

J O H N 1 : 5

THE LIGHT

SHINES

*in the darkness*

AND THE DARKNESS HAS NOT OVERCOME IT.



ANCHOR  
CHURCH  
— PALOS —



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# REFLECTING ON 2021



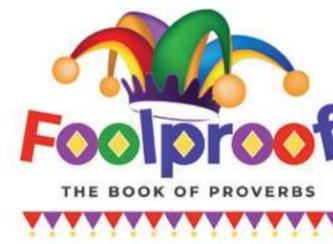
2020 will always be remembered as the year a global pandemic changed our lives forever. But what does that make 2021? In the wake of such a traumatic trip around the sun, how does our second “tour of duty” through COVID measure up? Last year was a puzzling combination of many things. **It was a rain check.** COVID canceled so many things like the Olympics in 2020 that were made up in 2021. Anyone who missed the chance to celebrate a milestone birthday, anniversary, or major event likely rescheduled it for 2021. Even Disneyland was closed until April 30th! **2021 was also a gut check.** When the pandemic began, we hoped it would pass quickly. Weeks of sheltering in place turned into months of waiting for vaccines. On February 22, 2021, the US death toll from COVID reached 500,000, surpassing the US deaths in WWI, WWII and Vietnam combined. 800,000 Americans were gone by the end of the year. **2021 was also a year of reshuffling.** Many people moved because their job expectations changed with remote work. Others rearranged their lives to stay closer to home. This caused many churches to say “goodbye” to one group and “hello” to a new crowd. **2021 was also polarizing.** The capital riots, the vaccine debates, the labor shortage, rising inflation, sustained racial tension, withdrawing from Afghanistan, floods in Tennessee, droughts in California, tornadoes in Kentucky — so much

clamor while COVID continued to surprise us with Delta and Omicron. The year was stamped with sobering anniversaries—the 20th anniversary of 9/11 and the 80th anniversary of Pearl Harbor. What a dark year it turned out to be. But “the light shines in the darkness, and the darkness has not overcome it!” (John 1:5)

Jesus is building his church, and nothing can stand against it. He is the same yesterday, today, and forever. He is working everything together for the good of those who love him. He is the Alpha and the Omega, and he rules over everything in between. All over the world, the Word of God is bearing fruit and growing, as it does among us. The Word is living and active, sharper than any double-edged sword, and it is piercing through souls. Let us stand firm! We must not throw away our confidence. Our reward is with Jesus, and he is coming back very soon! As we advance into another year, remember the famous hymn:

“O God, our help in ages past, our hope for years to come, our shelter from the stormy blast, and our eternal home!”

Serving Jesus,  
Pastor Ryan



Our top 5  
*Worship*  
songs of 2021

- HOPE HAS A NAME
- BATTLE BELONGS
- GOD OF REVIVAL
- YES AND AMEN
- KING OF KINGS



# Farewell Pastor Mark

Thank you for 12 years of faithful service at Anchor Church Palos





# GOOD FRIDAY & EASTER

On Good Friday we remembered the words of Jesus on the cross: “My God, my God, why have you forsaken me?”, “Into your hand I commit my spirit.”, and “It is finished.” We observed communion together as we remembered the Lord’s body being broken for us.

In the stillness of the post-Shabbat Sunday morning, the earth lay silent, mourning. The Messiah had been crucified. As day dawned, the third day, a pulse began to reverberate the song of victory, the song of new life. It sang, “He is risen! Death has no hold. It is finished.” Easter was a day of celebration! We gathered together in person to sing praise to the King of Kings. God’s love truly changes everything.



# CHRISTMAS

We celebrated Advent with a focus on Jesus being the light of the world. Our theme was A New and Glorious Morn. At our Christmas service on December 19th, we invited the kids to join our worship team to celebrate the birth of our savior. The kids led the congregation in He Shall Reign Forevermore and Away in a Manger, and Pastor Ryan shared a kids’ sermon. It always brings warmth and joy to the service when the kids share their gifts.

Throughout Advent, we lit candles that represented Hope, Faith, Peace, and Joy, culminating in lighting the Christ candle at our candlelit caroling services. We even had an adult choir help lead us in worship!

# Baptisms



## Curtis Banasiak

I was baptized as a child in the Catholic Church, but didn't understand the meaning of it. Now that I have a relationship with Jesus I want to get baptized.



## Bill Cichon

When I got involved in church, I started to really like it. The church helped me to get closer to Jesus, and I decided to take the next step and get baptized.



## Hannah Cichon

Growing up I always knew who God was and what he did for me, but I didn't understand what it meant. I learned how to have a relationship with Jesus at Student Ministry. I accepted Jesus as my Savior when I was in 7th grade.



## Vivian Cichon

I learned about Jesus at church and decided to commit my life to him.



## Justin Dillon

I was saved as a child, however, following a painful divorce, my faith diminished. A turning point came when I found Anchor Church and recommitted my life to Christ.



## Timothy Le

I grew up in a Christian family. I learned a lot about God but I didn't really care about him. It was more like a routine. When I was at Student camp, last year, God became real to me.



## Madeline Le

I believe that Jesus is God, that he came to earth, died on the cross, and was buried and rose again. I have asked Jesus to save me from my sins.



## Kasie Parker

I grew up in the church, but fell away. Then came back. Then fell away again. I realized I can't do it alone. I fell on my knees one morning and started crying. I gave my life over to Jesus. Everything has changed. My heart has changed. I have been changed. And I want to solidify that by getting baptized.



## Sixela Ruiz

I grew up in the Catholic Church and always knew about God. For a majority of my life I battled with many sins, and it was evident that God wasn't a part of my life. In my senior year, I was invited by a friend to a lock-in. I heard a message that convicted me of my sin, and I knew I needed to change. I needed Jesus. I accepted him as my Savior and have been growing with him ever since.



## Dave Westerhausen

I was saved in 1981 when I was in the Marine Corps. I walked away for about 40 years of my life. I was a mess with drugs and alcohol. I came to Anchor with my cousin Reggie. I still struggled with addictions until I asked God to help. And he did. After walking away for so long, he was waiting for me with his arms open wide. Thank you, God, for the mercy and grace you gave me!

# Adult Ministry

We held our first Sprint Study for all adults in late January, where Pastor Ryan taught through 1st & 2nd Thessalonians, which addressed the End Times. 50 adults tuned in throughout the week to learn about how these books shape our thinking about the future. It was certainly a sprint, full of fascinating insights that challenged us to mine the depths of the Word.

In the fall, we relaunched small groups with great excitement and anticipation. We assembled 13 small groups with over 150

people attending, and are already seeing tremendous growth and fruit from it. Each week, small group leaders and members are sharing stories of how they're caring for each other through sickness and loss, praying for each other through trials, and pursuing Christ together. Equally importantly, groups are having fun together with game nights, outings, Friendsgiving feasts and lots of laughter. We have all been reminded of the strength that a healthy small group ministry brings to our church body.



We had a year of exploration and experimentation in Women's Ministry, as we sought to find the best way to connect with one another and study God's Word in such unpredictable times. In the early part of 2021, we continued to hold Gather Nights and focused on building community through Grow Groups. The women heard messages from the book of Proverbs, learning how to grow in wisdom.

For the first time we held a Sprint Study for women only, zooming in on 5 influential women from the Bible. We also held a Mom's Night Out craft event in October which was a relaxed and fun time.

In the fall we went back to our well-loved Bible Study structure, and offered Entrusted With a Child's Heart and Elijah on both Wednesday mornings and evenings. The response was great. More than 50 women signed up to participate in one of these studies. Women grew in their love and understanding of God's Word through spending such dedicated time in study together.

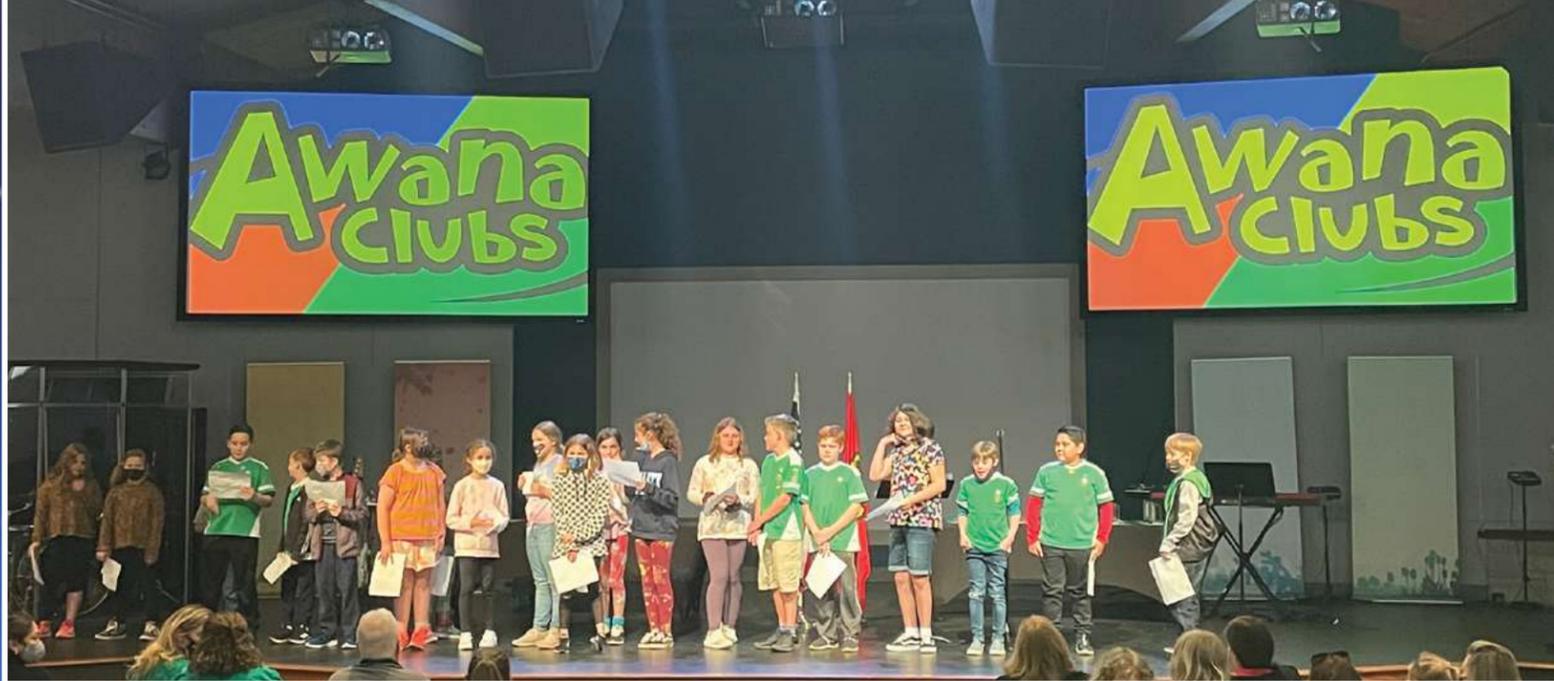


We had a men-only Sprint Study in early March focused on the Faith and Folly of Peter.

The men enjoyed lighting fires and cooking meat outside at the Grill Night in October. Pastor Ryan shared a message while everyone enjoyed a protein-rich feast and fellowship. We had a Men's Prayer Breakfast in the fall as well.







# AWANA

*By Sara Piwowarski*

We are so thankful to be able to continue offering the Awana program to our church family and community. Every Wednesday evening our church building turns into a mini VBS with an average of 63 energetic kids planting God's Word in their hearts, learning about the Bible, worshiping Christ, and playing fun games. Children participated in various fun theme nights ranging from crazy hair night to dress like a Christmas tree night and many more!

One of the highlights of our year is the Grand Prix. Each kid and leader works hard to build and design their unique race car in hopes of winning the trophy for best design and fastest speed. On the night of the Grand Prix the Worship Center is transformed into a raceway and the Gym into a cafeteria. Families enjoy a special night of fellowship and friendly competition. We were so thankful that God opened the doors to make this happen!

In May, we celebrated all that the kids accomplished at the Awana Finale. The children received awards for their hard work memorizing Scripture and completing their handbooks.

Awana picked back up in September, and God blessed us with several new leaders. In November we were able to bring the Operation Christmas Child Packing Party back into the building! As a church we collected 186 shoe boxes for Operation Christmas Child.

# 2021 TIMELINE



**JANUARY 26-29**

Sprint Study: End Times



**FEBRUARY 12-15**

Student Winter Camp



**MARCH 1-5, 22-26**

Sprint Studies:  
Faith and Folly of Peter (Men)  
Women of the Bible (Women)



**APRIL 2**

Good Friday



**APRIL 4**

Easter



**APRIL 11**

Psalms Series Launch



**APRIL 21**

Awana Grand Prix



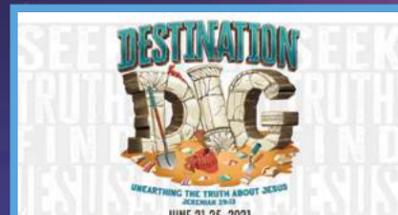
**MAY 23**

Outdoor Extravaganza



**JUNE 8-12**

Youth Camp



**JUNE 21-25**

VBS



**JULY 2-7**

Family Camp



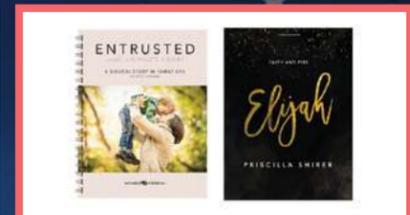
**JULY 9-19**

Ukraine Missions Trip



**SEPTEMBER 12**

12th Anniversary  
Outdoor Service



**SEPTEMBER 15**

Women's Bible Study Kickoff



**OCTOBER 1**

Small Groups Relaunch



**OCTOBER 3**

Launch Ecclesiastes Series



**OCTOBER 29**

Students Endless Night  
All-Nighter



**NOVEMBER 13**

Boys Family Farewell Party



**NOVEMBER 28**

Advent Begins - A New and  
Glorious Morn



**DECEMBER 5**

Boys Family Last Sunday



**DECEMBER 23-24**

Christmas Eve Candlelit  
Caroling Services



# STUDENTS

*By Thomas Webb*

Looking back over the last year, I can't help but praise God for all that he has done. He has answered prayers in our Student Ministry, he has worked in the students' hearts, he has grown our Student Ministry numerically, and the list could go on. He has been faithful to us even in a difficult year.

We offered both winter and summer camps where our students got away from their everyday lives to worship Christ and hear from his Word. I am confident we will be seeing fruit from both these camps for years to come.

Last winter and spring we were able to enjoy activities such as sledding, bowling, roller skating, and a Hawaiian Luau, featuring a mechanical shark! We ended the spring semester with a parent-student banquet, where we celebrated all God did over the school year and honored our senior graduates. Throughout the summer we had several hangout nights.

In August we partnered with other churches in our community to host a Back-to-School Worship Night, and in October, we partnered with those same churches to have an epic all-nighter! Later in the fall, we went to Konow's Corn Maze, a Franklin Graham revival, a Phil Wickham concert, a Wolves Hockey Game, had a Halloween dress-up night and a Christmas party.

In addition to the fun we had, we learned a lot about God's Word. In the spring, we went through the series "Who is Jesus?" from the book of John. Throughout the fall semester, we went through a series called "Ask Me Anything." Students submitted questions and we spent time each week answering them from the Bible.

Five students got baptized this past year! It overwhelms my heart to see students make the choice to obey and follow after Jesus. During my first year as Student Pastor, we averaged 25 students each week. This year, we averaged 35 students each week, which is a direct answer to my prayer, and God alone is worthy of being praised! Our highest attended night was our Christmas party, with 47 students in attendance!

Our leaders truly have been an incredible blessing to our student ministry, and I would not be able to do Student Ministry without them! I am absolutely blessed beyond measure to be the Student Pastor at Anchor Church. I absolutely love what I get to do, and I treasure it as a precious privilege. It is only by God's grace that our Student Ministry is where it is, and I praise him alone for all he has done and will continue to do!



# SILVER BIRCH RANCH



# YOUNG ADULTS

*By Thomas Webb*

At the beginning of 2021, God placed a burden on Laurie's and my heart to start a ministry specifically for college students and young adults at Anchor Church. Our heart and prayer was that God would grow this ministry both numerically and spiritually. We started meeting as a small group in March 2021, and studied the book of Romans together. We had monthly events including Topgolf, bowling, and a game night.

When the fall came around, we continued to meet weekly on Monday nights studying 1st, 2nd, and 3rd John, while

still having an event once a month. We went to a spooky corn maze, had a Friendsgiving, and a Christmas party.

We were so blessed and overjoyed to see God answer our prayer for growth in our Young Adult Ministry both spiritually and numerically this year. We are so encouraged and excited to see what God will do in the Young Adult Ministry in the future.



# Work for Christ

# God at Work



In August my family had two deaths in two days. My 92-year-old mother-in-law died on Wednesday. My 43-year-old son-in-law, Brandon, died that Friday. Brandon's death was more difficult because he was young, and our hearts break for our grandchildren who lost their father. That Friday and Saturday was filled with such heavy sadness. Sunday I needed to go to church. I needed to worship God. God did so much to encourage and give me strength on that Sunday. Someone once told me, "When you are going through a hard time, ask God to give you 'something'



**Carrie Fischer**

to help get you through." Worship was great. After service Pastor Ryan and Lauren were so kind and loving. They listened to us in our grief. I expressed concern for my 4 grandkids and my daughter, Kristyn, who is now a young widow. Then Pastor Ryan said, "Your daughter now has a special place in God's heart, because he cares for the widows." Wow. That was my "something" that blessed my heart as a mother grieving for her daughter. It still encourages me to this day. Thank you, Pastor Ryan, for speaking God's truth. God continued to encourage me that day. We went to my daughter's, still heavy and grieving with the kids. Then later that evening Kristyn was telling us the songs for Brandon's service. She started playing them. Then we started playing other worship songs and as a family just all sat and worshiped God. It was beautiful. Joy in the sorrow. At one point, at my mother-in-law's funeral, someone asked how I was even standing, let alone functioning. My answer was God and people praying. I thank God for getting us through some very tough weeks. I thank him for a church that worships, prays for one another, speaks truth, and for people who show love and encouragement to those grieving.

I was involved in an accident at work in August of 2020; I had multiple injuries and had to be taken to the hospital. I knew that my employer would contact my family, but I also knew that I had to get the prayer machine started with my small group and church family. I was able to send a text to one of my small group members on the way to the hospital to tell them what happened. After I did that, I took comfort in the fact that God had everything under control, and I could trust him with my treatment at the ER. I kept praying and praising God while I was getting treated. Even though I had multiple injuries, the most amazing thing is that God had miraculously protected me during the fall. I did not pass out and my head did not contact the floor. God showed his power, mercy, grace, and love through all the prayers and actions of my church family and small group. The Lord has continued to bless me through this journey of trial and healing. He has met all of my needs. I have learned to be patient, humble, and rely on him. I am so thankful for all the help and prayers from my church family at Anchor.



**Mark Maranto**

# God at Work



**Victoria Talerico**

One of the biggest attractions to me about our church is small groups. They are a foundation at Anchor. I fell in love with my Friday morning small group. After our leader, Norma, died, Sharon Parney stepped in, by the grace of God. When she decided she could no longer lead my small group, I felt adrift. Floating about. So I went to Lauren. I only had Tuesday evenings available and needed the group to be close to my home. Lauren suggested Jason and Julia Termanas' group in Hickory Hills. Praise God! Not only was Lisa Contreras, my support and partner in Student Ministry in that group, but also Tia and Danny Whiting. During the lock down, Tia and I studied and talked together once a week at her house. It kept us both going. Danny has embraced my husband Jim. I'm so thankful God sent me to this small group. I treasure it!



**Dennis Murphy**

When I was a fairly new Christian, I remember asking God to give me opportunities to share my faith. About a week before Christmas, I was having a conversation with God, and I mentioned that this year I had a few opportunities to share my faith, but I wanted more. So I prayed that God would open the door to share my faith and his Word. That same day, I had a scheduled massage therapy appointment, and I planned to go to the barber shop. I sat in the chair and a young guy, about 20 years old, asked me, "What are we doing today?" I told him what I wanted done and we exchanged some pleasantries. When he asked me what I had planned for Christmas, I told him I would go to church at some point and spend time with my grandkids. He then said, "I'm thinking about going back to church. What do you believe?" Those were his exact words! I immediately thought, "God isn't opening the door, he's taking it off the hinges!" I was able to share a condensed version of the gospel and how I came to believe. My time in the chair was up. After paying the bill, I invited him to church and gave him the church's information and my phone number. I was able to give my massage therapist a Bible that day, too. But that's a story for another day!

**Chris Jeslis**

In July of 2021, God led me to Anchor Church. He then blessed me with a small group filled with fellow women of Christ who have shown me such love and support, and have demonstrated to me what it truly means to follow God. My life is forever changed because of my new church home. Praise God for his faithfulness, love, and the blessings he has provided for me.

**Prisca Flaws**

God gave us life and health, and we both have jobs. My mom gave her life to Jesus in 2021.

**Lauren Skocz**

God continues to prune the impatience & pride from my heart.

**Ivette Guadarrama**

For 8 years I have been searching for a church where I felt God's presence. I have gone to many churches over the years, and nothing felt right. I walked into Anchor one day and immediately felt God here. I got involved in serving and joined a small group. I have never felt so welcomed and loved at church like I have at Anchor. I have even brought my mom, brother, aunt and god-daughter with me.

**Corey McDonald**

God has redeemed me and fully restored me. He set me on a path to fulfill his will. He has blessed me with an education, car, health, and brought me back to Chicago! God has also given me the best spouse a man could ask for!



**RaeAnn Majewski**

My husband and I started attending Anchor in the late fall of 2020. I had felt God nudging me to come for a few months, but I stubbornly refused, thinking I knew what was best for me. We decided to try it for few weekends in a row, and God confirmed that this is where he wanted us.

At the beginning of 2021 I was full of anxiety. I joined Freedom Groups in February, and as a result of the weekly teaching and small group time, God began to open my eyes to what healthy relationships should be like. I felt loved, cared for, and free to be open about where I was. This was just the beginning of God opening my eyes. I realized I needed godly friendship and godly counsel. I wanted to keep growing and learning. After Freedom Groups, I continued to meet with my group leader throughout the summer for discipleship. I learned the value of keeping commitments and prioritized our time together, seeing growth in myself as we studied scripture together. In the fall I joined the Elijah Bible study.

I started to see parallels between Elijah's story and my own. God brought me to my own Brook of Cherith, just like he did with Elijah. God separated Elijah from everything. He had no one to depend on but God. It seemed like God was doing the same thing with me in my relationships. God took me out of toxic friendships and replaced them with godly women. In the same way he provided everything for Elijah, I learned he will provide everything I need. This is where my journey of trust started.

None of this would have happened if I wasn't obedient to God when he was calling me to come to Anchor. I fought God hard. But when I finally surrendered, God showed me the importance of being part of a strong community.

**Sarah Mudde**

God has shown me that he is there for me no matter what I'm going through. I was struggling with the idea of going back to school to study social work. I talked to someone in my small group about it. She encouraged me to do it. I struggle with mental health issues and want to help others who are struggling in the same way. God has shown me that this is the path he wants me to follow. He is directing each step as I walk with him. I'm thankful for my small group and the encouragement I receive from them.

**Joe Flaws**

God allowed me to get to know some people better that have been a blessing to me. I saw God's great creation in the Smokey Mountains in Tennessee.

**Debbie Joyce**

God has provided for us since my husband, Matt, lost his job due to the pandemic. God has been faithful during many trials this past year.

**Dennis Parney**

One morning God encouraged me to contact Sara to see if Awana needed any help. She said yes and added me to the Awana Leader Team. I have been teaching four 10 year old girls about the Bible. They are also teaching me! What a wonderful experience this has been.

**Jim Chmielinski**

Prior to hip surgery, I struggled to walk 100 feet. One week after my hip replacement, I was walking a mile pain-free. I am thankful for a quick and successful recovery after surgery.

**David Lee**

I learned to pray this year, to memorize scripture and to listen to God. I identified 17 areas for growth last January. I prayed for God to work in these areas in 2021, and he answered all 17 prayers.

## UKRAINE - ALEX TARASOV

In 2021 we celebrated the 3rd anniversary of Vertical Church Kyiv. We love being a part of the Great Commission Collective and partners with our beloved Anchor Church Palos.

This year we continued our big focus on kids and teens, starting with launching The Greatest Journey, a Samaritan's Purse initiative that reaches children from disadvantaged families. The 2021 Vertical Kids Camp was the high point of the year. Together with the Anchor Church Palos team we 'traveled' to Narnia with over 90 kids from our church, families of friends, and children from disadvantaged families.

In the fall we officially started a teen ministry – a small group for teenagers who regularly meet to discuss God's Word and its practical application in their lives.

Then we experienced a very humbling yet somewhat inspiring situation when Pastor Alex was ill with Covid. The church was united in prayer and fasting asking God to lead us through.



This is when we learned the power of prayer, saw the efficiency of the elders' leadership, and were blessed by our partnership with you. All of us were deeply touched by your prayers, messages, calls, and support. For several dark weeks in November, the great miracle of God - the unity of the church - shone bright.

## UGANDA - PHILLIP SAYUNI

Last year, like 2020, was challenging in many ways. The second wave of COVID increased fear and anxiety. The church was closed longer last year following surges in Uganda. COVID claimed many lives. Many Pastors and church leaders also succumbed to COVID. My entire family fell sick in June. My grandmother succumbed to COVID. There were daily reports of deaths and new infections that caused anxiety. Nonetheless, the church prayed. There was prayer mobilization over WhatsApp groups and Zoom that offered hope. The church utilized several other platforms like radio and television to increase reach. Toward the end of 2021, the lockdown was lifted. This brought



hope to many. During lockdown, churches mobilized support to help the needy, especially those who were most affected. The need was and still is great, but the willingness to share love through giving is evident. We have learned to trust God with all the uncertainties that have become the norm.



## UKRAINE MISSIONS TRIP

In July 2021 we sent a team to Kyiv, Ukraine to help Pastor Alex and Vertical Church Kyiv as they led another summer camp. Days were filled with fun, growth, and love. Our team served in different parts of the camp, using our talents and abilities to minister to the kids. Some of us taught English, some of us helped in art class, and some of us led sports and games. We had the privilege of handing out Operation Christmas Child shoeboxes to the children at the camp. We will remember the joy of watching them open their boxes for years to come.

We were able to attend a worship service at Vertical Church Kyiv as well. Pastor Thomas taught the kids' Sunday school class. It was a unique experience to hear familiar worship songs being sung in a different language. We were reminded how great a God we serve—a God who hears us all! Although the language barrier was undeniable, there was an important truth our team learned on this trip: love does not speak a language. We are so grateful for this opportunity to go and love the people in Kyiv, Ukraine.



# STRATEGIC PARTNERS



By the grace of God, we've seen some encouraging growth this year. We saw 7 churches join the Collective. We ended 2021 with 34 churches in various stages of the onboarding process (30 churches outside North America and 4 churches in North America). There are 18 men in various stages of assessment as church planters. We have 2 men in church planting residencies. There are 9 church plants in process (5 outside North America, 3 U.S., and 1 Canadian). We have 3 networks outside North America scheduled for evaluation for potentially becoming part of GCC. Network multiplication is a goal in our Strategic Plan as we seek to reach 9 networks globally by 2028.

## SCOTLAND - BOYS FAMILY

By the time our plane lifted off, we were marveling at what God had done to make a way for us to move to Scotland in December 2021. Every part of the journey toward departure was full of God's provision and direction. Starting our life and ministry in Scotland has been marked by two things - the generosity of God's people, and just how long it takes to get set up. We are so thankful that Jesus saved us in order to send us out to "proclaim the excellencies of him who called you out of darkness into his marvelous light," (1 Peter 2:9).

## VENEZUELA - MIKE & KEILA DAWSON

Mike and Keila are serving faithfully in the jungle of Venezuela. They are working hard to distribute audio devices loaded with a Yanomamo New Testament and a chronological overview of the entire Bible. We mourn, with Mike, the loss of his mother, Millie, and sister-in-law, Theda, in 2021



"Send Me" was the rallying cry of our student leaders this year. God raised up 124 students to be leaders in reaching their peers for Christ. God has opened doors for our Illinois Team to launch and hire a part-time staff in Ohio and leaders at 11 schools have launched clubs and are gearing up for gospel outreach in the spring of 2022.

One student, Angelina, has been boldly proclaiming Christ through her club and saw 2 of her friends come to Christ. She spoke in front of over 300 students at 6 different youth groups urging students to reach their generation for Christ. Students at 8 different schools have since launched clubs and started reaching their friends.

Together on Giving Tuesday, enough money was raised to help send 148 students to the first ever Meant for More Student Leader Conference!! We had 40 Days of Prayer where people all over the nation prayed for public schools and the next generation.



*By Brandon Capuano*  
Earlier this year, I was conducting a membership interview with a couple who wanted to call Harvest home. When we planted this church, we had no idea they existed. And they had no idea how badly they needed Jesus. They were losing their home, and they were on the verge of losing battles with suicide. Then God sent 2 friends into their lives: Jim and Laurel West. Jim and Laurel planted Harvest with Shannon and me. They continued in relationship with the Coughlins, and labored in prayer because they knew that only God could do the miraculous work of changing their hearts. And now here we are. They've been coming to Harvest for 2 years. Jenn put her faith in Christ first, and then I had the privilege of leading Tom to Christ in my office last year when they had their first membership interview. They

were baptized a few months ago and now they are committed to making Harvest home.

You can't make this stuff up! At the end of the interview, Jenn said to me, "Thank you for coming here and planting this church so that this could happen to us." I'm left speechless at God's incredible ability to write these stories. God is AWESOME.

# PHASE 2 BUILDING PROGRAM

Pledges <b>\$709,297</b>	Total Collected <b>\$851,611</b>	Income from Savings 2018 <b>\$50,000</b>
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PROJECTS / SERVICES / FEES	2018 ESTIMATES	2020 ACTUAL
Architect Fees	\$65,000	\$67,516
Escrow	\$5,000	\$1,748
Site Work	\$35,800	\$29,800
Structural	\$263,990	\$302,982
Carpentry	\$152,142	\$163,905
Roofing	\$43,760	\$55,220
Doors and Frames	\$23,500	\$30,958
Flooring	\$61,640	\$82,756
Plumbing	\$103,038	\$124,074
HVAC	\$39,000	\$46,660
Security	\$10,460	REALLOCATED
Electrical	\$50,000	\$58,335
Gym Renovation	\$90,230	\$91,181
Parking Lot	\$90,000	\$87,930
Kids Area	\$5,000	REALLOCATED
Office	\$26,684	\$48,201
Management and Fees	\$178,237	\$194,817
<b>TOTAL</b>	<b>\$1,243,481</b>	<b>\$1,386,083</b>

\$87,129 in 2021



We were supposed to complete the Phase 2 Facility Fund in 2020, but Covid delayed it. We needed to raise \$76,000 to Cross the Finish Line last year, and we surpassed our goal by raising **\$87,129**. Praise God for his wonderful provision, and thank you for your generous support!

# OPERATIONS AND FINANCES

ACTUAL EXPENSES	
Staffing Expenses	\$523,452
Facilities & Office Expenses	\$359,484
Missions	\$107,804
Ministry Expenses	\$107,841
<b>TOTAL EXPENSES</b>	<b>\$1,098,581</b>



INCOME	
Tithes/Offerings	\$985,099
Payroll Protection Income	\$112,441
Wedding Income	\$300
Interest Revenue	\$13
<b>TOTAL INCOME</b>	<b>\$1,097,853</b>

2021 REVISED BUDGET

**\$1,113,614**





**ANCHOR**  
**CHURCH**  
PALOS

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