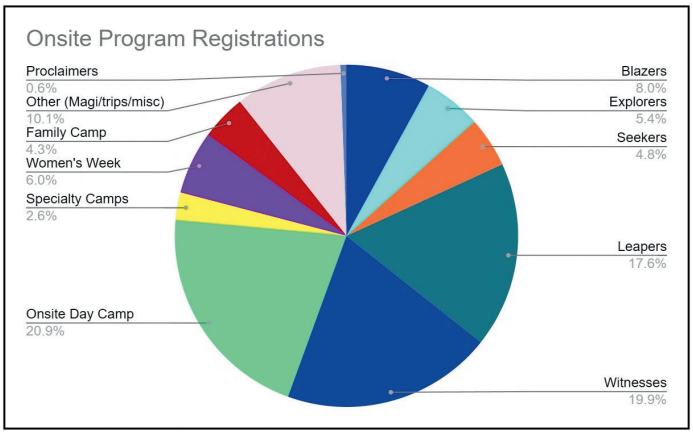
Speaking of campers, we continued to serve an incredible amount of participants this summer, with the trend of increased onsite activity continuing and offsite day camp participation remaining steady, withalmost 30 partner congregations this summer. **We served in total over 1,000 offsite day campers and over 1,200 onsite campers this summer at Luther Crest, and when you include the shared ministry we did at Camp Emmaus we served over 2,800 campers!**

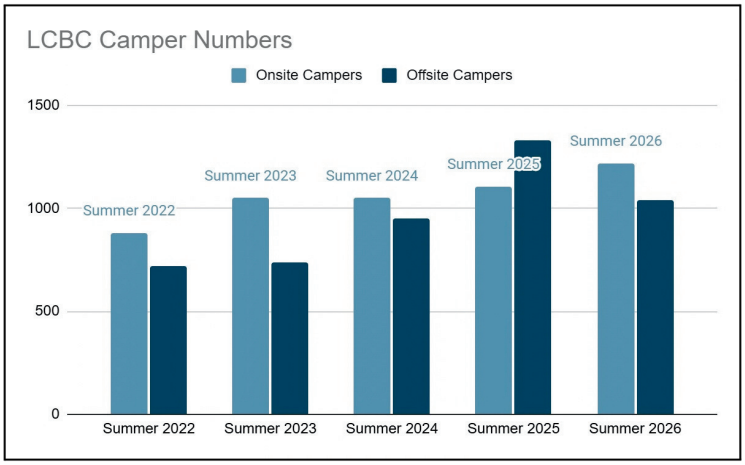
These trends are especially notable as across our other outdoor ministry organizations nationwide, about 62% reported either the same numbers as last year (30%) or a decrease in enrollment (32%). Similarly, only about 39% of camps reported an increase in staff applications, which Luther Crest absolutely experienced, seeing over 100 applicants for our 45 available positions.[1] These increases represent more than just numbers, they represent a culture that has been built at Luther Crest that people want to be a part of, both campers and staff!



We also have continued to introduce new camp opportunities for our campers, with two big highlights this summer: Fishing Camp and Expanded Blazers opportunities. We reintroduced fishing camp this summer for the first time since 2019 due to popular demand and were not disappointed – in one week over 100 fish were caught and released and many hours of memorable time was spent out on the lake in God's beautiful creation! **We also expanded our Blazers high school leadership camp offerings this summer, making the program available 2 additional weeks (for a total of 7) AND increasing capacity from 10/week to 20/week!** Even with increased capacity this program filled with a waitlist remaining and the energy of these high school campers was palpable each week! Overall, itwas an incredibly successful summer of ministry and we can't wait to see what's in store for us inthe future!

Henri Santelman - Program Director
henris@luthercrest.org

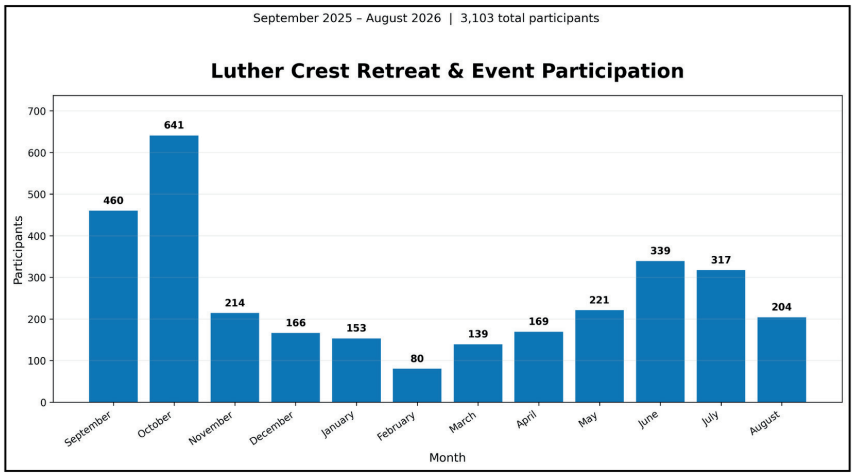




[1] Sacred Playgrounds 2026 Research - https://sacredplaygrounds.com/research/

RETREATS REPORT

It has been another wonderful year of Retreats and Events at Luther Crest. We continue to welcome retreaters that consist of youth groups, women's and men's retreats, confirmation groups, crafting groups, weddings and family reunions. We also host a variety of day groups fromoutdooreducation, service projects, sports andactivity banquets, dayof campgroups and council meetings. **This year, we hosted over 85 different retreat groups (13 of which were new to our organization) resulting in over 3,100 retreat guests (not including Calvary at the Lake).** We also welcomed anaverage of 120 pickleball players each week to our indoor gym during the cooler months. **While Luther Crest is known for its summer programming, retreat groups fill our site with joy year-round!**



With the addition of Greg Tvrdik asthe Director of Operations working with our hands-on team, hospitality continues to be prioritized making thoughtful updates across camp to ensure a warm, welcoming environment. Our hope is that guests feel the difference not only during their stay but from the first email or phone call, to the moment guests arrive onsite.

A cornerstone of our ministry is listening to those we serve.



The feedback and reflections we receive are invaluable; they celebrate the faith centered care provided by our year-round staff and the young adults who serve as summer staff, while offering helpful guidance for continual growth. Here are just a few highlights pulled from our events over the past year:

I really enjoyed working with you all. I will try to book more events there in the future! The food was outstanding!

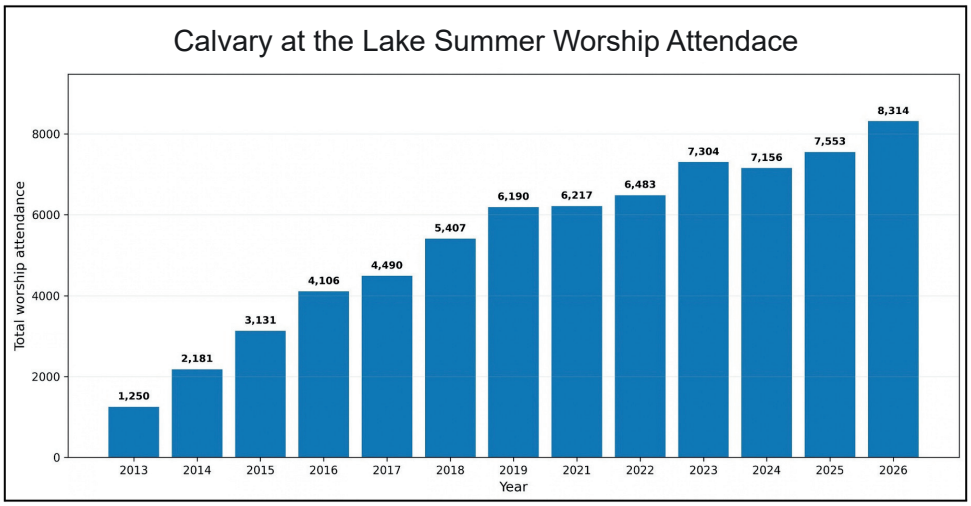
Maureen was exceptional with orienting us and making sure we felt comfortable and relaxed during our time at the facility. Tammie was an effective communicator throughout the process! She was fantastic! I enjoyed working with her.

All my relatives said they would come back again. The ARC was a great place to gather as a family. The Dining Hall was great.We had an incredible weekend. Thank you so much for making my dad's celebration memorable (and logistically seamless).

The food was great and so accommodating! The staff was wonderful to work with. We loved our time at LCBC, already looking forward to next year.

Several of our returning groups have gotten smaller but the spirit of welcome remains the same despite the size of the group. A priority of our staff is to be available for conversation and thinking outside the box for future events with all of the folks who come through our door. Many of our new groups have found us because of being invited for a different event and decide to come back to camp for another occasion of their own. **Word of mouth continues to be one of our best strategies for gathering new groups at Luther Crest so please, help us spread the word!**

In addition to our more traditional retreats, Calvary at the Lake has continued to expand each year! From Memorial Day to Labor Day, Calvary at the Lake has grown into a beloved summer tradition, bringing thousands of people to Luther Crest each summer to enjoy brunch, gather in community, and share in worship along the beautiful shores of Lake Carlos. We are grateful for our partnership with Calvary in Alexandria and the opportunity to welcome so many people to camp to experience the beauty of God's creation and the joy of worship together.



I continue to be grateful for the staff and volunteers as well as the support of our many congregations, groups and individuals who make this ministry possible. Together we will ensure Luther Crest to be a continued place of retreat, renewal and joy where people come to connect with God, one another and creation.

Tammie Sinibaldo- Retreats Coordinator
retreats@luthercrest.org

OPERATIONS REPORT

What a joy it has been to learn, grow, and experience Luther Crest Bible Camp in a whole new way as a staff member. For many years, I (Greg) have had the privilege of being involved in the leadership of Luther Crest through the Board of Directors. But in June, something very special happened: my passion for this place became my career as I stepped into the role of Director of Operations. To be able to bring my gifts, experience, and love for this ministry into my daily work has been an incredible blessing. The energy, the relationships, and the sense of purpose I have experienced since June have truly done my soul good. I am reminded again and again that God has a way of bringing us exactly where we need to be.

As I learn this role, I want to take a moment to say thank you. To our year-round staff, thank you for your patience, your wisdom, and the countless ways you have supported and taught me. To our summer staff, thank you for pulling me into this team and making me feel like I had been part of Luther Crest forever. You welcomed me, included me, and reminded me that ministry is never something we do alone. It is built through relationships, shared purpose, hard work, laughter, and a willingness to serve one another. That spirit is one of the things that makes Luther Crest such a special place.



I am also especially thankful for a group of "fishing camp buddies" and the time we spent together on the lake. Those conversations, friendships, and moments of reflection helped confirm my call to this place and affirmed that Luther Crest is where I need to be at this time in my life. And to all of you who have offered an encouraging word, expressed excitement about my work, or simply reminded me that this ministry matters, thank you. Your support has meant more than you know. You have helped me feel not just welcomed into a new position, but embraced by a community that believes deeply in the mission of Luther Crest.



I am proud to be part of this ministry, and I look forward to adding my touch to this place—in its appearance, its operations, and the processes that help us serve others well. But beyond the buildings, grounds, budgets, and systems, I pray that my work will help Luther Crest continue to be a place where people encounter God, grow in faith, build meaningful relationships, and discover their own calling to serve. That is what makes this work so meaningful. As we continue to be Mountain Movers, I am excited to see what God has in store for the future of Luther Crest Bible Camp. Thank you for your prayers, your encouragement, and your support. It is a privilege to serve here, and I am grateful for the opportunity to be part of what God is doing at Luther Crest Bible Camp.

GregTvrdik-Directorof Operations
gregt@luthercrest.org

DEVELOPMENT and EVENTS REPORT

Thank You for Making an Impact

Thank you to everyone who has been part of making a difference in the lives of every child, youth, family, volunteer, and individual who connects with Luther Crest. Your generosity, time, talents, and continued support make it possible for us to carry out our mission and create meaningful experiences that inspire faith, stewardship, and community in God's creation.



Through the incredible generosity of our supporters, we were able to **raise just over $111,000 through our fundraising events and an additional $387,000 from donor revenue during our 2025-2026 season**. We are deeply grateful to everyone who contributed, participated in an event, donated an auction item, volunteered their time, or encouraged others to support Luther Crest. Every gift plays an important role in helping camp thrive and ensuring that our ministry remains accessible to the people we serve.

Summer camp fees fund the summer camp program itself but they do not cover the scholarships and discounts we provide, nor do they fund the ministry of Luther Crest throughout the rest of the year.

This past year **Luther Crest provided more than $172,000 in discounts and scholarships** to make camp accessible to more young people and families.

Your individual donations and support of our fundraising events are what make it possible for Luther Crest to continue its ministry beyond the summer months. Summer camp income runs summer camp. Donations and fundraising support allow Luther Crest to operate year-round.

Luther Crest is a year-round ministry, we rely on the continued support of individuals, churches, donors, and those who attend and support our fundraising events.

Fundraising Events

This year's Summer Festival and Auction and our 25th Annual Golf Scramble were both great successes, **together raising $50,000 to support Luther Crest's ministry**!



Our Summer Festival and Auction welcomed more than 100 guests to camp for a day filled with fun, fellowship, and

fundraising. Guests had the opportunity to enjoy camp activities, share a delicious camp meal, explore the grounds, and participate in both the online and live auctions.

One of the most exciting moments of the day was the Giving Moment during the live auction. In just eight minutes, generous donors contributed more than $12,000 to support Luther Crest! It was an incredible reminder of what can happen when our community comes together around a shared commitment to the future of camp.



The 25th Annual Golf Scramble at Lake Miltona Golf Course was another fantastic day of fun and fundraising. With 25 teams and 100 golfers participating, we reached a level of participation we have not seen since 2018! We are incredibly thankful to all of the golfers, sponsors, volunteers, and supporters who helped make this milestone year such a success.

We are already looking ahead to next year's events! The 26th Annual Golf Scramble will once again be held at Lake Miltona Golf Course on Monday, August 2, 2027. Keep your eyes peeled for information about our summer fest and auction and future fundraising events at Luther Crest as we are imaging the next year's fundraising options.

Thank you to everyone who helps make these fun and purposeful events possible each year. These fundraisers require countless hours of planning, preparation, coordination, and behind-the-scenes work. We are especially grateful to our dedicated volunteers and committee members who give their time and energy to make these events successful.

We are always looking for new people who would like to get involved. **If you are interested in joining either the Auction Committee or Golf Scramble Committee, we would love to have you on the team!** Whether you have been involved for years or are looking for a new way to support Luther Crest, there is a place for you.
To learn more or get involved, contact Maureen at maureenw@luthercrest.org.

Lastly, we are also excited to be gearing up for the **Luther Crest Christmas Bake Sale** this winter! **Orders will open November 1, with pickup days at Luther Crest scheduled for December 11 and 12.** This annual tradition is a delicious way to support camp while stocking up on homemade treats for the holiday season.



Keep an eye on your email, Luther Crest social media (@luthercrest), and upcoming mailings for more information about this year's offerings, ordering details, and pickup information. We hope you will join us for another year of Christmas baking!

Thank you again for your generosity and for believing in the ministry of Luther Crest. Whether you give financially, volunteer your time, participate in an event, donate an item, or simply share the work of camp with someone else, you are helping make an impact that reaches far beyond the shores of Lake Carlos.

Making an Impact: As we enter the fall season of thanksgiving, we are extremely grateful for every gift that enables us to carry out our ministry with passion & joy. Your support also encourages us to embrace future opportunities with hope and excitement.Through our church partnerships, individual gifts, sustained monthly givers, volunteers and in-kind donations, as well as planned legacy gifts, your generosity sustains us through the various challenges we face, and supports our mission of instilling enduring faith to all who experience our programs each year. Thank you!

Dr. Maureen Wieland- Director of Communication & Events
maureenw@luthercrest.org

Feeling out of the loop with Luther Crest? We want to make sure you're receiving all the latest news, updates, and opportunities to connect with camp! Email Maureen at maureenw@luthercrest.org with your current mailing address and email address, and she'll make sure your information is up to date in our system so you don't miss a thing.



Luther Crest Bible Camp

Summer 2027 Programming

Dates		On-Site Programs	Trip & Travel/ Specialty Programs
June 13-18	Week 1	Keepers High School Training	
June 20-25	Week 2	Onsite Day Camp, Seekers, Leapers, Witnesses, Blazers	Women's Week Fine Arts Camp*
June 27-July 2	Week 3	Onsite Day Camp, Explorers, Seekers, Leapers, Witnesses, Blazers	Wilderness Adventure
July 4- 7	Half Week 4	Leapers, Witnesses, Proclaimers	Family/All People Camp
July 11-16	Week 5	Onsite Day Camp, Explorers, Seekers, Leapers, Witnesses, Blazers	Xtreme Camp
July 18-23	Week 6	Onsite Day Camp, Explorers, Seekers, Leapers, Witnesses, Blazers	Night Owls^
July 23-25	Weekend		Family/All People Camp
July 25-30	Week 7	Onsite Day Camp, Explorers, Seekers, Leapers, Witnesses, Blazers	
Aug. 1-6	Week 8	Onsite Day Camp, Explorers, Seekers, Leapers, Witnesses, Blazers, Proclaimers	Family/All People Camp Middle School Adventure Challenge+

*** Fine Arts Camp:** Come to a week of camp that celebrates all sorts of fine arts! From painting and pottery to acting and improv to instruments, musical ensembles and more, this camp will feature special guest artists who will teach and lead mini sessions and masterclasses for all! Hosted at beautiful Camp Emmaus in Menahga, MN.

^ Night Owls: A classic weeklong camp program that features night games, star watching, sleeping in, and all the fun of camp but later! Hosted at beautiful Camp Emmaus in Menahga, MN.

+ Middle School Adventure Challenge: Come with your Middle School youth group and chaperones to this new group camping experience led by our camp staff! Hosted at beautiful camp Emmaus in Menahga, MN.

Contact Luther Crest by calling (320) 846-2431 or visiting luthercrest.org.

Luther Crest Bible Camp

Summer 2027 Programming

Program	Grades (completed)	Program Length	Price
Explorers	K-2 (with a parent/guardian)	Sunday-Monday	Early Bird: $245 | Regular: $315
Seekers	2-4	Tuesday-Friday	Early Bird: $520 | Regular: $590
Leapers	3-6	Sunday-Friday	Early Bird: $775 | Regular $875 | Half Week Early Bird: $465 | Regular: $535
Witnesses	6-9	Sunday-Friday	Early Bird: $775 | Regular $875 | Half Week Early Bird: $465 | Regular: $535
Proclaimers	9-12	Sunday-Friday	Early Bird: $775 | Regular: $875 | Half Week Early Bird: $465 | Regular: $535
Wilderness Adventure (Wet & Wilderness)	7-9	Sunday-Friday	Early Bird: $875 | Regular: $975
Xtreme	7-9	Sunday-Friday	Early Bird: $955 | Regular: $1055
Blazers	9-12	Sunday-Friday	Free!
Keepers	10-12	Sunday-Friday	Free!
Family/ All People Camp	All Ages	Sunday-Friday	**Week Rates-** Early Bird: $325 | Regular: $735 | Child (2+): $87 | Family Max: $845 **Weekend Rates:** Early Bird: $145 | Regular: $475 | Child (2+): $87, Family Max: $575 **Half Week Rates:** Early Bird: $200 | Regular: $450 | Child (2+): $55, Family Max: $520
Women's Week	Adults	Sunday-Friday or Daily	**Week Rates-** Early Bird: $525 | Regular: $705 **Daily Rates:** $75/day (discounts for groups of 2 or more)
Night Owls	6-12	Sunday-Friday	Early Bird: $555 | Regular: $605
Fine Arts Camp	3-12	Sunday-Friday	Early Bird: $555 | Regular: $605
Middle School Adventure Challenege	6-8	Sunday-Friday	Early Bird: $400 | Regular: $450
On-Site Day Camp	K-5	Monday-Thursday 9-5pm	Early Bird: $245 | Regular: $315

New this year: Make camp your own! Choose optional program add-ons (like specialty crafts and sports) during registration to personalize your classic camp experience with extra specialty programming each day.

Early Bird deadline is Feb. 14!



Fall is Calling

October 15, 10:00am-2:00pm
at Luther Crest Bible Camp

Slow down and soak in the beauty of autumn at Luther Crest!

The day includes:

- **Coffee, snack, and morning fellowship**
- **Discover Luther Crest's mission and ministry**
- **Fall craft and conversation**
- **Lunch with Luther Crest staff**
- **Campfire treats and stories**
- **Time to relax and enjoy the beauty of fall**

Cost and Registration:

- **Encore Members: $20**
- **Non-Members: $25**

Deadline to register and pay is **Monday Oct. 12 by noon**. Payments can be made at Encore Center for Vibrant Aging (414 Hawthorne St, Alexandria, MN).

Rainbow Rider will transport participants. The bus will leave at 9:30am from Encore in Alexandria.

www.encorectr | www.luthercrest.org

It's Retreat Season at Luther Crest

Check out our upcoming programmed retreats

- **Oct. 15-16:** MEA Day Camp (K-5)
- **Nov. 20-22:** Women's Weekend (Adults)
- **Dec. 5-6:** Middle School Youth Gathering (6-9)
- **Jan. 10-12:** Youth Leader Jamboree (Adults)
- **Jan. 22-24:** Children and Youth Retreat (3-9)
- **Feb. 19-21:** Children and Youth Retreat (3-9)
- **Feb. 26-28:** High School Recharge Retreat (9-12)
- **March 4-7:** Adult Creative Retreat (Adults)
- **April 23:** Spring Day Camp (K-5)

While Luther Crest is known for summer camp, we're open year-round for retreats and rentals! From family reunions and business meetings to birthday parties, weddings and banquets, environmental education, and relaxing getaways, we have a space for your next gathering!

Get in touch with us or schedule a visit today!
Phone: (320) 846-2431
Mail: 8231 County Rd. 11 NE
Alexandria, MN 56308
Website: www.luthercrest.org
Facebook, Instagram, and Youtube: @luthercrest

SCAN ME

LUTHER CREST BIBLE CAMP



Camp Emmaus

BOLD WITNESS

FAITHFUL HEARTS • COURAGEOUS VOICES • TRANSFORMING LIVES

LUTHER CREST

LUTHER CREST

BIBLE CAMP

ANNUAL MEETING

OCTOBER 10, 2026 AT 10:00AM

AGENDA

- Prayer and Welcome – *Rev. Megan Clapp*
- Call to Order
- Adoption of Agenda
- Approval of 2024-2025 Annual Meeting Minutes
- Executive Report – *Rev. Maddie Elliott*
- Program Report – *Henri Santelman*
- Retreats and Operations Report – *Greg Tvrdik*
- Development and Events Report – *Dr. Maureen Wieland*
- Financial Report and Presentation of the 2026–2027 Budget – *Rev. Anthony Christoffels*
- Recognition and Blessing of the Board – *Rev. Maddie Elliott*
- Bold Ministry Task Force — Presentation, Discussion, and Vote – *Rev. Hans Dahl*
- Closing Prayer – *Rev. Megan Clapp*
- Adjournment

Luther Crest Board of Directors 2026-2027

Rev. Megan Clapp, Detroit Lakes, MN megan@trinitylutherandl.org	October 2026 Special Extension to October 2027	2nd Term	President
Rev. Hans Dahl, Alexandria, MN hans@calvaryalex.org	October 2027	1st Term	Vice President
Rev. Anthony Christoffels, Albany, MN pastor.oslc2405@gmail.com	October 2029	2nd Term	Treasurer
Greg Tvrdik, Alexandria, MN gregt@luthercrest.org	Ex Officio Member 2nd Term		Secretary
David Larson, Alexandria, MN Lars@gatheredoaks.com	October 2028	1st Term	
Anne Larson, Alexandria, MN Anne@gatheredoaks.com	October 2028	1st Term	
Tom Wacholz, Alexandria, MN Tom.Wacholz@orbmgmt.com	October 2028	1st Term	

2026-2027 Budget Proposal

Luther Crest

Passionate.Authentic. Accomodating.

	2025-2026 Actual As of 8/31/26	2025-2026 Budget Approved	Difference	2026-2027 Budget Proposed	Notes
Camp Programs					
4000 Program Revenue	$ 667,76	$ 565,000	$ 102,763	$ 705,29	
5100 Program Expenses	$ 3	$ 554,111	$ (3,660)	$ 0	
Total Camp Programs	$ 557,77 1	$ 10,889	$ 99,104	$ 525,14 8	
Camp Reservations	109,99			180,14	
4100 Reservation Revenue	$ 229,903 3	$ 311,75	$ (81,847)	$ 256,00 2	
5100 Reservation Expenses	$ 95,681	$ 0	$ (5,148)	$ 0	
Total Camp Reservations	$ 134,221	$ 100,82 9	$ (76,700)	$ 110,09 8	
Fundraising		210,92		145,90	
4200 Fundraising Revenue	$ 111,515	$ 161,000 1	$ 49,485	$ 155,000 2	
5000 Fundraising Expenses	$ 27,004	$ 25,500	$ (1,504)	$ 26,000	
Total Fundraising	$ 84,511	$ 135,500	$ (50,989)	$ 129,000	
Donations					
4510 Individual Donors	$ 216,861	$ 235,000	$ 18,139	$ 235,000	
4520 Memorials	$ 10,736	$ 8,000	$ (2,736)	$ 11,000	
4530 Organizations	$ 12,611	$ 30,000	$ 17,389	$ 30,000	
4540 Congregations	$ 140,807	$ 162,500	$ 21,693	$ 152,000	
4550 WELCA	$ 6,391	$ 8,500	$ 2,109	$ 8,500	
Total Donations	$ 387,407	$ 444,000	$ (56,593)	$ 436,500	
Camp Store					
4600 Store Sales	$ 19,718	$ 21,000	$ (1,282)	$ 25,000	
5160 Store Purchases	$ 13,166	$ 20,000	$ 6,834	$ 16,000	
Total Camp Store	$ 6,552	$ 1,000	$ 5,552	$ 9,000	
Total Gross Income	$ 722,684	$ 802,310	$ (79,626)	$ 900,544	
Overhead Expenses					
6000 Administrative Expenses	$ 655,762	$ 643,999	$ (11,763)	$ 758,675	
6100 Insurance	$ 129,484	$ 124,500	$ (4,984)	$ 132,750	
6150 Interest Expense	$ 48,472	$ 52,700	$ 4,228	$ 55,000	
6270 Vehicle Expenses	$ 19,822	$ 16,750	$ (3,072)	$ 10,000	
Total Overhead Expenses	$ 853,540	$ 837,949	$ (15,591)	$ 956,425	
Total Other Income	$ 96,206	$ 65,600	$ 30,606	$ 60,500	
	$ (34,650)	$ 29,961	$ (64,611)	$ 4,619	
Net Operating Income	$	$	$	$	
Net Operating Income	$ (34,650)	$ 29,961	$ (64,611)	$ 4,619	

2026-2027 Budget Proposal

Luther Crest

Passionate.Authentic. Accomodating.

	2025-2026 Actual As of 8/31/26	2025-2026 Budget Appro ved	Difference	2026-2027 Budget Pro pos ed	Notes
Debt Service					
2050 Line of Credit	$ (45,564)	$ 7,500		$ -	
2700 Mortgage	$ 8,048	$ 7,000		$ 8,000	
2710 Car	$ 4,308	$ 4,405		$ 4,405	
2720 Tractor	$ 3,697	$ 3,697		$ 3,697	
2730 Van 1	$ -	$ 3,635		$ -	
2740 Van 2	$ -	$ 3,635		$ -	
2730 Office Furnace	$ 1,988	$ -		$ 11,880	
2735 Mower	$ 437	$ -		$ 2,640	
Total Debt Service	$ (27,085)	$ 29,872		$ 30,622	
Total (including Debt Payments)	$ (7,565)	$ 89	$ (64,611)	$ (26,003)	

Respectfully Submitted,
Pastor Anthony D. Christoffels
Luther Crest Treasurer

Luther Crest Annual Meeting Minutes 2025

October 11,2025
10:00 AM
Chapel

Welcome and Introductions - Pastor Megan Clapp - Board Chair

Opening Devotions

Henri Santelman - Program Director

- Welcome to camp, our shared home.
- Reflection on Professor Kate Bowler's *ToFeelWonderAgain*.
- “Wonder is the heaviest element on the periodic table.”
- Pray for a little fleck of wonder.
- Psalm 65 the whole earth is filled with wonder.
- Reflection on the snow geese.

Call to Order by Board Chair - Pastor Megan Clapp 10:10 AM

Adoption of Agenda

Amotiontoadopt the agenda was made by **Amy Ebenstiner,** seconded by **Joan Koechert**. **Motion carried.**

Approval of 2024 Annual Meeting Minutes

Motion to approve the 2024 Annual Meeting Minutes was made by **Larry Ortlioff** and seconded by **Greg Torbinin**. **Motion carried.**

Review of the 2024/2025 Mission and Ministry Plan

Henri Santelman - Program Director

Henri shared an overview of the past year's ministry and programming.

- **We Are the Church:** Luther Crest served more than 2,500 campers through summer programming.
- There has been a steady increase in campers over the last five years, with growth in both onsite and day camp programs.
- Luther Crest continues to provide opportunities for young people to experience the love and community of God.

- **Day Camp:** Tammie Sinibaldo provided an update.
- Onsite camps were filled to capacity nearly every week. Luther Crest does not currently have enough beds and physical capacity to accommodate the demand.
- Luther Crest employed **46 young adult summer staff**.
- Members were encouraged to invite young adults they know to consider serving on summer staff.
- As Luther Crest celebrates its 80th anniversary, there is an opportunity to engage former staff and alumni and celebrate the strong sense of community and camaraderie between past and current staff.

Tammie Sinibaldo - Retreats and Day Camp Coordinator

Tammie provided an update on retreats and events.

- The team continues to work with retreat groups and events, including supporting groups from a distance.
- Program evaluations have been very fruitful and informative and indicate that Luther Crest is heading in the right direction.
- **Calvary at the Lake:** The event began in 2012 with approximately 1,250 participants and grew to approximately 7,500 participants this past summer.

Maureen Wieland - Director of Communications and Events

Maureen provided an update on communications, events, and fundraising.

- Luther Crest is celebrating its **80th anniversary**.
- A goal was discussed of raising **$80,000 for the 80th anniversary**.
- Luther Crest raised approximately **$95,000 during the summer**.
- **SummerFest:** Approximately 100 alumni participated, with 130 bidders participating in the auction both online and in person.
- **Golf Scramble:** More than $20,000 was raised.
- More than **550 donors** contributed to the 2024–2025 Annual Fund and Scholarship Fund.

Ministry Impact - Pastor Geoff Sinibaldo - Interim Development

Geoff expressed his appreciation to the congregation and supporters of Luther Crest.

- “Thank you. It is your generosity that makes this possible.”
- Geoff shared about his years serving as a pastor and his experience teaching at a Catholic school.
- He encouraged attendees to use their **spiritual imagination**.
- Geoff shared the story of Chris and Dwyane and how a moment at camp demonstrated why he continues to do the work he does.

- Hundreds of things happen at camp each year, and many of those moments are made possible through the generosity of others.
- “This ministry matters.”
- Together, we can continue to develop and care for this beautiful place that is Luther Crest.

Finance - Pastor Anthony Christoffles - Treasurer

An update was provided on Luther Crest's financial position.

- Fundraising revenue met the established goal while expenses were maintained.
- Donations from congregations are coming in higher than expected.
- The camp store reporting process needs to be reviewed and clarified. The previously reported $5,000 deficit requires further review.
- Discussion was held regarding the **2026 budget** and financial reporting.
- Luther Crest is hoping to break even at approximately **$89,000** this year after accounting for relevant expenses and prior obligations.
- The line of credit used in 2025 has been substantially repaid, with a remaining amount carried over.

Executive Director's Report - Pastor Maddie Elliott

Pastor Maddie thanked the congregation, supporters, and Luther Crest staff.

- Luther Crest wants to accomplish several important goals before presenting a comprehensive strategic plan.
- The organization wants to increase the funds available to support retreats and provide more opportunities for campers to attend camp.
- Pastor Maddie thanked the Luther Crest team for their exceptional work.
- She highlighted the care provided by staff and the meaningful experiences they create for campers.
- Staff have made sacrifices, including working with fewer people while taking on additional responsibilities.
- Luther Crest continues to face increased costs, particularly for **insurance and food**.
- Insurance costs have increased by approximately **40%**, creating an additional financial challenge.

80th Anniversary

- Luther Crest is celebrating its 80th anniversary.
- The **American Camp Association (ACA) visit** took place and Luther Crest passed with flying colors. The final score was expected within the next 30 days.

Camp Matters

Pastor Maddie shared a personal story involving son, **Soren**, who had celebrated his seventh birthday the previous day.

She shared how, after a recent eye surgery, the family was driving home from the hospital and Soren wanted to listen to camp musical songs to ease his discomfort.

The story illustrated how deeply camp experiences and memories can become part of people's lives.

- Stories matter.
- Pastor Maddie thanked those who support Luther Crest financially.
- Every camper is supported in part through the Annual Fund.
- These gifts help create connections and make camp experiences possible for young people.

2025–2026 Budget - Pastor Anthony Christoffles - Treasurer

Pastor Anthony presented the proposed **2025–2026 budget**.

- The budget includes an increase in program revenue.

Motion to approve the 2025–2026 budget was made by **Marcus Anderson** and seconded by **Jana Johnson**. **Motion carried.**

Strategic Plan - Pastor Hans Dahl - Board Vice-Chair

Pastor Hans led a discussion about Luther Crest's future strategic direction.

He encouraged the group to pause and consider the life of the church over the past 20–25 years.

- There have been significant changes in how people view religion and Christianity.
- Despite these changes, Luther Crest continues to be a place filled with campers.
- Luther Crest is in a very strong position.
- The decline of the church is a reality that must be acknowledged.
- Inflation and the rising cost of doing business are also realities.
- The cost of goods and services continues to increase faster than Luther Crest can increase program fees.
- Now is the time to thoughtfully consider how Luther Crest will move forward.

Five Strategic Areas

1. Place

Develop a comprehensive and evolving plan for Luther Crest's physical property and facilities.

Areas of consideration include:

- Quality of cabins and facilities.
- Property on Gull Lake.
- Environmental stewardship.
- Staffing and resources needed to properly care for the property.

2. Program

Continue to develop and grow Luther Crest's programs.

- Strengthen and expand programming.
- Develop opportunities outside of the traditional summer camping season.
- Establish clear goals for program development and growth.

3. Barriers

Identify and address barriers that prevent young people from attending camp.

- Financial needs and affordability.
- Reaching families who are unfamiliar with camp.
- Identifying other barriers that may prevent participation.

4. People

Luther Crest is blessed with a wonderful staff.

Discussion focused on how Luther Crest can better care for and support its people.

- Ensure staff are supported and adequately rested.
- Develop a comprehensive staffing plan.
- Continue to strengthen staff support and retention.

5. Resources

Strengthen Luther Crest's development efforts.

- Increase development and fundraising efforts.
- Strategically grow financial resources.
- Build the resources necessary to support Luther Crest's long-term ministry.

Board Recognition

Amy Ebensteiner and Melanie Stire were recognized as outgoing board members.

The leadership expressed appreciation for their incredible joy and commitment to the work of Luther Crest.

Thank you to **Amy and Melanie** for your service and work on the Luther Crest Board.

Closing

Happy 80th Anniversary, Luther Crest!
“We are confident in the future that God is calling us to.”
Here's to 80 more!

Motion to Adjourn

Motion to adjourn was made by **Jana Johnson** and seconded by **Ryan Anderson**.
Motion carried.

The meeting adjourned at 11:22 am.

Respectfully Submitted by:
Greg Tvrdik - Luther Crest Board Secretary