

# ANNUAL REPORT 2025



Evangelical  
Lutheran Church  
in America



## A MESSAGE FROM PRESIDING BISHOP YEHIEL CURRY

Dear friends in Christ,

As Lutherans, we are set free to love our neighbors and seek justice. In Colossians 2, we read: "As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving" (6-7).

I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God's grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization are all working together today and every day so more people may know the way of Jesus and discover community, justice and love. From providing food to people experiencing hunger, to helping train the next generation of leaders that will lead this church, your support is at work here at home and around the world.

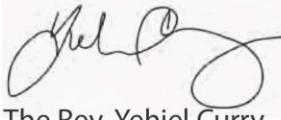
Your generosity to each of the three expressions of the church — your congregation, your synod and the churchwide organization — has made it possible for us to do this work

together. Your financial resources, your time volunteering and accompanying others, and your voices are so valued.

As we look ahead to the coming year, I encourage you to continue to walk in Christ, remembering you are rooted and established in faith, and free to love and serve your neighbors. Thank you, church, for the ways you connect with and support our siblings across the ELCA and in our communities.

In Christ,



  
The Rev. Yehiel Curry  
Presiding Bishop  
Evangelical Lutheran  
Church in America

**“As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving.”**

—Colossians 2:6-7

# ANNUAL CONGREGATIONAL MEETING OPENING LITURGY

Recognizing that our faith is a living, busy, active and mighty thing, may the grace of our Lord Jesus Christ and the communion of the Holy Spirit be with each of you.

**And also with you.**

Teach us to love you with all our heart, soul, mind and strength.

**Receive our prayer, O God.**

Descend on our hearts, that we may love others in the ways Jesus loves us.

**Receive our prayer, O God.**

Empower us to be enthusiastic in pursuing your vision for our congregation.

**Receive our prayer, O God.**

Move us to engage issues in our community in Christlike ways, and to pursue deep and authentic relationships with those with whom we serve and partner.

**Receive our prayer, O God.**

Strengthen us to face the barriers we encounter in doing your work, learning to work with others amid disagreement.

**Receive our prayer, O God.**

Give us the ability to adapt to the cultural, economic and social changes that occur in the neighborhoods we serve.

**Receive our prayer, O God.**

Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.

**Receive our prayer, O God.**

As we strive to become the church that we proclaim to be, raise up leaders who focus on the gospel of freedom, forgiveness and reconciliation as given to us through God's indescribable act of love in the death and resurrection of Jesus Christ. Renew us daily in our baptism, that we may discover vitality in our relationships with you, each other and those we serve in the world.

**Amen.**

## Founded on Faith

1 Found - ed on faith, the church— a - live by grace—  
2 Your cross, O Christ, re - news our life each day.  
3 E - quipped by prayer, we live the Spir - it's call.  
4 Grow - ing in grace for God's cre - at - ed earth,  
5 Found - ed on faith, called forth, em - pow'red to serve,  
  
pro - claims the gos - pel here and ev - ery place.  
Bap - tized in you, we learn and teach and pray.  
Em - pow'red to serve with gifts, both great and small,  
we yearn for jus - tice, peace, and hu - man worth;  
we share God's end - less love with - out re - serve.  
  
The word of God re - sounds through time and space:  
Fed by your love, with thank - ful hearts, we say;  
we bring the liv - ing hope of God to all.  
a world re - stored; a faith - ful, car - ing church,  
Then let us shout a - loud the liv - ing Word!  
  
Al - le - lu - ia!

*All Creation Sings, 1048*

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## THROUGH YOUR GENEROSITY, GOD IS AT WORK ACROSS THE ELCA.

### MISSION SUPPORT

A portion of your offering, called Mission Support, advances the ministry of our church, helping the ELCA nurture Christian community, raise up leaders, serve our neighbors and strive for justice.

### ELCA WORLD HUNGER

Part of our church's long tradition of meeting human needs, ELCA World Hunger testifies to our hope for and commitment to God's promise of a time when we will hunger and thirst no more. ELCA World Hunger walks alongside communities in more than 60 countries — including the United States — to create unique solutions to hunger and poverty.

### LUTHERAN DISASTER RESPONSE

Lutheran Disaster Response shares God's hope, healing and renewal with people whose lives have been disrupted by disasters in the United States and around the world. When the dust settles and the headlines change, we stay to provide ongoing assistance to those in need.

### WHERE NEEDED MOST

Where Needed Most supports the powerful ways we work together around the world — supporting leaders, inspiring young people, fueling ministries and championing global mission. Gifts to Where Needed Most support and sustain the people, congregations, synods and ministries working around the world to realize the hope-filled future God promises.



Evangelical  
Lutheran Church  
in America

Sign up to hear more stories of impact from the ELCA churchwide organization at [ELCA.org/subscribe](http://ELCA.org/subscribe).

Read about Mission Support and learn more at  
[LivingLutheran.org/SOFIA](http://LivingLutheran.org/SOFIA).

**ZION LUTHERAN CHURCH**  
Marinette, Wisconsin

**ANNUAL MEETING**  
**Sunday, January 25, 2026**

**A G E N D A**

Call to Order  
Opening Prayer  
Appointment of Tellers  
Acceptance of Agenda

Minutes of the 2025 Annual Meeting — Page 2  
Report of the Nominating Committee and Elections — Pages 3-4  
Zion's Vision Statement — Page 5  
Report of the Pastor — Pages 6-13  
Report of the Congregation Council President — Page 14

**Committee Reports:**

A.V. Team Report — Page 14-15  
Caring Ministry Team Report — Pages 15  
Harvest of Hope Community Garden — Page 15-16  
Fortune Lake Lutheran Camp Report — Page 16  
Mission Endowment Fund Committee — Page 16-17  
Property/Safety and Security Report — Page 17  
Sanctuary Arts — Page 18  
Sew for Missions — Page 18  
SPARK — Page 18  
Social Ministry Committee Report — Pages 18-19  
Stewardship & Generosity Committee Report — Page 19-20  
Worship & Music Committee Report — Pages 20-21  
Youth Ministry Report — Page 21  
150<sup>th</sup> Anniversary — Page 22

**Financial Reports:**

Report of the Auditors — Page 23  
Financial Secretary's Report — Page 24  
Financial Reports of Youth Ministry — Page 25-26  
Treasurer's Report — Pages 27-36

**Consideration of Proposed Resolutions** — Page 37

- 1) Gratitude for Volunteers
- 2) Proposed Budget for 2024 — Pages 38-42
- 3) Gratitude for Pastor

Report of the Bishop — Page 43  
Other Business  
Adjourn  
Closing Prayer  
Installation of Council Members

# **Zion Lutheran Church Marinette Wisconsin Congregation Annual Meeting**

Sunday, January 26, 2025

Call to order: 10:53 a.m. by Laura Chaltry

Opening Prayer: Pastor Amanda

Appointment of Tellers: Troy Cording, Heidi Beland, Don Schutt — 43 voting members present

Acceptance of the Agenda — MSC Troy Cording/Karen Sylvester

Minutes of the 2024 Annual Meeting — MSC Mark Swenson/Kathy Heimbuch

## **Report of the Nominating Committee and Elections:**

- Church Council (3-year term) Kathy Heimbuch, Sarge Rudell, Michelle Larson — MSC Heidi Beland/Don Schutt
- Personnel Committee (3-year term) Julie Williams — MSC Troy Cording/Sue Fischer
- Nominating Committee (2-year term) Ann Buscher, Michelle Larson, Carole Boerner — MSC Heidi Beland/Jane Landenberger
- Mission Endowment Committee (3-year term) Don Phillips — MSC Karen Sylvester/Carol Magnuson
- Council Youth Member (1-year term) Adison Rosenfeldt — MSC Troy Cording/Rachel Rosenfeldt

Report of the Pastor and Report of the Council President — MSC Troy Cording/Dean Schoen

Committee Reports — MSC Kathy Heimbuch/Mark Swenson

Financial Reports and Report of the Auditors — MSC Heidi Beland/Karen Sylvester

Financial Secretary's report, Financial Reports of Organizations, Treasurers Report — MSC Cheryl Maxwell/Jane Landenberger

## **Consideration of Proposed Resolutions:**

1. Gratitude for Volunteers: Whereas we recognize Almighty God as the source of our life and our salvation, and whereas the work of his holy church is advanced by the efforts of many faithful and dedicated people who serve in a variety of elected, appointed, and volunteer capacities be it resolved that we express our gratitude to God and our appreciation to all the faithful people who serve him in and through Zion Congregation — MSC Heidi Beland/Mark Swenson

2. Proposed Budget: Whereas the ministry of the church needs our regular and generous financial support for local, synodical, and world-wide concerns be it resolved that we adopt a budget for the general fund for 2025 in the amount of \$246,562.00 — MSC Troy Cording/Bonnie Schoen

3. Gratitude for Pastor: Whereas we recognize Almighty God as our source of life and salvation and whereas the work of his church is advanced through and by the leadership of the Pastor. Be it resolved that we thank Almighty God for Pastor Amanda and also thank her for the encouragement and support. Be it also resolved that we the congregation encourage and support her work in and through Zion Lutheran Church — MSC Rachel Rosenfeldt/Don Schutt

Adjournment: Troy Cording/Cheryl Maxwell

## NOMINATING COMMITTEE REPORT

### **Term Expires 1.2026**

LeeAnn Limberg

Dean Schoen

Mark Swenson

### **Term Expires 1.2027**

Tatem Schroeder

Phil Strohl

Laura Chaltry

### **Term Expires 1.2028**

Kathy Heimbuch

Sarge Rudell

Eric Morois

### **Youth Term Expires 1.2026**

Adison Rosenfeldt

## **SAMPLE BALLOT – January 25, 2026**

### **Church Council (3-year term)**

Jane Landenberger  
 LeeAnn Limberg  
 Troy Cording  

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### **Church Council (finishing a vacant 3-year term)**

Eric Morois  

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 Nik Williams  

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### **Personnel Committee (3-year term)**

John Radloff  

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### **Mission Endowment Committee (3-year term)**

Troy Cording  
 Dan Johnson  

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### **Nominating Committee (2-year term)**

Brad Nelson  
 Peggy Miller  
 Sally Broetzman  

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### **Nominating Committee (1-year term)**

Jo Schutt  
 Rachel Rosenfeldt  

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### **Synod Assembly Voting Members (Assembly is May 16<sup>th</sup>)**

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## **COUNCIL NOMINEE BIO'S**

**Jane Landenberger** — I joined Zion Lutheran Church in January of 1981. I have been on the council twice before. First time when Pastor Holmstrom was our Pastor and the other when Pastor Kolstad was our Pastor. I have been on many committees. Right now, I lead the Ruth Group bible study, which all are welcome. I sing in the church choir and do special music. I help with funeral food when needed and have help with a number of funerals with set, serve or clean up. I help the Zion Caring Ministry with card sending — sending them to the sick and sympathy and thinking of you cards. I come from a large family and have also created a large family with the people at Zion.

**LeeAnn Limberg** — I have been a member of Zion Lutheran Church since 2004 and have served as Treasurer since 2020. Both of my sons, James and Spencer, were confirmed at Zion. I enjoy serving communion and reading lessons whenever I am able. Zion truly feels like a family to me and I like serving the church because it helps me feel more connected to the congregation and gives me an opportunity to give back to Zion in a way that feels meaningful. I taught math at Marinette High School for 29 years (with a few years teaching biology). There I met my now husband, Bob, and we share our home with two rescue cats: Riff and Zelda. In the fall of 2022 I became a travel advisor with The Curated Travel Collection. Since May of 2024 I've taken on several other jobs that keep me busy and feeling fulfilled: personal trainer at the Marinette–Menominee YMCA (where I also teach the LiveSTRONG cancer survivor program), as well as Little River Country Club, and 1919 Kitchen and Tap at Lambeau Field.

**Troy Cording** — I have been a member of Zion since 1999. My wife, Becky, and I live in Peshtigo, and I currently work as a sales professional for Quality Truck Care Center in De Pere, WI. We are blessed with three wonderful children who keep us well-traveled. Our daughter Koral and her husband, Kyle, live in Dallas, Texas with their three children, and we especially enjoy visiting them during the winter. Alexandria is a Doctor of Physical Therapy in Arizona, where she lives with her partner, Emily. Our son Jacob lives and works in Green Bay as an office administrator at Pioneer Metal Finishing.

Over the years, I've served on the Youth Committee, call committee, and I am currently leading the AV team. I'm excited about the opportunity to serve on Zion's Congregation Council again and continue supporting our church community.

**Eric Morois** — My name is Eric Morois I'm a new member at Zion starting this year. I went to the Christmas Eve worship when Pastor Schoen was filling in; he was pastor at my previous church Emmanuel Lutheran in Menominee my whole life. I decided to join because the church is close to where I live. I'm a lifelong Marinette resident. I graduated Marinette High School in 2001, NWTC in 2023, UWGB in 2025 and I am now pursuing my master's at Western Governors University. I'm currently working at Aurora Medical Center – Bay Area (previously Bay Area Medical Center) for the last 14 years in IT. In my spare time I like to read, golf, bicycle ride and be with family.

### **Youth Council Member Nominee**

**Nik Williams** — I'm a junior at Marinette High School, where I am actively involved in both academics and athletics. I'm a member of the National Junior Honor Society, the Athletic Student Council, and the Ski Club. I also play on the Marinette High School Varsity basketball and baseball teams. In addition, I play travel baseball with the GRB Rays during the summer.

Outside of school, I love downhill skiing, hunting, fishing, and riding my jet ski on the Bay. I have been a lifelong member of Zion and have participated in youth activities throughout the years, including volunteering to help load the Luther World Relief Boxcar. I am interested in pursuing a career in aviation and I am honored to be asked to serve as the Youth Representative on the Church Council.

## **VISION STATEMENT**

Approved January 25, 2009

"Where there is no vision, the people perish." (Proverbs 29:18) At Zion Lutheran Church, Marinette, Wisconsin, we believe vision is about God's dreams, desires, and aspirations of what can be. Our congregation envisions becoming a thriving, vibrant model of Lutheran ministry both within our community and the world. We envision organizing and executing God's mission through our congregation in such a way that growing numbers of the unbaptized, particularly adults, will connect with Jesus through our congregation and inactive members will return to active participation within the church community.

God has gathered and richly gifted Zion for this mission. God's greatest gift is that through the waters of Holy Baptism we become part of our Lord Jesus and, as such, become his disciples, participating in what Jesus is doing in the world today. God has also given us the precious gift of one another in order that we support and help each other grow in our discipleship.

In light of the many unique gifts that God has graciously entrusted to Zion, we envision a congregation that:

<b>PRAYS</b>	regularly and embraces prayer as being central to all that it does and habitually listens for God's call and guidance, not only in all areas of congregational ministry, but in our personal lives as well.
<b>WORSHIPS</b>	enthusiastically and is so hungry to praise and worship God that at least half of its baptized members are present for worship on a weekly basis.
<b>STUDIES</b>	the Holy Scriptures and the principles of Christian faith in order to fulfill its great desire to learn more about its calling as disciples of Jesus and the gifts that God so graciously provides. Families will regularly use materials provided for Bible study at home, and groups within the congregation will regularly gather to study the Scriptures and these principles.
<b>INVITES</b>	others to participate in the life of the congregation by training its members to actively encourage those who are not connected with a congregation to participate in what Jesus is doing through Zion, warmly welcoming them and enthusiastically involving them in the mission work we do together as God's children.
<b>ENCOURAGES</b>	and supports its members and others in the community on their faith journeys by regularly organizing groups that will foster Christian fellowship. Zion will also continually grow in the types of caring ministries offered within the congregation.
<b>GIVES</b>	generously of time, talents, and treasures for the work of Jesus in our community and around the world, and encourages others to be generous with their gifts as well.
<b>SERVES</b>	by employing innovative ways to assist children and their families in our community as well as around the world.

This is God's vision for Zion's mission- God's dream of what "going where Jesus leads" will look like within our congregation. "And I heard the voice of the Lord saying, 'Whom shall I send, and who will go for us?' Then I said, "Here I am! Send me." (Isaiah 6:8)

## **Pastor's Report**

### **What is our vision?**

*Jesus said, "My sheep hear my voice; I know them, and they follow me." John 10:27*

Though we are already a few weeks into 2026, the freshness of a new year still lingers in the air. It is the birth of another twelve months that the Creator has opened up before us to partner with the Spirit in Christ's work. And the annual meeting provides an opportunity to dialogue about that very call.

Yes, we vote on things such as the budget, nominations, synod assembly voting members, etc. However, this time together offers an expanded understanding of those tasks. It gives us a chance, as the people of God, in the Northern Great Lakes Synod of the ELCA, who are Zion Lutheran Church, to ask and respond to these questions: What are our goals? What is our purpose? What is our role to each other as well as within Marinette and beyond? And how are we dedicated to furthering God's kin-dom here on earth?

Based on our conviction that the Lord came in Jesus to reconcile all of creation to God's very self, and claims us in the waters of baptism as forgiven disciples and empowered apostles, a good starting point can be found in chapter four of our constitution.

"The Church is a people created by God in Christ, empowered by the Holy Spirit, called and sent to bear witness to God's creative, redeeming, and sanctifying activity in the world. To participate in God's mission, this congregation as a part of the Church shall:

- a. Worship God in proclamation of the Word and administration of the sacraments and through lives of prayer, praise, thanksgiving, witness and service.
- b. Proclaim God's saving Gospel of justification by grace for Christ's sake through faith alone, according to the apostolic witness in the Holy Scripture, preserving and transmitting the Gospel faithfully to future generations.
- c. Carry out Christ's Great Commission by reaching out to all people to bring them to faith in Christ and by doing all ministry with a global awareness consistent with the understanding of God as Creator, Redeemer, and Sanctifier of all.
- d. Serve in response to God's love to meet human needs, caring for the sick and the aged, advocating dignity and justice for all people, working for peace and reconciliation among the nations, standing with the poor and powerless, and committing itself to their needs.
- e. Nurture its members in the Word of God so as to grow in faith and hope and love, to see daily life as the primary setting for the exercise of their Christian calling, and to use the gifts of the Spirit for their life together and for their calling in the world.
- f. Manifest the unity given to the people of God by living together in the love of Christ and by joining with other Christians in prayer and action to express and preserve the unity which the Spirit gives.

To fulfill these purposes, this congregation shall:

- a. Provide services of worship at which the Word of God is preached and the sacraments are administered.
- b. Provide pastoral care and assist all members to participate in this ministry.
- c. Challenge, equip, and support all members in carrying out their calling in their daily lives and in their congregation.
- d. Teach the Word of God.
- e. Witness to the reconciling Word of God in Christ, reaching out to all people.

- f. Respond to human need, work for justice and peace, care for the sick and the suffering, and participate responsibly in society.
- g. Motivate its members to provide financial support for the congregation's ministry and the ministry of other parts of the Evangelical Lutheran Church in America.
- h. Foster and participate in interdependent relationships with other congregations, the synod, and the churchwide organization of the Evangelical Lutheran Church in America.
- i. Foster and participate in ecumenical relationships consistent with churchwide policy.

What does any of this have to do with the "business" of the meeting? For one, this statement informs, or *should* inform, our decisions. And two, our decisions about the budget and other "business" matters reflect back to us and to others our goals, our purpose, our role to each other as well as within Marinette and beyond, and how we are responding to our baptismal call to further God's kin-dom here on earth.

So, may we ever pray: "Direct us, Lord God, in all our doings with your most gracious favor, and extend to us your continual help; that in all our works begun, continued, and ended in you, we may glorify your holy name; and finally, by your mercy, bring us to everlasting life; through Jesus Christ, our Savior and Lord. Amen." (From ELW Occasional Services).

Your fellow minister in Christ,

Pastor Amanda

## STATISTICS

	<u>Baptized</u>	<u>Confirmed</u>
<b><u>Membership at Previous Year End (2024)</u></b>	294	243
Members Received During 2025		
By AFFIRMATION OF FAITH	4	4
Members Received During 2024		
By BAPTISM (Parents Members)	0	0
Total Members Received .....	4	4
Baptized Members Confirmed		2
<b>SUBTOTAL. ....</b>	<b>298</b>	<b>249</b>
Members Removed during 2024		
By Death	10	10
By Transfer	1	1
By Request	0	0
By Council Action	0	0
Total Member Removed. ....	11	11
<b><u>Membership as of 12/31/2025</u></b> .....	<b>287</b>	<b>238</b>
Average Weekly Worship Attendance .....	80	

## 2025 PASTORAL ACTS

### Baptisms

#### Funerals

01/25/25 Don Limberg	06/21/2025 Elisabeth Babcock
04/05/2025 Annette Anderson	06/28/2025 Bruce Oleson
04/19/2025 Don Schutt	08/02/2025 Rosalie Settersten
04/26/2025 Pat Rondeau	

#### Graveside Burials

02/024/2025 Ernest Brooks

#### Weddings

10/04/2025 Samantha Schroeder and Kyle Olson

#### First Communion

#### Confirmation

10/26/2025 Anthony Sims  
10/26/2025 Daniel Zuehls

### MEMBERS RECEIVED IN 2025

#### Baptism

#### By Affirmation of Faith

06/10/2025 Becky Davis  
06/10/2025 Eric Morois  
06/10/2025 Chris St. Vincent  
8/31/2025 Ellen Basak

#### Confirmation

10/26/2025 Anthony Sims  
10/26/2025 Daniel Zuehls

### MEMBERSHIP CHANGES 2025

#### Removed by Council Action

#### Removed by Death

01/17/2025 Don Limberg	04/21/2025 Pat Rondeau
01/17/2025 Debra Harding	06/20/2025 Bruce Oleson
03/15/2025 Annette Anderson	07/25/2025 Rosalie Settersten
03/17/2025 Marilyn Gould	09/26/2025 Margaret Williams
04/12/2025 Don Schutt	11/20/2025 Pat Peterson

#### Removed by Request

#### Removed by Transfer

11/11/2025 Carole Boerner

## SEVEN YEAR WORSHIP ATTENDANCE SUMMARY

<u>Year</u>	<u>Jan</u>	<u>Feb</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>July</u>	<u>Aug</u>	<u>Sept</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Average</u>
<b>2019</b>	95	88	79	131	109	87	83	90	113	116	113	97	100
<b>2020</b>	99	98	93	158	125	97	96	104	88	100	109	123	108
<b>2021</b>	118	108	102	109	80	94	77	86	78	86	87	87	93
<b>2022</b>	98	92	94	141	105	85	75	82	85	87	84	92	94
<b>2023</b>	90	85	84	103	93	81	91	59	76	97	73	97	86
<b>2024</b>	92	84	106	78	95	90	90	89	89	97	101	88	92
<b>2025</b>	74	67	69	98	74	79	77	104	76	79	77	89	80

<u>Year</u>	<u>Ash Wednesday</u>	<u>Maundy Thursday</u>	<u>Good Friday Tenebrae</u>	<u>Christmas Eve</u>
<b>2019</b>	69	54	45	197
<b>2020</b>	83	0	112	134
<b>2021</b>	0	70	0	159
<b>2022</b>	50	61	34	158
<b>2023</b>	0	27	0	152
<b>2024</b>	42	30	0	171
<b>2025</b>	21	36	0	146

### In-person Worship Attendance:

1/5 — 87	1/12 — 75	1/29 — 67	1/26 — 68
2/2 — 71	2/9 — 56	2/16 — 66	2/23 — 59
3/2 — 65	3/9 — 55	3/16 — 68	3/23 — 67
3/30 — 0	4/6 — 71	4/13 — 78	4/20 — 149
4/27 — 69	5/4 — 65	5/11 — 76	5/18 — 72
5/25 — 66	6/1 — 74	6/8 — 88	6/15 — 77
6/22 — 73	6/29 — 68	7/6 — 63	7/13 — 81
7/20 — 75	7/27 — 65	8/3 — 65	8/10 — 80
8/17 — 66	8/24 — 196	8/31 — 72	9/7 — 68
9/14 — 75	9/21 — 73	9/28 — 66	10/5 — 64
10/12 — 72	10/19 — 72	10/26 — 88	11/2 — 86
11/9 — 66	11/16 — 79	11/23 — 78	11/30 — 55
12/7 — 102	12/14 — 85	12/21 — 78	12/28 — 71

### FACEBOOK LIVE (KEY)

G = Graduation Sunday B = Baptism Affirmation Sunday A = Anniversary S = SPARK program

\*Averages taken from across multiple videos

## FACEBOOK LIVE continued

<u>Date</u>	<u>Day</u>	<u>Reached with post</u>	<u>Total Minutes/Average</u>	<u>Views</u>	<u>Shares</u>	<u>Peak Views</u>	<u>In-Person Attend.</u>	<u>Total</u>	<u>Month Average</u>
1/5	Christmas 2	188	826/11:29	528	1	FB removed Peak Live viewers metric	87	87	
1/12	Bap of Lord	165	573/8:50	402	1		75	75	
1/19	Epiphany 2	221	463/7:29	529	2		67	67	
1/26	Epiphany 3	180	365/7:18	367	1		68	68	<b>74.25</b>
2/2*	Epiphany 4	126	220/7:21	312	2		71	71	
2/9	Epiphany 5	No video due to FB Error; switched to YouTube after this					56	56	
<u>Date</u>	<u>Day</u>	<u>New Subscribers due to Vid.</u>	<u>Returning viewers</u>	<u>Average Live viewers</u>	<u>Views since published</u>	<u>Peak Views</u>	<u>In-person Attend.</u>	<u>Total</u>	<u>Month Average</u>
2/16	Epiphany 6	+ 1	N/A (1 <sup>st</sup> YT vid)	5	40	8	66	74	
2/23	Epiphany 7	+ 0	15	6	14	9	59	68	<b>67.25</b>
3/2	Transfiguration	+ 0	10	3	8	5	65	73	
3/9	Lent 1	+ 1	14	3	16	4	55	59	
3/16	Lent 2	+ 0	11	3	10	4	68	72	
3/23	Lent 3	+ 0; 25 total	11	3	13	5	67	72	<b>69</b>
3/30	Lent 4	Worship canceled due to Ice Storms							
4/5	Lent 5	+0	14	1	29	2	71	73	
4/13	Palm/Passion	+0	17	5	17	8	78	86	
4/20	Easter 1	+0	19	5	16	7	149	156	
4/27	Easter 2	+0; 27 total	14	6	6	9	69	78	<b>98.25</b>
5/4	Easter 3	+0	8	2	11	4	65	69	
5/11	Easter 4	+0	15	3	14	5	76	81	
5/18	Easter 5	+0	12	4	8	6	72	78	
5/25	Easter 6	+1; 29 total	9	1	10	3	66	69	<b>74.25</b>
6/1 B	Easter 7	+0	N/A	1	14	2	74	76	
6/8 G	Pentecost	+0	N/A	3	16	5	88	93	
6/15	Holy Trinity	+0	N/A	2	22	4	77	81	
6/22	Pent. 2	Technical Difficulties; no live stream					73	73	
6/29	Pent. 3	+0	N/A	2	6	3	68	71	<b>78.8</b>
7/6	Pent. 4	+0	N/A	4	4	6	63	69	
7/13	Pent. 5	+0	N/A	4	6	5	81	86	
7/20	Pent. 6	+0	N/A	3	24	6	75	81	
7/27	Pent. 7	+0; 35 total	N/A	7	4	8	65	73	<b>77.25</b>
8/3	Pent. 8	+0	N/A	7	12	8	65	73	
8/10	Pent. 9	+0	N/A	3	17	5	80	85	
8/17	Pent. 10	+0	1	4	14	6	66	72	
8/24 A	Pent. 11	+0	7	11	47	14	196	210	
8/31	Pent. 12	+0; 40 total	N/A	4	10	6	72	78	<b>103.6</b>
9/7 B	Pent. 13	+0	N/A	4	11	6	68	74	
9/14	Pent. 14	+0	N/A	5	10	8	75	83	
9/21	Pent. 15	+0	N/A	2	9	4	73	77	
9/28	Pent. 16	+0; 40 total	1	3	7	4	66	70	<b>76</b>
10/5	Pent. 17	+0	3	4	5	6	64	70	
10/12	Pent. 18	+0	17	4	12	5	72	77	
10/19	Pent. 19	+0	16	4	11	6	72	78	
10/26	Ref./Conf.	+0; 41 total	23	2	14	3	88	91	<b>79</b>
11/2	All Saints	+0	4	1	13	2	86	88	
11/19	Pent. 22	+0	14	2	14	4	66	70	
11/16	Pent. 23	+0	16	3	20	6	79	85	
11/23	Christ the King	+0	12	0	8	3	78	81	
11/30	Advent 1	+0; 41 total	16	4	8	6	55	61	<b>77</b>
12/7 B	Advent 2	+0	17	3	18	5	102	107	
12/14 S	Advent 3	+0	17	7	11	8	85	93	
12/21	Advent 4	+0	11	2	6	3	78	81	
12/28	Christmas 1	+0; 42 total	0	3	7	4	71	75	<b>89</b>

YEAR	TOTAL BAPTIZED MEMBERS	Change	CONFIRMED MEMBERS	% Total	CHILDREN (Baptized, not Confirmed)	% Total	WORSHIP ATD	% Total
1960	509		360	71%	149	29%	181	36%
1961	501	(8)	355	71%	146	29%	188	38%
1962	498	(3)	353	71%	145	29%	176	35%
1963	484	(14)	346	71%	138	29%	179	37%
1964	497	13	358	72%	139	28%	204	41%
1965	546	49	387	71%	159	29%	250	46%
1966	566	20	404	71%	162	29%	291	51%
1967	589	23	408	69%	181	31%	279	47%
1968	596	7	420	70%	176	30%	278	47%
1969	611	15	428	70%	183	30%	270	44%
1970	608	(3)	439	72%	169	28%	266	44%
1971	601	(7)	434	72%	167	28%	260	43%
1972	599	(2)	439	73%	160	27%	261	44%
1973	601	2	439	73%	162	27%	256	43%
1974	633	32	467	74%	166	26%	250	39%
1975	637	4	488	77%	149	23%	251	39%
1976	626	(11)	483	77%	143	23%	230	37%
1977	592	(34)	474	80%	118	20%	234	40%
1978	584	(8)	472	81%	112	19%	222	38%
1979	587	3	469	80%	118	20%	216	37%
1980	601	14	486	81%	115	19%	221	37%
1981	602	1	484	80%	118	20%	223	37%
1982	612	10	490	80%	122	20%	216	35%
1983	621	9	496	80%	125	20%	217	35%
1984	606	(15)	485	80%	121	20%	222	37%
1985	633	27	504	80%	129	20%	221	35%
1986	635	2	504	79%	131	21%	226	36%
1987	628	(7)	501	80%	127	20%	208	33%
1988	629	1	497	79%	132	21%	201	32%
1989	628	(1)	488	78%	140	22%	201	32%
1990	628	0	485	77%	143	23%	209	33%
1991	623	(5)	475	76%	148	24%	214	34%
1992	616	(7)	469	76%	147	24%	191	31%
1993	608	(8)	461	76%	147	24%	191	31%
1994	585	(23)	450	77%	135	23%	183	31%
1995	564	(21)	452	80%	112	20%	177	31%
1996	556	(8)	446	80%	110	20%	184	33%
1997	559	3	450	81%	109	19%	175	31%
1998	551	(8)	455	83%	96	17%	158	29%
1999	572	21	469	82%	103	18%	165	29%
2000	549	(23)	456	83%	93	17%	168	31%
2001	536	(13)	447	83%	89	17%	171	32%
2002	528	(8)	443	84%	85	16%	168	32%
2003	493	(35)	416	84%	77	16%	161	33%
2004	507	14	425	84%	82	16%	162	32%
2005	520	13	430	83%	90	17%	156	30%
2006	511	(9)	430	83%	88	17%	144	28%
2007	499	(12)	412	83%	87	17%	127	25%
2008	506	5	417	83%	87	17%	121	24%
2009	535	29	434	81%	101	19%	130	24%
2010	525	(10)	426	81%	99	19%	128	24%
2011	531	6	431	81%	100	19%	125	24%
2012	539	8	437	81%	102	19%	124	23%
2013	428	(11)	355	82%	75	18%	122	29%
2014	423	(5)	353	83%	70	17%	113	27%
2015	420	(3)	352	83%	70	17%	117	28%
2016	422	2	353	84%	69	16%	108	26%
2017	421	(1)	359	85%	62	15%	107	25%
2018	357	(64)	299	84%	58	16%	106	30%
2019	350	(7)	302	86%	48	14%	100	29%
2020	339	(12)	282	83%	41	12%	108	32%
2021	336	(4)	280	83%	56	17%	93	28%
2022	299	(37)	245	82%	54	18%	94	31%
2023	295	(4)	244	83%	51	17%	86	29%
2024	294	(1)	243	83%	51	17%	92	31%
2025	287	(5)	238	83%	49	17%	80	28%

Year	Benevolence giving to work of larger church	Regular giving by members	% of regular giving by members
1961	7,186	N.A.	N.A.
1962	5,085	N.A.	N.A.
1963	4,800	N.A.	N.A.
1964	4,229	N.A.	N.A.
1965	5,500	N.A.	N.A.
1966	5,800	N.A.	N.A.
1967	7,530	49,208	15%
1968	8,020	50,296	16%
1969	8,750	N.A.	N.A.
1970	10,060	57,968	17%
1971	10,515	53,759	20%
1972	10,940	47,300	23%
1973	11,100	52,881	21%
1974	12,090	58,410	21%
1975	13,300	59,277	22%
1976	15,800	59,940	26%
1977	15,700	58,058	27%
1978	16,700	65,637	25%
1979	17,700	66,696	27%
1980	18,200	75,160	24%
1981	18,800	84,004	22%
1982	20,100	88,520	23%
1983	20,100	92,549	22%
1984	20,300	99,551	20%
1985	20,500	111,961	18%
1986	20,700	108,748	19%
1987	22,600	113,430	20%
1988	19,500	113,429	17%
1989	19,500	113,683	17%
1990	19,500	113,129	17%
1991	20,000	125,707	16%
1992	21,000	123,169	17%
1993	18,500	124,991	15%
1994	18,500	126,246	15%
1995	19,000	138,449	14%
1996	19,590	149,038	13%
1997	21,080	146,981	14%
1998	20,000	138,535	14%
1999	20,500	142,778	14%
2000	21,000	165,885	13%
2001	21,680	170,220	13%
2002	21,650	175,376	12%
2003	17,250	162,916	11%
2004	22,340	173,141	13%
2005	18,056	170,381	11%
2006	19,067	178,175	11%
2007	31,139	169,342	18%
2008	24,848	175,721	14%
2009	22,315	176,171	13%
2010	22,527	175,837	13%
2011	20,369	172,455	12%
2012	19,280	168,995	11%
2013	20,029	171,829	12%
2014	19,868	172,925	11%
2015	20,684	196,819	11%
2016	20,089	191,282	11%
2017	20,287	191,646	11%
2018	19,213	199,288	10%
2019	20,740	196,047	11%
2020	21,091	191,158	11%
2021	21,075	193,512	11%
2022	19,184	178,290	11%
2023	19,750	183,170	11%
2024	19,741	186,952	11%
2025	20,540	188,938	11%

## **REPORT OF THE CONGREGATION COUNCIL PRESIDENT**

**Zion Lutheran Church Council Members:** Pastor Amanda Kossow, Laura Chaltry, Dean Schoen, LeeAnn Limberg, Eric Morois, Mark Swenson, Phil Strohl, Tatem Schroeder, Sarge Rudell, Kathy Heimbuch, and Adison Rosenfelt.

This year we have had much to celebrate. First, the welcoming of our new Pastor, Reverend Amanda Kossow. Second, the sweet sound of our bell after many years of silence. Lastly, for the well-planned and flawlessly executed milestone of our 150th Anniversary.

### **Recap of 2025:**

- **Projects Complete:** A huge thank you to all the amazing members who have given monetarily, physically, and with your encouragement toward these projects we've been working on for the past few years:
  - Audio Visual (AV) project is complete and has been paid in full through generous donations and the capital improvement fund.
  - The 150th Anniversary Celebration was a success with over 150 people attending the meal, and has been fully funded through your contributions and the budget provided.
  - Bell Refurbishment is mostly complete, we are still working through minor issues and planning for long-term maintenance.
  - Boiler Loan is still in the process of being paid off.
- **Kitchen Floor:** The next project we are looking to undertake is replacing the floor in the social hall. It is overdue for replacement therefore it will be one of the improvement plans we work on in 2026.
- **Welcoming New Members / Thank You Members:** We were happy to invite new members to our congregation as we welcome them with the love of Christ. We are so blessed to have the many wonderful, caring members that help bring our church family together, by keeping our buildings and property in good working order, by planning our events and celebrations, and by serving in myriad ways. Whether you give through time or treasure, we are grateful!

For those still unsure of how to contribute your time and talents, I encourage you to reach out. Consider contacting any council member or another trusted member to find out how you can be of service and help carry out the Lord's will.

Lastly, thank you to the outgoing council members: Mark Swenson and Dean Schoen. Thank you to all the council members for your dedication and hard work.

God's Blessings,  
Laura Chaltry

### **AV TEAM REPORT**

Things have been running smoothly with the AV team, and I'm excited to share a few updates. First, please join me in welcoming Eric Morois to the team! He'll be working alongside me in January for a couple of weeks, and then we'll get him fully involved in the mix.

I also want to express my sincere gratitude to all of our amazing volunteers for their time, effort, and willingness to learn and work with the AV equipment: Cheryl Maxwell, Sharon Powilaites, Deb Mylener, Gage Schutt, Daniel Zuehls, and Henry Zuehls. Your dedication makes everything we do possible.

As with any technology, occasional glitches are inevitable, but together we keep things moving forward. If you have ideas to make this process better or more user-friendly, please don't hesitate to reach out—I'd love to hear them.

This ministry is such an important part of Zion's outreach to the community, and I'm truly blessed to serve alongside such a great group of people. Thank you for all you do!

Respectfully Submitted,  
Troy Cording

### **ZION'S CARING MINISTRY TEAM ANNUAL REPORT**

The Caring Ministry Team began its ministry in 2010. For the past fifteen years, our mission was and still is to provide quality, Christ-centered, confidential care to those in our congregation who are elderly, home-bound, in a nursing home or assisted living. Over those fifteen years we have visited and communed dozens of God's people wherever they were and sent out a wide variety of greeting cards. The faces have changed over the years, but the caring and sharing has not.

Zion's Caring Ministry Team is comprised of Pastor Amanda Kussow, Sarge Rudell, Judy Stehle, Jane Landenberger, and I. Pat Rondeau served on this committee since it's beginning. She stepped down in 2025 because of ill health and became one of those we visited until she passed away. I know the members Pat communed and visited loved and missed her.

The team made 36 visits in 2025 to 12 individuals. Pastor Amanda started visiting the very first month she began as Zion's pastor and has been doing so continually since then. This year she made approximately 118 home visits, 8 hospital visits, and had 10 office visits. Another large portion of her time is spent on the telephone and in meetings. We are indeed blessed to have a pastor willing to take on this task so happily. Jane Landenberger sent out 50 cards recognizing a vast number of lifetime occurrences. It's just fantastic that Jane feels called to this caring ministry as it is so heartwarming for those getting the cards that she sends. Not only does Jane send out cards all occasion cards, but she continues in her personal ministry is sending birthday cards to Zion's members.

If you, a family member, or congregational friend are ill, hospitalized, or in need of assistance and want to utilize a service provided by the Caring Ministry, please contact the church office at 715-735-7898. We don't want anyone to feel forgotten or worse yet ignored when they are ill or hospitalized. We sincerely care and truly want to share God's love and care with you. We will always contact you prior to visiting.

To Judy, Sarge, and Jane, thank you for giving yourself and your time in 2025. What you do makes an enormous difference in the life of the people you minister to. They feel included, cared for, and remembered by their congregation. Your faithfulness to them is deeply valued not only by those you visit but by me.

As we move into year 2026, we hope to continue to bring God's loving word and care to all those we visit and commune. Please feel free to join us if you have the call.

In God's peace and love,  
Karen Sylvester

### **HARVEST OF HOPE COMMUNITY GARDEN**

Members of Zion and community members use the garden, growing a wide variety of vegetables, fruits and flowers for personal use or for donation to food pantries. The gardeners socialize and work together, sharing knowledge, experience and their production. Whether gardening novice or master gardener, all are welcome to participate. In 2025 there were eleven active individuals or family units, two from Zion and none from the community at large.

There are 28 raised beds, three raised planters and two larger open areas. There was one unused raised bed this year. Raised beds measure 4' by 8' and the planters measure 2' by 8'. About half of the area is open garden space that can be assigned to those needing more space. Raised planters

are for anyone having difficulty kneeling or bending. There is room for an additional raised bed if/as needed. Gardening tools are available in the shed located near the garden, but most people have their own. Water is available during the growing season. Pesticides and insecticides are not allowed, but the garden is not considered organic. Composted manure is made available each spring to amend the soil. Gardeners may amend the soil on their own as well.

Most gardeners had a good production year despite unusual weather patterns.

If you would like to participate or get information, contact John Radloff at 715-732-0161 or 715-330-2510 or the church office. Prior year gardeners get first option for space(s) they used previously, then newcomers can choose from the remaining areas. Raised beds or planters can be built if there is need. Note that it requires some lead time to create a raised bed or raised planter.

Monetary donations are accepted as there are ongoing costs for fence and raised bed repairs, or building new raised beds and/or planters. Two individuals do the mowing in the garden but additional help with mowing would be appreciated. Mowers need to bring a mower as there is no mower in the shed. Currently there is a tiller available for tilling the open spaces; it is adequate for the task but it is on its last legs.

Respectfully submitted,  
John Radloff

### FORTUNE LAKE LUTHERAN CAMP

#### **2025 Report to Association Congregations**

Greetings from Fortune Lake!

As you gather for your annual meeting, we join you in giving thanks to God for all that has been in 2025! Below are highlights on how the Holy Spirit has been at work through outdoor ministry at Fortune Lake:

- We served **701 summer campers** of all ages through our onsite programs. That is a 21% increased from last year!
- 23 residential summer staff, including 6 people from 4 other countries: Mexico, Nigeria, Uganda, and Colombia!
- Thanks to the generous gift after the closing of Holy Cross, Baraga, Emmanuel Lodge got a new roof at the end of the year.
- 2025 showed the highest rental use of our site — providing hospitality to nearly 1,000 individuals and producing revenue of over \$100,000

We are grateful for all of the ways in which we have partnered in ministry! THANK YOU for your prayers, your participation, and your financial support. We hope to see you at camp in 2026 as we continue to live into the shared mission to which Christ has called us!

Grace & Peace,  
Amanda Rasner, Camp Director

### MISSION ENDOWMENT COMMITTEE REPORT

Zion's Mission Endowment Committee oversees our ELCA Endowment Fund. We are responsible to manage the funds earned and transferred to our checking account. We met in June and December this past year. The following are members of our committee: Phil Strohl (chairman), Kim Swenson (Treasurer), Mary Belisle (acting secretary), Karen Dill, and Don Phillips. Pastor Amanda and Council Chairman Laura also serve as advisory on the committee. The committee informs our church members, and publicly publishes information on the application process on how to apply for the grants each year.

During our June meeting our committee evaluated, discussed, and then determined which applications and amounts to honor.

It was our decision to recommend to our church council the following requests totaling \$8,000; Northern Great Lakes Synod: \$1,000 for youth ministry; Rainbow House: \$2,800 for therapy programs; Fortune Lake Lutheran Camp: \$1,000 for their capital campaign; Zion Lutheran Church: \$1,000 for the floor project; Biehl Bridges: \$1,000 for general operations and substance abuse programs; Pioneer Presbyterian Church: \$1,000 Baby Hope program; and Peshtigo PD: \$200 for elementary school education on drugs. The church council agreed to this selection. We will be inviting a couple of these groups to a worship service in February 2026 to share more about their grant with the congregation.

If you or your family are interested in financially supporting Zion's Mission Endowment Fund, please contact our church office. This investment is a wonderful way to give back to our community. The Endowment Committee would also appreciate your help in spreading the word to organizations and community groups to apply for this grant in 2026. The balance of the ELCA Endowment Fund is approximately \$238,000.00. Our checking account has a balance of \$4,400.00. We project by next June we will have between \$8,000 and \$8,500 to fund the new projects.

I'd like to share a couple of other Endowment Member's comments on how being on the committee was a very positive and rewarding experience.

- Kim: "Together we can create blessings that help organizations move forward."
- Mary: "It is a wonderful privilege to share our bounty and spread God's good word. It truly is a blessing to help others in need."

Serving on this committee has truly been a rewarding experience for me.

Submitted by,  
Phil Strohl, chairman

### **PROPERTY/SAFETY AND SECURITY REPORT**

It has been a busy year for projects at Zion; we've been blessed with several generous donations to address multiple projects this year, many thanks to those who contributed not only with monetary gifts but also to those who gave of their time and talents as well to continue our efforts in maintaining our church. These gifts are greatly appreciated!

#### **2025 Projects completed**

- New speaker system installed
- Bell Refurbishment Project — The Verdin Company totally refurbished the bell and Drees Electric rewired the bell tower
  - As of 12/9/25 The Verdin Company needs to make final adjustments and address some design issues with the bell yet, this work continuation is covered under 'warranty'
- Dishwasher — We recently replaced the water line to the dishwasher; prior to that general repairs to the dishwasher were done. Zion's dishwasher is 25+ years old and is (5-10) years beyond its normal life expectancy, something to consider for future project spend
- Added (3) new dehumidifiers and fans in the sanctuary
- Floor maintenance — The kitchen floor will be stripped and waxed and the (3) entry ways tile floors will be cleaned on 12/22/25. The payment for this task is covered by a member of our congregation

#### **2026 Projects**

- Floors Social Hall — The church council will vote at our next meeting and select a contractor to install the new floor in the social hall in 2026; this project could be upwards of \$40,000. Two competitive quotes are on hand
- In 2026 the boiler loan will be paid off

Sincerely,  
Mark Swenson

## **SANCTUARY ARTS**

This year the committee changed the paraments and banners and decorated the sanctuary according to the seasons of the church.

The Flower Gallery in Menominee delivers fresh flowers each week and supplies us with beautiful choices for Easter and Christmas. Thank you to all who donated money for flowers and the eternal light.

We decorated for Christmas this year on a Sunday following the worship service after which a potluck lunch was held. It was a huge success. Our theme in the sanctuary this year is silver and gold. The tree in the narthex is decorated with a Scandinavian theme to coincide with our 150th anniversary. Thank you to all the members of this committee who donated their time, talents, and money for decorations.

Peace to all.

Ann Buscher, Sally Broetzman, Karen Dill, Barb Grom, Carol Johnson

## **SEW FOR MISSIONS**

In 2025, Sew for Missions made and donated 52 quilts! We have been meeting on the second and fourth Tuesday every month and have been enjoying our break with coffee, treats and fellowship. Thank you to all who helped to make this possible. And a big thank you to those who donated their time, money to purchase materials and the donations of material - it all is greatly appreciated.

Carol Magnuson and the faithful group

## **SPARK**

The SPARK Faith Formation classes are meeting Wednesdays from 5:30 to 6:30 PM. The lessons are structured to follow the church lectionary with students learning the lesson for the upcoming Sunday.

Currently, there are five regular members in the SPARK class with ages ranging from 4-9 although we have had additional "drop-in" students. While the age span is great, the lessons have multiple levels to interest all the age ranges.

Students have been enjoying snacks and crafts that correlate with the lessons. They have also been illustrating the bulletins for the Sunday service. Members of the congregation were invited to share their favorite Christmas songs with the class for the sing-along Christmas program during the contemporary service. Thank you again to the Contemporary Choir and Bill Tipple for your help!

In the upcoming year, the SPARK students are excited to try to integrate more into the Sunday services.

Johanna Zuehls

## **SOCIAL MINISTRY TEAM REPORT**

Dear people of Zion,

On behalf of the whole Social Ministry Committee, I offer you our deepest thanks for your generous support to local and global ministries in this past year.

During 2025 you answered the call of this committee to donate food, office supplies, cleaning supplies, and personal hygiene items through our monthly collections. We've given those gifts to the following: Marinette & Menominee School Districts, Rainbow House Domestic Abuse Shelter, Dorothy's Haven of Hope Homeless Shelter, Bridges to Recovery, and the St. Vincent de Paul Food Pantry. We also took up a monetary collection for Emergency Rescue Squad, Inc. in March and presented them with a check for \$1,178.33.

Our Lenten focus for the ELCA's World Hunger program was based on Ecclesiastes 11:1 "Cast your bread upon the waters, for after many days you will get it back." Our display was inspired by a song

we sang in worship during Epiphany, "The River is Here". Michelle Larson and her granddaughter Nova turned that song into a beautiful mural on the cry-room windows where we kept track of our progress. For every \$10 donated by you we put up a loaf of bread. This year we raised \$7,420 which was presented to our Northern Great Lakes Synod in May for the work of the larger church to ease hunger all over the world.

This year we also hosted a God's work. Our hands." event on September 7th. During August you donated items and money to create "tool kits" that were assembled by Zion and Bethel members and given to Marinette & Menominee City Police Departments; Marinette & Menominee County Sheriff's Offices; Emergency Rescue Squad; Mid-County Rescue Squad; and Peshtigo City Police Department. These "tool kits" contained sensory items to assist first responders when helping or interacting with people who are autistic (neurodiverse) or have special needs, especially children in traumatic situations. Thank you too, for donating food for the luncheon served to workers on that day. At the end of November, we received 15 Angels from the Salvation Army and you fulfilled Christmas wishes for all 15 in short order.

Our committee was saddened by the death of Don Schutt, who has been one of our "cornerstones". We are also feeling the loss of Michelle Larson who recently stepped away from Zion and Carole Boerner who has moved out of town. All three have been willing, cheerful and creative workers on this committee and for this congregation. They have given time and talents beyond our knowing and will be deeply missed for many years to come.

I extend an invitation for you to join us. If you're interested, just reach out to one of our members: Jo Schutt, Sarge & Joni Rudell, Sharon & John Powilaites, Deb Mylener, Carol Johnson, Lori Despins, Sally Broetzman, Sue Baxter, or me.

Again, please except our deepest thanks for all you do to support our mission here at Zion.

Grace & Peace,  
Heidi Beland, Zion Social Ministry Chair

### **STEWARDSHIP AND GENEROSITY TEAM REPORT**

*Zion's stewardship ministry goal is to help God's people grow in their relationship with Jesus through the use of the time, talents and finances God has entrusted to them.*

"Where there is no vision, the people perish." (Proverbs 29:18) In 2009, Zion developed a mission statement for its Seven Marks of Discipleship – Pray, Worship, Study, Invite, Encourage, Give and Serve. Throughout 2025, those seven marks were the focus for the Stewardship and Generosity Team.

- ❖ January – ENCOURAGE - The Lutheran Hour started again on January 19th after a holiday break. Zion was encouraged to participate on Sundays after worship to discuss the lessons and sermon. We hope to resume The Lutheran Hour in early 2026.
- ❖ February - In January, an updated Time and Talents sheet was mailed with the RSVP for Pastor Amanda's Installation Celebration. Members were ENCOURAGED to find new ways to SERVE with their God-given time and talents. Returned sheets were given to Pastor Amanda to help her get to know the people of Zion.
- ❖ March – "Lenten Reflections" was used in the form of e-mails and hard copies to focus on STUDY, during March.
- ❖ April - PRAY was the focus for April. A paper prayer chain was created with pastel strips of prayer requests written by members and visitors during worship as a transition from writing prayer requests on attendance slips to vocalizing prayer requests during worship. The chain was discontinued after several months due to low participation.
- ❖ May - Invitations were mailed to all members with Baptismal Birthdays during the months of

April, May and June. The INVITE asked those with Baptismal Birthdays to renew their Baptismal vows during worship on the first Sunday in June.

- ❖ June – The Stewardship and Generosity Team sponsored the Coffee Hour after the first Quarterly Baptismal Recognition Sunday on Sunday, June 1st. We were overjoyed with the participation in the Quarterly Baptism Recognition Sundays on June 1st, September 7th, and December 7th, and will recognize those with Baptismal Birthdays in January, February and March on Sunday, March 1st, 2026. We may continue Quarterly Baptismal Recognitions every other year.
- ❖ July/August/September – The focus was WORSHIP. It was a joy to worship with past members and former Pastors on August 24th, when Zion celebrated its 150th Anniversary.
- ❖ October/November – The final Mark of Discipleship was GIVE. The Stewardship and Generosity Team selected the theme “The Keys of Giving” and arranged Mission Minutes by Laura Chaltry, Mark Swenson and Kathy DeWitt to highlight how Zion’s offerings are used. “The Keys of Giving” (Time, Talents and Treasures) were emphasized with announcement page blurbs, visual (Clock, Hands and Treasure Chest) reminders, and scripture key rings. The team also opted to forego the traditional financial pledge cards. We hope that Zion’s members will review their level of giving and make changes as the Holy Spirit guides them.

Karen Sylvester has faithfully written articles for “The Stewardship and Generosity Corner” in Zion’s monthly newsletter since 2008. The number of newsletter articles was reduced somewhat during 2025 due to health issues. In addition, the Stewardship and Generosity Team has been working on updating Zion’s Time and Talents Booklet.

We are seeking additional people to join us on The Stewardship and Generosity Team. Please see Pastor Amanda or any team member if you are interested. We pray with God’s help and guidance, that we can continue to work at accomplishing Zion’s Mission Goal.

May God richly bless you in 2026 and keep you in His loving care always.

Zion’s Stewardship/Generosity Team:

Pastor Amanda Kossow    John Radloff    Bonnie Schoen    Karen Sylvester

### **WORSHIP AND MUSIC TEAM**

#### **MUSIC**

Ann Buscher and Pastor Amanda chose hymns for each Sunday. To introduce the congregation to new hymns, we utilized a hymn of the month during communion. Liturgies numbered 3, 4, and 10 from the hymnal along with Now the Feast and Celebration are currently being used. When there is a month with five Sundays, we select one Sunday to have a hymn sing.

The choir began rehearsing in September and currently has 21 members. Many choir members head south for the winter; therefore, the choir takes January and February off and returns to sing from March to May. We are truly blessed to have Rachel Rosenfeldt as our accompanist extraordinaire. During the winter and summer months, Ann organizes special music utilizing outside talents as well as members who willingly provide vocal solos, duets, and play instruments.

Bill Tipple continues as the director for the Praise Band which performs the second Sunday of the month. There are now some new band members along with extra help from the congregation for set up and take down. Thank you to the members of this ensemble who do an amazing job!

The acoustic piano in the balcony was tuned this summer by Pastor Dan Ankerfelt as a gift when he attended our 150th Anniversary. For several years, we have been trying to find a new home for the piano in the fellowship hall. Keith Akins, Akins Pianocraft, moved the piano to Mackinaw Island, and tuned and voiced it for a customer. Once a month, Zion’s organ is played by Rachel Rosenfeldt or Marilyn Schoen for worship. We have two electric Yamaha pianos. One is a simpler keyboard used

for choir rehearsals and contemporary worship. The newer piano in the front of the sanctuary is used for worship and accompanying the choir. It has many amazing features and incorporates an iPad.

## **WORSHIP**

PRAISE THE LORD! Our new year started with a new pastor, Pastor Amanda Kossow. We have been truly blessed to have her leading us in Worship as of January 5th. She works very hard on her sermons to make them meaningful and speaks clearly and succinctly so all can understand her. She has implemented several changes since becoming Zion's pastor: including children in the worship service whenever possible, filling the baptismal font with water each Sunday as a visual reminder of our Baptism, and utilizing gluten free bread and wafers exclusively in Holy Communion. (Thank you to those who have been cutting the bread each week.)

In February, Pastor Amanda's installation service was held. Pastor Amanda chose hymns from different countries while many area musicians participated. Bishop Finegan and many visiting pastors from the Northern Great Lakes Synod made the service enormously special for all who attended.

Lent brought four area churches together for Lenten Soup Suppers and a Worship service. Zion hosted a Maundy Thursday service, participated in a communitywide Good Friday Service, and held a special Easter Sunday Worship Service.

Zion's 150th Anniversary was celebrated on August 24th. Ann Buscher, Rachel Rosenfeldt, and Marilyn Schoen accompanied, a large choir sang, and Bill Tipple directed a brass and percussion group along with the Praise Band. Many visiting pastors and former interns attended, while Bishop Finegan presented the sermon. It was a hugely successful and amazing day.

Once again, our candlelight Christmas Eve service was well attended with many looking forward to the worship service and music traditions established and enjoyed by generations through the years. To reach the broader community, Zion continues to post its worship services on its Facebook page and YouTube. Troy Cording oversees the AV Team and is always eagerly looking for additional volunteers.

Thank you to all who have volunteered to be readers, communion assistants, ushers, and to set up and take down communion. Our worship service would not be the same without you. We are going to start utilizing greeters whenever possible, most especially in the winter months. All that's required is to say "hello" and open the door particularly for those needing assistance. Additional volunteers are also needed to serve as ushers and to set up communion when the "snowbirds" depart for the winter. Contact Ann Buscher if you can lend a hand. Thanks to the people who purchase our communion supplies, change the eternal light, and keep the candles filled with oil.

Blessings,

Dave Johnson, Ann Buscher, Barb Grom, Rachel Rosenfeldt, Bill Tipple, & Pastor Amanda Kossow

## **YOUTH MINISTRY**

Zion has begun to join with local churches in a collaborative, ecumenical effort to engage the youth in worship, service, and camaraderie. Activities have included a pottery workshop, bowling party, boxcar loading, "Stranger Things" bible study, Christmas sing-a-long at Luther Home and volunteering at the Menominee thrift store benefiting the homeless shelter.

Henry Zuehls attended a mission trip to North Carolina with a neighboring church in our synod.

We also had our youth attending Summer camp at Fortune Lake with Henry serving as a "Leader in Training".

We are thankful for the collaboration efforts and the creativity of Stefanie Ehle from the Bethel Church in Menominee and Keith Schroeder from Pioneer Presbyterial.

Johanna Zuehls

## **150TH ANNIVERSARY**

Zion Lutheran Church celebrated its 150th Anniversary on August 22nd.

The day began with a heartwarming worship service filled with a variety of dynamic music provided by numerous individuals. The brass quartet with timpani was comprised of Brian Crystle, Bill Tipple,

Barb Bereza, Rick DeBenedetto, and Dave Johnson while Rachel Rosenfeldt, Marilyn Schoen and Ann Buscher were the organists and pianists. The 28-member choir was directed by Ann Buscher and accompanied by Rachel Rosenfeldt. Jim Cook provided a solo and Zion's Praise Band consisting of Bill Tipple, Rachel Rosenfeldt, Adison Rosenfeldt, Shawn Limberg, Johanna Zuehls, Henry Zuehls and Kathi Gutknecht rounded out the joy filled music for the day.

Participating clergy included: Bishop Katherine Finegan, Zion's current Pastor Amanda Kossow, Rev. Gene Wickman, Rev. Kris Linner, Rev. David Anderson, Rev. Doug Schoen, Rev. Keith Kolstad, Rev. Bill Retza; Rev. Mark Yackel-Juleen, and Rev. Dan Ankerfelt. Many of them were our former interns.

After the worship service there was a presentation with slides on the history of the church. A 100-page booklet was produced about the church's history and is available on Zion's website. In the narthex there was a large display of pictures and artifacts. After the worship service a catered dinner was held in the fellowship hall beautifully decorated in Sweden's colors of blue and yellow. A commemorative quilt was made by the Sew for Mission ladies and displayed on the wall. Articles about the church were printed in the local newspapers. The day was considered a resounding success.

Submitted by,  
The 150<sup>th</sup> Anniversary Team

# Zion Lutheran Church

2714 James St.

Marinette, WI 54143

715/735-7898



Friday, January 16, 2026

We have audited the financial reports and records of the Congregation's Treasurer and Financial Secretary, and Zion Youth Fellowship of Zion Lutheran Church, 2714 James Street, Marinette, Wisconsin and find them to be in good order.



Sharon Powilaites



John Radloff

**Zion Lutheran Church**  
**Year to Date December 31, 2025**

	52 Sundays	52 Sundays	\$ variance 2025 over (under) 2024	% variance 2025 over (under) 2024
	Dec. 2025	Dec. 2024		
<b>General Fund</b>				
Envelopes - 1	\$ 185,777.85	\$ 184,381.97	\$ 1,395.88	1%
Loose Offerings - 40	\$ 3,451.00	\$ 2,571.00	\$ 880.00	34%
SPARK - 93	\$ -	\$ -	\$ -	0%
<b>General Fund Total</b>	<b>\$ 189,228.85</b>	<b>\$ 186,952.97</b>	<b>\$ 2,275.88</b>	<b>1%</b>
<b>Restricted Offerings</b>				
Altar Flowers - 11	\$ 590.00	\$ 783.00	\$ (193.00)	-25%
Thanksgiving - 8	\$ 231.00	\$ 495.00	\$ (264.00)	-53%
Christmas - 9	\$ 1,725.00	\$ 907.00	\$ 818.00	90%
Poinsettias - 12	\$ 265.00	\$ 345.00	\$ (80.00)	-23%
Lilies - 13	\$ 270.00	\$ 245.00	\$ 25.00	10%
World Hunger - 16	\$ 7,035.05	\$ 5,451.00	\$ 1,584.05	29%
NEWCAP - 17	\$ 100.00	\$ 100.00	\$ -	0%
Disaster Relief - 60	\$ 350.00	\$ -	\$ 350.00	100%
Memorial Fund - 19	\$ 10,537.14	\$ 365.00	\$ 10,172.14	2787%
Sanctuary Candle - 25	\$ 127.00	\$ 139.00	\$ (12.00)	-9%
Capital Improvements - 26	\$ 12,760.00	\$ 19,985.00	\$ (7,225.00)	-36%
Soup Suppers - 27	\$ -	\$ 284.00	\$ (284.00)	-1
Ash Wednesday - 2	\$ 239.00	\$ 220.00	\$ 19.00	9%
Sew for Missions - 36	\$ 365.00	\$ 745.00	\$ (380.00)	-51%
Advent - 37	\$ 228.00	\$ 188.00	\$ 40.00	21%
Easter - 5	\$ 814.00	\$ 755.00	\$ 59.00	8%
Fortune Lake Scholarships - 18	\$ 590.00	\$ 400.00	\$ 190.00	0.475
150th Anniversary - 208	\$ 3,473.00	\$ 2,038.05	\$ 1,434.95	0.70407988
Maundy Thursday - 4	\$ 215.00	\$ 137.00	\$ 78.00	57%
Lutheran World Relief - 105	\$ 3,686.00	\$ 3,392.00	\$ 294.00	9%
Food Pantry Collection - 106	\$ 20.00	\$ -	\$ 20.00	100%
Initial - 10	\$ 245.00	\$ 77.00	\$ 168.00	218%
Lent - 3	\$ 322.00	\$ 284.00	\$ 38.00	13%
Good Friday - 107	\$ 55.00	\$ 47.00	\$ 8.00	17%
Special Offering - 147	\$ 1,066.43	\$ 1,477.21	\$ (410.78)	-28%
Helping Hand Fund - 79	\$ 233.00	\$ 756.00	\$ (523.00)	-69%
Equal Exchange Coffee - 202	\$ -	\$ 27.00	\$ (27.00)	-100%
DAR - 204	\$ 250.00	\$ 350.00	\$ (100.00)	-29%
Receipts for Endowment Fund - 207	\$ -	\$ -	\$ -	0%
Easter Palms - 87	\$ 10.00	\$ 50.00	\$ (40.00)	-80%
Harvest of Hope Community Garden - 206	\$ 1,025.00	\$ 425.00	\$ 600.00	141%
Boiler Fund - 124	\$ 4,971.00	\$ 32,484.26	\$ (27,513.26)	-85%
Bell Fund - 135	\$ 150.00	\$ 130.00	\$ 20.00	0.153846154
Choir - 138	\$ 325.00	\$ -	\$ 325.00	100%
Social Ministry - 209	\$ 1,645.33	\$ -	\$ 1,645.33	100%
Other - 50	\$ 162.00	\$ -	\$ 162.00	100%
Kitchen Fund - 210	\$ 406.00	\$ -	\$ 406.00	100%
Christian Education - 113	\$ 35.00	\$ -	\$ 35.00	100%
<b>Restricted Offerings Total</b>	<b>\$ 54,520.95</b>	<b>\$ 73,081.52</b>	<b>\$ (18,595.57)</b>	<b>-25%</b>
<b>Non-Offering Receipts</b>				
Harvest of Hope Community Garden - 206	\$ -	\$ 150.00	\$ (150.00)	-100%
Church use/copies - 15	\$ -	\$ 5.00	\$ (5.00)	-100%
Refund/Rebate - 47	\$ -	\$ 161.67	\$ (161.67)	-100%
Supplies/books/reimbursements - 48	\$ -	\$ -	\$ -	0%
Other - 50	\$ 599.01	\$ 216.44	\$ 382.57	1.767556829
Memorial Fund - 19	\$ -	\$ 33,030.60	\$ (33,030.60)	-100%
Non-offering, misc - 144	\$ 1,060.70	\$ 4,449.18	\$ (3,388.48)	-76%
Thrivent Choice Dollars - 1	\$ 639.00	\$ 991.00	\$ (352.00)	-36%
"Living Lutheran" Subscriptions - 14	\$ -	\$ 36.00	\$ (36.00)	-100%
Distribution from Endowment Fund -	\$ 304.44	\$ 2,322.75	\$ (2,018.31)	-87%
<b>Non-Offering Total</b>	<b>\$ 2,603.15</b>	<b>\$ 41,362.64</b>	<b>\$ (38,759.49)</b>	<b>-94%</b>
<b>Total Offerings</b>	<b>\$ 246,352.95</b>	<b>\$ 301,397.13</b>	<b>\$ (55,079.18)</b>	<b>-18%</b>
<b>Credit Card Fees</b>	<b>\$ 44.11</b>	<b>\$ 74.83</b>	<b>\$ (30.72)</b>	<b>-41%</b>
<b>Deposit Returns</b>	<b>\$ 305.00</b>	<b>\$ -</b>	<b>\$ 305.00</b>	<b>100%</b>
<b>Net Deposits</b>	<b>\$ 246,003.84</b>	<b>\$ 301,322.30</b>	<b>\$ (55,048.46)</b>	<b>-18%</b>

## 2025 YOUTH MINISTRY FUNDS

### Savings Account:

Balance as of 12-31-24:	\$11312.92
Deposits (Interest):	\$ 9.31
Transfers to checking:	\$420.00
Transfer to a CD-0418	\$8000.00
<b><u>Balance as of 12-31-25:</u></b>	<b><u>\$2902.23</u></b>

### Checking Account:

Balance as of 12-31-24:	\$304.58
Deposits from savings	\$ 420.00
Disbursements:	\$ 509.65
<b><u>Balance as of 12-31-25:</u></b>	<b><u>\$214.93</u></b>

### CD-0418:

Date Purchased: 4/14/25	\$8000.00
Interest: 4/14-7/13	\$69.80
Interest: 7/14-10/13	\$71.19
<b><u>Balance as of 12-31-25:</u></b>	<b><u>\$8140.99</u></b>

### SAVINGS ACCOUNT:

#### Deposits made from Interest:

2/28:	\$4.21
5/30:	\$2.70
8/31:	\$1.21
11/29	<u>\$1.19</u>
<b><u>TOTAL:</u></b>	<b><u>\$ 9.31</u></b>

#### Transfers to checking account:

4/7:	\$115.00
11/3:	\$5.00
12/26:	\$300.00
<b><u>TOTAL:</u></b>	<b><u>\$ 420.00</u></b>

#### Transfer to CD:

4/15:	\$8000.00
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**CHECKING ACCOUNT:**

**YOUTH EXPENSES:**

<u>1.</u> 4/12: Check #1389 (Travel expenses for Rachel Kurtz For Fortune Lake)	\$175.00
<u>2.</u> 12/9: Check #1390 (Fortune Lake fees for Adison R. +1 friend)	\$50.00
<u>3.</u> 12/26: Check #1391 (Johanna Zuehls for Youth Bowling Trip)	\$284.65
	<b>TOTAL:</b> <b>\$509.65</b>

**Bank Deposits for an accidental charge to our account**

<u>1.</u> 3/?: Payment for accident charge:	\$115.00
<u>2.</u> 4/7: Internet transfer to cover above charge:	\$115.00
<u>3.</u> Bank reimbursement for charge:	\$115.00
	<b>TOTAL</b> <b>\$300.00</b>

**CD-0418**

4/14: Date Purchased:	\$8000.00
4/14-7/13 Interest:	\$69.80
7/14-10/13 Interest:	\$71.19
<b>TOTAL:</b>	<b>\$8140.99</b>

Karen K. Dill  
Treasurer

December 2025 Year To Date		General Fund		Call Fund		Zion Campers		Community Campers		Hope Garden		Memorial		Sabbatical Fund		Intern		Total					
Fund Balance January 1, 2025		\$164,031.45		\$88,916.47		\$15,651.25		\$10,172.72		\$0.00		\$1,204.78		\$44,494.35		\$3,201.10		\$788.26		\$328,460.38			
<b>RECEIPTS</b>																							
Contributions		\$188,958.85		\$4,430.00		\$0.00		\$0.00		\$1,025.00		\$6,690.00		\$0.00		\$0.00		\$201,083.85					
Synod benevolences		11,233.05		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$11,233.05					
Local benevolences		130.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$130.00					
Altar flowers, lily, poinsettia, candle		1,262.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$1,262.00					
Helping Hand Fund		233.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$233.00					
Fortune Lake Lutheran Camp		590.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$590.00					
Special		5,094.92		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$5,094.92					
Sew for Missions		515.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$515.00					
VBS		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$0.00					
DAR Boys & Girls Club		250.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$250.00					
AV equipment		0.00		12,177.14		0.00		0.00		0.00		0.00		0.00		0.00		\$12,177.14					
SPARK		35.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$35.00					
Bell (donations)		0.00		60.00		0.00		0.00		0.00		0.00		0.00		0.00		\$60.00					
Equal Exchange		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$0.00					
ELCA Endowment Fund (donations)		304.44		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$304.44					
Soup supper		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$0.00					
Choir music		0.00		0.00		0.00		0.00		0.00		0.00		325.00		0.00		\$325.00					
Thrivent choice dollars		639.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$639.00					
Other non-donation income		518.76		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$518.76					
Boiler (donations)		0.00		961.00		0.00		0.00		0.00		0.00		0.00		0.00		\$961.00					
Miscellaneous		10,745.79		0.00		0.00		0.00		0.00		0.00		0.00		0.00		\$10,745.79					
Interest Income		1,522.99		1,751.20		0.00		808.45		0.00		0.00		672.52		0.00		3.75		\$4,758.91			
<b>TOTAL RECEIPTS</b>		<b>\$222,012.80</b>		<b>\$19,379.34</b>		<b>\$0.00</b>		<b>\$808.45</b>		<b>\$0.00</b>		<b>\$1,025.00</b>		<b>\$7,687.52</b>		<b>\$0.00</b>		<b>\$3.75</b>		<b>\$250,916.86</b>			
<b>DISBURSEMENTS</b>																		<b>\$0.00</b>		<b>\$35,007</b>			
<b>BENEVOLENCES:</b>																							
Northern Great Lakes Synod		\$20,540.95		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$20,540.95		\$18,319		\$19,984			
Fortune Lake Lutheran Camp		2,604.08		0.00		0.00		0.00		0.00		0.00		0.00		2,604.08		2,228		2,430			
Northland Lutheran Retirement		325.27		0.00		0.00		0.00		0.00		0.00		0.00		325.27		298		325			
FLLC - community campers		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		733		800			
DAR Boys & Girls Club		3,985.02		0.00		0.00		0.00		0.00		0.00		0.00		3,985.02		3,713		4,050			
Local benevolences		1,273.33		0.00		0.00		0.00		0.00		0.00		0.00		0.00		1,273.33		1,467		1,600	
Other synod benevolences		11,758.05		0.00		0.00		0.00		0.00		0.00		0.00		0.00		11,758.05		8,250		9,000	
<b>TOTAL BENEVOLENCES</b>		<b>\$40,486.70</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>\$40,486.70</b>		<b>\$35,007</b>		<b>\$38,189</b>	
<b> SALARIES &amp; BENEFITS</b>																							
Pastor:																							
Salary		\$40,899.92		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$40,899.92		\$46,658		\$50,900	
Social security		5,042.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		5,042.00		4,622		5,042	
Housing allowance		25,000.08		0.00		0.00		0.00		0.00		0.00		0.00		0.00		25,000.08		13,750		15,000	
Health/dental/life/disability		11,322.72		0.00		0.00		0.00		0.00		0.00		0.00		0.00		11,322.72		10,100		11,018	
Pension		7,094.16		0.00		0.00		0.00		0.00		0.00		0.00		0.00		7,094.16		6,503		7,094	
HSA		599.98		0.00		0.00		0.00		0.00		0.00		0.00		0.00		599.98		550		600	
Continuing education		25.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		25.00		917		1,000	
Cell phone Expense		210.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		210.00		193		210	
Moving Expenses		6,045.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		6,045.00		5,958		6,500	
Financial secretary		3,623.51		0.00		0.00		0.00		0.00		0.00		0.00		0.00		3,623.51		3,617		3,946	
Office administrator		19,551.52		0.00		0.00		0.00		0.00		0.00		0.00		0.00		19,551.52		18,278		19,940	

December 2025 Year To Date Zion Lutheran Church		General Fund	Capital Improvement	Call Fund	Zion Campers	Community Campers	Harvest of Hope Garden	Memorial	Sabbatical Fund	Intern	Total
Treasurer	2,794.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,794.50	2,562
Custodian	1,147.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,147.98	1,399
Choir director	567.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	567.77	892
Organists/musicians	3,945.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,945.46	4,460
Non-pastor FICA taxes	2,419.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,419.85	4,865
Contracted musicians	30.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	2,510
Substitute & interim pastors	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	220
<b>TOTAL SALARIES &amp; BENEFITS</b>	<b>\$130,819.45</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$130,819.45</b>	<b>\$123,762</b>
<b>OPERATING EXPENSES</b>											<b>\$135,013</b>
Gas & electric	\$8,009.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,009.82	\$4,308
Telephone & internet	1,659.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,659.96	1,430
Water & sewer	1,682.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,682.60	1,545
Insurance	8,058.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,058.00	5,740
Professional expense	1,114.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,114.44	3,208
Synod assembly	719.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	719.34	917
"Living Lutheran" magazine	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Choir music	285.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285.73	183
Worship and office supplies	4,320.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,320.76	3,667
Vanco on-line fees	1,021.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,021.58	855
Vanco Credit Card Fees	44.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44.11	92
Custodial supplies & repairs	4,039.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,039.56	1,375
Postage	725.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	725.48	871
Shepherd Staff software fee	600.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	541
Sew for Missions	1,015.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,015.00	0
Fortune Lake Zion campers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Committees:											240
Social ministries	214.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.92	266
SPARK	199.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199.00	350
Adult education	152.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152.12	151
Confirmation	31.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.10	229
Vacation Bible School	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250
Other educational activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Evangelism	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Fellowship	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Worship & music	837.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	837.00	733
Youth ministry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183
Stewardship	17.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.93	64
Zion Caring Ministry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Altar flowers, lily, poinsettia	1,075.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,075.90	1,833
Soup supper	45.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.98	321
150th Anniversary	5,838.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,838.44	275
Installation Service/Dinner	1,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,500.00	2,750
Advertising	125.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125.00	0
Food Drive	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Swenson Fund Expenditure	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	0
Miscellaneous	5,065.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,746.63	2,750
<b>TOTAL OPERATING EXPENSE</b>	<b>\$48,899.37</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$49,580.40</b>	<b>\$38,645</b>
Maintainance, Repair & Capital	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000
Piano & organ tuning/service											\$917

December 2025 Year To Date Zion Lutheran Church	General Fund	Capital Improvement	Call Fund	Zion Campers	Community Campers	Hope Garden	Memorial	Sabbatical Fund	Intern	Total
Copier contract	944.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	944.18
Yard care	4,553.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,553.50
Bell ringer contract	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Snow plowing & salting	3,380.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,380.00
Heating/plumbing repairs & maint	1,124.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,124.08
Boiler Loan Payment	14,221.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,221.00
Fellowship Hall Floor Project	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Projection & recording System Maintenance	3,874.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,874.04
Office IT & minor equipment	843.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,962.09
Bell Project	29,148.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,148.50
AV Project	4,768.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,895
<b>TOTAL MAINTENANCE, REPAIR &amp; CAPITAL</b>	<b>\$62,857.47</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,118.13</b>	<b>\$0.00</b>	<b>\$63,975.60</b>	<b>\$46,833</b>	<b>\$51,090</b>
<b>TRANSFERS OUT (IN)</b>										
Capital Improvement Fund	\$28,403.13	(\$28,403.13)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,333.33
Call Fund	(\$12,949.17)	(\$2,702.08)	\$15,651.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,000.00
Unused Pastor Salary	(\$541.28)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(From) Capital Imp for Bell	(28,923.50)	28,923.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(From) Memorial fund for World Hunger	(525.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(From) Capital Imp for Boiler	(961.00)	961.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(From) Swenson Youth Fund	(500.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(From) Memorial Fund	(285.73)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance adjustment (Mem and C/F CD separated)	(10.96)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Camper fees from Church Camper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(From) Cap Imp Fund for repairs	(1,957.88)	1,957.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Helping Hand Fund out	2,935.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,935.09
Helping Hand Fund (in)	(2,658.72)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,658.72)
To General from Memorial for Saw for Missions	(500.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(From) Kitchen to General	(1,350.80)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,350.80)
(From) Cap Imp for AV Project:	(8,642.25)	8,642.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
To Kitchen from General	1,740.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,740.81
To (From) Sabbatical CD	10,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,993.11
(To) SPARK Memorial from Agnes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,666.45)
(To) 150th anniversary fund from memorial	(25.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL TRANSFERS</b>	<b>(\$16,741.30)</b>	<b>\$9,368.46</b>	<b>15,651.25</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$319.76)</b>	<b>\$3,201.10</b>	<b>\$792.01</b>	<b>\$11,951.76</b>	<b>\$8,003</b>
<b>TOTAL DISBURSEMENTS &amp;</b>										
Fund Balance Increase (Decrease)	\$266,321.69	\$9,368.46	15,651.25	\$0.00	\$681.03	\$798.37	\$3,201.10	\$792.01	\$296,813.91	\$249,028
<b>Fund Balance October 31, 2025</b>	<b>(\$44,308.89)</b>	<b>\$10,010.88</b>	<b>(15,651.25)</b>	<b>\$808.45</b>	<b>\$0.00</b>	<b>\$343.97</b>	<b>\$6,889.15</b>	<b>(\$788.26)</b>	<b>(\$45,897.05)</b>	<b>\$271,667</b>
Balance not in CD's	\$119,722.56	\$98,927.35	0.00	10,981.17	\$0.00	\$1,548.75	\$51,383.50	\$0.00	\$0.00	\$282,563.33
										11
										\$257,106.21

# MISCELLANEOUS FUNDS DECEMBER 2025

Fortune Lake Campers Fund church campers	Combined Funds	Certificate of Deposit	Total
Neverman CD(Acct#9478)-(3.25%, matures 3/2/27)		\$15,000.00	15,000.00
Ellis CD (Acct#9452)-(3.25%, matures 3/2/27)		5,000.00	5,000.00
<b>Balance January 1, 2025</b>	<b>\$10,172.72</b>	<b>\$20,000.00</b>	<b>\$30,172.72</b>
Interest income	808.45		808.45
<b>Reported Balance December 31, 2025</b>	<b>\$10,981.17</b>	<b>\$20,000.00</b>	<b>\$30,981.17</b>
Endowment Fund	Mission Investment Checking Account-*4873	Endowment Fund of the ELCA	Total
<b>Balance reported December 31, 2024</b>	<b>\$4,376.68</b>	<b>\$215,698.69</b>	<b>\$220,075.37</b>
Additional unrealized gain (loss) for Dec 2024		(3,907.32)	(3,907.32)
<b>Balance January 1, 2025</b>	<b>\$4,376.68</b>	<b>\$211,791.37</b>	<b>\$216,168.05</b>
Interest income	9.59		
Realized gains (3/31, 6/30, 9/30,12/31)	8,063.60		
Disbursements			
ck 1005	(200.00)		
ck 1003	(1,000.00)		
ck 1007	(1,000.00)		
ck 1008	(1,000.00)		
ck 1009	(990.00)		
ck 1010	(1,000.00)		
ck 1011 12/18 cleared	(2,800.00)		
Unrealized gains (losses)		24,370.04	
<b>Reported Balance December 31, 2025</b>	<b>\$4,459.87</b>	<b>\$236,161.41</b>	<b>\$240,621.28</b>
College Scholarship Fund	Certificate of Deposit		
CD 3.25%, matures 3/2/27			
<b>Balance January 1, 2025</b>	<b>\$28,297.81</b>		
Interest income	987.87		
Transfer to General Fund for scholarship	0.00		
<b>Reported Balance December 31, 2025</b>	<b>\$29,285.68</b>		
Helping Hand Fund	Savings Account (0.05%)		
<b>Balance January 1, 2025</b>	<b>\$1,678.74</b>		
Donations received	233.00		
Interest income	4.22		
Transfer from Call Fund	2,702.09		
Disbursements			
CK 26978	(159.00)		
Transfer to general for CC charge	(47.00)		
Transfer to general for check to Union Supply	(56.55)		
CK 27037 union supply	(64.68)		
Disbursements September			
Cred Card usage 9/23 payment	(1,130.36)		
Ck27076	(59.64)		
Ck 27077	(175.00)		
Ck 27089	(291.08)		
Disbursements December			
CC payment 1/9/26	(631.46)		
CC payment 12/19/25	(43.95)		
<b>Reported Balance December 31, 2025</b>	<b>\$1,959.33</b>		

## MISCELLANEOUS FUNDS DECEMBER 2025

Ken & Thea Swenson Youth Fund	SNBT holdings in Swenson BIG CD 2381	SNBT holdings in Swenson Little CD 4254	SNBT holdings for Swenson savings 4955	
BIG CD Cert#***2381-(3.00%, matures 11/8/26)	12,000.00			
LITTLE CD Cert#***4254(1.95%, matures 3/13/26)		3,000.00		
Swenson Youth Fund Savings (**4955 0.15%)				
<b>Balance January 1, 2025</b>	12,582.94	3,022.68	1,350.63	
Interest	170.14	52.41	0.87	
transfer to General to buy Aldi Gift cards			(500.00)	
<b>Reported Balance August 31, 2025</b>	<b>\$12,753.08</b>	<b>\$3,075.09</b>	<b>\$851.50</b>	
LITTLE CD Cert#***4254(1.95%, matures 3/13/25)		3,075.09		
Interest	57.86		0.63	
<b>Reported Balance December 31, 2025</b>	<b>\$12,810.94</b>	<b>\$3,075.09</b>	<b>\$852.13</b>	
<b>Swenson Funds Totals</b>	<b>\$16,679.67</b>			
<b>Capital Improvement and Memorial Funds CD</b>	<b>Capital Improvement</b>	<b>Memorial</b>	<b>Total</b>	
Balance July 14, 2023	\$20,000.00	3,000.00	23,000.00	
Cert#0130081128-(4.67%, matures 7/14/2025)				
<b>Reported Balance January 1, 2025</b>	21,194.13	3,179.11	24,373.24	
Interest income	748.93	112.34	861.27	
<b>Reported Balance December 31, 2025</b>	<b>\$21,943.06</b>	<b>\$3,291.45</b>	<b>\$25,234.51</b>	
Cert#0130082218 3.5%, matures 7/14/2026				
<b>Beginning Balance July 16, 2025</b>	21,954.02	3,280.49	25,234.51	
interest income (Oct, )	193.67	28.94	222.61	
<b>Reported Balance December 31, 2025</b>	<b>\$22,147.69</b>	<b>\$3,309.43</b>	<b>\$25,457.12</b>	
<b>Unused Pastor Salary CD</b>	<b>Total</b>			
Cert#0130082597-(4.77%, matures 11/15/2025)				
<b>Balance January 1, 2025</b>	<b>\$39,845.92</b>			
Interest income	722.06			
Transferred to 3 mo Sabbatical CD	(10,000.00)			
Transferred to Money Market	(30,567.98)			
<b>Reported Balance December 31, 2025</b>	<b>\$0.00</b>			
<b>150th Anniversary Fund</b>	<b>Total</b>			
<b>Balance January 1, 2025</b>	<b>2,038.05</b>			
Receipts	1,913.00			
Transfer from memorial (Don Limberg) June	25.00			
Donation June	20.00			
Donation July	380.00			
Donations/lunch/books August	1,180.00			
Disbursements	2,702.08			
CK26965 Lithocrafters postcards	(56.45)			
CK26979 Napkins	(59.89)			
CK26993 Postage	(89.60)			
CK27043 Lithocrafters mailing	(243.27)			
CK27061 Lithocrafters books	(1,750.00)			
CK27067 Ann Buscher reimb for food	(3000.00)			
CK27083 Jack's table cloth dry cleaning	(537.70)			
Transfer balance to Bell Fund (extra cost)	(2521.22)			
<b>Reported Balance December 31, 2025</b>	<b>\$0.00</b>			

# MISCELLANEOUS FUNDS DECEMBER 2025

<b>KITCHEN FUND</b>		<b>Total</b>			
<b>Balance January 1, 2025</b>		442.02			
Receipts		55.51			
6/11 from 3 spring Martell (from general)		300.00			
7/2 from three funerals June - receipts		979.30			
July donations		120.00			
August donations		108.00			
October donations–transferred Nov 2		178.00			
Interest income					
Disbursements					
CK26981 Sue Baxter		(30.55)			
CK26982 Robert Larson		(151.23)			
CK27006 Jack's for Rondeau funeral		(118.60)			
CK27049 Babcock funeral (july)		(660.70)			
CK27058 Robert Larson kitch supplies (aug)		(147.44)			
CK27120 Sally Broetzman coffee (nov)		(201.28)			
<b>Reported Balance December 31, 2025</b>		<b>\$873.03</b>			
<b>Youth Ministry Account</b>		<b>Youth Ministry Checking</b>	<b>Youth Ministry Savings</b>	<b>Youth Ministry CD</b>	<b>Youth Ministry Total</b>
		acct ***231	acct ***3586	Cert#****0418 3.5%, matures 4/14/2026	
<b>Balance reported March 31, 2024</b>		189.58	11,317.13	0.00	11,506.71
Interest Income (may, aug, nov )			5.10	140.99	
Disbursements					
Transfer to CD			(8,000.00)	8,000.00	8,000.00
Additions					
4/7 Transfer from Savings to cover ck error		115.00	(115.00)		
4/7 Correction of 3/25 ck error		115.00			
4/14 Ck 1389		(175.00)			
4/14 Ck 1390		(50.00)			
11/3 transfer to avoid fees for nonactivity		5.00	(5.00)		
12/26 transfer by Karen Dill		300.00	(300.00)		
<b>Reported Balance December 31, 2025</b>		<b>\$499.58</b>	<b>\$2,902.23</b>	<b>\$8,140.99</b>	<b>\$11,542.80</b>
<b>Sabbatical Fund CD-</b>		Cert#1283 -(1.95%, matures 3/11/2026)	Cert#0130082597-(0.9%, matures 2/15/2026)		
<b>Balance Reported 6/11/2025</b>		<b>\$3,993.11</b>			
Interest income		9.05			
<b>Reported Balance October 31, 2025</b>		<b>\$4,002.16</b>	<b>\$0.00</b>		
<b>Beginning Balance November 15, 2025</b>		<b>\$0.00</b>	<b>\$10,000.00</b>		
Interest income		0.00	0.00		
<b>Reported Balance December 31, 2025</b>		<b>\$4,002.16</b>	<b>\$10,000.00</b>		

Zion Lutheran Church December 2025 Memorial Fund		SPARK - children's program	Choir Music	Bell	Boiler	Restricted donations in memory of Marvellen	Christmas Decor	Total Restricted	Unrestricted CD purch 7/14/23 matures 7/14/25	Unrestricted CD purch 7/16/25 matures 7/16/26	Total Restricted and Unrestricted	Description
<b>Balance 12/31/24</b>		<b>\$ 384.29</b>	<b>\$ 500.00</b>	<b>\$ 400.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,284.29</b>	<b>\$ 3,179.11</b>	<b>\$ 40,030.95</b>	<b>\$ 44,494.35</b>	2024 beginning balances
Interest earned												
Receipt												
<b>Balance 1/31/25</b>		<b>\$ 384.29</b>	<b>\$ 500.00</b>	<b>\$ 400.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 525.00</b>	<b>\$ 525.00</b>	<b>\$ 1,809.29</b>	<b>\$ 3,216.53</b>	<b>\$ 40,077.72</b>	<b>\$ 45,103.54</b>
Interest earned												
<b>Balance 2/28/25</b>		<b>\$ 384.29</b>	<b>\$ 500.00</b>	<b>\$ 400.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 525.00</b>	<b>\$ -</b>	<b>\$ 1,809.29</b>	<b>\$ 3,216.53</b>	<b>\$ 40,113.43</b>	<b>\$ 45,139.25</b>
Interest earned												
Transfer From Agnes for SPARK												
Receipt												
<b>Balance 3/31/25</b>		<b>\$ 384.29</b>	<b>\$ 2,166.45</b>	<b>\$ 400.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 525.00</b>	<b>\$ -</b>	<b>\$ 3,475.74</b>	<b>\$ 3,216.53</b>	<b>\$ 40,163.82</b>	<b>\$ 46,856.09</b>
Interest earned												
Receipt												
Receipt												
Receipt												
Receipt												
<b>Balance 4/30/25</b>		<b>\$ 384.29</b>	<b>\$ 2,166.45</b>	<b>\$ 725.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 525.00</b>	<b>\$ -</b>	<b>\$ 3,800.74</b>	<b>\$ 3,253.57</b>	<b>\$ 44,678.60</b>	<b>\$ 51,732.91</b>
Interest earned												
Receipt												
Receipt												
Receipt												
Receipt												
Receipt												
<b>Balance 5/31/25</b>		<b>\$ 384.29</b>	<b>\$ 2,166.45</b>	<b>\$ 599.26</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 525.00</b>	<b>\$ -</b>	<b>\$ 3,675.00</b>	<b>\$ 3,253.57</b>	<b>\$ 45,072.08</b>	<b>\$ 52,000.65</b>
Interest earned												
Receipt												
Receipt												
Receipt												
Receipt												
Receipt												
Check # 27026 Sew For Missions												
Sent to NGIS for World Hunger												
end of June												
Transfer to 150th misc account												
<b>Balance 6/30/25</b>		<b>\$ 384.29</b>	<b>\$ 2,166.45</b>	<b>\$ 599.26</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,150.00</b>	<b>\$ 3,253.57</b>	<b>\$ 0.00</b>	<b>\$ 45,164.71</b>	<b>\$ 51,568.28</b>
Interest earned												
Receipt												
New CD adjustment when separated from memorial portion												
<b>Balance 7/31/25</b>		<b>\$ 384.29</b>	<b>\$ 2,166.45</b>	<b>\$ 599.26</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,150.00</b>	<b>\$ -</b>	<b>\$ 3,280.49</b>	<b>\$ 45,735.65</b>	<b>\$ 52,166.14</b>
Interest earned												
<b>Balance 8/31/25</b>		<b>\$ 384.29</b>	<b>\$ 2,166.45</b>	<b>\$ 599.26</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,150.00</b>	<b>\$ -</b>	<b>\$ 3,280.49</b>	<b>\$ 45,780.36</b>	<b>\$ 52,210.85</b>
												adjustment for when CD split from CIP

Zion Lutheran Church		SPARK - children's program	Choir Music	Bell	Boiler	donations in memory of Marcellen	Christmas Décor	Total Restricted	Unrestricted	Unrestricted CD purch 7/14/23 matures 7/16/25	Unrestricted CD purch 7/14/25 matures 7/16/26	Total Restricted and Unrestricted	Description
December 2025										\$ 48.87	\$ 48.87		
Memorial Fund										\$ 100.00	\$ 100.00	In memory: Pr Robert & Ruth Johannsson	
Interest earned										\$ 20.00	\$ 20.00		
Receipt										\$ (1,118.13)	\$ (1,118.13)	A Anderson Memorials-bought new fridge	
Check #27090 Gary Grom		\$ 2,166.45	\$ 599.26	\$ -	\$ -	\$ -	\$ 3,150.00	\$ -	\$ 3,280.49	\$ 44,831.10	\$ 51,261.59		
Balance 9/30/25		\$ 384.29	\$ 2,166.45	\$ (94.99)			\$ (94.99)		\$ 28.94	\$ 51.10	\$ 80.04		
oct music purch												choir music purchased in May	
Interest earned													
Receipt													
Balance 10/31/25		\$ 384.29	\$ 2,166.45	\$ 504.27	\$ -	\$ -	\$ -	\$ 3,055.01	\$ -	\$ 3,309.43	\$ 44,982.20	\$ 51,346.64	
Interest earned													
Receipt													
Balance 11/30/25		\$ 384.29	\$ 2,166.45	\$ 504.27	\$ -	\$ -	\$ -	\$ 3,055.01	\$ -	\$ 3,309.43	\$ 45,035.59	\$ 51,400.03	
11/16/25 music purch ck27119					\$ (65.00)			\$ (65.00)			\$ (65.00)		
Interest earned													
Balance 12/31/25		\$ 384.29	\$ 2,166.45	\$ 439.27	\$ -	\$ -	\$ -	\$ 2,990.01	\$ -	\$ 3,309.43	\$ 45,084.06	\$ 51,383.50	

Capital Improvement Fund December 2025	A/V Equipment	Boiler	Bell	Floor	unrestricted CD renewed 7/14/24	unrestricted CD issued 7/16/24	Unrestricted	Total
Balance 1/1/2025	\$5,957.62	\$0.00	\$10,444.00	\$5,635.00	\$21,194.13		\$45,685.72	\$88,916.47
Receipts	\$500.00	\$55.00					\$390.00	\$945.00
Interest					\$249.47		\$76.66	\$326.13
Transfer from General Fund							\$724.29	\$724.29
Transfer to Gen Fund for Boiler Loan		(\$55.00)						(\$55.00)
Balance 1/31/2025	<b>\$6,457.62</b>	<b>\$0.00</b>	<b>\$10,444.00</b>	<b>\$5,635.00</b>	<b>\$21,443.60</b>		<b>\$46,876.67</b>	<b>\$90,856.89</b>
Receipts	\$2,000.00	\$55.00					\$185.00	\$2,240.00
Interest							\$59.34	\$59.34
Transfer from General Fund							\$715.77	\$715.77
Transfer to Gen Fund for AV Project	(\$4,768.21)							(\$4,768.21)
Transfer to Gen Fund for Boiler Loan		(\$55.00)						(\$55.00)
Balance 2/28/2025	<b>\$3,689.41</b>	<b>\$0.00</b>	<b>\$10,444.00</b>	<b>\$5,635.00</b>	<b>\$21,443.60</b>		<b>\$47,836.78</b>	<b>\$89,048.79</b>
Receipts		\$5.00					\$360.00	\$365.00
Interest							\$65.13	\$65.13
Transfer from General Fund							\$771.75	\$771.75
Disbursements								\$0.00
Transfer to Gen Fund for Bell Project			(\$100.00)					(\$100.00)
Transfer to Gen Fund for Boiler Loan		(\$5.00)						(\$5.00)
Balance 3/31/2025	<b>\$3,689.41</b>	<b>\$0.00</b>	<b>\$10,344.00</b>	<b>\$5,635.00</b>	<b>\$21,443.60</b>		<b>\$49,033.66</b>	<b>\$90,145.67</b>
Receipts	\$50.00	\$55.00					\$180.00	\$285.00
Interest					\$246.92		\$62.63	\$309.55
Transfer from General Fund							\$671.54	\$671.54
Disbursements								\$0.00
Transfer to Gen Fund for Boiler Loan		(\$55.00)						(\$55.00)
Balance 4/30/2025	<b>\$3,739.41</b>	<b>\$0.00</b>	<b>\$10,344.00</b>	<b>\$5,635.00</b>	<b>\$21,690.52</b>		<b>\$49,947.83</b>	<b>\$91,356.76</b>
Receipts	\$50.00	\$55.00	\$55.00				\$210.00	\$370.00
Interest							\$62.48	\$62.48
Transfer from General Fund							\$776.00	\$776.00
Transfer from Call Fund				\$2,702.08				\$2,702.08
Disbursements								\$0.00
Transfer to Gen Fund for Boiler Loan		(\$55.00)						(\$55.00)
Balance 5/31/2025	<b>\$3,789.41</b>	<b>\$0.00</b>	<b>\$10,399.00</b>	<b>\$8,337.08</b>	<b>\$21,690.52</b>		<b>\$50,996.31</b>	<b>\$95,212.32</b>
Receipts	\$100.00	\$55.00					\$65.00	\$220.00
Interest							\$71.66	\$71.66
Transfer from General Fund							\$585.74	\$585.74
Disbursements								\$0.00
Transfer to Gen for Franks for Bell ck 27029			(\$100.00)					(\$100.00)
Transfer to Gen Fund for Boiler Loan		(\$55.00)						(\$55.00)
Balance 6/30/2025	<b>\$3,889.41</b>	<b>\$0.00</b>	<b>\$10,299.00</b>	<b>\$8,337.08</b>	<b>\$21,690.52</b>	<b>\$0.00</b>	<b>\$51,718.71</b>	<b>\$95,934.72</b>
Receipts	\$5,000.00	\$5.00		\$1,390.00			\$405.00	\$6,800.00
Interest					\$252.54		\$75.98	\$328.52
Transfer from General Fund							\$795.78	\$795.78
Disbursements								
ck27050 Hobart Sales dishwasher repairs							(\$857.88)	(\$857.88)
ck27053Tri-City Plumb dishwasher repairs							(\$1,100.00)	(\$1,100.00)
Transfer to Gen Fund for Boiler Loan		(\$5.00)						(\$5.00)
New CD adjustment when separated from memorial portion					(\$21,943.06)	\$21,954.02		\$10.96

Capital Improvement Fund December 2025	A/V Equipment	Boiler	Bell	Floor	unrestricted CD renewed 7/14/24	unrestricted CD issued 7/16/24	Unrestricted	Total
Balance 7/31/2025	\$8,889.41	\$0.00	\$10,299.00	\$9,727.08	\$0.00	\$21,954.02	\$51,037.59	\$101,907.10
Receipts	\$3,997.14		\$5.00				\$190.00	\$4,192.14
Interest							\$72.94	\$72.94
Transfer from General Fund							\$622.04	\$622.04
Disbursements								
ck27063 9/4 Verdin Co Bell project			(\$10,304.00)					(\$10,304.00)
billpay 9/4 NS&V speaker repair payment		(\$3,835.39)						(\$3,835.39)
Balance 8/31/2025	\$9,051.16	\$0.00	\$0.00	\$9,727.08	\$0.00	\$21,954.02	\$51,922.57	\$92,654.83
Receipts	\$100.00	\$161.00					\$350.00	\$611.00
Interest							\$83.90	\$83.90
Transfer from General Fund							\$599.36	\$599.36
Transfer to Gen Fund to Boiler Loan		(\$161.00)						(\$161.00)
Transfer to general to cover Bell costs							(\$18,419.50)	(\$18,419.50)
Balance 9/30/2021	\$9,151.16	\$0.00	\$0.00	\$9,727.08	\$0.00	\$21,954.02	\$34,536.33	\$75,368.59
Receipts	\$100.00	\$317.00					\$120.00	\$537.00
Interest						\$193.67	\$53.12	\$246.79
Transfer from General Fund							\$655.83	\$655.83
Transfer to Gen Fund to Boiler Loan		(\$317.00)						(\$317.00)
Balance 10/31/2025	\$9,251.16	\$0.00	\$0.00	\$9,727.08	\$0.00	\$22,147.69	\$35,365.28	\$76,491.21
Receipts	\$130.00	\$193.00					\$365.00	\$688.00
Interest							\$49.01	\$49.01
Transfer from General Fund							\$603.99	\$603.99
Transfer to Gen Fund to Boiler Loan		(\$193.00)						(\$193.00)
Transfer from General Fund				\$20,000.00				\$20,000.00
Balance 11/30/2025	\$9,381.16	\$0.00	\$0.00	\$29,727.08	\$0.00	\$22,147.69	\$36,383.28	\$97,639.21
Receipts	\$150.00	\$5.00		\$100.00			\$120.00	\$375.00
Interest							75.75	\$75.75
Transfer from General Fund							\$881.04	\$881.04
Transfer to Generarl fund for AV part	(\$38.65)							(\$38.65)
Transfer to Gen Fund to Boiler Loan		(\$5.00)						(\$5.00)
Balance 12/31/2025	\$9,492.51	\$0.00	\$0.00	\$29,827.08	\$0.00	\$22,147.69	\$37,460.07	\$98,927.35

**RESOLUTIONS FOR CONSIDERATION**

**AT THE ANNUAL MEETING**

**JANUARY 25, 2026**

**The resolutions are as follows:**

- 1) Whereas we recognize Almighty God as the Source of our life and our salvation, and whereas the work of His Holy Church is advanced by the efforts of many faithful and dedicated people who serve in a variety of elected, appointed, and volunteer capacities be it resolved that we express our gratitude to God and our appreciation to all the faithful people who serve Him in and through Zion congregation.
- 2) Whereas the ministry of the church needs our regular and generous financial support for local, synodical, and world-wide concerns be it resolved that we adopt a budget for the General Fund for 2026 in the amount of \$240,732.67.
- 3) Whereas we recognize Almighty God as our source of life and salvation and whereas the work of His church is advanced through and by the leadership of the Pastor. Be it resolved that we thank Almighty God for Pastor Amanda and also thank her for the encouragement and support. Be it also resolved that we the congregation encourage and support her work in and through Zion Lutheran Church.

<b>Zion Lutheran Church - General Fund Budget 2026</b>	<b>2023 Actual</b>	<b>2024 Actual</b>	<b>2025 Budget</b>	<b>2025 Actual</b>	<b>2026 Budget</b>
<b>Benevolences:</b>					
Synod - unrestricted giving, 11%	\$19,741	20,281.94	19,984.00	20,540.95	20,100.00
Fortune Lake Lutheran Camp - 1.10% of unrestricted giving	2,274	2,428.19	2,430.00	2,604.08	2,604.08
Northland Lutheran Retirement Community - 1.175%	314	322.67	325.00	325.27	2,180.00
Fortune Lake community campers/FLLC support	984	500.00	800.00		
DAR - 2.0%	3,989	4,036.42	4,050.00	3,985.02	3,985.02
Local Benevolences:NEWCAP/Haven of Hope,etc	362	1,042.21	1,600.00	1,273.33	-
Other Synod benevolences	8,976	8,886.00	9,000.00	11,758.05	-
<b>Total Benevolences</b>	<b>\$36,640.82</b>	<b>\$37,497.43</b>	<b>\$38,189.00</b>	<b>\$40,486.70</b>	<b>\$28,869.10</b>
<b>Salaries and Perquisites:</b>					
Pastor:				3% raise	
Salary	\$15,000.00	\$15,000.00	\$50,900.00	\$40,899.92	45,127.00
Social security	1,415	1,415.00	5,042.00	5,042.00	5,193.00
Housing allowance	3,500	3,500.00	15,000.00	25,000.08	22,750.00
Health, dental, life & disability	0	-	11,018.00	11,322.72	11,546.52
Pension	0	-	7,094.20	7,094.16	7,307.04
HSA			600.00	599.98	1,242.00
Continuing education	0	-	1,000.00	25.00	
Cell phone expense	0	-	210.00	210.00	210.00
Moving Expenses			6,500.00	6,045.00	
Financial Secretary	4,130	3,945.76	3,946.00	3,623.51	3,880.00
Office Administrator	18,253	19,038.13	19,939.50	19,551.52	21,516.00
Treasurer	2,180	2,700.00	2,795.00	2,794.50	2,878.34
Custodian	1,138	1,554.71	1,526.40	1,147.98	3,144.00
Choir Director	452	470.16	973.26	567.77	1,002.46
Organists	3,583	3,525.18	4,865.00	3,945.46	4,522.08
Non-pastor FICA taxes	2,275	2,389.45	2,738.26	2,419.85	2,826.13
Contracted musicians	310	130.00	240.00	30.00	240.00
Substitute and interim pastors	1,750	1,875.00	625.00	500.00	625.00
<b>Total Salaries and Perquisites</b>	<b>\$53,986</b>	<b>\$55,543</b>	<b>\$ 135,013</b>	<b>\$130,819.45</b>	<b>\$ 134,010</b>
<b>Other Operating Expenses:</b>					
Gas & electric	\$10,067.74	\$4,627.79	\$4,700.00	\$8,009.82	8,000.00
Telephone and internet	1,560	1,559.76	1,560.00	1,659.96	1,728.00
Water & sewer	1,648	1,679.40	1,685.00	1,682.60	1,860.00
Insurance	6,006	6,892.00	6,262.00	8,058.00	8,058.00
Professional expenses	479	833.52	3,500.00	1,114.44	2,500.00
Synod assembly	1,000	989.26	1,000.00	719.34	1,000.00
Choir music	172	-	200.00	285.73	220.00
Worship and office supplies	2,741	3,659.86	4,000.00	4,320.76	3,500.00
Vanco on-line fees	923	932.74	933.00	1,021.58	1,025.00
Vanco Credit Card Fees	94	78.09	100.00	44.11	100.00
Custodial supplies/minor repairs	1,360	1,526.48	1,500.00	4,039.56	1,500.00
Postage	445	927.53	950.00	725.48	950.00
Shepherd Staff software fee	550	575.00	590.00	600.00	615.00
Sew for Missions	1,100	745.00	-	1,015.00	-
Fortune Lake Zion campers	0		240.00	0.00	240.00
Committees:					
Social Ministries	0		290.00	214.92	290.00
SPARK	332	307.00	350.00	199.00	1,000.00
Adult Education	0		165.00	152.12	165.00
Confirmation	240	122.55	250.00	31.10	250.00
Vacation Bible School	0		200.00		450.00
Other education activities	0		100.00		-
Evangelism	0	35.97	100.00		-
Fellowship	0		100.00		-

Zion Lutheran Church - General Fund Budget 2026	2023 Actual	2024 Actual	2025 Budget	2025 Actual	2026 Budget
Worship & Music (inc Piano/Organ Tuning)	808	280.00	800.00	837.00	1,800.00
Youth Ministry	0		200.00		200.00
Stewardship	53	42.19	70.00	17.93	70.00
Zion Caring Ministry	0		150.00		-
Altar flowers, Easter & Christmas, etc.	959	2,147.75	2,000.00	1,075.90	1,000.00
Soup supper	216	152.21	350.00	45.98	350.00
150th Anniversary				5,838.44	
Installation Service/Dinner			3,000.00	1,500.00	
Advertising (Eagle Herald)	0	125.00	0.00	125.00	-
Swenson Fund Expenditure for Schools	6,000		0.00	500.00	-
Miscellaneous	1,713	3,908.47	3,000.00	5,065.60	3,000.00
<b>Total Operating Expenses</b>	<b>\$38,468.83</b>	<b>\$32,147.57</b>	<b>\$38,345.00</b>	<b>\$48,899.37</b>	<b>\$39,871.00</b>
<b>Maintenance and Repair:</b>					
Piano & organ tuning/service	\$0.00	\$664.68	\$1,000.00	0.00	-
Copier contract	545	750.30	760.00	944.18	1,000.00
Yard care service	4,035	4,956.50	5,000.00	4,553.50	5,000.00
Bell-ringer contract	0	-	630.00	0.00	-
Snow removal (plow, salt, shovel)	1,300	2,800.00	2,800.00	3,380.00	2,550.00
Heating/plumbing repairs and maintenance	240	610.45	1,000.00	1,124.08	1,000.00
Boiler Loan Payments	14,638	15,580.00	13,260.00	14,221.00	8,850.00
Fellowship Hall Floor Project			9,000.00	0.00	42,000.00
Projection and recording system maintenance			815.00	3,874.04	815.00
Office IT maintenance and minor equipment	24	85.58	300.00	843.96	300.00
AV Project	0	54,964.38	-	4,768.21	0.00
Bell Project	0	16,340.00	17,340.00	29,148.50	0.00
<b>Total Maintenance and Repair</b>	<b>\$20,782.02</b>	<b>\$96,751.89</b>	<b>\$51,905.00</b>	<b>\$62,857.47</b>	<b>\$61,515.00</b>
<b>Other transfers and payments (in) out:</b>					
To Capital Improvement for Funding (3.5%)	\$8,076.89	\$ 8,297.21	\$8,200.00	\$ 7,333.33	\$6,500.00
(From) Call Fund to general	0	\$ -		\$(15,651.25)	-
From Memorial for World Hunger	0	\$ -		\$ (525.00)	-
(From) Capital Improvement Fund for boiler	(1,697)	\$ (2,320.00)	-	\$ (961.00)	
(From) Capital Improvement Fund for bell	0			\$(28,923.50)	-
(From) Cap Imp Fund for repairs				\$ (1,957.88)	-
(From) Memorial Fund for choir music	0			\$ (285.73)	
To Sabbatical CD	0			\$ 10,000.00	
0					
(From) Church Camper Fund for sponsored campers			(240.00)		(240.00)
(From) Helping Hand Fund for Miscellaneous Expense	(400)	\$ (1,391.00)		\$ (2,658.72)	
To Helping Hand Fund--donations transferred out	526	\$ 756.00	730.00	\$ 2,935.09	750.00
(From) kitchen fund		\$ (145.73)		\$ (1,350.80)	
To Kitchen Fund	0	\$ -		\$ 1,740.81	
(From) Capital Improvement Fund for Bell Project		(16,340.00)	(10,444.00)		
(From) Cap Imp Fund for AV Expenses		(54,964.38)	-		(815.00)
(From) Cap Imp Fund for Fellowship Floor Project			(5,635.00)		(29,727.00)
(From) Swenson Youth Fund	(18,198)			(500.00)	
(From) Call Fund for Installation Service			(3,000.00)		
(From) Call Fund to Moving Expense			(6,500.00)		
<b>Total Other transfers and payments (in) out</b>	<b>(\$11,692.10)</b>	<b>#####</b>	<b>(\$16,889.00)</b>	<b>(\$30,804.65)</b>	<b>(\$23,532.00)</b>
<b>Net General Fund Disbursements</b>	<b>\$6,894.95</b>	<b>\$155,832.38</b>	<b>\$246,562.62</b>	<b>\$252,258.34</b>	<b>\$240,732.67</b>
General Fund Balance Dec 31, 2025 a			\$ 164,031		\$ 119,723
Anticipated receipts for General Fund 2026			\$ 208,226		\$ 210,915
Projected Gen Fund Balance + Anticipated 2026 receipts - 2026 Disbursements			\$ 125,695		\$ 89,905
Deficit for 2026 (92,130 minus 119,723)			\$ (38,337)		\$ (29,817)

## Zion Lutheran Church 2026 Budget Comments

An expense budget is adopted annually with no formal receipts budget. For budgeting purposes, we assume no increase or decrease in receipts from the previous year. Anticipated receipts are calculated using the 2025 Net Deposits minus donations to specific funds such as Memorial Fund, Capital Improvement, Bell or Boiler project, Sew for Missions, Sanctuary Candle, special flowers, and the non-offering receipts. Using this calculation, the anticipated receipts in General Fund for 2026 is \$210,915.

The General Fund balance as of December 31, 2025 was \$119,723. If the 2026 anticipated budgeted General Fund Disbursements are compared to the calculated anticipated receipts for General Fund 2025 described above, considering our general fund balance, the proposed budget would result in a DEFICIT in our general fund of \$29,817.

In the 2025 Budget we anticipated a deficit of \$38,337 and ended with a general fund decrease of \$44,309.

### **Benevolences changes and Capital Improvement change**

Synod and Fortune Lake Lutheran Camp benevolences are budgeted at *actual or approximately* 2025.

Changes this year were

- increase the NLRC benevolence to 1.175% from 0.175%.
  - The NLRC budget increases by approximately \$1,855 from \$325 to \$2,180 for 2026
- decrease the percentage of the transfer to Capital Improvement from 4.5% to 3.5%.
  - Capital Improvement Fund decreases by approximately \$835 from \$7,333 in 2025 to \$6,500 in 2026. The Capital Improvement Fund CD investment generated approximately \$1,000 in 2025, so this will mean we are still adding about the same amount to the CI Fund.

### **Salaries and Perquisites:**

- Budgeted wages increased 3% from 2025 based on personnel committee recommendations.
- Substitute and interim pastors \$625 are based on Pastor Amanda's 5 vacation Sundays.
  - Pastor's salary and benefits for 2025 salary breakdown was adjusted in April 2025. The total package amount for 2025 remained the same as recommended by Synod.
    - For 2026 salary, housing, social security are based on a 3% raise
    - Health, dental, life and disability as well as pension are based on the insurance package agreed upon: HDHP 4000. This has a higher deductible than other plans.
    - HSA amount was \$600 for 2025. In 2026 in return for taking the higher deductible, Pastor will receive the difference in cost between the high deductible HDHP 4000 and the lower deductible HDHP 2000 in addition to the \$600 from 2025, for a total of \$1,242.

### **Other Operating Expenses:**

Items are budgeted at or close to *actual* 2025 except for the following:

- Local benevolences were eliminated from the 2026 budget. This benevolence comes solely from donations designated for the specific benevolence
- Other Synod Benevolences were eliminated from the 2026 budget. This benevolence comes solely from donations designated for the specific benevolence.
- Continuing Education was combined with Professional Expenses. All together last year the total was \$4,500. Now combined into one and decreased to \$2,500
- Insurance expenses are based on quote for 2026.
- Professional expenses are budgeted at 2025 *budgeted* amount.
- Custodian salaries for 2026 are based on the need to hire a custodian. Michelle Larson previously donated her time for this.
- Worship and office supplies were budgeted at approximately \$1000 less than 2025 actual amount.
- Custodial supplies/minor repairs remained the same as 2025 budget. We had several one-time big purchases which are not anticipated in 2026.
- SPARK and Vacation Bible School budgets were increased to reflect costs for supplies that previously haven't been included in the budget. These haven't been adjusted in many years.
- Eliminating Other educational activities, Evangelism, and Fellowship from the budget as it can be covered in other areas and hasn't had expenses in over 3 years.
- Worship & Music now includes Piano/Organ Tuning to simplify.
- Altar flowers, etc was budgeted based on \$15 per week plus some for special occasions.
- Miscellaneous was budgeted the same as the 2025 *budget* amount. Many of these items are also covered by transfers from other funds or donations.
- Bell Ringer contract is not budgeted for 2026 because our new bell should be covered by warranty for the year.
- Boiler payments are budgeted based on the monthly payment of \$1,105 plus approximately \$150 in interest. Additional donations reduce the principle of the loan but are not budgeted. 2025 actual included \$4,971 in donations toward principle. The loan will be paid off by August.
- Fellowship Hall Floor Project is budgeted for \$42,000 based on a quotes received in January. Currently \$29,827 is available in the Capital Improvement Fund to help pay for this project. This amount came from donations and \$20,000 from the unused pastor salary CD.
- AV Project is not budgeted for 2026 as the project is completed.
- Bell project is not budgeted for 2026 as the project is completed.

Other financial items from 2025

### **Kitchen Fund**

This fund has \$873 as a balance. It is used for kitchen supplies and coffee. It is funded primarily by donations.

### **Investments in 2025**

In the past few years, we have invested some of our funds to earn more interest than we earn in our regular savings account.

#### College Scholarship CD

Beginning balance for 2025: \$28,298

Interest earned: \$988

### Capital Improvement Fund CD

Invested: \$20,000 of the Capital Improvement funds in 2024

Interest earned in 2025: \$943

Current CD balance: \$22,147.69

### Memorial Fund CD

Invested \$3,000 of the Memorial funds in 2024

Interest earned in 2025: \$141

Current CD balance: \$3,309

### Sabbatical Fund CD's

In anticipation of Pastor Amanda taking a sabbatical in the future money was invested to cover the costs.

Invested \$3,993 in a CD in June of 2025.

Interest earned in 2025: \$9.05

When the unused pastor salary CD matured in November 2025, we invested \$10,000 of this money as a 2<sup>nd</sup> Sabbatical CD which matures in February and in March the two CD's will be merged into one.

### Swenson youth funds CDs and savings

Invested in two CD's for the Ken and Thea Swenson funds that are set aside for youth expenses.

One CD is \$3000 and the other is \$12,000

Interest earned in 2025: \$280

There is an additional \$852 in savings.

### Youth Ministry CD

Invested \$8,000 of the Youth Ministry savings in a CD in April of 2025.

Interest earned in 2025: \$141

### Unused Pastor Salary CD

Money saved while Zion had an interim pastor was invested in CDs

Balance January 1, 2025: \$39,845.92      Interest earned in 2025: \$722.06

November 2025 the CD matured and the funds were distributed in the following way:

\$10,000 to a 3 month Sabbatical CD

\$20,000 to the Floor Project fund in Memorial

\$10,568 was transferred into the General Fund Balance

*<sup>6</sup>I planted, Apollos watered,  
but God gave the growth.  
<sup>7</sup>So neither the one who plants  
nor the one who waters is anything,  
but only God who gives the growth.  
<sup>8</sup>The one who plants and the one who waters  
have a common purpose, ....  
<sup>9</sup>For we are God's servants, working together;...*  
-I Corinthians 3: 6-9

Dear People of the Northern Great Lakes Synod,  
As God's servants working together, we begin the Year of our Lord 2026 and the third year of our three-year theme of Seed Sowers. 2026 is the year we focus on "God gave the growth." Paul asserts in his letter to the Corinthians that all believers are part of the life cycle of ministry; one planting seeds- for the next one to nurture- for the next one to enjoy the growth given by the grace of God, which in turn enables seed planting for future ministry.

Together, all of us are Seed Sowers with a common purpose, even as we ultimately rely on the Spirit of the living God to give growth to the seeds that have been planted and that we and others have strived to nourish.

As congregations celebrate anniversary milestones, and even as you read the annual report of your own congregation, it is natural to look back and see what has been accomplished. We celebrate the efforts of our committees and leaders, of our volunteers and members, but remember also to give thanks to God for it all. God gives the growth.

I think of the many times I worked so very hard for a particular outcome, and it did not succeed. And I think of the many times a small effort simply took on a life of its own and made a huge difference to congregational or community life. We do what we can, we experiment and try and

fail, and try again, but growth and success of any ministry effort is only by the grace of God. Perhaps we are too quick to take credit, when really, we were simply in the right place and the right time, participating in what God has been doing all along.

In the focus of this year, I encourage all of us to be mindful to give God the glory. Whether we have a growing Sunday School or a well stewarded ending, increasing worship attendance or deeper discipleship for the faithful few, it is because of what God has done and is doing. This is the Holy Spirit of Christ at work, who according to Luther's Small Catechism: *Calls, gathers, enlightens, and makes holy* you, me and all of us together.

I encourage you, when writing reports for the year or some anniversary booklet, be careful of the "We did..." and amend that to something more like "God blessed us in this way...". It is a small change in language but a huge change in understanding of who is at work and to whom we ascribe agency.

I have said this before, but I say it again because I believe it captures so well what Paul has proclaimed and where the source of our hope lies for future growth, "You cannot make a bean grow by pulling on it." We do everything we can, investing our effort and resources, nurturing seeds of faith and ministry, but it is God who gives the growth. We thank God for the gift we receive in each other, for this gift of the community of faith, through which we are invited to participate in all that God is doing to make a difference in our world for the sake of Jesus, our Savior. Amen.

Yours in Christ,  
Bishop Katherine Finegan

