

# 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.

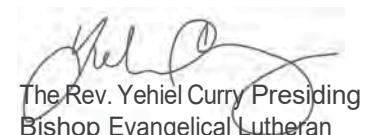
Your generosity to each of the three expressions of the church —your congregation, your synod and the churchwide organization— has made it possible for us to do this work

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

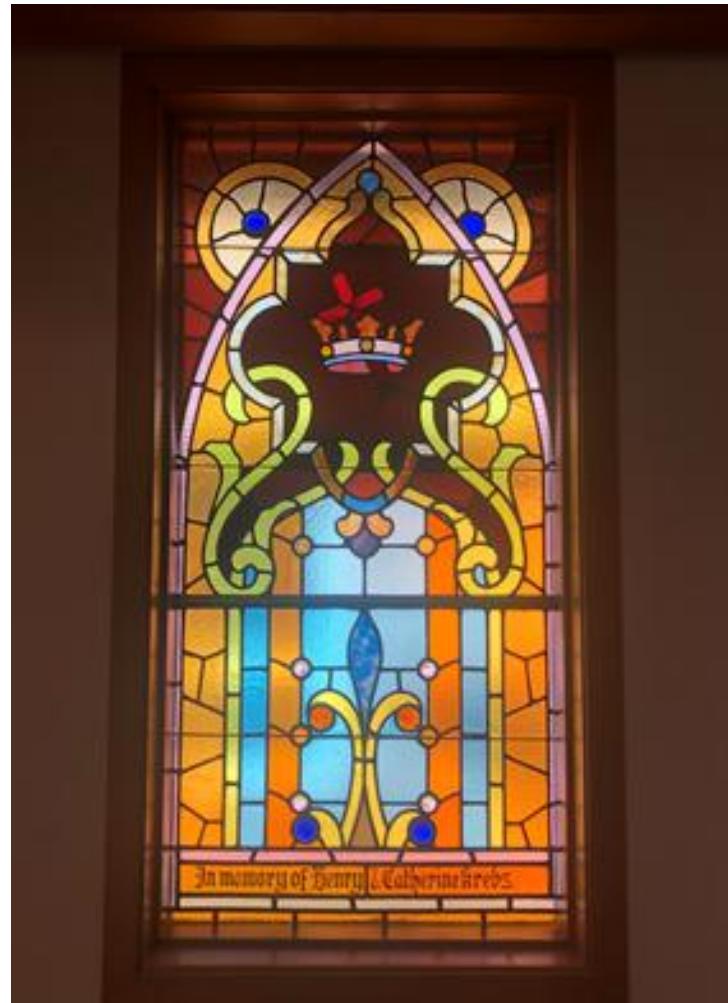
Where Needed Most supports the powerful ways we work together around the world—supporting leaders, inspiring young people, fueling ministries and championing global mission. Gifts to Where Needed Most support and sustain the people, congregations, synods and ministries working around the world to realize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



Evangelical  
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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



# ST. PAUL LUTHERAN CHURCH ANNUAL CONGREGATION MEETING

JANUARY 25, 2026

# ANNUAL CONGREGATIONAL MEETING AGENDA

Devotions

Minutes from 2025 Annual Meeting

President's Report

Pastor's Report

Committee and Group Reports

- Property
- Worship & Music
- LEAD Journey
- Farmers Market
- Interfaith Human Services
- Cemetery
- Finance/Treasurer

Proposed Operating Budget for 2026

Old Business

- Basement Door Replacement
- Portico Memorial

New Business

- Welcoming
- Nominating Committee
- Synod Assembly (Saturday, June 20)

# St. Paul Lutheran Church 2025 Annual Meeting

## Jan. 26, 2025

Welcome—Meeting called to order at 11:14 a.m. by Council President Jeff Muthler

In attendance: Ann Reede, Art Reede, Tom Harner, Roger Williams, Karen Magnuson, Keith Kling, Joy Grinnins-Kling, Randy Wills, Judy Wills, Ron Strouse, Deb Strouse, Bill Stout, Lauren Muthler, Linda Muthler, Jeff Muthler, Delores Homan, Joe Homan, Cinda Corl, Martha Hummel, Edna McCauley, Carl Rosensteel, Linda Rosensteel, Eleanor Bird, Lloyd Nieman, Michelle McMullen, and Pastor Paul Tomkiel

Message—from ELCA Bishop Elizabeth Eaton, read by Pastor Paul Tomkiel

Devotions—given by Pastor Paul Tomkiel

Sang Hymn 840

Prayer, given by Pastor Paul

Minutes from the 2024 meeting—Art Reede made a motion to approve the minutes as presented. Delorose Homan seconded the motion. Motion passed and minutes were approved.

### Standing Reports

**President's report**—on file. Jeff encouraged everyone to read all the reports included in their packets. A faschnaut fundraiser is planned for March. Lots of help is needed.

**Pastor's report**—on file. Pastor Paul asked everyone to keep the Govere family in their prayers. In the past year, Pastor Paul officiated funerals for five people who had each been pillars of the congregation. The congregation also welcomed new members Edna McCauley and Jim Rearick. Pastor was re-elected as chair of the Ferguson Township Small Area Advisory Committee. All lampposts outside the church are now under control of the township — something Pastor Paul is proud to have accomplished. Pastor Paul continues to be frustrated by the cost of health insurance for pastors. The memorial pastor wrote and the congregation passed last year could be moot. He is frustrated and sad that some congregations can't afford pastors because of the high cost of health care. Pastor Paul is planning to take a sabbatical from June 1 through August. He hopes to conduct research for a book on Charles Aikens, former St. Paul pastor and president of Susquehanna University.

**Property committee**—on file. Jeff added that the water fountain has been repaired and is operational. He thanked the property committee for all they do.

**Worship and Music**—on file.

**LEAD Journey**—(no report) Michelle McMullen reported that the team has begun the neighborhood listening phase of the LEAD Journey. They identified 10 businesses or organizations in the Pine Grove Mills area to interview. They want to find out what they are doing in the community, what needs they see, what partners we should be talking to and what organizations are already working to meet different needs in the

community. Examples include the Ferguson Township police chief and the owner of the Naked Egg. Michelle asked for prayers as the team conducts this work.

**Reconciling in Christ**—(no report) Eleanor Bird reported that the committee has come up with a statement and is figuring out where to go from here.

**Farmers Market**—(no report) The market is searching for a new manager. Have at least one candidate. Roger Williams asked what the financial impact is of having a manager. Pastor Paul said the market paid \$4,500 for a manager last year, but that does not impact the church's budget.

**Interfaith Human Services**—on file

**Cemetery team**—on file. Purchased columbarium this year. Budget for next year is included in the packet.

**Finance and budget**—on file. Roger Williams gave a detailed overview of last year's budget. St. Paul had a very good year in 2024, exceeding the total income goal by 101%. The budget was set at \$67,000 and the congregation brought in \$67,589. Roger praised the congregation for exceeding their goal, especially in light of the members who passed that year. There was also good news with expenditures, as the congregation came in \$18,000 under budget. Most line items were under budget. However, the congregation is still operating at a structural deficit and doesn't make enough income to cover operating expenses. The deficit is covered by pulling money from the Shoemaker Fund, donations from the cemetery team and other forms of income.

Roger went through the proposed 2025 operating budget, approved by council, with the congregation. Expected total income was increased by \$600, based on what was accomplished last year, and expenses were increased by \$17. Some of the changes from the 2024 to 2025 budget included a big spike in the cost of the building insurance, reducing the stewardship budget from \$3,500 to \$0, and an increase in pastoral benefits.

Church treasurer Tom Harner made a motion to round up the pastoral salary and housing costs to \$41,000 and \$23,000, respectively. The motion carried.

Several questions were raised during the discussion. Michelle questioned whether it was a good idea to decrease the budget for supply ministers and musicians in light of organist Jim Rearick's health challenges and Pastor Paul's upcoming sabbatical. Ron Strouse also asked about how the church planned to pay for supply ministers. Pastor Paul said that the synod has resources and should be able to cover the costs of supply ministers during his leave.

Linda Rosensteel asked why the Lead Journey was taking a hiatus. Pastor Paul explained that they kept hitting a wall in the process. He met with Jessica Noonan, who oversees the program, in September and decided St. Paul doesn't have to pay for the upcoming year and can use that time to catch up. Michelle McMullen added that there is a lot of information the group is trying to work through and delays are not unusual. Jeff explained that the teams work in cohorts with other churches. When it became clear that St. Paul's team needed more time, the decision was made to join the next cohort, which was nine months to a year behind. Therefore, a year off made sense.

Lloyd Niemann made a motion to approve the budget with Tom's amendment. The motion was seconded by Art Reede. The 2025 operating budget was passed.

## Old business

**Basement door replacement**—Ron Strouse said a health issue caused the contractor to not be able to complete the job. He's waiting for a quote from a new contractor.

**Energy efficiency project**—St. Paul received a \$39,860 grant from the West Penn Energy Fund (WPEF) to replace its hot water heater and install 13 Ventana Windows. The project is almost complete. Trim still needs completed outside. That was delayed by cold weather. The contractors ran into an issue with the interior trim. They planned to reuse it, then realized it couldn't be done. New trim needed to be purchased, which caused a \$6,000 overrun on the project. St. Paul can apply for another grant, if the property committee sees a need. RFPs are due by the end of February.

**Portico Memorial**—Pastor addressed in his report. Trying to get health benefits for pastors cost down

## New business

**Nominating committee**—Linda Rosensteel and Keith Kling served on the previous committee tasked with nominating people to serve on church council in 2025. The floor was opened for volunteers to serve alongside outgoing council members Lauren Muthler and Ann Reede to find new nominees for the 2026 council. Linda Muthler volunteered to join the committee with Lauren and Ann.

**2025 Synod Assembly**—The synod assembly will be held this year from Oct. 31-Nov. 1 instead of during the summer, as in previous years. Eleanor Bird and Linda Govere said they would again attend with Pastor Paul this year.

A motion to adjourn was made by Judy Wills and seconded by Karen Magnuson. Meeting adjourned at 12:16 p.m.

# President's Annual Report

Welcome to the 2026 St. Paul Annual Congregational Meeting!

We are blessed to have a strong Congregation Council, now consisting of Pastor Paul, Eleanor Bird, Cinda Corl, Linda Govere, Delorse Homan, Morgen Hummel, and William Stout. The team has performed typical council functions (such as staff reviews, budget preparation, financial monitoring, committee oversight), as well as some additional activities detailed below:

**Completed and Implemented Sabbatical Policy** – Council completed a sabbatical policy after researching other sabbatical documents and soliciting input from Pastor Paul and the congregation. The policy was implemented in 2025.

**Provided Support during Pastor Paul's Sabbatical** – Council helped with items such as bulletin review and supply pastor interfacing during Pastor Paul's sabbatical.

**Proposed a Grant Request to West Penn** – We proposed the installation of a high-efficiency heating/air conditioning unit for Rohrbaugh Hall to West Penn. Unfortunately, this request was denied.

**Hired Jacob Heller as Church Musician** – Michelle McMullen identified Jacob Heller as a candidate for a church musician position. A Church Musician job description was generated in addition to the job offer letter that was presented to Jacob. Fortunately, Jacob accepted and we are blessed to have him with us sharing his extraordinary musical gifts!

**Coordinated Disaster Shelter Agreements** – Updated agreements with the State College Area School District and the Centre Region. There may be an opportunity to obtain Red Cross Shelter Training through the Centre Region. Please let me know if you are interested.

Thank you, council, for your contributions in 2025 and I look forward to working together in 2026!

Submitted by Jeff Muthler

Council President

# Pastor's Annual Report

Grace to you and peace, in the name of our Lord and Savior, Jesus Christ!

Having learned that people are less likely to read blocks of text and instead prefer bullet points, I have decided to shift to that for this year's report.

Congregational numbers:

- Average in-person weekly participation seems to have held steady at around 24 people per week.
- By my estimation, we have also held steady with 48 active participants in our community

Deaths

- Dee Ann Dowling
- Merle Neff
- James "Jim" Rearick
- Leroy Dreibelbis

Joined our life together

- Seneca Fogelsanger, by baptism
- Nate Clinert

Wedding

- Officiated the marriage of Collin Littlefield and Sara Kern, residents of Pine Grove Mills and friends of mine from college.

## Worship Life

- We continue to encourage attendance at midweek Evening Prayer where we typically use Holden Evening Prayer as the musical setting.
- Hops and Hymns: continues to be second Sunday of the Month at 3:30.

## Part of the neighborhood

- The Farmers Market concluded its eighth season. Due to a poor year, the steering committee is doing some soul searching and is working on reimagining what a community event could be and look like
- I continue to serve on the Pine Grove Mills Small Area Plan Advisory Committee of Ferguson Township. I was reappointed to another term and, at time of writing, expect to be re-elected to be committee chair for 2026
- The non-profit Pine Grove Mills Village Association has been founded and I "serve" as its Treasurer (as there is no bank account yet, the work of treasurer is relatively easy). The association meets every other Monday in our conference room.

## Looking Ahead

- The LEAD Journey managed to get restarted in 2025. However, the team realized that there are many things we learned that should be shared with the congregation. As such, we are pausing the educational part of the journey until September so we can work on dispersing the knowledge and insight we gained to the congregation.
- On Tuesday, January 13, 2025 I met with most of the other rostered leaders of the Nittany Conference. The current pastoral vacancy at Zion Lutheran in Boalsburg has generated a lot of buzz as many congregational budgets continue to suffer.
  - According to Bishop-elect Kevin Shock, the number of currently ordained pastors interested in coming to our Allegheny Synod, from across the entire ELCA, is maybe three (3).
  - Boalsburg is not seeking a full-time called pastor, which is even harder to acquire.
  - Trinity Lutheran Church will possibly be seeing the retirement of Pastor Ron Miller this year. See aforementioned number above to see how this could be an issue.
  - I, together with my fellow clergy, were measuredly excited about the idea of creating a much bigger ministry cooperative for our region to ensure our continued calls but to also build on answering God's call to do mission in our community.
  - Looking to have a date and time of relationship building and intentional conversation between congregational presidents and pastors soon.
- One question I think we should be working on asking is "What Credibility Enhancing Displays (CREDs) can we be doing, individually and as a congregation, for people to see the importance of our congregation and the Christian faith?" CREDs are behavioral cues or actions that signal to observers that someone truly believes in what they say. In other words, CREDs are actions that make a worldview seem credible to outsiders because they're hard to fake if someone doesn't genuinely hold the belief.
- Qualities of CREDs:
  - Public
  - Repeated
  - Personally costly (but not heroic)
  - Directed to help neighbors (not members of the church)
- Examples include:
  - Martyrdom (i.e., dying before denying the Christian faith or its tenants) is one of the most potent
  - Habitual working with the least of these (think Mother Theresa)

- But it could be visiting homebound individuals (not just members of the church), or walking with people with serious illnesses, accompanying people incarcerated
- Running a food bank (donating does count, but it is less potent)
- Regular community meals with no strings attached

## **Giving Thanks**

Thank you for your willingness to take a sabbatical from me this last summer. I confess that I failed to write the biography I hoped to write about the Rev. Dr. Charles T. Aikens. However, halfway through the sabbatical I came to realize that I was far more burnt out than I first thought. Prior to taking my sabbatical, composing sermons was hard in a way it should not have been. Since my sabbatical, my enjoyment of crafting sermons has returned.

It would be an understatement to say that my sabbatical has renewed and revitalized by sense of call to you, the congregation of St Paul Lutheran in Pine Grove Mills. I am full of gratitude and honored to have spent yet another year called as your pastor.

As always: to the greater glory of God I offer this report,

Pastor Paul Tomkiel+

# St. Paul Lutheran Church Property Team

## Property Team 2025 Summary

Property Team: Paul and Cinda Johnson, Ephraim Govere, Ron Strouse (Secretary), Delorse (Chair) & Joe Homan, Randy Wills.

The Property Team supports the ministry of St. Paul by focusing on the areas of space and physical resources. The Property Team would like to thank all who helped and/or supported our work.

The main entrance to the basement, which is used by the Dyslexia Center, was replaced with a new wall, door frame and door. The door and frame were painted.

Jabco Pest Control sprays the church interior twice a year to manage Asian beetles and other pests.

In April 2025, we applied for a WPPSEF grant to support the installation of a heat pump in the Fellowship Hall. The heat pump was estimated to cost \$22,825. Unfortunately, the grant application was not approved.

A metering faucet was installed in the Men's restroom sink.

The outdoor sign lighting was updated with LED lamps.

Merle Neff, our custodian for more than 25 years, passed away in 2025. His daughter Katie has assumed his duties.

Outlined below is a summary of additional work completed in 2025:

- Replace flappers in all toilets.
- Replace fill valve in women's restroom.
- Replace batteries in front door lock.
- Repair leak in office air conditioning condensate drain.
- Replace front tire on zero-turn mower.
- Repair connector on zero-turn mower charging circuit.
- Trim and clean shrubbery in circle.
- Have back-flow valves tested. (SCBWA requirement)
- Schedule thermostats.
- Have fire sprinkling system inspected. (Code requirement)
- Have fire extinguishers inspected. (Code requirement)
- Have fire alarm inspected. (Code requirement)
- Plummer replaced seals in urinals.

- Review insurance policy.
- Replace batteries in various devices.
- Have mowers serviced.
- Review snow removal proposals.
- Review Comcast contract. (Phone and internet)

Outside work including lawn mowing, trimming, tree and shrubbery trimming, and planting trees were completed by church member volunteers. **THANK YOU.**

2026 Budget considerations.

1. Purchase AED and train users (Look for grant) \$2000
2. The door frame at the main entrance needs repair or replacement. \$2500
3. Convert 3 parking lot pole lights to LED. \$1000

Submitted by Ron Strouse

## Worship & Music Committee Annual Report 2025

### ABOUT THE COMMITTEE

Committee members included: Pastor Paul Tomkiel, Music Director Michelle McMullen, Morgen Hummel, and Karen Magnuson. The church's part-time organist, Jacob Heller, also is a member of the committee.

The committee met monthly on the second Tuesday of the month to plan weekly Sunday services and special services of worship; review the previous month's services and events; review and update our annual calendar; prepare for upcoming services and events; discuss and plan ways to enhance the worship experience at St. Paul; and discuss ways to promote and advertise our worship services and ministries to the community. The monthly meeting was suspended in July.

### WORSHIP SERVICES

In addition to regular Sunday services, several other annual services were discussed and planned, including: Ash Wednesday, Maundy Thursday, Good Friday, Easter Vigil, Easter, Rogation Sunday, Pentecost, Holy Trinity, Reformation, All Saints Sunday, Advent services, Somber Christmas service, and Christmas Eve.

The committee discussed and planned other special services, blessings, and acknowledgements, including Holden Evening Prayer services which started in November and continuing through Lent with the addition of fellowship meals beginning in January.

The committee discussed, planned, and assisted with arrangements for Jim Rearick's Memorial Service which was held at St. Paul on June 28 with Pastor Tomkiel officiating.

The committee discussed preparations and what was needed to assist our supply pastors during Pastor Paul's sabbatical over the summer. Our annual "July 4th" community worship service was held outside at St. Paul on July 6 with Bishop Barb Collins presiding. PGM Presbyterians did not attend this year since they had a scheduled supply pastor. This also was the case for the annual "Labor Day" community worship service at the Presbyterian Church on August 31, although the members of St. Paul who attended were warmly welcomed. On August 17, Pastor Kevin Shock officiated at "Lunch Church," a combination worship service/brunch/fellowship featuring an interactive exercise conducted by the LEAD Journey team.

Committee members Michelle McMullen and Morgen Hummel collaborated with WELCA for the Bold Women Sunday service on September 14.

### GOD'S WORK, OUR HANDS (reported by Morgen Hummel)

The God's Work, Our Hands event was held on the afternoon of Sunday, September 7th, 2025. Approximately 20 congregation members were involved either in planning, participating in-person, or providing financial support for the dual-activities we offered again this year after we tried them out last year.

The indoor activity was focused on writing cards for the "Love for our Elders" project. This outreach is coordinated nationally to send uplifting messages to elders nominated by their loved ones. Approximately 20 cards were written and mailed, sending love and encouragement to deserving seniors.

The outdoor activity was cleaning gravestones at the Pine Grove Mills Lower Cemetery. We started cleaning where we left off last year, and were able to do another 100 headstones, carefully and respectfully cleaned with environmentally-safe cleaning products and good old-fashioned elbow grease. Family, friends, neighbors,

and former Saint Paul Lutheran church members were recalled and reminisced over. Accounting for the same work done during GWOH in 2024, the "uphill" side of the cemetery south of the dividing road is nearly complete. Special thanks to Ron Strouse for helping with all the logistics, especially in hauling hoses from the church and turning on the water.

Snacks and drinks were shared, memories made, and great outreach was accomplished. Overall, the 2025 GWOH event was a success, and God willing, will become a Saint Paul Lutheran church tradition.

#### OUTDOOR SIGN COMMITTEE

The committee wishes to recognize Morgen Hummel, who currently is the only person serving on the Outdoor Sign Committee. Morgen contributes her time and energy at least once a month to make sure our outdoor sign is showing timely service information, words of encouragement, or Bible quotes. Sources for messages often come from the Bible, hymnal, choir anthems, Sunday bulletin, or otherwise as approved by the Pastor. In addition, Morgen routinely photographs the outdoor sign along with other shots of the property and PGM community, and posts them on the St. Paul website and Facebook pages. Morgen respectfully requests that members of the congregation make a concerted effort to view the postings, "like" the photos, and post positive comments, all of which helps to strengthen our digital presence and attract more followers. Finally, Morgen would be super happy to have additional volunteers on the Sign Committee!

#### OTHER ACTIVITIES

Lighting of the large outdoor evergreen at St. Paul took place on December 6, St. Nicholas Day, beginning with a community walk with several people who followed Pastor Tomkiel from the Flour & Stone to the church, where everyone warmed up in the narthex with hot chocolate and cookies.

The committee planned and carried out seasonal decorating of the sanctuary throughout the year. Paraments and banners were routinely changed by the sacristans to reflect liturgical seasons and special recognitions. For Easter Sunday, the large wooden butterfly hung on the outside wall of the church facing the road; the rugged wooden cross was displayed in the vestibule with a beautiful garland of flowers; and potted yellow tulips filled the front of the altar area. In preparation for Pentecost Sunday, the sanctuary was draped in red banners with orange and yellow crepe streamers along the altar railing. The vestibule was decorated as a fall tableau for Harvest Home Sunday on September 28, and remained in place until Advent. Phased decorating of the sanctuary was done during Advent, beginning with the Advent wreath and two bare Christmas trees on the 1st Sunday of Advent, and on successive Sundays, the addition of lights, gold balls, and white chrismons on the trees. Several congregational members volunteered their time on Saturday, December 20, to complete the Christmas decorations by hanging the wooden angel on the outside wall, and decorating the sanctuary with wreaths, swags, pew poles, lighted hanging star, manger, Lego nativity, and 24 potted poinsettias that were purchased by members of the congregation in honor or memory of loved ones. The Christmas decorations were in full display for the 4th Sunday of Advent and remained in place throughout the Christmas season.

Our weekly altar flowers, purchased from Avant Garden, enhanced our worship space. The sacristan made sure they were given to someone after each service. The committee had sign-ups for two special flower orders from Leidig's Greenhouse in Tyrone—potted yellow tulips to decorate the church for Easter, and potted red, white, or pink poinsettias for Christmas. In both cases, flowers were purchased in honor of memory of someone, and these recognitions were included in the bulletins for those services. Special thanks to Melissa Danser for helping with all our flower orders.

Sacristans this year were Delorse Homan, Ann Reede, and Karen Magnuson. They served in monthly rotations to prepare communion, change the paraments and banners, distribute the altar flowers, wash the altar table linens, change the sanctuary candles, and order supplies. Karen served as the sacristans 'liaison to the committee.

#### IN CLOSING...

It may be fair to say that the most impactful thing that the committee dealt with this year was the passing of our beloved organist, Jim Rearick. We were so blessed to have Jim with us in recent years, and even more blessed to have experienced his incredible artistry on the organ every Sunday morning. It would be almost impossible to find another organist of Jim's calibre who would be willing to play for a small congregation and modest salary. Yet, we continued to be blessed as the year played out. Our talented and accomplished Music Director, Michelle McMullen, stepped in when Jim became ill, and diligently led our worship services. She did this gracefully and selflessly while continuing her work with our small (but mighty) choir and finding inspiring anthems that the choir could handle. And the Holy Spirit continued to work among us when Michelle and Pastor Tomkiel offered use of our organ to Jacob Heller, an exceptionally talented high school student, looking for an opportunity to learn the organ, who happened to be living right under our noses in Pine Grove Mills. As things played out this fall, Jacob made big strides on the organ, leading to an offer from the church council to play for St. Paul as our part-time organist. The congregation has really enjoyed hearing Jacob's progress, which is eclipsed only by his unflagging enthusiasm to play! We like to think that Jim is truly smiling down on St. Paul, watching Jacob grow as an organist just as he did at that age.

Submitted by Karen Magnuson 01/21/2026

## Pine Grove Mills Farmers Market 2025 Summary

Market Steering Committee: Pastor Paul Tomkiel, Ron Strouse (Treasurer), Lisa Strickland, Michael Zimmerman (Co-Chair), Laurel Pearson (Co-Chair), Sabine Carey, Morgen Hummel

Sophia Kessler was hired as the Market Manager in March but resigned in June. Megan Bertram was hired to replace Sophia as Market Manager.

Market Vision: To foster a producer-focused farmers market located in Pine Grove Mills that will provide access to fresh healthy foods, support growers and producers, and serve as a community gathering place.

The Farmer's Market is held in the St Paul Lutheran Church parking lot which can accommodate up to 23 vendor using a standard 10 ft space and up to three food trucks. Vendors were given the option to have double space to display their vegetable produce.

The market entered its eighth year in 2025, operating from June 5 to September 25, on seventeen market days, each running from 3 to 7 pm.

There were seven full time vendors, various part time vendors and 1 part time food truck associated with the market. There was a assortment of activities scheduled during the market involving musical groups and local organizations.

Vendor registration fees are not enough to cover expenses to run the market, so income from donations, sponsors, and grants are required. This year there were eight sponsors including Ferguson Township, one grant and various donations.

Car count is used to track market attendance. This year 1718 cars visited the market, which was down from the previous year. The average car count was 101. Last year the average car count was 141.

SNAP (Supplemental Nutrition Assistance Program) generated \$1362. of sales for the market vendors. The Philadelphia Food Trust, who provided a \$2 Food Buck coupon for every \$5 of SNAP, generated an additional \$502. of sales.

Volunteers, both church members and community members, helped set up, clean up, and count cars at the market.

Thank You to the many volunteers and the Market Manager for making the market happen.

Thank You for the grants, sponsors and donations that helped to fund the market.

Planning is currently underway for 2026 beginning June 4 and running each Thursday through September 24 from 3 to 7 pm.

Submitted by Ron Strouse

# Interfaith Human Services—A Community Outreach Ministry of St. Paul PGM

*A Community Outreach Ministry of St. Paul PGM*

St. Paul continued to support Interfaith Human Services (IHS) in 2025 through an **annual contribution of \$400** and representation on the IHS Board of Directors by congregation member **Karen Magnuson**. As a Board member, Karen contributes to the governing of the organization and helping to promote, support, and sustain the programs and services provided by IHS.

IHS is grateful for the ongoing support from our congregation and from any or our members who individually supported IHS in 2025 through direct mail solicitations and fundraisers such as:

- Centre Gives (May 14–15, 2025)
- The IHS Community Care Online Auction (September 15–21, 2025).
- The IHS Wishing Well Campaign (November–December 2025).

IHS is entirely dependent on contributions, donations, grants, and sponsorships to sustain the organization and its programs and services. With the help of our area faith communities and other generous donors, IHS focuses on protecting and stabilizing some our neediest and most vulnerable individuals and families in Centre County through the following programs and services:

**FINANCIAL CARE**—IHS case workers provide representative payee services to individuals with a medical diagnosis whose social security benefits would otherwise be withheld or in jeopardy from self-serving family members.

**FREE FURNITURE & APPLIANCES**—IHS collects, stores, and distributes donations of gently-used furniture and large electrical appliances such as refrigerators, washers, and dryers that might otherwise be too costly to purchase.

**EMERGENCY VEHICLE REPAIR**—IHS provides financial vouchers for modest repairs and/or parts replacements to low-income individuals who need a vehicle to get to work or perform their jobs, or to low-income seniors or disabled individuals. This service also helps with one-time payments of a vehicle license or insurance payment.

**CENTRE COUNTY FUEL BANK**—IHS provides deliverable fuels (oil, wood, pellets, propane) after a person's state-funded heating assistance (LIHEAP) has been used up.

Highlights for IHS in 2025 included:

- Serving 237 clients, impacting more than 414 household members.
- Providing 1,330 services to our clients
- Expanding eligibility for Emergency Vehicle Repair Program to include low-income seniors and those with disabilities.
- Collecting and dispersing more than 800 pieces of furniture and electrical appliances.

# St. Paul Lutheran Church Pine Grove Mills Cemetery Report

## 2025 Summary

Cemetery Team: Ron Strouse (Secretary), Max Hummel (Team Leader), Jeff Muthler (Treasurer), Martha Hummel, Barbie Weber, Janice Olsen

Caretaker (paid employee): Merle Eyer and Ethan Stephens

The Pine Grove Mills Cemetery Team consists of St. Paul Lutheran Church members who oversee all operations of the Pine Grove Mills Cemetery. Six trustees, appointed by the Congregational Council, have met regularly since the Team's formation in January 2011. Their activities are directed by both the Church Constitution and specific cemetery by-laws.

- The cemetery team held two meetings.
- There were eight interments in the cemetery, three full burials and five cremations
- Four columbarium niches were deeded.
- Three burial spaces were deeded.
- We donated \$1000 to the Union Cemetery.
- We reimbursed the Church for \$17,000.
- Professional landscaping was completed which included cleaning and adding mulch to the mulch beds throughout the cemetery and fixing the flower beds around the columbarium.
- Church members held a God's Work Our Hands project at the cemetery on September 7 to clean markers. This was the second year of the project, aiming to clean all markers over several years. Supplies were funded by the cemetery budget.
- We started evaluating web-based cemetery management applications. Our objective is to identify a solution that is user-friendly and supports both database and mapping management needs.
- Wreaths Across America was conducted in both the Union and Pine Grove Mills cemetery. Over 150 wreaths were placed at veteran's graves. Kayla Corl coordinated this event.
- Irene Lawrie generously bequeathed \$50,000 to the Centre Foundation for the establishment and maintenance of a meditation garden adjacent to the columbarium. We have requested that the Centre Foundation oversee these funds and provide Pine Grove Mills Cemetery with an annual endowment estimated at \$2,000.

Submitted by Ron Strouse

Expenses	2025 Budget	2025 Actual (YTD)	2026 Budget	Comment
Grounds maintenance labor	\$7,770	\$5,184.28	\$8,000	Final 2025 payroll not included (~\$1200) Includes \$425 snow removal Increase wages from \$18.50 to \$19.00 (2.7%)
Equipment/Fuel	\$1,900	\$1,778.24	\$2,000	
Insurance	\$0	\$0	\$0	
Office	\$75	\$14.60	\$75	
St. Paul Lutheran Church	\$17,000	\$17,000	\$17,000	
Donation to Union Cemetery	\$1,000	\$1,000	\$1,000	
Web Sites	\$0	\$0	\$200	
Invest 75% of yearly lot sales in Franklin Templeton fund.	\$7,613	\$7,613	\$5,138	
Bank charge	\$0	\$0	\$0	
Engraving	\$300	\$0	\$0	
Miscellaneous	\$0	\$226.35	\$0	
Gift to Caretaker	\$0	\$0	\$0	
Landscaping	\$2,000	\$1,641.09	\$2,000	
Columbarium Landscaping	\$0	\$0.00	\$2,000	New budget item
Snow Removal	\$0	\$0	\$500	New budget item
Management Software	\$0	\$0	\$840	New budget item
<b>Total</b>	<b>\$37,658.00</b>	<b>\$34,457.56</b>	<b>\$38,752.50</b>	

Income Source	2025 Yearly Income	2026 Yearly Income Estimate
Foundation/Shoemaker Trust	\$31,631.74	\$32,000
Lawrie Trust	\$0.00	\$2,000
Lot Sales	\$6,850	\$5,000
Donations	\$300	\$0
Centre County Care of Graves	\$242	\$242
Miscellaneous	\$0	\$0
<b>Total</b>	<b>\$39,023.74</b>	<b>\$39,242</b>

**New Budget: Income - Expenses** **\$490**

**Capital Improvement**

Management SW Conversion Cost **\$6,170.00**

# BUDGET & FINANCE REPORT FOR DECEMBER 2025

JANUARY 8, 2026

Roger Williams and Tom Harner

## Income:

In terms of goal attainment for 2025, the news is good. Congregational offerings (#\$4100) for the month of December amounted to a robust **\$6,510**, enabling St. Paul to essentially reach its goal of \$60,600 for the year! The exact amount of offerings for the year is **\$60,431**, only -\$169 shy of the goal but 100% in statistical terms. Congratulations to the congregation for such a generous outpouring of gifts in December!

To review:

January: \$4,310

February: \$7,714 (including a \$4,000 QGD)

March: \$3,821

April: \$4,047

May: \$3,951

June: \$9,389 (including a \$5,000 QGD)

July: \$4,555

August: \$3,877

September: \$3,710

October: \$4,717

November: \$3,829

December: \$6,510

The same pattern holds true for total income, which with Building Rental (#4300), totaled \$6,700 for the year, -\$300 less than the \$7,000 annual goal. Nonetheless, adding building rental to congregational offerings resulted in \$67,131, or 99% of the \$67,600 total income goal.

## Expenditures:

The news is also good for expenditures. Total expenses for the year came in at \$153,167, which is -\$8,238 under the congregation-approved ceiling of \$161,405. Expense were 95% of that ceiling rather than 100% or higher.

So, in terms of financial performance, the church had a good year: income met expectations while expenses came in under expectations.

That said, the structural deficit persists. Expenses of \$153,167 far exceeded the \$67,131 in total income. The difference was -\$86,036. On the slightly brighter side, the structural deficit was \$7,769 less than the -\$93,805 the 2025 budget called for.

To address the structural deficit, the church turns to its three "Other Income" sources. The Shoemaker fund (#2220) provides \$25,000 annually, while the Cemetery team (#2221) generously provides \$17,000 per annum. These two sources provide a total of \$42,000 each year in dependable outside income.

Still, that's not enough, so the church turns to its reserve funds (#2222). For 2025, we expected to use \$54,905 in reserves to balance the budget. That said, we used only \$50,500, or \$4,405 under expectations.

And that underage occurred even though the church added \$3,100 in its Capital Improvements budget (#5601) of \$3,100 for the year.

But even in a good year, as this one was, the use of reserve funds takes a toll. For 2025, the church finished the year with \$266,545 in total equity. Last year (2024), we ended with \$318,887. That's a one-year decline of -\$52,342.

**St Paul Lutheran Church**  
**Balance Sheet**  
**As of December 31, 2025**

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	Dec 31, 25
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1001 · Truist - Operating	2,601
1002 · Truist - Dedicated	6,255
<hr/>	
<b>Total Checking/Savings</b>	<b>8,856</b>
<hr/>	
<b>Total Current Assets</b>	<b>8,856</b>
<hr/>	
<b>TOTAL ASSETS</b>	<b>8,856</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
2100 · Payroll Liabilities	-85
<hr/>	
9000 · Non-Budgeted Contributions	
9100 · Sunday School	109
9155 · Memorial Funds	750
9200 · Reserve Fund	5
<hr/>	
9350 · Other	
9358 · Friendship Baskets	418
9368 · Funeral Dinners	283
9374 · WELCA	1,035
9375 · Gloria De Dios	5,992
9399 · Temporary	4,195
<hr/>	
<b>Total 9350 · Other</b>	<b>11,923</b>
<hr/>	
<b>Total 9000 · Non-Budgeted Contributions</b>	<b>12,787</b>
<hr/>	
<b>Total Other Current Liabilities</b>	<b>12,702</b>
<hr/>	
<b>Total Current Liabilities</b>	<b>12,702</b>
<hr/>	
<b>Total Liabilities</b>	<b>12,702</b>
<hr/>	
<b>Equity</b>	
3000 · Opening Bal Equity	4,238
3900 · Fund Balances	-11,103
Net Income	3,019
<hr/>	
<b>Total Equity</b>	<b>-3,846</b>
<hr/>	
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>8,856</b>
<hr/>	

**St Paul Lutheran Church**  
**Profit & Loss vs. Actual; 2025, 100% Complete**  
January through December 2025

	Jan - Dec 25	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
4100 · Regular Offering	60,431	60,600	-169	100%
4300 · Building Rental	6,700	7,000	-300	96%
<b>Total Income</b>	<b>67,131</b>	<b>67,600</b>	<b>-469</b>	<b>99%</b>
<b>Expense</b>				
5100 · ELCA/Synod	2,600	2,600	0	100%
5110 · Interfaith Human Services	400	400	0	100%
5200 · Worship & Music	2,410	2,250	160	107%
5210 · Food and Fun	0	100	-100	0%
5240 · Christian Education	0	300	-300	0%
5250 · Outreach	0	600	-600	0%
5300 · Worship Items Exp.	1,049	1,250	-201	84%
5350 · Network/Communications	702	800	-98	88%
5425 · Camps	0	900	-900	0%
5450 · Continuing Education/Retreats	300	400	-100	75%
5452 · Auto Allowance	1,033	1,000	33	103%
5500 · Office Operations	1,571	2,200	-629	71%
5600 · Maintenance and Supplies	9,987	6,500	3,487	154%
5650 · Instrument Care	362	700	-338	52%
5700 · Building Insurance	8,772	9,500	-728	92%
5800 · Utilities	10,505	11,000	-495	95%
5960 · Farmers' Market	0	150	-150	0%
6000 · Pastoral Salary/Housing	66,990	68,755	-1,765	97%
6100 · Pastoral Benefits	28,246	29,000	-754	97%
6200 · Music Payroll	9,900	12,300	-2,400	80%
6270 · Cemetery Payroll	0			
6271 · Farm Mkt Payroll	0			
6300 · Secretary Payroll	1,733	5,000	-3,268	35%
6350 · Maintenance Payroll	1,055	2,200	-1,145	48%
6400 · Supply Pastors & Musicians	3,952	1,000	2,952	395%
6560 · Payroll Expenses	1,602	2,500	-898	64%
<b>Total Expense</b>	<b>153,167</b>	<b>161,405</b>	<b>-8,238</b>	<b>95%</b>
<b>Net Ordinary Income</b>	<b>-86,036</b>	<b>-93,805</b>	<b>7,769</b>	<b>92%</b>
<b>Other Income/Expense</b>				
<b>Other Income</b>				
2220 · Shoemaker	25,000	25,000	0	100%
2221 · Cemetery	17,000	17,000	0	100%
2222 · From Reserve Funds	50,500	54,905	-4,405	92%
<b>Total Other Income</b>	<b>92,500</b>	<b>96,905</b>	<b>-4,405</b>	<b>95%</b>
<b>Other Expense</b>				
5601 · Capital Improvements	3,445	3,100	345	111%
<b>Total Other Expense</b>	<b>3,445</b>	<b>3,100</b>	<b>345</b>	<b>111%</b>
<b>Net Other Income</b>	<b>89,055</b>	<b>93,805</b>	<b>-4,750</b>	<b>95%</b>
<b>Net Income</b>	<b>3,019</b>	<b>0</b>	<b>3,019</b>	<b>100%</b>

**St. Paul Lutheran Church; Reserve and Memorial Funds**  
**Profit & Loss**  
**January through December 2025**

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	Jan - Dec 25
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
6100 · Interest/Fund Income	
6110 · Reserve Fund	256
6120 · Memorial Fund	6,835
6130 · Sprankle Fund	537
6140 · Musser Fund	165
6150 · Shoemaker Fund	17,191
Total 6100 · Interest/Fund Income	24,984
6200 · Contributions	
6210 · Reserve Fund	1,960
Total 6200 · Contributions	1,960
<b>Total Income</b>	<b>26,944</b>
<b>Expense</b>	
7300 · Scholarships	
7320 · Sprankle	2,000
Total 7300 · Scholarships	2,000
<b>Total Expense</b>	<b>2,000</b>
<b>Net Ordinary Income</b>	<b>24,944</b>
<b>Other Income/Expense</b>	
<b>Other Expense</b>	
8000 · Shoemaker	25,000
8001 · To Reserve Funds	50,500
Total Other Expense	75,500
<b>Net Other Income</b>	<b>-75,500</b>
<b>Net Income</b>	<b>-50,556</b>

**St. Paul Lutheran Church; Reserve and Memorial Funds**  
**Balance Sheet**  
**As of December 31, 2025**

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	Dec 31, 25
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1100 · Money Market	
1110 · Reserve Funds	-20,049
1210 · Memorial Funds	134,482
1310 · Sprankle Funds	4,755
1410 · Jean Anderson	13,921
1100 · Money Market - Other	1,660
Total 1100 · Money Market	134,768
1400 · ELCA Endowment Fund	
1130 · Reserve Funds (14%)	
1131 · Reserve Fund - Principle	12,610
1132 · Gain/Loss Reserve Funds	5,957
Total 1130 · Reserve Funds (14%)	18,567
1230 · Memorial Funds (56%)	
1231 · Memorial Funds - Principle	52,183
1232 · Gain/Loss Memorial Funds	15,812
Total 1230 · Memorial Funds (56%)	67,995
1330 · Sprankle Funds (30%)	
1331 · Sprankle Funds - Principle	27,390
1332 · Gain/Loss Sprankle Fund	6,308
Total 1330 · Sprankle Funds (30%)	33,698
1400 · ELCA Endowment Fund - Other	0
Total 1400 · ELCA Endowment Fund	120,260
Total Checking/Savings	255,028
<b>Total Current Assets</b>	<b>255,028</b>
<b>Fixed Assets</b>	
4000 · Fixed Assets	
4009 · Property and Equipment	11,517
Total 4000 · Fixed Assets	11,517
<b>Total Fixed Assets</b>	<b>11,517</b>
<b>TOTAL ASSETS</b>	<b>266,545</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Equity</b>	
3900 · Funds Balances	317,101
Net Income	-50,556
Total Equity	266,545
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>266,545</b>

**St Paul Lutheran Church; Cemetery**  
**Balance Sheet**  
**As of January 1, 2026**

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	Jan 1, 26
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
<b>MML Investors</b>	249,110
<b>Truist - Cemetery</b>	10,078
<b>Total Checking/Savings</b>	<u>259,188</u>
<b>Total Current Assets</b>	<u>259,188</u>
<b>TOTAL ASSETS</b>	<b><u>259,188</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Equity</b>	
<b>30000 · Opening Balance Equity</b>	111,265
<b>32000 · Unrestricted Net Assets</b>	147,923
<b>Total Equity</b>	<u>259,188</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>259,188</u></b>

**St Paul Lutheran Church; Cemetery**  
**Profit & Loss**  
**January through December 2025**

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	<u>Jan - Dec 25</u>
<b>Income</b>	
6000 · Contributions	
6100 · Shoemaker	31,632
Total 6000 · Contributions	31,632
6300 · Gain/Loss on Account	
6310 · Principle	13,343
6320 · Dividend Income	13,285
Total 6300 · Gain/Loss on Account	26,628
6500 · Lot Sales	7,392
Total Income	65,652
<b>Expense</b>	
6600 · Payroll Expenses	
6610 · Gross Wages	5,507
6620 · Payroll Taxes	507
Total 6600 · Payroll Expenses	6,015
7110 · Maintenance	3,674
7200 · Misc. Expenses	226
7300 · Mgmt Services	17,000
7500 · Office Supplies	15
7600 · Union Cemetery Contb	1,000
Total Expense	27,930
<b>Net Income</b>	<b><u>37,722</u></b>

# PROPOSED OPERATING BUDGET FOR 2026—FINAL DRAFT

## ST. PAUL LUTHERAN CHURCH

January 25, 2026

Roger Williams and Tom Harner, Budget & Finance Coordinators

We are pleased to present, for the Congregation's consideration, the proposed 2026 operating budget for St. Paul Lutheran Church. This document has gone through seven drafts, incorporating reviews, recommendations, and revisions from Congregational Council and President Jeff Muthler. The proposed version presented here was approved by Council at its meeting on January 8. As its foundational document, the proposed 2026 budget uses the results of the 2025 budget, presented in the previous report.

### Income:

Total income for 2026 is projected at \$67,600—exactly what it was for the 2025 budget (for which \$67,131 or 99% was realized). The projection for Congregational Offerings (#4100) remains the same as well at \$60,600 (for which \$60,431 or 100% was realized) while that for Building Rental (#4300) also remains the same at \$7,000.

### Expenses:

The total expense budget for 2026 is projected at \$165,497. This represents an increase of \$4,092 or 2.54% over the expense budget of \$161,405 for 2025.

The major line-item changes for 2026—representing both increases and decreases—are presented as follow:

- Worship and Music (#5200): Increase of \$350, from \$2,250 to \$2,600.
- Outreach (#5250): Increase of \$900, from \$600 to \$1,500.
- Camps (#5425): Decrease of \$600, from \$900 to \$300.
- Auto Allowance (#5452): Increase of \$350, from \$1,000 to \$1,350.
- Office Operations (#5500): Decrease of \$200, from \$2,200 to \$2,000.

- Maintenance and Supplies (#5600): Increase of \$3,500, from \$6,500 to \$10,000.
- Pastoral Salary & Housing (#6000): Increase of \$3,092, from \$68,755 to \$71,847. (Note: Synod recommended base salary without a parsonage and 11 years of service is \$66,741; in addition, the church is mandated to pay half of the pastor's Social Security Allowance, (which is \$10,211) of which the church is responsible for \$5,105.
- Pastoral Benefits (#6100): Increase of \$500, from \$29,000 to \$29,500.
- Music Payroll (#6200): Decrease of \$2,100, from \$12,300 to \$10,200. (Note: This includes the elimination of the salary for the late Jim Rearick and the inclusion of a salary for new organist Jacob Heller of \$3,000—compensation for playing two Sundays per month—plus increased compensation to music director Michelle McMullen for playing two Sundays per month in addition to her other duties.)
- Secretary Payroll (#6300): Decrease of \$1,000, from \$5,000 to \$4,000.
- Maintenance Payroll (#6350): Decrease of \$200, from \$2,200 to \$2,000.
- Payroll Expenses (#6560): Decrease of \$500, from \$2,500 to \$2,000.

#### Structural Deficit:

The structural deficit for 2026—projected expenses of \$165,497 minus projected income of \$67,600—amounts to \$97,897.

The church “covers” its deficit with three “Other Income” sources. The Shoemaker Fund (#2220) provides \$25,000 per year, while the Cemetery Team (#2221) provides \$17,000 annually. These two sources combine to generate \$42,000 every year in dependable outside sources.

Nonetheless, that's not sufficient. The third leg of the Other Income stool is the church's reserve funds (#2222). To balance the projected budget in 2026, we expect to use \$55,897 in reserve funds.

No capital improvements are proposed for 2026. In 2025, the church spent \$3,445 in its capital budget.

Total Assets:

Moving into 2026, the church's total assets are \$266,545, as of December 31, 2025. This represents a decline of -\$52,342 or 16.4% from the \$318,887 in total assets for last year, ending December 31, 2024.

# Proposed 2026 Operating Budget

	Jan - Dec 25	Budget	\$ Over Budget	% of Budget	2026 Budget	Difference
<b>Income</b>						
<b>4100 · Regular Offering</b>	60,431	60,600	-169	100%	60,600	0
<b>4300 · Building Rental</b>	6,700	7,000	-300	96%	7,000	0
<b>Total Income</b>	67,131	67,600	-469	99%	67,600	<b>0</b>
<b>Expense</b>						
<b>5100 · ELCA/Synod</b>	2,600	2,600	0	100%	2,600	0
<b>5110 · Interfaith Human Services</b>	400	400	0	100%	400	0
<b>5200 · Worship &amp; Music</b>	2,410	2,250	160	107%	2,600	350
<b>5210 · Food and Fun</b>	0	100	-100	0%	100	0
<b>5240 · Christian Education</b>	0	300	-300	0%	300	0
<b>5250 · Outreach</b>	0	600	-600	0%	1,500	900
<b>5300 · Worship Items Exp.</b>	1,049	1,250	-201	84%	1,250	0
<b>5350 · Network/Communications</b>	702	800	-98	88%	800	0
<b>5425 · Camps</b>	0	900	-900	0%	300	-600
<b>5450 · Continuing Education/Retreats</b>	300	400	-100	75%	400	0
<b>5452 · Auto Allowance</b>	1,033	1,000	33	103%	1,350	350
<b>5500 · Office Operations</b>	1,571	2,200	-629	71%	2,000	-200
<b>5600 · Maintenance and Supplies</b>	9,987	6,500	3,487	154%	10,000	3,500
<b>5650 · Instrument Care</b>	362	700	-338	52%	700	0
<b>5700 · Building Insurance</b>	8,772	9,500	-728	92%	9,500	0
<b>5800 · Utilities</b>	10,505	11,000	-495	96%	11,000	0
<b>5960 · Farmers' Market</b>	0	150	-150	0%	150	0
<b>6000 · Pastoral Salary/Housing</b>	66,990	68,755	-1,765	97%	71,847	3,092
<b>6100 · Pastoral Benefits</b>	28,246	29,000	-754	97%	29,500	500
<b>6200 · Music Payroll</b>	9,900	12,300	-2,400	80%	10,200	-2,100
<b>6270 · Cemetery Payroll</b>	0				0	0
<b>6271 · Farm Mkt Payroll</b>	0				0	0
<b>6300 · Secretary Payroll</b>	1,733	5,000	-3,267	35%	4,000	-1,000
<b>6350 · Maintenance Payroll</b>	1,055	2,200	-1,145	48%	2,000	-200
<b>6400 · Supply Pastors &amp; Musicians</b>	3,952	1,000	2,952	395%	1,000	0
<b>6560 · Payroll Expenses</b>	1,602	2,500	-898	64%	2,000	-500
<b>Total Expense</b>	153,169	161,405	-8,236	95%	165,497	4,092
	-86,038	-93,805	7,767	92%	-97,897	-4,092
						0
<b>Other Income</b>						0
<b>2220 · Shoemaker</b>	25,000	25,000	0	100%	25,000	0
<b>2221 · Cemetery</b>	17,000	17,000	0	100%	17,000	0
<b>2222 · From Reserve Funds</b>	50,500	54,905	-4,405	92%	55,897	992
<b>Total Other Income</b>	92,500	96,905	-4,405	95%	97,897	992
<b>Other Expense</b>						0
<b>5601 · Capital Improvements</b>	3,445	3,100	345	111%	0	0

<b>Total Other Expense</b>	3,445	3,100	345	111%	0
	89,055	93,805	-4,750	95%	97,897
	<b>3,017</b>	<b>0</b>	<b>3,017</b>	<b>100%</b>	<b>0</b>