



FAITHFUL IN *service* FURTHER IN *mission*

COVENANT  
ANNUAL REPORT  
2017—18

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## OUR MISSION

We join God in God's mission  
to see more disciples,  
among more populations,  
in a more caring and just world.



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# From the President

GARY WALTER  
PRESIDENT OF THE ECC

FURTHER IN  
*mission*  
TOGETHER



# Further

## REFLECTIONS ON 40 YEARS OF SERVICE IN THE COVENANT

As I near retirement, this is my final report as president. Being able to serve Jesus through this church for over 40 years has been humbling and meaningful. I came to faith in high school through a newly planted Covenant congregation. The Covenant has continually nurtured my growth as a follower of Christ, and that of my family. It is the relational center for so very many of our deepest and most cherished relationships.

For all of this, to you and every generation of Covenanters before you, thank you.

### OVERVIEW: OUR MISSION

In this Annual Report you will find updates from our various ministry areas that show the scope and progress of this partnership. Together we are “3StrandStrong”: congregation, conference, Covenant. We are reaching more lives in more ways in more places with more diversity than at any point since our founding in 1885.

This is the cumulative result of the faithful efforts of 875 congregations in the United States and Canada, attended by more than 300,000 constituents, served by 1,900 active clergy in an array of ministries, supported by committed and competent regional and denominational staff, augmented by the specialized ministries of various Covenant

institutions and corporations, and extending to some 58 countries around the world.

Taking the fullness of Scripture to heart, we distill our ministry this way: We join God in God’s mission to see more disciples, among more populations, in a more caring and just world. We have then crystallized five priorities to live into that mission: Start and Strengthen Churches, Make and Deepen Disciples, Develop Leaders, Love Mercy Do Justice, and Serve Globally.

In support of those priorities are Operations, Finance, and Communications. Additionally, we have institutions and corporations that undertake specialized ministries: North Park University (including North Park Theological Seminary), Covenant Ministries of Benevolence, National Covenant Properties, Covenant Trust Company, Paul Carlson Partnership, Centro Hispano de Estudios Teológicos (Spanish language ministry training), and Bezalel Affordable Housing.

The Covenant is sometimes described as a denomination that fights above its weight class. Our missional impact is indeed beyond what one would expect of a partnership our size. Most importantly, as you read the reports that follow mine, sense the real lives in real places touched by the grace and hope of Jesus.





## PIVOTAL MOMENTS: INITIATIVES & INNOVATIONS

Over the course of nearly 30 years and three presidencies the Covenant has experienced a consistent trajectory of growth—growing more diverse and growing more in the fullness of mission. Consider the following figures (US/Canada):

	1990	2017
AGGREGATE WEEKLY ATTENDANCE	94,950	224,041
ESTIMATED TOTAL CONSTITUENCY	125,000	325,000
NUMBER OF CHURCHES	615	876
CURRENT CONGREGATIONS ADDED SINCE 1990		391
% ETHNIC DIVERSITY OF CHURCHES	7%	32%
SIZE OF MINISTERIUM	930	1,880
NUMBER AND % WOMEN IN MINISTERIUM	27, 3%	459, 24%
# GLOBAL CONNECTIONS (INCLUDES CWR)	15	58

Having served in three roles at Covenant Offices during a good portion of that time frame, I have witnessed pivotal initiatives and innovations that have contributed to this growth. Among these are:

### 1990: BRINGING MY WORLD TO CHRIST

This annual emphasis on relational evangelism (with the simple rubric of prayer-care-share) helped attune the hearts of Covenanters toward sharing the hope of Christ. Today this has morphed into BLESS, with the same abiding hope of warming the temperature for evangelism.

### 1992: CONSULTATION ON THE CITIES

This major round table underscored the importance of ministry to the complex tapestry of cities. One key result was the establishment of a new ministry sponsored by Covenant Ministries of Benevolence named

Compassion, Mercy, and Justice (CMJ). CMJ was later relocated directly into the church in 2007 as the newest department, and is now one of our five mission priorities, Love Mercy Do Justice.

### 1993: CHURCH PLANTING INITIATIVE

In a major recommitment to this mission field of the US and Canada, church planting was prioritized, systems re-engineered, and congregations directly engaged in the planting of new churches. To date, nearly 400 of our current congregations are the result of these sustained efforts.

### 1996: COVENANT ORIENTATION

Previously, to be ordained in the Covenant required either a degree from or a one-year minimum of resident studies at North Park Theological Seminary. An alternative Covenant orientation process was established through

which participants could remain in their ministry setting, undertaking proscribed orientation courses and other experiences over time. Today approximately 700 women and men are enrolled.

### 1996: SEVEN COUNTRY SHIFT

For a long period, the Covenant focused international efforts primarily in seven countries: Mexico, Colombia, Ecuador, Congo (Zaire), Japan, Taiwan, and Thailand, coupled with relief projects in varying locations from year to year. Unsettledness in Congo and Colombia required the temporary evacuation of missionaries which led to examining new possibilities for assignment. Combined with the maturation of partnerships with the other national churches, it became timely to evaluate expanding opportunities for missionary deployment and international partnerships. Today, through our missionary team and

national partnerships, including Covenant World Relief projects, we are engaged in 58 countries, including the historic seven.

### 2004: FIVE-FOLD TEST REGARDING MULTIETHNIC MINISTRY

Through the relational networks of pioneering ethnic leaders and the Church Planting Initiative, the Covenant made significant advances in becoming more ethnically diverse through the 1990s and into the 2000s. The fivefold test was developed as a way to make sure intentionality matched relationality in journeying toward a multiethnic future. It serves as a set of values as well as a resource by which progress can be assessed—progress that shows the Covenant being the first Euroimmigrant denomination to pass 20% diversity (today 33%), with what is likely the most diverse senior leadership team of any denomination.

### 2006: CONGREGATIONAL VITALITY

In our desire to support every church regardless of age in its pursuit of a healthy missional future, a major thrust in congregational vitality was initiated that to date has served more than 400 congregations.

### 2010: INITIATING ORGANIZING FOR MISSION

Growth had caused Covenant organizational structures to be stressed, along with other considerations. Building on a 2001 constitutional revision enhancing collaboration, an extensive multi-year review of organizing was undertaken. Eventually the previous departmental structure was dissolved, replaced with a new streamlined, cost-effective, and more collaborative design focusing on five mission priorities.

Other specific developments could be pointed out, and each mission priority, institution, and conference could identify pivotal moments within their own areas. I identify these as

significant for the impact on us as a whole. Their effect has been enduring, setting in motion developments that continue to unfold. In combination, they are noteworthy contributors to a trajectory of growth—growing more diverse, and growing in the fullness of mission.

## ENDURING CHARACTER

Each president of the Covenant has had a unique set of challenges for the time and context of their service. Each successive president will as well. And yet I see three enduring compass bearings related to our internal life that have informed navigation for more than a century, and which can serve that purpose moving forward.

**01.** The Covenant works because it is a covenant, an engaged partnership. It is easy to underestimate what it really takes to see a voluntary partnership like ours progress. There is no mandatory giving, service, or participation. It all emanates from a lived and earnest desire for connection and partnership, friendship, and mission. Our legacy in this regard is pronounced and requires continuous nurture. The fruit of mission emanates from a root of connectivity.

**02.** The Covenant makes major strides through aspirational discipleship. Every time we have taken on a major emphasis or challenge I have seen the convergence of three elements. First, it is biblically rooted. We are convinced it is aligned with the heart and call of God. Second, it calls out the best in us as disciples. There is a compelling posture of hope and rightness, generating a “we can do this” resolve. Finally, there is life-change that reinforces momentum. We sustain it because we see real difference in real lives.

**03.** The Covenant’s identity as missional Pietists is uniquely important in keeping us centered. In 1910, the year the Covenant turned twenty-five, then president C.V. Bowman gave a lecture identifying and reflecting on four key organizing principles to our faith and practice: we are biblical, devotional, missional, and connectional. The interplay of these four values gives rise to who we are at our best.

## GRATITUDE

One of God’s great gifts is others for the journey. God’s goodness to me through the people of the Covenant—laity, clergy, and colleagues alike—is a sure sign of God’s care in my life. I have been encouraged, challenged, mentored, stretched, and shaped. Thank you.

A special note of appreciation for Chris Hagberg, who has been my administrative partner for seventeen years. As she has synced with the rhythms and demands of various roles, she has been highly productive and unfailing in her worship of God and engagement with people.

Finally, my family. Nancy and I have been richly blessed with three incredible daughters—Amy, Alissa, and Lauren—their wonderful husbands, and our four precious granddaughters. All have been a deep well of joy, respite, and pride. First as a couple, then as a family, we have sought to weave life, faith, and service as an integral whole. And now Nancy and I look forward to more time with them (across nine time zones).

And so beloved Covenant, may we walk into the future as obedient, humble servants, seeking to go deeper in Christ and further in mission.

*Amy B. Walter*



# Start & Strengthen Churches

We believe the local church is God's basic strategy to carry out mission in the world. Through planting new churches and providing resources to strengthen existing congregations, these ministries seek to reach more people with the hope of Christ.



**JOHN WENRICH**  
EXECUTIVE MINISTER



## PARTNERING WITH THE SPIRIT TO GROW CHURCHES

The same Spirit who plants churches is the same Spirit who strengthens churches. We have experienced a year of Spirit-filled momentum in **Covenant Church Planting**. In the past 12 months, we planted 30 churches—a 100 percent increase over the previous year. Alex Rahill is providing outstanding leadership. We have assessed 50 potential church planters since last Annual Meeting. In May, we hosted our first dual-language **Church Planter Training Intensive** in Spanish and English with 30 church plants represented. In the past year we have trained 62 planters. Currently we are in the process of revamping and updating our Church Planter Training Intensive.

Helping pastors navigate the swirling emotions of their first senior pastorate is the goal behind our **First Call Retreat**, which is designed for ministers within their first six months of a lead or solo pastorate. Topics addressed at the inaugural retreat included growing teams and leading transition. Fourteen pastors from five conferences attended the event, which Covenant minister Jodi Moore organized and helped lead in her role as rural ministry partner for Start and Strengthen Churches.

The success of our other initiatives can be seen in the continued growth of the participating churches. In 2017 we saw

the largest attendance ever for our **Navigate Conference**, with 149 pastors and lay leaders from 29 churches learning together how to partner with the Holy Spirit's work of strengthening their church. More than 400 congregations of all sizes have engaged with the **Congregational Vitality Pathway** since we started it ten years ago. The Vitality movement is growing in eight regional conferences with the hope for expansion into all eleven. Our **Master's Certificate of Congregational Vitality** continues to equip lay leaders and pastors. We served 20 students during the 2017-2018 school year.

We are especially excited that Shaun Marshall has joined the team as our new director of congregational vitality. He also serves as adjunct faculty at North Park Theological Seminary for our congregational vitality certificate. Shaun, a gifted and emerging leader in the ECC, had most recently served as pastor of Community Covenant Church in Calumet Park, Illinois.

Start and Strengthen also has partnered with the regional conferences to fund **Mission-Insite**, a web-based tool designed to help congregations appraise the social needs and demographic trends in their communities. It's a powerful ministry resource available free of charge to all ECC churches.



30

NEW CHURCHES WERE PLANTED IN THE PAST 12 MONTHS

149

PASTORS AND LAY LEADERS FROM 29 CHURCHES ATTENDED THE NAVIGATE CONFERENCE IN 2017

62

CHURCH PLANTERS PARTICIPATED IN TRAINING INTENSIVES OVER THE PAST YEAR

6,582

PEOPLE ATTENDED A COVENANT CHURCH PLANT IN 2017



# Make & Deepen Disciples

We exist to partner with conferences in resourcing local churches to provide intentional pathways for persons of all ages and backgrounds to follow Jesus, grow toward Christ-likeness, and join in God's mission. Our dream is to have exponential impact by equipping the Covenant to become a community of disciples who make disciples.



**MICHELLE SANCHEZ**  
EXECUTIVE MINISTER



## HELPING PEOPLE NAVIGATE THEIR FAITH JOURNEY

**J**ake Bradley, the youth and family pastor at Good Shepherd Covenant Church in Joliet, Illinois, wrote to tell Make and Deepen Disciples that he had a problem with our new initiative, **Legacy**, which reimagines the way congregations approach children's ministry. "In our first four weeks, we have twice as many parents coming to learn how to be spiritual mentors and so many kids we don't know where to put them all!"

Legacy helps us rethink our children's important role in God's kingdom by coaching churches in four key dimensions: empower kids, equip parents, develop disciples, and reach out. Eleven pilot churches are implementing Legacy, which officially launched at Midwinter 2018. We are also working with Love Mercy Do Justice to develop **Justice Journeys for Children**, an interactive resource that emphasizes the call of Christians to reconcile every tribe and nation.

Some 5,000 teenagers have registered to attend this year's **CHIC** in Knoxville, Tennessee, July 15-20. We will also have a post-CHIC curriculum for the whole church entitled "Unite." Our hope is to unite the entire ECC around our mission priorities, just as we are doing with our youth at CHIC.

The success of BLESS, the denomination's evangelism initiative, continues to grow.

**BLESS** is an acronym for five missional practices: **B**egin with prayer, **L**isten with care, **E**at together, **S**erve in love, and **S**hare your story. Churches are encouraged to focus on one practice a week for five weeks with the goal that BLESS becomes a missional lifestyle. It helps congregations develop a "culture of evangelism" and guide individuals as they "practice a rhythm of evangelism." Three new BLESS resources were introduced: a small-group guide, sermon samples, and BLESS for kids.

Toni Schwabe, pastor of Rice Creek Covenant Church in St. Paul, Minnesota, said desire to do evangelism replaced pressure. "We emphasized the fact that we were practicing blessing people in whatever way they needed it rather than saving them as only Christ can."

**Crescendo**, a coaching ministry led by Debbie Blue, Alan Forsman, and Evelyn Johnson, equips Covenant churches to unleash the ministry potential of boomers and beyond (ages 55 and older). **Embrace**, a suite of human sexuality discipleship resources and experiences that are in harmony with the ECC's adopted position, is aimed at helping the ECC to flourish in love for LGBTQ+ communities. Embrace began in March with a series of webinars. The inaugural webinar with Preston Sprinkle, author of *People to Be Loved: Why Homosexuality Is Not Just an Issue*, had more than 2,300 views.



2,133

WOMEN AT 18 RETREATS  
LED IN PARTNERSHIP WITH  
REGIONAL CONFERENCES  
AND COVENANT CAMPS

1,525

PEOPLE MADE FIRST-TIME  
COMMITMENTS TO CHRIST AT  
COVENANT CAMPS IN 2017

48

CONGREGATIONS  
(INCLUDING 3 NON-COVENANT)  
ENGAGED IN CRESCENDO  
PILOT SEMINARS

329,932

ENGLISH AND SPANISH  
BLESS BULLETIN INSERTS  
RECEIVED BY MORE THAN  
458 CHURCHES







16

HOMES PROVIDING AFFORD-  
ABLE HOUSING TO FAMILIES  
IN DETROIT'S BRIGHTMOOR  
NEIGHBORHOOD AND IN  
DOLTON, IL, IN EXPANSION OF  
THE BEZALEL INITIATIVE

\$1 mil

IN DISASTER RELIEF WAS  
GENEROUSLY GIVEN LAST  
YEAR FOR TRAGEDIES IN  
CALIFORNIA, FLORIDA,  
TEXAS, AND PUERTO RICO

1,588

PEOPLE PARTICIPATED IN  
RACIAL RIGHTEOUSNESS  
EVENTS AND CROSS-CULTURAL  
COMPETENCY EXPERIENCES

\$159,000

IN MINISTRY DEVELOPMENT  
GRANTS DISTRIBUTED TO  
LOCAL CHURCHES AND THEIR  
COMMUNITY ORGANIZATIONS

## BUILDING FRAMEWORKS FOR TRANSFORMATION

Maggie, a beneficiary of the Deferred Action for Childhood Arrivals (DACA) program, dreamed of becoming a nurse to care for others. But she struggled to navigate the college application and financial-aid processes, being the first in her family to pursue higher education. She nearly gave up on her dream of college. Maggie also volunteered as a tutor to low-income students through **UNIDOS**, a San Juan, California-based partner ministry of Love Mercy Do Justice (LMDJ). Soon she connected with a fellow volunteer who became a mentor and encouraged Maggie, walked with her through the registration process, and celebrated with her when she entered college a couple months later.

In Tavares, Florida, Bridges Covenant Church pastor Eric Filkin had been enjoying a night downtown with his wife when a Black Lives Matter protest marched by. The couple, who are white, asked if they could join and they wound up walking alongside one of the march's leaders, Mike Watkins, pastor of a local Christian Methodist Episcopal church. It was the beginning of a friendship that has led the pastors to pursue reconciliation in their community. With the help of LMDJ, they put on an event that brought together other pastors, elected officials, police officers, school board representatives, youth, and

other concerned citizens and are pursuing together community transformation.

Maggie's entrance into college and the community bridge-building in Florida weren't planned, but they happened because of the framework of partnerships LMDJ has formed with local organizations and individuals around the nation.

We're also partnering with other Covenant ministries to advance God's kingdom among all ages and cultures. With Make and Deepen Disciples, we developed the upcoming resource **Justice Journeys for Children**, as well as curriculum and experiences for students at **CHIC**. Working with Covenant World Relief, LMDJ provided assistance to people who suffered through historic disasters in the past year.

We are committed to joining  
God in making things right in  
our broken world. Our goal is  
to resource and equip the local  
church in its call to love, serve,  
and work together with people  
at the margins toward holistic  
individual, family, and  
community transformation.



**CECILIA WILLIAMS**  
EXECUTIVE MINISTER

We have partnered with Develop Leaders to launch an immigration task force, and with North Park Theological Seminary to establish a **Sankofa** elective.

We have worked with National Covenant Properties and ECC Finance to expand **Bezalel**, the pioneering housing project in Dolton, Illinois, that has provided job training while rehabbing homes that are now rented at affordable

rates to low-income families. The project has been so successful that a second phase was recently launched in the Brightmoor neighborhood of Detroit, where three buildings with four living units have been purchased.

LMDJ's work will continue to expand this year. **CovEnterprises** expects to launch four new social enterprises through Covenant churches and their community development corporations. A new **Intercultural Development Initiative** will help 25 churches assess and improve their ministries.

We look forward to expanding the framework that has opened the way for God to bring transformation in lives like Maggie's and places like Tavares, Dolton, and Detroit.

# Develop Leaders

We are committed to developing and strengthening healthy leaders, both clergy and lay, through multiple avenues. Develop Leaders, which includes the ECC's Ordered Ministry, serves our Covenant pastors through credentialing, advocacy, endorsement, care, and formation. We also work to lift up lay leaders in our local churches to join with local pastors in furthering God's mission.



**RICHARD LUCCO**  
INTERIM EXECUTIVE MINISTER



## SUPPORTING VOCATIONAL AND PERSONAL GROWTH

**V**ocational Excellence is offered through Ordered Ministry's **Covenant Orientation** and is required of all those seeking credentialing in the ECC. The class discusses professional ethics, pastoral boundaries and power, and the basics of preaching, teaching, leading, and caring well that form the core of one's pastoral identity. In the past ten years, more than 1,200 participants have gathered in retreat settings, joining in large and small group discussions, taking part in role play and case studies, and hearing presentations from seasoned clergy teaching

teams. They meet one-on-one with a psychologist from Midwest Ministry Development Center in Westchester, Illinois, as well as with a spiritual director to explore the emotional, psychological, and spiritual dimensions of their call. Through these experiences participants have developed a better sense of

their strengths and weaknesses and of the importance of self-care as they care for others. By the end of the course, ministers coming into the Covenant express their appreciation of how committed the denomination is to the care and formation of its clergy. One student, initially less than happy about another required course, stated: "In all honesty, I entered the Vocational Excellence course kicking and screaming. I was resistant to it and did not expect to receive much. Luckily, my instincts were wrong, and this course ended up being a transformational experience for me, one that I will always cherish."

**Credentialing** isn't just a checklist that a potential pastor completes. Ordered Ministry continues to adapt to the changing needs of clergy, including the rise of those in bivocational ministry and ministry as a second career. Develop Leaders staff works with

individual pastors to ensure that each one who is called to vocational ministry is prepared for fruitful relationships in his or her ministry context and can be entrusted with the care of vulnerable people. Partnering with CHET (Centro Hispano de Estudios Teológicos) and with North Park Theological Seminary, Develop Leaders works to ensure that women and men of all ethnicities are part of teaching and coaching faculty. In collaboration with Serve Globally, staff is also helping to restructure the training, care, and credentialing pathways for those who serve as missionaries overseas.

**Flourishing in Ministry** has been an ongoing focus in the care of pastors. Our continued partnership with the Lilly Foundation has led to the Financial Leadership initiative, a debt-relief, coaching and financial acuity program that will help relieve one of the major stresses in a pastor's life: financial crises. Almost 500 pastors, close to one-third of our ministerial community, have participated in a wellbeing study that has helped Develop Leaders identify areas where we can bolster pastoral health. We have had the opportunity to apply for a Thriving in Ministry grant through the Lilly Foundation, which we hope will allow us to create stronger collegial relationships and better pastoral resiliency in today's ministry contexts.

And finally, we continue to seek areas of collaboration with other mission priorities: working with Make and Deepen Disciples to develop thoughtful responses to harassment and abuse; partnering with Love Mercy Do Justice to assist marginalized people, and joining with Start and Strengthen Churches to support Hispanic church-planting events.

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PEOPLE WILL RECEIVE A PERMANENT CREDENTIAL AT THE 2018 ANNUAL MEETING

26%

CREDENTIALLED PASTORS INVOLVED IN THE COVENANT'S FLOURISHING IN MINISTRY STUDY

\$60,170

WAS DISTRIBUTED IN 2017 THROUGH THE MINISTERS' CRISIS FUND, PROVIDING FINANCIAL ASSISTANCE TO MINISTERS AND THEIR FAMILIES

700

PEOPLE ARE CURRENTLY ENROLLED IN COVENANT ORIENTATION







We are committed to God's mission and our participation in extending the whole gospel to the whole world. Through global partnerships and Covenant missionary personnel, we make and deepen disciples, start and strengthen churches, develop leaders, love mercy and do justice, and serve globally—that is, we join the rest of the global church in engaging in God's mission.



**AL TIZON**  
EXECUTIVE MINISTER

## ENGAGING IN GOD'S GLOBAL MISSION

Disasters around the world have made it all the more apparent why we must work to bring the hopeful gospel of peace to a world in which there is so much suffering.

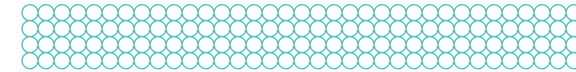
Human-caused disasters have spurred mass movements of refugees. Civil wars are inflicting immense suffering in South Sudan and Syria. In Yemen, nearly 10,000 people have died of cholera since 2015, triggering what the United Nations has called the world's largest humanitarian crisis. Serve Globally, working closely with partners, continues to minister to people trapped in the violence and to those who have fled far from home. **Covenant World Relief's** (CWR) partners such as Medical Teams International have delivered care amid the worst conflicts. Missionaries in Europe and elsewhere work with partners to help settle refugees. CWR has helped the Evangelical Covenant Church of South Sudan and Ethiopia to engage in reconciliation work by bringing together people of warring tribes in the refugee camps and training them in peacemaking.

Serve Globally and Love Mercy Do Justice have partnered in new ways to provide relief and recovery assistance following hurricanes that devastated Texas, Florida, and Puerto Rico. **Merge**, a Global Engagements ministry, has organized teams of volunteers for relief assistance in Houston after Hurricane Harvey and in Mexico following its deadly earthquakes.

**Paul Carlson Partnership** (PCP) continues to focus on health care, infrastructure, and

economic development in partnership with the Covenant Church of Congo (CEUM). The current clean water phase of the Congo Clinic Initiative (CCI) is PCP-facilitated as each community leads, owns, and maintains its water source. Building and repairing bridges means people can get to clinics and hospitals and get their goods to market. The new five-year Karawa Coffee Project engages nearly 2,000 farmers and rejuvenates the region's historically successful coffee production. This year PCP and CEUM celebrated the signing of a historic Memorandum of Understanding, which clarifies shared objectives and processes.

The **Center for World Christian Studies** brings resources and connections of Serve Globally to North Park Theological Seminary (NPTS). In June 2017 a Memorandum of Understanding was signed between Bethlehem Bible College and NPTS to foster enhanced learning opportunities with a potential for greater impact in their respective communities. The exchanges between students and faculty will deepen cross-cultural experiences in addition to academic learning.



# 120

COVENANT MISSIONARIES  
SERVE IN +30 COUNTRIES  
AROUND THE WORLD

# \$1 mil

RAISED BY COVENANT  
CHURCHES TO PROVIDE CLEAN  
WATER FOR 20,000 MORE  
PEOPLE IN CONGO THROUGH  
TEAM WORLD VISION

# 133

COMMUNITY DEVELOPMENT  
PROJECTS THROUGH PAUL  
CARLSON PARTNERSHIP,  
COVENANT WORLD RELIEF,  
AND SERVE GLOBALLY

# 1,077

COVENANTERS PARTICIPATED  
IN SHORT-TERM TRIPS AND  
ENGAGEMENTS THROUGH  
GLOBAL ENGAGEMENTS





**PAUL HAWKINSON**  
EXECUTIVE DIRECTOR OF FINANCE & PENSIONS, TREASURER

## FINANCE AND PENSIONS

**T**he Finance team is responsible for the overall stewardship of mission activity within the annual Covenant Mission & Ministry Budget. We also provide strategic leadership for a comprehensive array of benefits, including pension programs as well as medical and broader insurance offerings made available through our Bethany Benefits Service—now in its 25th year of faithful ministry. Our team actively participates as part of a nationwide Church Benefits Association—allowing the ECC to benefit from the best practice and scale of various denominations, working in concert to serve our collective churches, pastorate, and staff.

Over the past five years, the Finance team has also been increasingly focused on enterprise-wide stewardship and risk management, creating greater opportunities for collaboration across ~\$2 billion in remarkable ECC affiliate ministries. Together, our common focus is to serve local, conference, and denominational ministry. We consider it a great privilege.

We are a grateful denomination. The 2017 fiscal year (ended January 31, 2018) represented the fourth consecutive year of cash-balanced mission activity, with a modest surplus of approximately \$53,000. Solid expense management combined with faithful generosity of the entire ECC continues to sustain our five mission priorities and diverse global project ministries. Highlights of our mission activity include:

### 3STRANDSTRONG

Everything we accomplish is made possible by our “cord of three strands”—local congregation, conference, and Covenant. Each congregation is invited to devote a combined tithe of local income in partnership with the Covenant (6.5%) and its local conference (3.5%) in sustaining ministry activity. Local church giving remains foundational at more than 52% of our base denominational income.

We seek to serve the local church—God’s basic instrument for mission. Our desire is to provide resources that enhance the flourishing of local churches. We encourage you to review our website or call us to access the increasing array of ministry tools available to you and your staff. These tools include comprehensive medical and retirement benefits, subsidized online giving, a captive 0% loan program for attending North Park Theological Seminary, innovative Lilly financial leadership resources and training (for both congregation and staff), pastoral compensation tools, as well as investment management, real-estate, risk, and insurance advisory services.

Additionally, individual gifts from generous Covenanters provide essential support for our shared work. Through both President’s Mission and Ministry unrestricted giving as well as various designated funds, more than 5,500 individuals invested over \$6.6 million in fiscal year 2017.

### PENSIONS AND BENEFITS

Our ministers pension plan and Bethany Benefits insurance programs remain sound. Our pension plan remains more than 105% funded as of December 31, 2017, with ~\$255

million in assets vs. an estimated \$241.5 million actuarial liability for long-term plan benefits. We remain diligent in evaluating the future of this defined-benefit plan, to both proactively manage the increasing risks present in these types of plans while also better serving the increasingly diverse service pathways of our ministerium. We are also focused on making future retirement programs more accessible and equitable for lower income church settings. Separately, our optional GuideStone Financial 403(b)(9) retirement program continues to grow, now serving over 75 ECC churches and organizations that have invested ~\$10 million toward the future retirement of staff.

In Bethany Benefits, our insurance reserves remain sound, and we held 2018 medical rate increases to 3% in the context of a broader healthcare environment characterized by much higher trend rates. We have also maintained our commitment to exceptional, platinum-level benefit coverage.

### AFFILIATE STEWARDSHIP

The Covenant is the direct or indirect owner of an incredible array of affiliate ministries—experts in compassionate, mission-based healthcare, retirement communities, real-estate lending, investment management, theological and broader higher education and a diverse set of nationwide enabling residences. Our focus continues to be on the stewardship of the whole—driving better accountability and leveraging of resources across the entire sphere of ECC ministries. We take seriously the responsibility to steward all mission activity on your behalf.

## KEY OUTCOMES FOR FISCAL 2017

### 01.

A 0.5% increase in local church giving (as our 3StrandStrong partnership formally launched) further enhanced by a ~3.5% increase in direct donor support for our base mission budget.

### 02.

Estate gifts of generous Covenanters provided over \$520,000 in support of our annual base mission budget. Additionally, we have a solid bequest reserve representing approximately five years of this level of planned support for our global mission activity.

### 03.

Base mission expenses were held ~\$770,000 or ~4.6% under budget in fiscal 2017, while at the same time prioritizing solid growth in both church planting and net new missionary investment.

### 04.

Importantly, mission support expenditures (administration, advancement, finance, human resources, communications, governance, risk, information technology, operations, legal) were >100% funded by external income sources, **ensuring that 100% of all local church and donor giving is directly deployed into one of our five mission priorities.**

### 05.

Local Covenant churches gave more than \$10.7 million and individual donors gave more than \$6.6 million to base mission activity as well as a diverse array of restricted project ministries.

### 06.

Based on a generous donor match encouraging new commitments to the President’s Circle (donors who support the Covenant through undesignated giving at or above \$1,000), total President’s Circle giving was up 6% at over \$1.13 million with over 40 new members.



BASE MISSION FINANCIALS  
FISCAL YEAR 2017

BASE MISSION INVESTMENT	BASE MISSION	APPROPRIATIONS	BASE MISSION TOTAL	PROJECT MINISTRY	MISSION & MINISTRY TOTAL
Start & Strengthen Churches*	\$1,106,439	\$1,571,875	\$2,678,314	\$42,819	\$2,721,133
Make & Deepen Disciples	\$1,076,510		\$1,076,510	\$40,919	\$1,117,429
Develop Leaders**	\$772,224	\$1,000,000	\$1,772,224	\$672,295	\$2,444,519
Love Mercy Do Justice	\$595,822		\$595,822	\$1,917,401	\$2,513,223
Serve Globally ***	\$1,233,996	\$3,980,025	\$5,214,021	\$5,484,668	\$10,698,689
Support: Communications	\$1,306,093		\$1,306,093		\$1,306,093
Support: Shared Services	\$3,471,961		\$3,471,961		\$3,471,961
MISSION INVESTMENT TOTAL	\$9,563,045	\$6,551,900	\$16,114,945	\$8,158,102	\$24,273,047

BASE MISSION INCOME	BASE MISSION TOTAL	TOTAL INCOME	
ECC Chuch Support	\$8,336,772	52%	Base Mission Activity represents mission investment in five core mission priorities and mission support areas. Project Ministry Activity represents additional directed giving to fund separate project ministries of the ECC.
Donor Support	\$2,135,935	13%	
Affiliate Fees & Ministry Investment	\$4,473,116	28%	
Regular Bequest Transfers & Other Income	\$545,991	3%	
External Communication Sales	\$373,166	2%	
Rental Income	\$302,750	2%	
MISSION INCOME TOTAL	\$16,167,730	100%	
FISCAL 2017 OPERATING SURPLUS	\$52,785		

\* Appropriations for Church Planting (net of draw from Living Legacy Funds)  
\*\* Appropriations to North Park University & Theological Seminary  
\*\*\* Appropriations for In-Budget Missionaries

2017



REBECCA GONZALEZ  
EXECUTIVE DIRECTOR OF  
OPERATIONS

OPERATIONS

Operations has strategic oversight of Governance, Human Resources, Covenant Events, Information Services, Facilities, and general administrative functions of the ECC. These ministry services resource Covenant Offices employees and missionary personnel, volunteers serving in elected and appointed roles, conferences, affiliate ministries, and the church constituency, at large. Ministry objectives with the local church, conferences and ministry partners around the globe advance through the faithful stewardship of resources entrusted. Through our partnerships, resources, and services individuals grow deeper in Christ and go further in mission.

MINISTRY HIGHLIGHTS

- Missional engagement improved for more than 100 employees from Covenant Offices and more than 105 missionary personnel via Human Resources and IS improvement strategies.
- More than 7,500 people from over 550 churches strengthened their commitment to God and call, their relational bond with Covenanters, and the ECC mission through the work of Covenant Events. Indeed, engagement at Midwinter 2018 increased by 21% from the prior year, and registration



EDWARD GILBREATH  
EXECUTIVE DIRECTOR OF  
COMMUNICATIONS

COMMUNICATIONS

The ministry of Communications encompasses print and digital media and provides services to both the internal ministries at Covenant Offices as well as the ECC's regional conferences, affiliates, and local churches. Our task is to promote and advance the mission of the ECC through inspired media, marketing, and ministry with the goal of seeing a more informed and connected Covenant community.

MINISTRY HIGHLIGHTS

- *The Covenant Companion* magazine and CovenantCompanion.com won 8 Evangelical Press Association Awards and 12 Associated Church Press Awards, including the ACP's first-place "Best in Class" honor for denominational magazine.
- Unveiled the first phase of an ongoing redesign of the CovChurch.org homepage.
- Helped Make and Deepen Disciples launch new Crescendo, Legacy, and Embrace ministry initiatives.
- Partnered with Advancement to reboot the CovCares Giving Guide, raising more than \$120,000 toward ministry efforts across the five mission priorities.



# Affiliated Ministries



IN ADDITION TO OUR MISSION PRIORITIES AND SUPPORT MINISTRIES, OUR AFFILIATED CORPORATIONS AND INSTITUTIONS GIVE LEADERSHIP TO SPECIALIZED MINISTRIES IN COMPLEX REGULATORY ENVIRONMENTS.

**T**ogether they live out our mission and ministry through compassionate service, wise financial stewardship, and holistic higher education. These include Covenant Ministries of Benevolence (health and human services ministries of the ECC), North Park University (undergraduate and graduate education, including North Park Theological Seminary), CHET (our Hispanic theological training center), Covenant Trust Company (assisting individuals and other entities with investment management and estate planning), and National Covenant Properties (our lending institution to churches and other entities, with investment opportunities for individuals). There are an additional 21 related camps and conference centers throughout the US and Canada.



ROGER A. OXENDALE  
PRESIDENT

## COVENANT MINISTRIES OF BENEVOLENCE

Covenant Ministries of Benevolence (CMB) administers a large family of ministries recognized by national peer groups for their quality and innovation in serving the emotional, physical, and mental needs of people in their communities.

**Swedish Covenant Hospital (SCH)** in Chicago is situated in one of the country's most diverse zip codes, serving people in more than 180 languages a year and advancing groundbreaking treatment. Yet it remains a community hospital integrated into the lives of local residents. Like all CMB ministries, its service begins with listening. In response to a local assessment survey, the hospital has launched an ambitious plan to train more than 400 individuals in cardiac pulmonary resuscitation and using Automated External Defibrillators

(CPR/AED). Building on research that shows people who live in homes make fewer trips to the emergency room and require less hospitalization, the hospital is participating in a new program to provide housing for the homeless. In the past year, *U.S. News & World Report* named the Extended Care Facility at SCH as one of the best extended nursing homes in the country, giving it five out of five stars. In recent years, SCH also opened its Women's Center, Violence Protection Program, Emergency Department expansion, and introduced groundbreaking treatments.

**Covenant Retirement Communities (CRC)**, repeatedly ranked among the best in the nation, continues to improve services to meet the needs of its residents while preparing for the future. This year it is rolling out the

next iteration of LifeConnect, which tailors a holistic approach to health for each resident. CRC has introduced SAIDO Learning—a non-pharmacological cognitive therapy for Alzheimer's and other dementia diseases. The small but impactful improvements available to participants through SAIDO Learning enhance the quality of life for residents and their families.

CMB ministries include: Covenant Retirement Communities, Swedish Covenant Hospital, Covenant Enabling Residences, Ädelbrook, and Covenant Children's Ministries.



CARL E. BALSAM  
INTERIM PRESIDENT

## NORTH PARK UNIVERSITY

Innovative new programs that blend discipleship and academics continue to develop students who grow in relationship with Christ, one another, and graduate as informed citizens ready to serve greater purposes.

Through the new initiative **Catalyst 606**, students in all majors leave campus on Wednesday afternoons to serve and learn throughout Chicago communities. Art students have toured mural installations in the Pilsen neighborhood, science students studied anatomy at a downtown hospital's brain bank, and finance students experienced the Board of Trade. Vance Henry, chief of faith-based partnerships and initiatives in the Chicago mayor's office, said, "It's a dynamic example of how we can partner together to educate, cooperate, and create better cities for all."



**CRUX**, a newly launched residential discipleship program for first-year Christian students, already has helped students grow in their relationship with Christ and minister to others. This past school year, students connected with local leaders and other students through organized events, attended church together, and gave back to the community. CRUX reflects the school's belief that discipleship and scholarship go hand in hand.

North Park continued to build on the solid foundations of existing programs. The **School of Nursing & Health Sciences** celebrated fifty years teaching clinical excellence with a strong Christian worldview. In the fall of 2018 the school will offer a new doctorate in nursing practice. North Park



also has begun preliminary consideration of several new health science programs, including occupational therapy. The **School of Professional Studies** will offer a new bachelor's degree in location intelligence. In 2017, a traditional undergraduate program in mechanical engineering was launched, as was a digital marketing degree.

The university also offered its first **Promise Scholarships** for ECC and other top students. The merit-based scholarships were offered to forty students in areas that include the health sciences and STEM-related fields. In addition, the Vikings garnered national attention when, out of 400 schools, the men's soccer team made the final four of the NCAA Division III tournament. Our sixteen athletic teams help us attract quality student-athletes.



DAVID W. KERSTEN  
DEAN OF THE SEMINARY

## NORTH PARK THEOLOGICAL SEMINARY

In the past year North Park Theological Seminary (NPTS) launched its **Covenant Scholars** program and earned a \$1 million Lilly Foundation grant that will enable the seminary to establish the initiative Thriving in Ministry: Spiritually, Vocationally, and Prophetically. To participate in the Covenant Scholars, students must enroll in the Master of Divinity or equivalent degree program, live on campus, and plan to complete their studies in three years. The program is a partnership with National Covenant Properties, which has helped fund the startup costs. Money from the repaid loans will be invested to fund the ongoing program.

The **Covenant Scholars Loan Program** is designed to help reduce the debt load of students, which will make it easier for grad-

uates to accept calls to churches. Qualifying students receive interest-free loans, and repayments will not exceed more than \$250 a month over the 84-month term of the loan. In its inaugural year, nine of the ten available slots were filled. Recruitment for year two is underway. We are encouraged by the quality of Covenant students considering NPTS and the opportunity this program affords them in financing their seminary education.

The Lilly grant also will foster the development of peer mentoring, increase the opportunity for spiritual formation through the **Center for Spiritual Direction**, and enhance continuing education through the **Seminary in Prison** program, which brings together students, pastors, and men who are incarcerated at Illinois's Stateville Correctional Center to learn together.

This past fall saw one of our largest incoming classes in recent years. Numbers in all categories—degree seekers, dual-degree seekers, certificate, and visiting students—were above the three-year average. Our spring semester was just slightly above our three-year average, which makes our 2017-2018 academic year one of our best in recent history.

More than forty students were enrolled in **Ignite**, a new program launched last fall in partnership with the ECC's Pacific Southwest Conference. Students have taken the first three classes in the **Foundational Courses Certificate**. They will complete the remaining class this summer. The seminary also has been redeveloping its **Church Planting Certificate** and anticipates relaunching it during Gather this year.



EDWARD F. DELGADO  
PRESIDENT

## CENTRO HISPANO DE ESTUDIOS TEOLÓGICOS

When Centro Hispano de Estudios Teológicos (CHET), the Hispanic training center for church planters, pastors, and lay leaders, was launched in 1989, organizers never imagined just how far its ministry would spread. Kenya Covenant Church pastors are benefiting from their first formal theological education using material originally created for CHET. Working in cooperation with Centennial Covenant Church in Littleton, Colorado, and Rolling Hills Covenant Church in Rolling Hills Estates, California, CHET has provided financial support as well as several instructors to the Kenya church's students in a partnership that has brought advanced biblical training to church leaders in Kenya. The initiative's first students graduated the two-year course at the church's new seminary in 2017.

CHET's primary campus is in Compton, California, and its centers stretch from Washington State to Nicaragua. Started with just 14 students, CHET now serves roughly 600 students from 17 countries of origin. Virtual technology has enabled people in different locations to participate together in such classes as Introduction to Systematic Theology. The student body is equally comprised of men and women. The school subsidizes the education for 65 percent of its students.

An education at CHET provides a direct route to ordination in the Evangelical Covenant Church. Nearly 95 percent of all Latino Covenant pastors have studied at CHET. Laypeople taking courses at the school also have helped expand the ministries of their local congregations.

Over the past year, CHET students have participated in training with the ECC's Advocacy for Victims of Abuse ministry, as well as Mending the Soul, to learn how to better minister to people who have experienced violence and abuse.

CHET professor Juan F. Martinez coauthored *Churches, Cultures & Leadership: A Practical Theology of Congregations and Ethnicities* (IVP Academic). And CHET-trained pastors have planted more than 15 new congregations.





STEPHEN R. DAWSON  
PRESIDENT

## NATIONAL COVENANT PROPERTIES

National Covenant Properties (NCP) is the loan source and short-term investment arm for the Evangelical Covenant Church. NCP equips Covenant churches and individuals to help grow the kingdom of God through investments and loans that drive ministry like no other resource. NCP supports growth of local and regional ministries by connecting mission-minded investments to kingdom-expanding projects. We understand that fruitful ministry requires facilities that are both inviting and effective. So we bring inspired coaching and appropriate loans to Covenant congregations and other organizations to improve their facilities.

**“You invest. We lend.  
Ministry grows.”**

A few ministry highlights from the past year:

**01.** About \$35,000,000 in new loans were advanced to ECC congregations in 2017. When we say, “we lend,” we mean that all of our investors are participating in these loans that help Covenant ministries grow.

**02.** NCP currently provides more than \$271 million in loans to 317 Covenant projects.

**03.** A financial and real estate training program for Covenant congregations was launched in 2016 to allow pastors, staff, and church leaders to employ best practices in stewarding the resources of the local congregation. To date, NCP has held 11 training events

with approximately 250 people attending, representing 150 churches.

**04.** NCP introduced online account access in 2016. Today, there are more than 1,500 investors that have signed up at [nationalcovenantproperties.org](http://nationalcovenantproperties.org) to use this service.

**05.** NCP and the ECC launched the Covenant Scholars program in 2017 with the first nine North Park seminarians receiving student loans.

**06.** NCP and Bezalel Properties opened up Detroit as the second metropolitan area to be served. To date, 18 housing units have been acquired in Detroit and Dolton, Illinois.



ANN P. WIESBROCK  
PRESIDENT

## COVENANT TRUST COMPANY

A child comes to faith at a Covenant camp, a family in India drinks clean water from a nearby source for the first time, a formerly incarcerated person gets a job because of a training program connected with a local church. All of these events happen because clients choose to invest with Covenant Trust Company (CTC). This past year \$7.2 million was distributed to the ministries of the ECC from the estate plans of our generous clients.

We are committed to improving the financial health of our clients so that they can have peace of mind for the future and contribute generously to ministry that is close to their heart. As we work with individual clients, we seek to understand their values and purpose, then together we create a workable plan to

move forward. We help our clients create an investment plan, a generosity and giving plan, and an estate plan, all in line with their values.

CTC has continued to grow. We currently manage \$1 billion and hold another \$1 billion in investments for which we provide accounting and performance reporting. Given the changes in the tax law for 2018, we are working with clients to make them aware of giving options that will provide them a tax benefit. Our investment strategies continue to be strong performers.

CTC financial services representatives Karen Palmberg and Tom Hilgers are providing financial coaching to North Park Theological Seminary students so that every seminarian has the opportunity to work with a coach and make plans to be financially prepared

throughout their ministry career. And the Covenant Orientation for pastors seeking to come into the denomination includes a Vocational Excellence class through which CTC provides participants with the opportunity to take a closer look at their relationship with money to see if it is aligned with their values and call.

We also are serving the residents of Covenant Retirement Communities, providing a financial services representative to every campus. And we now provide Women and Finance: Let's Talk seminars, specifically targeted toward women and their financial concerns. Over the past year, we have offered these and other financial planning workshops throughout the country. For more information, check our website at [covenanttrust.com](http://covenanttrust.com).





COUNCIL OF ADMINISTRATORS

**Gary B. Walter**  
President of the ECC  
[gary.walter@covchurch.org](mailto:gary.walter@covchurch.org)

**Carl E. Balsam**  
Interim President of  
North Park University  
[cbalsam@northpark.edu](mailto:cbalsam@northpark.edu)

**Stephen R. Dawson**  
President of National  
Covenant Properties  
[steve.dawson@covchurch.org](mailto:steve.dawson@covchurch.org)

**Edward Gilbreath**  
Executive Director of  
Communications  
[ed.gilbreath@covchurch.org](mailto:ed.gilbreath@covchurch.org)

**Rebecca Gonzalez**  
Executive Director of  
Operations  
[rebecca.gonzalez@covchurch.org](mailto:rebecca.gonzalez@covchurch.org)

**Paul A. Hawkinson**  
Executive Director of Finance  
[paul.hawkinson@covchurch.org](mailto:paul.hawkinson@covchurch.org)

**David W. Kersten**  
Dean of North Park  
Theological Seminary  
[dwkersten@northpark.edu](mailto:dwkersten@northpark.edu)

**Richard B. Lucco**  
Executive Director for Ministry  
Development/ Interim Executive  
Minister of Develop Leaders  
[dick.lucco@covchurch.org](mailto:dick.lucco@covchurch.org)

**Roger A. Oxendale**  
President of Covenant  
Ministries of Benevolence  
[raoxendale@cmb.org](mailto:raoxendale@cmb.org)

**Michelle Sanchez**  
Executive Minister of Make  
and Deepen Disciples  
[michelle.sanchez@covchurch.org](mailto:michelle.sanchez@covchurch.org)

**Al Tizon**  
Executive Minister of  
Serve Globally  
[al.tizon@covchurch.org](mailto:al.tizon@covchurch.org)

**John Wenrich**  
Executive Minister of Start  
and Strengthen Churches  
[john.wenrich@covchurch.org](mailto:john.wenrich@covchurch.org)

**Ann P. Wiesbrock**  
President of Covenant  
Trust Company  
[apwiesbrock@covenanttrust.com](mailto:apwiesbrock@covenanttrust.com)

**Cecilia Williams**  
Executive Minister of Love  
Mercy Do Justice  
[cecilia.williams@covchurch.org](mailto:cecilia.williams@covchurch.org)

SUPERINTENDENTS

**Garth T. Bolinder**  
Midsouth Conference  
[gtb@midsouthcov.org](mailto:gtb@midsouthcov.org)

**Howard K. Burgoyne**  
East Coast Conference  
[howard@eastcoastconf.org](mailto:howard@eastcoastconf.org)

**Curtis P. Ivanoff**  
Alaska Conference  
[curtis@eccak.org](mailto:curtis@eccak.org)

**Garth McGrath**  
Great Lakes Conference  
[garth@greatlakes.cc](mailto:garth@greatlakes.cc)

**Danny Martinez**  
Central Conference  
[dmartinez@centralconf.org](mailto:dmartinez@centralconf.org)

**Robert L. Owens**  
Southeast Conference  
[robert.owens@southeastconf.org](mailto:robert.owens@southeastconf.org)

**Mark R. Stromberg**  
Northwest Conference  
[mark@northwestconference.org](mailto:mark@northwestconference.org)

**Tammy K. Swanson-Draheim**  
Midwest Conference  
[mwctammy@gmail.com](mailto:mwctammy@gmail.com)

**Ray Wall (interim)**  
Canada Conference  
[ray@covchurch.ca](mailto:ray@covchurch.ca)

**Paul V. Wilson**  
Pacific Southwest Conference  
[paul.wilson@pswc.org](mailto:paul.wilson@pswc.org)

**Gregory J. Yee**  
Pacific Northwest Conference  
[greg@pacnwc.org](mailto:greg@pacnwc.org)

EXECUTIVE BOARD

**Roy E. Applequist**  
Salina, KS

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**SPECIAL THANKS** to Bethany Benefit Service for sponsoring the design and development of the 2017-18 Annual Report booklet and website.

