

ZION  
LUTHERAN  
CHURCH

ANNUAL  
**REPORT**

2025

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WELCOMING ALL, GROWING & SHARING GOD'S LOVE



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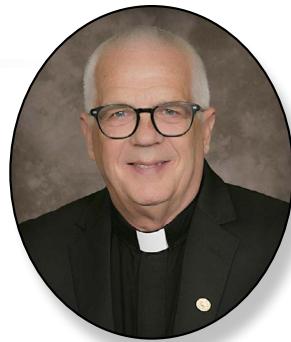
## ANNUAL MEETING AGENDA Jan. 25, 2026

- 1. Call to Order | President Bob Hass
- 2. Opening Devotions | Pastor Scott Ludford
- 3. Vote to Accept Agenda | President Bob Hass
- 4. Vote to Assign Parliamentarian | President Bob Hass
- 5. 2025 Annual Meeting Minutes | Secretary Vicki Heling
- 6. Pastor's Report | Pastor Scott Ludford
- 7. Committee & Organization Reports | President Bob Hass
- 8. Old Business
  - A. Video Wiring | Pastor Scott Ludford, Chris Dalke
  - B. Church Van | Curt Preston
  - C. Stephen Ministry | Judy Laude
  - D. Church Directory | Al Wichmann
  - E. New Fellowship Hall/Gymnasium – \$1.5-2 Million)  
| Michael Sleeper
- 9. New Business
  - A. Pastor's Sabbatical
  - B. Office Flooring – \$13,624
  - C. Two Air Conditioners – \$14,295  
(\$7,000 down payment Dec. 2025) | Tom Laude
  - D. Entire Church Roof – \$160,000 (2-4 years)
- 10. 2026 Financial Summary | Treasurer Dawn Seiltz
- 11. 2026 Spending Plan | Treasurer Dawn Seiltz
  - A. Adopting 2026 Spending Plan Resolution | Bob Hass
- 12. Nominations & Elections | Parliamentarian
- 13. Motion to Adjourn
- 14. Closing Prayer & Benediction | Pastor Scott Ludford

# PASTOR'S REPORT

Dear Members and Friends of Zion Lutheran Church:

Grace and peace to you from God our Father, and our Lord, Jesus Christ. This has been an eventful and exciting year in the ministry we all share together. Highlights of this past year will be gleaned from the reports contained herein. They are reports on activities, budgets, and what has happened this past year at Zion. As we enter 2026, you will also learn of goals and dreams we have as a faith community. I do hope what I do as your pastor, and what we do together, will be pleasing to the Lord, Jesus Christ, and our heavenly Father and Creator.



**Pastor Scott Ludford**  
Senior Pastor

As one year draws to a close and another begins, I am reminded of a verse of scripture which comes at the end of Christ's Great Commission,

**"And remember, I am with you always, to the end of the age."**

~ Matthew 28:20

Those words resonate in my soul as we live our faith out in the midst of an always-changing world.

No matter where we are headed in our ministry, in our families, in our work, in our volunteering, or in our health, the same Jesus who was born in a stable in Bethlehem is alive with us to the very end. The above words from Matthew's Gospel are spoken by Jesus in the context of commissioning the disciples to go and make disciples of all nations. The call to discipleship comes with the promise of partnership, friendship, and the presence of a loving Christ.

We will face many unforeseen challenges in 2026. We know the world's economy will always be unpredictable. We know the world at large is in unrest. We know we are at war with evil at home and abroad. Yet, we also live with the assurance Christ is with us in our spiritual journey, guiding our way and our actions.

I live with the motto, "If you can dream it, it can become a reality!" We have been a congregation that continually pushes the limits of our work in God's ministry. We have an incredibly gifted and committed staff to lead us. Even more spectacular are the many lay leaders and a host of individuals who continue day in and day out, share their gifts and resources in our Congregational life and out in the world at large. Can Zion's ministries be stronger? You bet they can, and they will get stronger!

Already, there are those inspired to strengthen areas such as worship, education, church property, fellowship, mission, stewardship, and finances. They are examining our assets, raising awareness of our needs, and developing plans for the future. In every area of ministry, leaders in the upcoming year will be offering and challenging you to support it.

If you don't already, my hope and prayer is that everyone who calls Zion Lutheran Church their home does so first, out of a commitment to Christ. That each of us will feel responsible for this congregation's mission, vision, and ministry. That our membership in this faith community would remain faithful in our worship attendance, commitment to study the Word of God, and our call to servant hood. And by adopting these principles, we might create fertile ground to allow our faith to grow!

I have an image of one hand in Christ's hand and another reaching out to another person's hand. Sometimes we are the ones reaching out, and sometimes we are the ones being held onto by another. So little by little, we can be reconnected to Christ and then reach out to assist someone else. We are at different places and at different times in our lives. But, throughout life, this is the image that helps us help others to see the "Power of God."

*Serving Christ with you,  
Pastor Scott Ludford*

## MEET OUR STAFF



**Kay Kristof**  
Administrative Assistant



**Kristin WhiteHorse**  
Youth & Family Director



**Nancy Schultz**  
Health & Wellness Coordinator



**Jill Sousek**  
Organist & Music Director



**Randy Steffen**  
Worship Coordinator



**John Phalen**  
Maintenance



**Ann Johnson**  
Custodian

**Kendra Kristof**  
Groundskeeper



### ZION LUTHERAN CHURCH

1254 S. Union Street, Shawano, WI 54166  
[shawanozion.org](http://shawanozion.org) | 715.526.2017 | [zion@shawanozion.org](mailto:zion@shawanozion.org)  
A member congregation of the Evangelical Lutheran Church in America

## 2025 CHURCH STATISTICS

### Baptisms

- † Ledger Gene Fischer
- † Kyrah Grace Ann Welch
- † Xyrim Zane Welch
- † Phoenix Ember Delchambre
- † Cleo Ann Anschutz
- † Henrik William Steichen

### Confirmations

- † Peyten Elizabeth Boucher
- † Gracie Marie Curtin
- † Molly Louise Hanson
- † Collin Joseph Olson
- † Brynlee Anna Ray
- † Gabriel Peter Tonn
- † Brooklyn Marie WhiteHorse

### Funerals & Memorials\*

- † Eileen R. Elertson
- † Kenneth Lounsbury
- † Melvin Gutt
- † Carlton Edward "Carl" Hock
- † Seegar Swanson II
- † Gordon Holten
- † Rita H. Trinko
- † Barbara A. Beversdorf
- † Harold Moesch
- † Homer Theodore Erickson
- † Frederick William Goering
- † Constance L. "Connie" Birkholz

\*Funerals/Graveside Services conducted by Pastor Ludford

### New Members

† Dorothy Kunst	† Linda Hoffman
† Patti Peterson	† Andrew Bengston
† Anna Young	† Rhonda Hoernke
† Pam Hoernke	
† Timothy, Samantha and Megan Herrmann	
† Lily, Tanner, Asher, and Xavier Cornelius	

### Members Transferred Out

- † Shane & Karissa Kunschke family
- † Timothy & Samantha Herrmann
- † Kendra Ugoretz

### Attendance

Total In-Person attendance: 8,014  
Shawano County Park attendance: 2,282  
Jerusalem Summer Worship attendance: 221

### Social Media

#### YouTube

Subscribers: 224 (2025 +26); Views: 7,350

#### Facebook

Views: 46,722; Visitors: 3,478;  
Page Views: 15,079; Unique Visits: 7,611  
New Visitors: 95.05%; Interactions: 701

# ANNUAL MEETING MINUTES

## JAN. 26, 2025

**1. Meeting Called to Order:** President Bob Hass called the meeting to order at 11:45 a.m. Forty-seven voting members were present, as listed on the attendance sheet.

**2. Opening Devotions:** Pastor Scott Ludford

**3. Agenda:** Motion made by Steve Laude and seconded by Dolly Burdick to approve the agenda as printed for the 2025 Annual Meeting and 2025 Annual Report. Motion carried.

**4. Vote to assign parliamentarian:** Motion to accept Al Wichmann as parliamentarian was made by Michael Sleeper and seconded by Matt Heling. Motion carried.

**5. Annual Meeting Minutes:** Motion made by Mary Ann Rudie and seconded by Ginny Vraney to accept the minutes from the 2024 Annual Meeting as printed in the 2025 Annual Report. Motion carried. Hass advised the congregation on page 5, item e), BMO Line of Credit, after going through all the time and paperwork to acquire a line of credit, BMO denied us privilege because our income did not exceed our expenses by the required amount.

**6. Pastor's Report:** Printed in the 2025 Annual Report. Motion made by Scott Glysch and seconded by Judy Laude to approve the Pastor's Report as printed. Motion carried.

### 7. Committee, Organization, Youth and Family Director, and Health Ministry Committee Reports:

Printed and included in the 2025 Annual Report. Motion made by Scott Glysch and seconded by Kay Kristof to approve the Reports as printed in the 2025 Annual Report. President Bob Hass highlighted a few things from his President's message, such as acknowledging Joyce Phalen for undertaking the Thanksgiving meal, thanking outgoing Treasurer Mike Eidahl and outgoing Secretary Julie Effenberger, reminding everyone the Wee Care program still needs our continued support, and pointing out Ann Johnson's handling of the loan closet. Motion carried. Dorothy Eidahl cast the dissenting vote, stating the report she submitted for Zion Lutheran Church Women (ZLCW) was not printed in its entirety in the 2025 Annual Report. ZLCW raised \$6,500, which they distributed to various charities.



**8. Nominations and elections:** Parliamentarian Al Wichmann asked everyone to look at the ballot on page 2, noting there is no treasurer position listed. He asked Michael Sleeper, chairman of the Finance Committee, to briefly explain this to the congregation. Sleeper reported this position has grown and now requires expertise and an enormous amount of time. They are currently exploring hiring an outside firm to handle most accounting procedures. Mike Eidahl has agreed to stay on as acting treasurer until a solution is found. He has been working with an accountant, who attends Zion, has been reviewing our book-keeping practices. Eidahl said the Finance Committee will be intently working on this issue and will make a recommendation to the council when a decision is made. The council does have the power to appoint someone to the position of treasurer at any time. Dolly Burdick asked whether money was budgeted in the spending plan for hiring an accounting firm, and Mike Eidahl advised it was not at this point, but we may need another Congregational Meeting down the road, depending on the outcome. Wichmann then acknowledged the names on the ballot and noted there is no representative for Homme Home or Crossways Camp, as those entities have changed their structures for now. He reviewed the nominations for the open positions and reminded everyone the floor is open to any additional nominations. Wichmann then read through the ballot on page 3, and no other nominations were made. A motion was made by Dan Krone and seconded by Matt Heling to suspend further nominations and approve the slate of candidates on the 2025 ballot. Motion carried.

## **ELECTED COUNCIL POSITIONS**

### **† Church Council Secretary:**

Vicki Heling, two-year term

### **† Health Ministry Committee:**

Joyce Phalen, two-year term

### **† Property Committee:** Tom Laude (incumbent), two-year term

### **† Youth Committee:** Curt Preston (incumbent), two-year term

### **† Worship and Music Committee:** Mike Eidahl, two-year term

### **† Youth Council Representatives:** Arica Preston and Lilien Tonn, two-year terms

### **† Endowment Fund Committee:** Renee Elertson, three-year term & Debbie DeFere, three-year term

### **† Personnel Committee:** Lori Hintz, three-year term

### **9. Old business:** Sound board and video wiring:

Hass stated the sound board had been purchased and installed. Pastor Scott noted everything has been purchased, but the video wiring has not been completed yet.

### **10. New business:** Tom Laude reported the Property Committee prioritized projects needed to be done, and they are as follows:

**a) Sewer repair:** The sewer in the basement needs to be cut and redone as the sewage runs the wrong way, and we have had numerous problems with it at a cost of \$21,000.

**b) Boiler replacement, two upstairs furnaces, and two A/C units:** Tom Laude stated issues have been arising with the boiler and the furnaces are 31 years old, and two air conditioner units need to be replaced, totalling \$23,000.

**c) Office flooring:** Tom Laude noted the office carpeting is from 1993 and is in dire need of replacement — \$11,400.

**d) Office windows:** Tom Laude pointed out all the thermal pane windows are leaking and need to be replaced, costing \$42,500. Hass explained the Building Fund balance is \$71,000, and the first three projects, totalling \$55,400, would come out of it. The windows would come out of the Undesignated Fund. Joyce Phalen made the motion, which was seconded by Nancy Syndergaard, to approve the completion of a) Sewer repair, b) Boiler replacement along with two upstairs furnaces and two air conditioning units and c) Office flooring, totalling \$55,400 to come out of the Building Fund and d) Office window replacements of \$42,500 to come out of the Undesignated Fund. Motion carried.

These projects will be started as soon as possible.

**e) Replacing entire church roof:** Tom Laude then explained the church roof has again been repaired just recently, and Security Luebke advised the whole roof should be replaced within 3-5 years and projected \$160,000 for the cost. Tom highly recommended not waiting five years.

**f) New Fellowship Hall/Gymnasium:** Steve Laude noted when he grew up, there was a gym at Zion used especially by the youth. There is a dire need for more gym space in Shawano, and after the 1993 renovation, a gym was promised as the next phase, but it has never been pursued. Tom Laude noted there's a tremendous need in Shawano for after-school day care, and this gym could help with that, along with adult gym space for basketball, pickle ball, volleyball, etc. It would be located on the north side of the church, and they hope to send a mailing to the congregation with more information and to gather their input and ideas.

**g) Church van:** Pastor Scott noted it was brought up at the Church Council about purchasing a van for the church. This could be used for a multitude of things, such as trips/activities with the youth, and could also be used with the seniors, especially if it had a wheelchair lift. It would be a great advertisement for Zion's ministries and a consideration for future possibilities.

### **h) Information Technology (IT) Committee:**

Hass advised the Zion congregation is in dire need of help in the IT area and is looking to start a committee for that purpose. If anyone is interested or knows someone who can help in this area, please let him know or contact the office.

**i) Stephen Ministry:** Judy Laude reported Kristin WhiteHorse, Nancy Schultz, and she were recently trained as Stephen leaders. They currently have ten people signed up for Stephen Ministry and will start training on Sun., Feb. 2, 2025. Kristin added if there's anyone in the congregation interested in participating, let them know, but also keep in mind anyone who could use the help of this ministry. Hass reminded the congregation when it's time for Zion to recruit a new pastor, the implementation of Stephens Ministries is a great asset.

**j) Church Directory:** Al Wichmann stated the their Life and Growth Committee has contracted a photographer to proceed with a new church directory and to watch for upcoming details, noting pictures will be taken between Easter and Memorial Day.

**11. 2024 Financial Summary:** Mike Eidahl reviewed pages 14-15 of the Annual Report, the 2024 Financial Summary, stating it was a pretty good year and thanking all members for their giving. He reviewed the endowment funds and noted a little over one million was received from the Anita Hartman Estate, with half going into the Endowment Fund and the other half to Health and Missions. He also noted the Income and Expense Statement showed Zion ended the year with income just \$3,243.37 short of expenses. He stated Zion will be hiring a CPA firm to conduct an audit, as his term as Treasurer has ended. A motion was made by Michael Sleeper and seconded by Matt Heling to approve the 2024 Financial Summary. Motion carried.

**12. 2025 Spending Plan:** Mike Eidahl then reviewed the Proposed Spending Plan for 2025. He noted with the hiring of two new staff

members, the proposed spending has changed from last year. Scott Glysch asked why the organist's budgeted salary decreased in 2025. Eidahl explained since last year, he separated the Organist Salary from the Worship Media Specialist, which is listed right underneath it. A motion was made by Dolly Burdick and seconded by Mary Ann Rudie to adopt the 2025 Spending Plan as presented and proposed by the Congregational Council. Motion carried.

**13. Motion to adjourn meeting:** Motion made by Joyce Phalen and seconded by Matt Heling to adjourn the 2025 annual meeting. Motion carried; meeting adjourned at 1:19 p.m.

**14. Closing prayer:** Hass thanked everyone for attending and then led the congregation in the Lord's Prayer.

*Completed in God's service,  
Julie Effenberger, Zion Church Council secretary*

## ANNUAL MEETING ATTENDEES JAN. 26, 2025

The following voting members were in attendance in person during the 2025 Annual Meeting at Zion Lutheran Church, Shawano, Wisconsin.

1. Michael Sleeper	13. Diane Rugalski	25. Kal Boettcher	37. Arica Preston
2. Kristin WhiteHorse	14. Nancy Syndergaard	26. Shannon Neumann	38. Robert Hass
3. Dorothy Eidahl	15. John Phalen	27. Dawn Seiltz	39. Curt Preston
4. Nancy Schultz	16. Mary Martin	28. Matt Heling	40. Randy Steffen
5. Mike Eidahl	17. Tom Laude	29. Pastor Scott Ludford	41. June Peters
6. Mandy Bernath	18. Mary Ann Rudie	30. Ginny Hass	42. Mila Waukechon
7. Al Wichmann	19. Steve Laude	31. Debra Ludford	43. Lorin Preston
8. Grady Krone	20. Dolly Burdick	32. Vicki Heling	44. Winnie Preston
9. Marge Wichmann	21. Judy Laude	33. Kay Kristof	45. Lilien Tonn
10. Dan Krone	22. Ginny Vraney	34. Joyce Phalen	46. Jennifer Tonn
11. Karen Childs	23. Cheryl Boettcher	35. Marcalene Rosenow	47. Julie Effenberger
12. Joni Shebuski	24. Scott Glysch	36. Ann Johnson	



## PRESIDENT'S MESSAGE

My service as a Congregational and Church Council President comes to an end with our 2026 annual meeting. It has been a great four years, and I will be eternally grateful for them.

What has made my service such a blessing is the larger number of people within the congregation who step up day in and day out to help our staff carry out the many tasks that must be completed as we serve our congregation and provide a significant outreach into our community and beyond.

In addition, the staff we now have in place provides the oversight and coordination to bring all of this effort together. You could not overestimate the benefit Pastor Scott Ludford, with his 38 years of experience across multiple congregations, brings to guiding staff and volunteers and helping us get the most from all this effort.

During my tenure, I have made maximum effort to attend as many committee meetings as possible. This often entailed as many as eight meetings a month, most of them in the first two weeks of each month. I had three main reasons for doing this. First, I was nearly totally ignorant of what each of them did, and what better way to learn? Second, we learned whether they had any problems our council could help resolve. And, finally, to answer questions and/or pass on information about other activities going on within the church. One of the early complaints I heard was a lack of communication within and throughout the church. Over time, as Pastor Scott and I attended these meetings, we were able to answer questions and provide information. That somewhat helped to resolve this problem. Helping enormously with this were the weekly *NEWS* and the monthly *FOCUS*.

All this activity stems from Jesus' concept of leadership, which he taught his disciples and called "servant leadership." This entailed being intimately involved in the activities of the people. Pastor Scott detailed this extensively several years ago in his Lenten services. As I reflected on those messages, I realized they paralleled what I had been taught as a ROTC cadet and again later as a new 2nd Lieutenant. What it entails is you don't become a true leader by proclamation. You become a true leader when the people you are leading accept you as their leader. And this happens when they see you being with them, no

matter how dirty or dangerous the mission. In our case, why should our committee members take their "mission" seriously if those in leadership positions don't attend their meetings or show interest in what they are trying to accomplish? It is that simple.



**Bob Hass**  
President

So many people I've served with deserve much thanks for all they've done for Zion during my "four years." But I don't have enough room to cover them all. You may not realize this, but Zion Lutheran Church Women (ZLCW) includes all of the women of Zion, even though not all are active. Talk about a group that accomplishes so much and seeks no praise. Alter Guild and Quilting immediately come to mind. Stewardship/volunteerism has been a sore spot for me, but several years ago, Keith Milner joined the Stewardship Committee with Scott Glysch and began the process of fixing it. Keith has since been overcome by family issues, but along comes Dawn Brock, who has taken over the volunteerism program and is running it better than ever, thanks to the building blocks Keith and Scott put in place. A statement I've used before is she's picked up the ball and run with it. Of course, we have Joyce Phalen and the Thanksgiving dinner, Kathy Beyer and our super active Health Committee, Marge Wichmann with Worship & Music, her husband, Al, who pursued a nearly impossible Zion directory, Tom Laude who has managed a mountain of church improvement projects as well as his wife, Judy, who has managed our Sunday School program, Curt Preston with huge help from Kristin WhiteHorse with a greatly reinvigorated youth program. Then we have Nancy Schultz, who has been a mountain of community outreach all on her own. Kay Kristof seems to always get 200 percent out of the time available to her, and let's not overlook Dawn Seiltz, who volunteered to step in as treasurer with a nearly backbreaking load. Now, finally, there is Pastor Scott Ludford. He has commented to me several times in recent months he has never served a congregation that displays such harmony. He sees it in our committees but also in our membership at large. To this, I say, "Pastor Scott, take a bow. You, more than anyone else, have brought this about. Your experience, your messages, and your tireless leadership all

contribute to Zion's miracle you have become. I began this message by stating it has been a great four years, and I will be eternally grateful for them. All of this has happened to me because of the fantastic people I've had to work with. Our staff, our great, hard-working committees, and, not least, many members of Zion I haven't had the room to mention but who, nonetheless, make our super organization super.

I do not know who our next President will be, but I do know he will inherit a great team. God's blessings on him, God's blessings on all of you.

Respectfully submitted,  
President Bob Hass

## HEALTH & WELLNESS COORDINATOR'S REPORT

The Health & Wellness Coordinator supports the physical, emotional, and spiritual well-being of our congregation and community throughout 2025. This year's work centered on grief support, mental health, care giving, wellness education, and meaningful community partnerships.

### HIGHLIGHTS FROM 2025

#### Grief & Mental Health Support

- Supported individuals and families coping with loss through the 13-week GriefShare program, serving a total of six participants.
- Led two Surviving the Holidays After a Loss seminars on Oct. 29 and Dec. 3, with nine attendees in October and four in December.

#### Friendly Visitors Ministry

- Provided leadership, tools, and encouragement to the Friendly Visitors as they cared for shut-ins in our congregation and community.
- In 2025, 12 Friendly Visitors visited 35 shut-ins, offering fellowship, devotions, and communion.

#### Health Ministry Support

- Assisted the Health Ministry Committee with key projects, including a diaper drive, sock drive, blood drive, and a clothing and toy drive for Homme Home for Boys.
- Supported Ann Johnson as she oversaw the Medical Loan Closet.
- Participated in CPR training at NWTC in February.

#### Stephen Ministry

- Co-led Stephen Minister training with role-play practice, case studies, and continuing education

resources. Eight congregation members completed training and became caregivers.

- Supported Stephen Ministers in offering Christ-centered care to those in need. Three care receivers are meeting weekly with caregivers.

#### Wellness & Faith Formation

- Organized 50+ Fellowship activities, providing opportunities for connection and shared experiences; 15 congregation and community members participated throughout the year.
- Partnered with the Health Ministry Committee to lead a Bingo Challenge and multiple Walking Challenges with a participation of 36 people.
- Taught toddler and preschool faith lessons for KidCo as part of MOMCo, serving 17 preschoolers throughout the year.

#### Community Partnerships

- Collaborated with Rise Wellness Recovery Center, CORE, and other local recovery initiatives.
- Co-led the Zion Community Garden with Winnie Preston. This year marked the garden's 20th anniversary, with 29 families/individuals tending 62 plots (10' x 10' each).

### LOOKING AHEAD TO 2026

#### Planned Areas of Focus

- **Expanded GriefShare:** Offering two class options for greater accessibility.
- **Stephen Ministry:** Recruit and train new Stephen Ministers; continue providing ongoing education.
- **Health Ministry Programs:** Support our active committee in its annual projects.
- **Wellness Events:** Host quarterly health workshops and continue fitness challenges.
- **Family Faith Formation:** Ongoing support for MOMCo and KidCo programming.
- **Recovery Support:** Strengthen collaboration with Rise Wellness and CORE.
- **Mental Health:** Deepen partnership with NAMI (National Alliance on Mental Illness).
- **Communication:** Continue monthly Health Ministry updates in Zion News.

#### Closing

Thank you, Zion family, for your support, prayers, and participation this past year. May God guide and strengthen us as we care for one another and serve our community.

Sincerely,  
Nancy Schultz, Health & Wellness Coordinator

## **YOUTH & FAMILY DIRECTOR'S REPORT**

This past year has been a time of growth, connection, and faith for the young people and families of our congregation. Through worship, learning, service, and fellowship, we've seen God at work in meaningful and powerful ways. As Youth and Family Ministry Director, my goal continues to be creating spaces where youth and families can encounter God's love, build lasting relationships, and grow in their understanding of what it means to live as disciples of Christ. I am grateful for the many volunteers, parents, and leaders who partner in this ministry and for the support of the congregation as we nurture faith across generations.

### **Fun and Fellowship Ministries**

The ministry cultivated a strong, intergenerational sense of community through regular and special fellowship events that engaged all ages. The key highlight was the transition of Game Nights to a consistent schedule, creating a reliable, low-barrier opportunity for members of all ages to connect over board games, cards, and snacks. This focus on all-ages fun culminated in the inaugural "Piece It Together" Multi-Generational Puzzle Showdown in May, which was so well-received a winter rematch is already being planned. The summer fellowship was a relaxing opportunity to enjoy the company of family and friends. The highlight of the summer was an inclusive Wolf River Float in July, which welcomed youth, family members, and the wider congregation. A key event, the Youth Lock-In, also provided significant fellowship through late-night games, laughter, and worship after their day of service. Additional special events included an all-ages BINGO night in May and holiday parties for Halloween and Christmas. These events not only provided enjoyable activities but also reinforced the Zion family bond outside of traditional worship settings.

### **Service and Outreach Ministries**

The Youth Ministry maintained a strong commitment to putting "faith in action," demonstrating high visibility in the community and supporting local needs through various projects.

2024 ended with the spirit of the holidays, as the Youth Group members successfully shopped for an Adopted Child in the community and

participated in the Holiday Parade by walking alongside the Zion float. Fundraising events, such as the Spaghetti Dinner in February and the Cookie Fundraiser in December, were successful in both raising necessary funds for ministry activities and drawing the congregation together. The commitment to service peaked in the fall with the Youth Lock-In Day of Service in October, where students in grades 6-12 dedicated their time and effort to assist SAM25, WAMSCO, and the Community Garden. Additionally, the youth assisted the community by efficiently completing the ShawanoFest setup in August and Oktoberfest in October, and committed to adopting two local children through a Christmas giving project this fall, ensuring the ministry's outreach was consistent throughout the year.

This past year has been a time of growth, connection, and faith for the young people and families of our congregation. Through worship, learning, service, and fellowship, we've seen God at work in meaningful and powerful ways. As Youth and Family Ministry Director, my goal continues to be creating spaces where youth and families can encounter God's love, build lasting relationships, and grow in their understanding of what it means to live as disciples of Christ. I am grateful for the many volunteers, parents, and leaders who partner in this ministry and for the support of the congregation as we nurture faith across generations.

### **Education and Spiritual Formation Ministries**

The ministry provided consistent, impactful programs for spiritual growth, ranging from foundational children's programs to targeted parental guidance.

Educational programs for the youth were active across all age bands. For our younger members, the Kids of the Kingdom Sunday School program provided weekly instruction, complemented by the launch of the "God's Little Wonders" Tots Program, which engaged the youngest children and their caregivers. The key summer event was the highly engaging "True North: Trusting Jesus in a Wild World" Vacation Bible School (VBS) in June, an adventure-themed program for 4K-5th graders focused on core Christian truths. For older students, the High School Youth Group Meetings and Bible Studies met twice monthly throughout the school year. The Confirmation Ministry successfully prepared ninth-grade students for their Confirmation Sun.,

Oct. 26, with their journey including specialized Saints and Servants classes and working with Confirmation Mentors. A critical focus this year was on strengthening the family unit through the MOMCo ministry launch and the highly valuable Parents' Corner Educational Series. This monthly newsletter feature provided gospel-centered advice to parents on contemporary issues, including navigating social media (like TikTok), motivating unmotivated children, and prioritizing Scripture in their family's daily life.

### Reflection

As I look back on the year, I'm filled with gratitude for the many ways God has been present in our ministry — through laughter, prayer, service, and community. Our youth continue to inspire me with their energy, compassion, and willingness to grow in faith. Thank you to everyone who has prayed for, encouraged, and supported this ministry. Together, we are helping shape a church that welcomes, equips, and empowers the next generation to follow Jesus and share His love with the world.

*Kristin WhiteHorse, Youth & Family Director*

## COMMITTEE REPORTS

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### WEE CARE

Wee Care has had a good year. At the end of the 2024-25 school term, Wee was packing 152 bags per week. Currently, for the 2025-26 term, Wee is at 139 bags per week. St James has also joined the program along with Olga Brenner, Hillcrest, Sacred Heart, and Shawano Middle School. Wee Care has been able to hold the cost of a bag to \$8.00. With generous support from the Zion congregation and the Shawano community, Wee Care has been able to feed all of the children in need. We will see what happens to food prices in 2026. Monthly cookie sales have been successful, as well as those at Charlie's Red Barn. Hopefully, Wee can continue these fund-raisers in 2026. Our staff of shoppers, packers, and cookie bakers runs around 15 to 20. Thank you all for your support and helping hands. On behalf of the children, Wee wishes you all many blessings.

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### EDUCATION

The past year marked an exciting and transformative period for the education ministries at Zion Lutheran Church. We witnessed numerous

blessings and meaningful progress as we collectively worked to nurture and deepen our youth's understanding of God's Word.

VBS took place in June, with 22 students participating. The program was highly successful due to the dedication and support of our volunteers and staff. Their commitment was essential in providing a meaningful and engaging spiritual experience for all attendees.

Fourteen youth regularly participate in the Kids in the Kingdom education hour, and 18 are involved in confirmation classes. In October, we celebrated the confirmation of seven youth, marking a milestone in their faith journeys.

We extend our heartfelt gratitude to the following individuals whose time and talents made Kids in the Kingdom, Confirmation, and VBS successful: Sara Boucher, Lorin Preston, Karen Preston, Arica Preston, Lily Glysch, Callie Otto, Gabe Tonn, Pastor Ludford, Cheryl Boettcher, Julie Effenberger, Emma Effenberger, Kristin WhiteHorse, Brooklyn WhiteHorse, Steve Laude, and Judy Laude. We are also deeply appreciative of the many other volunteers who contributed to the success of our VBS program.

The True North Christmas program was a 2025 highlight, made possible by the efforts of many of the individuals mentioned above and participants from our Junior High and Senior High youth groups. Kristin WhiteHorse continued her dedicated work throughout the year, promoting our education programs through community outreach initiatives and the God's Little Wonder Tots group.

During this period, our congregation was further enriched by women's and men's Bible studies, book club studies, and a variety of other learning opportunities. While these groups operate independently of the education committee's direct leadership, they contribute significantly to our community's spiritual growth. It is important to recognize many of these educational opportunities at Zion are made possible by the generous financial support this ministry receives.

Looking ahead, our primary goals for 2026 are to increase the number of youth attending Sunday School and VBS, and to encourage ongoing participation in service projects that support organizations in our community.

*Respectfully submitted,  
Judy Laude, Education Committee Representative*

# ZION LUTHERAN CHURCH WOMEN (ZLCW)

## 2025 ACTIVITIES

- Donated quilts to the American Cancer Society Relay for Life, Shawano County Historical Society Rhubarb Fest, and Zion's high school seniors.
- Had two Silent Basket Auctions, which were very successful. The money was used for end-of-the-year benevolences.
- Served funeral lunches throughout the year. Food was catered from Charlie's.
- Festival of Trees
- Monthly Bible study meets on the third Monday, using the study in the Gather magazine, an ELCA publication. October through April, the group meets at 3:30 p.m., and from May through September, they meet at 6:00 p.m. Join us for fellowship and discussion.
- Zion's Mission Quilters made a total of 200 quilts, 46 Personal Care Kits, and 56 School Kits, which were sent to the Lutheran World Relief (LWR) warehouse in Minneapolis/St. Paul for distribution throughout the United States and throughout the world.
- This was all possible with donations from Zion members and the community. Donations of fabric are always needed, as well as blankets, twin/queen/king sheets, and monetary donations used to purchase batting to put between the layers of fabric. (We cannot use fabric that is camouflage, fleece, Christmas, netting, slippery fabric, or military.) The items should be clean. Dark colors work best, but light colors are also used for middles in place of batting. Please consider Zion's Mission Quilters if you have or know of someone who no longer needs their fabric.
- Consider joining the Mission Quilters! You do not need to know how to sew! We meet every Tuesday morning at 9:00 a.m. in the Fellowship Hall. It is a time of making new friends, fellowship, and doing something for others.
- Did you know each confirmed woman of Zion is a member of ZLCW? It is incredible knowing that, together, we can serve others through various activities here and in the community. We can walk together on our faith journey, no matter where we are. And, we can help others

at Zion, in our community, and in the world. Prayerfully consider joining ZLCW and sharing your talents in 2026 for Zion, Shawano, and the world.

ZLCW Executive Board: Co-Presidents: Karen Childs/Mila Waukechon, Vice-President: vacant, Secretary: Dorothy Eidahl, Treasurer: Linda Trevarthen, Secretary of Education: vacant, Co-Stewardship Chairs: Karen Childs, Dorothy Eidahl, Kitchen: Mila Waukechon and Ways & Means: Karen Childs.

## ZLCW Treasurer's Report

January 1– December 31, 2025

Checking Balance as of 1/1/2025	\$4,216.95
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Income	
Donations to Quilters	\$45.00
Funeral Donations	3,251.22
Endowment Grant	1,000.00
Silent Auctions	5,010.00
Lenten Meals	378.00
Other Donations	620.68
<b>Total Income</b>	<b>\$10,304.90</b>
<b>Total Balance Available</b>	<b>\$14,521.85</b>
Expenditures:	
Kitchen Expenses	\$776.99
Quilting Expenses	948.60
Staff and Office Gratitudes	325.00
Shipping Quilts and Kits	140.00
Funeral Expenses	800.70
Year-End Charities ***	6,750.00
<b>Total Expenditures</b>	<b>\$9,741.29</b>
<b>Checking Balance @Associated Bank</b>	<b>**\$4,780.56</b>
<b>**Mission Quilting Portion</b>	<b>\$1,016.25</b>
<b>**ZLCW Portion</b>	<b>\$3,764.31</b>
***Charities	
Zion Wee Care	\$1,000.00
ELCA Disaster Fund	2,000.00
SAM25	1,000.00
SAFPARC	1,000.00
Crossways Camping Ministry	500.00
Safe Haven	1,000.00
ROADS	250.00
<b>Total Year-End Charities</b>	<b>\$6,750.00</b>

## STEPHEN MINISTRY

This year marked an exciting new chapter for Stephen Ministry at Zion Lutheran Church as the program officially moved from preparation into action. Following the completion of Stephen Leader Training in late 2024, our leadership team – Judy Laude, Nancy Schultz, and Kristin WhiteHorse – began implementing the next phase by recruiting, selecting, and training our first group of Stephen Ministers.

Training began in February and continued through early summer, equipping participants with the skills to provide confidential, one-on-one, Christ-centered care to those experiencing grief, loneliness, illness, or other life challenges. Upon completing their training, our first group of Stephen Ministers was commissioned and ready to serve, marking a major milestone for this new ministry at Zion.

Throughout 2025, the Stephen Ministry team focused on building awareness within the congregation, offering information sessions, bulletin updates, and visual displays to help members understand the ministry's purpose and how to request care or refer someone in need. The leadership team also worked to establish referral and supervision structures to ensure ongoing support for our trained ministers and care receivers.

Looking ahead, Stephen Ministry classes will begin again in January 2026. Anyone who feels called to serve as a Stephen Minister is encouraged to contact Judy Laude, Nancy Schultz, or Kristin WhiteHorse for more information about the upcoming training. If you or someone you know could benefit from having a Stephen Minister, please stop by the church office to pick up a referral form.

Stephen Ministry continues to grow as a vital part of our church's mission to "Love and serve others as Christ first loved us." We are deeply grateful for the dedication of our leaders and Stephen Ministers who bring Christ's healing presence to those walking through difficult seasons of life.

## LIFE AND GROWTH

The basic objective of this committee is to provide for the congregation's extended ministry within Zion and to the larger church community. We are dedicated to promoting attendance and making all members and non-members feel welcome in the family of Zion. While this committee is still in the early stages of development, we are looking at some interesting programs and activities in 2026 and beyond.

During 2025, we worked with Mortell Studio to update the Zion pictorial directory. We were pleased more than 130 family units had photos taken for the directory. In the process of gathering information for the directory, we found updating members' contact information entailed much more time than we anticipated. We had some congregation members help us update the contact information. We would like to thank Kay Kristof for her efforts to get this done. As of this writing, the directory is not yet ready for distribution. We are hoping the directory will be ready in a few short weeks.

The Life and Growth committee worked with the Shawano Parks Department to have Zion Lutheran Church banners placed at several fields at Memorial Park. The banners advertise our church and worship opportunities. Funds for the banners were secured with a grant from benevolence funds available at Zion for church outreach.

During the first part of 2026, we will be organizing the creation and painting of a portable mural for Zion. This mural is part of Pastor Paul Oman's "Drawn to the Word" program. Watch for details in the upcoming weeks.

Members of this committee: Gail Hoffman, Bobbi Krozell, and Alan Wichmann, Chair

*Respectfully submitted,  
Alan Wichmann, Chair*

## EMERGENCY ACTION AND SECURITY PLAN

In August, the newly updated maps for each emergency kit in the building were hung. The Property Committee made recommendations. Then the kits were all checked, completed, and filled. The revised booklet, which is being printed right now, will replace the old one in each kit soon. The new ideas have been shared with the Sunday School teachers, committees, and staff. We are constantly working to update and keep Zion and our members safe. The Emergency Action Safety Committee members are Ginny Vraney, Al Wichmann, and Pastor Scott Ludford.

## ALTAR GUILD

Zion's Altar Guild prepares the altar for worship and Communion. We work in teams of two to change the paraments, banners, and altar cloths for the services each weekend and check the Sanctuary and Narthex plants for watering needs to keep them looking healthy. We organize and set the Altar with chalices of wafers and one chalice for wine, and fill the cups with grape juice and wine for Communion for everyone. We acknowledge and include any flowers or plants sent to Zion as Altar flowers for the weekend. For special events such as a funeral or Baptism, we prepare banners to memorialise or honor the family member. There are many details to remember, but we have two Guild members working together to help everything go smoothly.

For Communion at the Park, Karen Childs prepares everything for summer outdoor worship services. If there is a request for Baptism at the park, Childs prepares a Baptismal basket for the outdoor service. And at Jerusalem Lutheran Church, Eileen Ebelt takes Communion to Lunds, Wis. for their summertime services.

We clean and prepare portable Communion kits for our Friendly Visitors to share with shut-ins. We have increased inventory by five to accommodate the visitors. They need to sign up in the Sacristy when they take a kit, so we know who has them.

We thank our decorators at Christmas for helping decorate and reaching to the very top for the tree toppers. Decorators include Dorothy Eidahl, Diane Rugalski, Mila Waukechon, and Karen Childs. We also check and clean the candles for the Candlelight Services. Thanks, Joni Shebuski, for coming in to help as well, and Noreen Christianson for helping with poinsettias. This year, we had to search for wine because Charlie's couldn't get the wine we normally use. Thank you to Mike and Dorothy Eidahl who made some available and travelled to get a case for us.

We will gladly train anyone who wants to help on the Altar Guild. Call the office or stop by the Sacristy and tell someone you would be interested in learning what we do. We always have fun as we prepare the Altar and church for weekly services.

Altar Guild: Linda Burrack, Noreen Christianson, Eileen Ebelt, Dorothy Eidahl, Diane Rugalski, Joni Shebuski, Mila Waukechon, and Karen Childs.

*Co-Chairpersons, Karen Childs, Diane Rugalski*

## HEALTH MINISTRY

In 2025, the Health Ministry committee (HMC) was actively working to achieve our goals, promoting wholeness of body, mind, and spirit. We continue striving to meet the needs of our Congregation and community. Here are some of the things HMC accomplished in 2025:

- HMC hosted a meal for residents and staff at the homeless shelter, SAM25, in January 2025. Fed a total of 20 residents and staff.
- Held a spring and fall blood drive with the Community Blood Center, which was held on Mon., May 12, from 1:00-5:30 p.m., and Sept. 22, from 1:30-5:30 p.m. A total of 55 individuals donated.
- ZION's Walker team was the top fundraiser at the Shawano-Menominee American Cancer Society 2025 Relay for Life. This was the sixth year they achieved this milestone.
- A new AED was ordered from Thanksgiving funds received from the meal, and a battery for our old AED. One AED was located on the main level, and another was in the fellowship hall on the basement level.
- Supported Zion staff in completing CPR training in February at NWTC.
- A \$500 donation to sponsor the SAM25 Community Health Clinic was made in the fall.
- In October, A "Walking for Your Health Challenge" was implemented to encourage healthy lifestyle activities. Steps were counted and recorded, with awards given after the month-long challenge. A total of 19 individuals participated in the challenge.
- Collected socks for Socktober to benefit SAM25 and Safe Haven, with a total of 1221 pairs of socks collected.
- A diaper drive was conducted in the Spring and Fall, with almost 4000 diapers donated.
- Collected donations for Homme Home for boys in Wittenberg in December.
- Participated in the Festival of Trees at Zion with ornament suggestions on the Giving Tree. Ornaments were designated for ELCA Good Gifts to support international work.
- In addition, our regular activities continued as usual, including: Friendly Visitors, the Loan Closet, Prayer Chain, SPLASH,

Newborn Baskets, cards for those who are ill or are shut-ins, and emergency equipment maintenance.

- In 2026, we hope to continue and expand the educational forums. It is our hope and prayer YOU will consider joining us on our committee.

If interested, please contact Health Ministry Committee members Karen Fusek, Bob Hass, Ann Johnson, Crystal Phalen, Joyce Phalen, Nancy Schultz, Judy Laude, and Ginny Vraney.

*Respectfully submitted  
Kathy Beyer, Chair*

## **ENDOWMENT**

The Endowment Fund was established in 1977 as a standalone entity to receive gifts and award scholarships, primarily to college students. In 1993, the congregation voted to dissolve the standalone entity and incorporate the fund into the congregation's official structure.

The Endowment Committee had a busy year in 2025. The plan of operations was updated to better reflect current practices. The most significant changes were to the investment and distribution protocols.

The committee met in August to review scholarship applications. All applicants received scholarships totalling \$51,000. The recipients were: Jackson Boucher, Bailey DeFere, Brady Glysch, Lily Glysch, Jack Grieves, Madeline Heling, Taylor Johnson, Elias Popp, Aiden Preston, Rosella Wegner, Isaac Wehlander, and Joel Yeakey.

In addition, Zion Quilters submitted a grant request for supplies to finish their quilting project before the annual ELCA distribution. The grant was awarded through the fund's outreach ministries component. The kitchen stove-oven has been on its last legs for some time. In December, it became clear it was time to replace it. After review by the Endowment Committee, Finance and Investment Committee, and the Church Council, it was agreed the cost of replacement is an appropriate use of endowment outreach ministries' funds. A new stove is on order for \$6,999 and should be delivered and installed soon.

*Respectfully,  
Michael Sleeper, Vice President and Finance Chair*

## **YOUTH**

2025 was a year of service, fun, and fellowship for Zion Youth.

### **Service**

2025 was an active year of service both in and out of Zion. Once a month, youth volunteered in worship services by ushering, acolyting, reading Scripture, operating the projector, and assisting with Communion. Youth took on leadership roles during Vacation Bible School held in June. Several youth taught, co-taught, or led music in the Kids of the Kingdom Sunday School Program. Youth helped with setting up, selling, and tearing down at the Holiday Marketplace and Kidpreneur Event.

Lily Tonn and Arica Preston were appointed as youth representatives to the Church Council.

Service projects extended into the community as well. In October, the middle school and high school students assisted SAM25 and the Waterways Association of Menominee and Shawano Counties (WIAMSCO) and cleaned the church grounds as part of their lock-in experience. Youth efficiently helped with the setup of two downtown events. One was in July and the other in October.

In December, through the Christmas Giving Project, the youth committed to adopting two seven-year-old children by buying them gifts.

### **Fun and Fellowship**

Zion Youth also had opportunities for fun and fellowship this past year. Monthly youth group and Bible studies were held on Wednesday night throughout the year. In July, youth and their families went tubing on the Wolf River.

A highlight of the year was the lock-in. Around 25 youth and their friends participated in the church lock-in on Oct. 11-12. Pizza, games, endless snacks, and movies were enjoyed. Youth woke up to a pancake breakfast and made it to the 8 a.m. worship service.

Monthly multi-generational game nights were also offered throughout the year. This included the jigsaw puzzle contest in May.

The youth and their families have been blessed by the dedicated leadership of Pastor Scott Ludford and Kristin WhiteHorse, the willing volunteers, and the support of the entire congregation. The next year provides an exciting opportunity for growth in numbers and spiritual experiences.

*Respectfully submitted,  
Curt Preston, Youth Chair*

## PROPERTY

The Property Committee had another busy year. We began by addressing a sewer problem in the basement, which required cutting out a section of the basement floor. A sag in the sewer pipe was located, removed, and repaired. The concrete floor was then re-cemented, and the flooring was replaced. The carpeting in the hallway to the kitchen was removed and replaced with new tile flooring, making it easier to clean.

During the summer, two new furnaces and two new air conditioner units were installed to replace the old equipment. New windows were installed on the east and south sides of the church, including the office and the classrooms below on the south side. New blinds were also installed on the new first-floor windows.

Lastly, we removed the water fountains in the Narthex and in the basement, replacing them with water coolers equipped with filters allow you to fill water bottles.

In 2026, the Property Committee hopes to complete several small projects, depending on the building fund's availability. The committee also acknowledges Zion employees, John Phalen (Custodian/Maintenance), for the continued work on church property and maintenance needs. Ann Johnson (Custodian) for cleaning the church interior. Also, Kendra Kristof assumed responsibility for lawn care, landscaping, and snow removal after Marcus Cicero stepped away, working alongside John Phalen.

Special thanks to Sharie Schultz for her insight in selecting the blinds and for her assistance with installation. The Property Committee would also like to thank its members for their work throughout the year. The committee includes Pastor Scott Ludford, John Phalen, Bob Hass, and Tom Laude.

These efforts ensure ZION remains a welcoming and well-maintained space for all.

*Respectfully submitted,  
Tom Laude, Property Committee Chairman*

## LIBRARY

In 2025, we found our new arrangement of children's and teenage books, which was moved differently on the shelves last year, was well

received. It's always a joy to see children's eyes light up when they select the "right book" to check out.

This past summer, we expanded the adult fiction collection for "faithful readers" who enjoy leisure reading. The adult non-fiction books were used more this year by the Bible Study people to "aid" in their lessons. We also added to the number.

You are warmly invited to visit ZION's Library during the week, or before or after worship services. We sincerely appreciate the generous support from individuals, memorials, gifts, and funding. It is truly a pleasure to maintain ZION's Library for the benefit of our Congregation and the community. Library Committee members are Karen Childs, Dorothy Eidahl, Diane Rugalski, and Marcalene Rosenow.

*Marcalene Rosenow, Chair*

## WORSHIP AND MUSIC

The Worship and Music Committee supervises areas related to Zion's worship life. We work with the Pastor and Music Director to arrange meaningful and appropriate worship experiences for all members. We are blessed at Zion to have **Jill Sousek** as our **Organist and Music Director**. We are also thankful for **Randy Steffen** for his various talents as **Worship Coordinator**.

The Worship and Music Committee has supported worship activities as needed. Arrangements were made to repair the large family Bible used for Zion's special services. We have arranged Mother's and Father's Day gifts, honored Veterans, and provided Christmas gifts to worshippers. The committee ensures the reservation is made for Zion to hold summer services at the Shawano County Park. Members also help to arrange for special music at the park. The Worship and Music Committee also participated in ZLCW activities by providing gift card baskets for the silent auctions and decorating a Christmas tree for the Festival of Trees at Zion. Zion was represented at the Shawano Holiday Stroll at Franklin Park, with help from the Worship and Music Committee. We thank all for their help!

Our committee has been asked to assist with recruiting and scheduling worship volunteers. We thank **Dawn Brock** for scheduling volunteers. Thanks to those involved with our online and in-person worship at Zion. Please consider volunteering to serve as an usher, reader,

communion server, or projectionist. We could use more volunteers trained to broadcast and record our live worship services for YouTube. We thank the Altar Guild for beautifying our worship space and setting up for Communion at all three services.

We thank all who have contributed in any way to carry out the mission of Zion: *Welcoming All, Growing, and Sharing God's Love.*

*Respectfully submitted,*  
**Marge Wichmann**

Committee members: Dawn Brock, Bob Hass, Ellen Swedberg, Karen Childs, Nancy Schultz, Winnie Preston, Randy Steffen, Ann Steffen, Jill Sousek, Pastor Scott Ludford, Council Rep. Mike Eidahl, and Chair Marge Wichmann.

## **INVESTMENTS**

Zion has been the recipient of very generous gifts from many members over the years. Some of these gifts have been made for immediate, short-term use. Others have been intended for specific and longer-term use. For many of us, the different gifts received can cause uncertainty and confusion.

The gifts invested fall into three basic categories: Undesignated, Designated and Endowment. These invested funds are primarily managed by Thrivent, with some managed by the Mission Investment Fund. In total, Zion has \$2.838 million in investments.

### **Undesignated Funds**

As the term implies, these gifts lack a specific intended purpose and can be used in a variety of ways. The practice has been to use these for larger, capital improvement projects. In 2025, Zion has used these funds to cover the cost of window replacement in the office area and to redo the floor in the basement. Currently, the Undesignated Fund balance is approximately \$40,000.

### **Designated Funds**

These funds were gifted to Zion with a designated purpose by the donors. The Finance-Investment Committee and Zion Church Council believe we should honor the donors' intentions by using these gifts as intended. The current invested balances are primarily from the generous gifts from the estates of Lois Kruse and Anita Hartman. The designated uses for these funds are Missions and Health and Wellness. Examples in 2025 of the use of these funds include: contributions to Lutheran World Relief for the devastating flooding

in the south-eastern U.S. and California wildfires; the purchase of a new AED; the purchase of communications technology to enhance Stephen Ministry training and other training programs; and Zion banners at Memorial Park. Also, the salary for the Health and Wellness coordinator was covered by these funds in 2025 and will likely be covered again in 2026. The current balance in the designated funds is \$1.078 million.

### **Endowment Funds**

The Endowment Fund is a designated fund, but of a very specific investment and use category. An endowment fund, by definition and in practice, is a pool of assets donated to a non-profit organisation, where the principal is kept intact for long-term use and stability in perpetuity. Usually, only earnings on investment are disbursed, leaving the principal balance intact. Zion's Endowment Fund is in this category.

The Zion Endowment Fund was initially established in 1976 and was incorporated into the Church Council oversight in 1993. The Endowment Plan of Operations has been updated multiple times, most recently this year. The money in the Endowment Fund is the result of generous contributions from Zion members over the nearly 50 years of the Endowment Fund's existence.

The Zion Endowment Fund has three stated categories of distribution: scholarships, mission development (both within the U.S. and abroad), and mission outreach. Per the Plan of Operations, up to 5 percent of the invested balance can be disbursed annually. In 2025, \$50,000 was distributed for scholarships, and \$1,000 was given to the quilting mission for quilt supplies. Currently, the Endowment Fund has a balance of \$1.759 million.

Zion members have been very generous in establishing the funds described above. It is also clear there are specific limitations and qualifications on how these funds can be used. Applications can be made for projects that fit the stated distribution categories. Application forms are available at [shawanozion.org](http://shawanozion.org) or in the office.

*Respectfully,*  
**Michael Sleeper, Vice President and Finance Chair**

## **FINANCE**

The Zion Finance Committee met monthly throughout 2025. A few additional meetings were held, as specific needs were dictated.

Monthly and YTD revenues and expenses were reviewed, with particular attention to trends or accounts appeared inconsistent with expectations. Attention was also focused on getting committee-specific expenses allocated to each committee. Early in 2025, the committee recognized critical deficiencies and areas of need in Zion's financial accounting system and accounting practices. Steve Grover, a semi-retired partner at Kerber-Rose, generously donated his time and expertise to assist Zion in updating its financial practices and the utilization of the Power Church account management system. While not yet 100 percent perfect, significant modifications have been incorporated into the day-to-day and monthly processes Zion uses. Please take note of Steve Grover's summary of this work and his recommendations in his letter to our committee.

The committee spent considerable time in 2025 working to update and consolidate Zion's investments. A Request for Proposal (RFP) was issued to interested investment managers to submit proposals for managing Zion's investments. After reviewing the received RFPs, the committee recommended to Church Council that Thrivent serve as Zion's primary investment advisor. Council approved the recommendation, and funds were consolidated and transferred to Thrivent.

As a part of this process, the Finance and Investment Committee developed an investment policy to guide the committee and the investment advisers. This has been a very useful tool in guiding investment decisions.

At the 2025 Annual Meeting, there was no candidate available to succeed Mike Eidahl, who was termed out in the Treasurer's role. The congregation voted to allow Mike to continue in an interim role until a suitable candidate was identified. Mid-year, Dawn Seiltz agreed to serve as Zion Treasurer. Mike and the Finance Committee worked with Dawn for a few months, training and acclimating her to the roles and responsibilities. Dawn is now fully up to speed and is doing a great job.

During the fourth quarter, Treasurer Dawn Seiltz and Mike Eidahl kept the committee abreast of the 2026 Zion budget preparation. Dawn or a member of the Finance Committee met with each Zion committee to gather input on budget preparation, with the intention of creating a more transparent and inclusive budgeting process. The Finance Committee is very grateful to Zion's membership

for their ongoing giving and strong commitment to Zion's ministry within the church and in the Shawano community. The continued growth of Zion's objectives depends entirely on your continued commitment and generosity!

Committee Members: Michael Sleeper-Chair, Dawn Seiltz-Treasurer, Al Wichmann, Mike Eidahl, Christie Wegner, Dave and Kathy Littlejohn, and President Bob Hass-Ex-Officio.

*Respectfully submitted in God's work,  
Michael Sleeper, Finance Committee Chair*

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## TREASURER'S REPORT

I began serving as Treasurer in mid-2025, following the faithful service of outgoing Treasurer Mike Eidahl. I am thankful for Mike's dedication and for his support during the transition. Financial reports for this year are presented differently from past years, as they are generated directly from PowerChurch, our church management and accounting software, to provide consistent, transparent reporting. The financial statements included in this Annual Report reflect information generated from PowerChurch.

The Balance Sheet shows the cash, liabilities and fund balances available to the church, while the Income and Expense Report reflects the income received and expenses paid during the year.

Together, these reports provide a clear snapshot of ZION's overall financial position and activity for 2025. The spending plan, or budget, serves as a blueprint for anticipated income and expenses for 2026, including committee expenses and employee wages and benefits.

During the second half of the year, contributions unfortunately did not meet the church's required operating expenses. This continues to require careful monitoring, prayerful discernment, and collaboration as we plan for ZION's ongoing financial needs. These reports are intended to give the congregation a clear understanding of where resources are coming from and how they are being used to support ZION's mission and ministries.

I would like to thank the Finance Committee, Church Council and church staff for their guidance and support. It is a privilege to serve as Treasurer, and I look forward to continuing this work in 2026 as we responsibly steward the resources entrusted to ZION.

*Respectfully submitted,  
Dawn Seiltz, Acting Treasurer*

December 20, 2025

Finance Committee  
Zion Lutheran Church  
Shawano, Wisconsin

As the year comes to an end, this document is a summary of the actions taken to update the church books in 2025.

In early 2025, we took a close look at the information in Power Church, and we reviewed the recommendations of the ELCA in the Congregational Treasurers' and Bookkeepers' Financial and Accounting Guide. It was determined changes were needed to provide better financial information to the finance committee, church council, and other members of the congregation. Here are some of the specific steps taken:

- The number of funds was reduced from over 30 to three, the remaining being general, building, and Wee Care.
- December 31, 2024 was selected as the date for adjusting the balance sheet, and misstatements before that date were not addressed.
  - Money designated for specific purposes was identified using the fund balance report previously relied upon.
  - Old outstanding items in the bank account were cleared with a reconciliation as of 12/31/24.
  - Endowment money was not reported on the balance sheet.
- The number of general ledger accounts was reduced significantly
  - Unused funds were eliminated.
  - Duplicate funds were combined.
- The budget for 2025 was entered into Power Church, based on the Excel document used in the past.

In 2025, there were no significant changes to how the financial information was entered in Power Church. Some accounts changed for certain transactions, but the process didn't change a great deal. Monthly bank reconciliations were completed without any issues. Payroll processing was outsourced to KerberRose mid year, and that relieved Zion staff of the duty.

#### Suggestions for 2025 year end

The ELCA recommends, "At a minimum, the financial statements should consist of a balance sheet and statement of revenue and expenses." In early 2026, the balance sheet

as of 12/31/25 and statement of revenue and expenses for the 12 months then ended should be available. An internal audit of the financials should be scheduled as soon as practical. The audit team will be able to review documents supporting the data on the financial statements. For example:

- Bank statements and reconciliation reports supporting 12/31/25 balances
- Details of transactions posted to selected income and expense accounts, including vendor invoices and bank statements showing the cleared transactions

The audit team will also be able to review the processes and related documentation for specific transactions. These details are important for assuring the proper internal controls are in place, and it provides assurance accurate information is presented in the financial statements.

#### Observations

For many years Zion used Power Church to handle the finances. It's a powerful program that is well-suited for the type of accounting the church requires. Church accounting can be challenging, especially for accountants who are skilled in for-profit business accounting. That's likely the reason certain details were overlooked in the past. Starting with 2025, we expect to see financial statements that serve the congregation better and follow the guidelines of the ELCA.

During 2025, I reviewed many hundreds of transactions entered in Power Church and had many discussions with church staff, officers, and committee members. At no time did I identify any evidence of fraud. The involved parties haven't always agreed on the best course of action, but there is a strong will by all to do what's best for the church.

I hope this summary is helpful. Please let me know if there is additional information I can provide.

Steven T Grover CPA



**Zion Lutheran Church**  
**Balance Sheet**  
 Consolidated - December 2025

	Current Year	Previous Year
<b>ASSETS</b>		
BMO Harris Checking Acct	\$21,444.35	\$26,495.45
BMO Money Market	101,111.31	55,847.77
BMO CD #1 2985	0.00	51,208.97
BMO CD #2 2986	0.00	51,208.97
Thrivent - Undesignated	39,797.66	0.00
Prepaid Payroll Tax	0.00	6,704.47
Subtotal Assets	<u>162,353.32</u>	<u>191,465.63</u>
<b>TOTAL ASSETS</b>	<b><u>\$162,353.32</u></b>	<b><u>\$191,465.63</u></b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
<b>TAXES PAYABLE</b>		
FICA/FIT Payable	\$2,117.08	\$2,074.17
FICA Withholding	0.00	1,440.85
Medicare Withholding	0.00	336.97
State Tax Payable	918.83	1,487.97
Portico Payroll Liability	0.00	6,302.26
Subtotal Taxes Payable	<u>3,035.91</u>	<u>11,642.22</u>
<b>TOTAL LIABILITIES</b>	<b><u>3,035.91</u></b>	<b><u>11,642.22</u></b>
<b>FUND BALANCE</b>		
Fund Balance	\$0.00	-\$6.06
General Fund Balance	-3,691.16	-9,676.72
Building Fund Balance	38,847.75	71,272.48
Education Fund Balance	7,504.18	11,893.89
Health Ministry Fund Bal	9,986.54	7,908.81
Library Fund Balance	453.26	711.00
Music Fund Balance	9,759.52	8,858.61
Technology Fund Balance	1,605.13	1,857.64
Wee Care Fund Balance	68,945.50	60,565.81
Youth Fund Balance	24,145.29	25,053.55
Community Garden Fund Bal	1,384.40	1,384.40
Passenger Van Fund Bal	377.00	0.00
Subtotal Fund Balance	<u>159,317.41</u>	<u>179,823.41</u>
<b>TOTAL FUND BALANCE</b>	<b><u>159,317.41</u></b>	<b><u>179,823.41</u></b>
<b>TOTAL LIABILITIES AND FUND BALANCE</b>	<b><u>\$162,353.32</u></b>	<b><u>\$191,465.63</u></b>

**Zion Lutheran Church**  
**Invested Fund Balances**  
**12/31/2025**

	<b>Other</b>	<b>Investments</b>	<b>Endowment</b>	<b>Total</b>
Thrivent				
AH		526,680.73		
LK		551,813.76		
Endowment			1,531,974.80	
Total at Thrivent				2,610,469.29
 Mission Investment Funds				
CD - 4.281%, matures 2/15/28		30,356.30		
CD - 4.184%, matures 12/21/27		165,000.00		
CD - 4.184%, matures 6/2/27		20,000.00		
Total at Mission Investment Funds				215,356.30
 Associated Bank				
Checking			12,201.17	
Total Associated Bank				12,201.17
 Total Invested Funds		1,078,494.49	1,759,532.27	<u>2,838,026.76</u>



**Zion Lutheran Church**  
**Income and Expense by Year**  
January - December

	Year ending Dec. 2025	Year ending Dec. 2024
<b>INCOME</b>		
<b>CONTRIBUTIONS</b>		
Current Offerings	\$356,501.91	\$377,895.41
Building Contributions	\$19,402.00	\$18,957.00
Wee Care Donations	\$30,204.17	\$19,031.00
Youth Income	\$4,012.30	\$5,560.00
Lake Offerings	\$4,818.00	\$4,045.00
Sunday School Offerings	\$2,232.00	\$0.00
Good Neighbor Contributions	\$0.00	\$735.12
Music Contributions	\$908.00	\$0.00
Miscellaneous Contributions	\$883.99	\$385.00
Electronic Contributions	\$56,279.22	\$57,925.00
Loose Offerings	\$12,392.00	\$12,346.25
Thrivent Choice Dollars gifts	\$4,271.00	\$3,428.00
Health Contributions	\$1,690.00	\$0.00
Passenger Van Contribution	\$377.00	\$0.00
Intergenerational Activities	\$40.00	\$0.00
Education Contributions	\$100.00	\$0.00
Missionary Contributions	\$550.00	\$0.00
Altar Guild/Worship Appointments	\$61.00	\$0.00
Subtotal Contributions	\$494,722.59	\$500,307.78
<b>INVESTMENT INCOME</b>		
Interest Income	\$4,718.89	\$7,809.31
A-H Grant	\$45,630.00	\$0.00
L-K Grant	\$1,300.00	\$0.00
Investment Gains (Losses)	\$7,139.19	\$0.00
Subtotal Investment Income	\$58,788.08	\$7,809.31
Subtotal Income	\$553,510.67	\$508,117.09
<b>OTHER INCOME</b>		
GriefShare	\$60.00	\$0.00
Garden	\$512.00	\$532.00
Thanksgiving	\$2,387.00	\$2,547.50
MomCo	\$320.00	\$0.00
Rebate Checks/Misc.	\$1,586.80	\$0.00
Craft Fair	\$870.00	\$0.00
Subtotal Other Income	\$5,735.80	\$3,079.50
<b>TOTAL INCOME</b>	\$559,246.47	\$511,196.59
<b>EXPENSES</b>		
<b>MINISTRY &amp; WORSHIP</b>		
Salary-Pastor	\$76,810.08	\$73,162.08
Salary-Youth & Family Director	\$50,000.04	\$32,000.00
Salary-Health & Wellness Coordinator	\$0.00	\$11,442.50
Salary-Administrative Assistant	\$43,888.08	\$40,319.04
Soc. Sec. Allowance-Pastor	\$7,728.00	\$7,728.00
Housing-Pastor	\$17,001.60	\$17,001.60
Pension/Medical-Pastor	\$23,274.17	\$27,292.65
Pension/Medical-Youth & Family Director	\$25,543.81	\$12,964.31
Pension/Medical-Administrative Assistant	\$19,405.48	\$8,204.20
Car Allowance-Pastor	\$3,100.08	\$3,100.08
Mileage-Visitation Pastor	\$115.50	\$12.45
Continuing Education-Pastor	\$0.00	\$487.89
Continuing Education-Youth & Family Director	\$0.00	\$767.25
Sabbatical Additions	\$104.96	\$0.00
Books & Magazines	\$278.25	\$871.75
Guest Pastor	\$2,814.82	\$2,859.82
Pastor Retreat	\$0.00	\$2,062.99

**Zion Lutheran Church**  
**Income and Expense by Year**  
**January - December**

Clergy Appreciation	\$0.00	\$120.50
Subtotal Ministry & Worship	\$270,064.87	\$240,397.11
<b>ADMIN &amp; OPERATIONS</b>		
Salary-Custodians/Maintenance	\$31,118.06	\$27,053.45
Salaries-Organist & Music Director	\$33,875.00	\$34,020.00
Worship Coordinator	\$6,000.00	\$0.00
Staff Training	\$0.00	\$425.00
Office Supplies	\$4,183.57	\$20,725.84
Technology/Software	\$5,478.93	\$4,860.31
Copier Lease	\$11,040.64	\$5,221.44
Advertising	\$1,090.37	\$1,020.60
Postage	\$5,952.54	\$2,145.74
Telephone/Internet	\$5,979.76	\$5,498.97
Fuel & Gas	\$4,935.56	\$3,478.22
Lights & Water	\$9,448.03	\$8,356.18
Janitor Supplies	\$3,587.86	\$2,596.56
Garbage Removal	\$2,970.48	\$2,619.10
Snow Removal	\$7,742.50	\$6,312.50
Repairs/Maintenance-Church	\$12,802.78	\$6,471.95
Elevator Inspection	\$477.00	\$1,011.70
Repairs/Maintenance-Equipment	\$2,663.13	\$2,608.54
Maintenance-Copier	\$186.68	\$615.24
Security	\$1,552.84	\$1,972.06
Insurance-Property/Workers Comp	\$8,753.25	\$5,839.75
Payroll Tax Expense	\$36,012.73	\$10,508.06
Bank Service Fee	\$568.60	\$695.62
Electronic Contribution Fees-Vanco	\$578.76	\$491.19
Flowers	\$1,214.93	\$1,890.00
Payroll Processing	\$2,751.00	\$0.00
Credit Card Interest	\$221.07	\$0.00
Other Administrative Expense	\$538.28	\$6,570.77
Investment Fees	\$192.84	\$0.00
Subtotal Administrative & Operations	\$201,917.19	\$163,008.79
<b>BENEVOLENCE</b>		
East Central Synod	\$16,690.00	\$14,730.00
Conference	\$250.00	\$0.00
Lutheran Social Services	\$1,250.00	\$0.00
Crossways Camp	\$0.00	\$1,725.00
Other Benevolences	\$607.75	\$5,220.20
Pastor Discretionary/Good Neighbor	\$184.09	\$269.02
Subtotal Benevolence	\$18,981.84	\$21,944.22
<b>STEWARSHIP</b>		
Envelopes	\$458.86	\$754.23
Miscellaneous	\$193.38	\$0.00
Loyalty Month Packets	\$0.00	\$278.24
Fellowship Activities	\$191.83	\$0.00
Subtotal Stewardship	\$844.07	\$1,032.47
<b>WORSHIP &amp; MUSIC</b>		
Worship & Music-Lent	\$7.09	\$0.00
Altar/Communion	\$2,667.77	\$1,880.77
Worship Copyrights	\$1,756.15	\$2,175.20
Music-New	\$94.66	\$282.28
Lenten Supplies	\$411.16	\$283.33
Robes/Instruments	\$0.00	\$21.89
Equipment	\$11.34	\$3,782.73
Organ/Piano Tuning	\$4,488.00	\$2,393.00
Guest Organist	\$400.00	\$0.00
Honoraria	\$617.29	\$479.65

**Zion Lutheran Church**  
**Income and Expense by Year**  
**January - December**

Subtotal Worship & Music	\$10,453.46	\$11,298.85
<b>EDUCATION</b>		
Sunday School	\$1,912.14	\$1,508.62
1st Communion	\$104.95	\$0.00
Grade Bibles	\$341.87	\$307.72
Confirmation Camp	\$0.00	\$2,400.00
Confirmation	\$2,573.80	\$1,220.54
Christmas Program	\$104.68	\$155.85
Kid's Church	\$81.50	\$0.00
Audio Visual	\$359.00	\$0.00
Vacation Bible School	\$1,175.96	\$1,923.28
Intergenerational Events	\$26.81	\$0.00
Subtotal Education	\$6,680.71	\$7,516.01
<b>LIFE &amp; GROWTH</b>		
Materials	\$262.00	\$39.90
Christmas	\$247.08	\$0.00
Maintenance-Lake Sound System	\$0.00	\$3,157.00
Subtotal Life & Growth	\$509.08	\$3,196.90
<b>CAPITAL EXPENSES</b>		
Building Improvements	\$96,089.01	\$19,959.17
<b>CHURCH IN SOCIETY</b>		
Thanksgiving	\$4,688.00	\$0.00
Wee Care Expenses	\$21,818.42	\$24,463.69
Stephen Ministry	\$807.90	\$5,061.00
Craft Fair	\$947.00	\$700.00
Garden Expense	\$696.30	\$349.83
Zion Lutheran Church Women (ZLCW)	\$263.51	\$0.00
Subtotal Church In Society	\$29,221.13	\$30,574.52
<b>ADULT EDUCATION</b>		
Christ in the Home	\$167.80	\$415.75
Library	\$277.74	\$212.92
Subtotal Adult Education	\$445.54	\$628.67
<b>YOUTH</b>		
Youth Gatherings/Events	\$0.00	\$154.24
Youth Activities Expense	\$3,952.68	\$3,020.32
National Youth Gathering	\$0.00	\$8,028.59
Youth Coffee Supplies/Materials	\$967.88	\$984.18
MomCo	\$37.00	\$0.00
Subtotal Youth	\$4,957.56	\$12,187.33
<b>HEALTH MINISTRY</b>		
Health Fair	\$0.00	\$257.85
EMS/AED/CPR First Aid	\$245.84	\$426.34
Health Activities	\$946.93	\$2,815.90
SPLASH / Baby Baskets	\$289.62	\$533.44
Cards/Postage/Mailing	\$352.06	\$267.85
Loan Closet	\$86.94	\$0.00
Supplies-Health Ministry	\$96.88	\$0.00
Subtotal Health Ministry	\$2,018.27	\$4,301.38
<b>GRANTS</b>		
Health & Wellness Coordinator Salary	\$23,145.00	\$0.00
Other AH Grants	\$10,376.74	\$0.00
Building Fund Other AH Grants	\$9,930.08	\$0.00
LK Expenditure	\$1,300.00	\$0.00
Subtotal Grants	\$44,751.82	\$0.00
<b>TOTAL EXPENSES</b>	<b>\$686,934.55</b>	<b>\$516,045.42</b>
<b>EXCESS INCOME/EXPENSE</b>	<b>-\$127,688.08</b>	<b>-\$4,848.83</b>

**Zion Lutheran Church**  
**2026 Spending Plan**

	<b>2025 Budget</b>	<b>2025 Actual</b>	<b>2026 Budget</b>
<b>INCOME</b>			
<b>CONTRIBUTIONS</b>			
Current Offerings	\$425,000.00	\$ 356,501.91	\$ 390,000.00
Building Contributions	\$ 10,000.00	\$ 19,402.00	
Wee Care Donations		\$ 30,204.17	
Youth Income		\$ 4,012.30	\$ 3,135.00
Lake Offerings	\$ 4,000.00	\$ 4,818.00	\$ 5,785.00
Sunday School Offerings		\$ 2,232.00	\$ 2,470.00
Music Contributions		\$ 908.00	\$ 1,003.00
Miscellaneous	\$ 1,000.00	\$ 883.99	\$ 50.00
Electronic Contributions	\$ 68,000.00	\$ 56,279.22	\$ 54,530.00
Loose Offerings	\$ 12,000.00	\$ 12,392.00	\$ 11,460.00
Thrivent Choice gifts	\$ 2,000.00	\$ 4,271.00	\$ 2,475.00
Health Contributions		\$ 4,371.00	\$ 1,315.00
Passenger Van Contributio		\$ 377.00	\$ 380.00
Intergenerational Activit		\$ 40.00	\$ 50.00
Education		\$ 100.00	\$ 120.00
Missionary		\$ 550.00	\$ 600.00
Good Neighbor Contribution			\$ 500.00
Altar Guild/Worship Appts		\$ 61.00	\$ 65.00
	<b>Subtotal Contributions</b>	<b>\$522,000.00</b>	<b>\$ 497,403.59</b>
		<b>\$473,938.00</b>	
<b>INVESTMENT INCOME</b>			
Interest Income	\$ 15,000.00	\$ 4,718.89	\$ 5,025.00
A-H Grant	\$ 15,000.00	\$ 45,630.00	\$ 39,450.00
L-K GRANT		\$ 1,300.00	\$ 1,560.00
Investment Gains (Losses)		\$ 7,139.19	\$ 8,565.00
	<b>Subtotal Investment Income</b>	<b>\$ 30,000.00</b>	<b>\$ 58,788.08</b>
		<b>\$ 54,600.00</b>	
<b>OTHER INCOME</b>			
GriefShare	\$ -	\$ 60.00	\$ 75.00
Garden	\$ -	\$ 512.00	\$ 610.00
Thanksgiving	\$ 500.00	\$ 2,387.00	\$ 500.00
MomCo	\$ -	\$ 320.00	\$ 200.00
Rebate Checks/Misc.	\$ -	\$ 1,586.80	\$ 1,000.00
Craft Fair	\$ -	\$ 870.00	\$ 870.00
	<b>Subtotal Other Income</b>	<b>\$ 500.00</b>	<b>\$ 5,735.80</b>
		<b>\$ 3,255.00</b>	
<b>TOTAL INCOME</b>		<b>\$ 552,500.00</b>	<b>\$ 561,927.47</b>
		<b>\$ 531,793.00</b>	
<b>EXPENSES</b>			
<b>MINISTRY &amp; WORSHIP</b>			
Salary-Pastor	\$ 76,810.00	\$ 76,810.08	\$ 75,356.00
Salary-Min Family Life	\$ 50,000.00	\$ 50,000.04	\$ 51,500.00
Salary-Admin Asst	\$ 43,888.00	\$ 43,888.08	\$ 45,204.00
SS Allow-Pastor	\$ 7,550.00	\$ 7,728.00	\$ 8,292.00
Housing-Pastor	\$ 18,893.00	\$ 17,001.60	\$ 19,459.00
Pens/Med-Pastor	\$ 28,169.00	\$ 23,274.17	\$ 23,027.00
Pens/Med-Youth & Family	\$ 35,518.00	\$ 25,543.81	\$ 30,829.00
Pens/Med-Office	\$ 27,164.00	\$ 19,405.48	\$ 25,997.00
Car Allow-Pastor	\$ 3,100.00	\$ 3,100.08	\$ 3,100.00
Contin Ed-Pastor			\$ 3,100.00
Mileage-Visitation Pastor		\$ 115.50	
Sabbatical Additions-Adm		\$ 104.96	
Books & Magazines	\$ 500.00	\$ 278.25	\$ 275.00
Guest Pastor	\$ 3,000.00	\$ 2,814.82	\$ 3,000.00
	<b>Subtotal Ministry &amp; Worship</b>	<b>\$294,592.00</b>	<b>\$ 270,064.87</b>
		<b>\$ 289,139.00</b>	
<b>ADMIN &amp; OPERATIONS</b>			
Salary-Custodians	\$ 38,000.00	\$ 31,118.06	\$ 35,000.00
Salaries-Music	\$ 27,000.00	\$ 33,875.00	\$ 25,280.00

**Zion Lutheran Church**  
**2026 Spending Plan**

	<b>2025 Budget</b>	<b>2025 Actual</b>	<b>2026 Budget</b>
Worship Coordinator	\$ 6,000.00	\$ 6,000.00	\$ 6,180.00
Office Supplies	\$ 3,000.00	\$ 4,183.57	\$ 5,000.00
Technology/Software	\$ 4,000.00	\$ 5,478.93	\$ 3,450.00
Copier Lease	\$ 4,000.00	\$ 11,040.64	\$ 11,500.00
Advertising	\$ 500.00	\$ 1,090.37	\$ 1,115.00
Postage	\$ 2,500.00	\$ 5,952.54	\$ 4,785.00
Telephone / Internet	\$ 5,575.00	\$ 5,979.76	\$ 5,485.00
Fuel & Gas	\$ 5,000.00	\$ 4,935.56	\$ 5,650.00
Lights & Water	\$ 10,000.00	\$ 9,448.03	\$ 9,300.00
Janitor Supplies	\$ 2,500.00	\$ 3,587.86	\$ 3,510.00
Garbage Removal	\$ 3,000.00	\$ 2,970.48	\$ 3,000.00
Snow Removal	\$ 7,500.00	\$ 7,742.50	\$ 9,300.00
Repair/Maint-Church	\$ 2,500.00	\$ 12,802.78	\$ 14,200.00
Elevator Inspection	\$ 3,000.00	\$ 477.00	\$ 600.00
Repair/Maint-Equipment	\$ 3,000.00	\$ 2,663.13	\$ 3,000.00
Maintenance-Copier	\$ 3,500.00	\$ 186.68	\$ 750.00
Security	\$ 1,000.00	\$ 1,552.84	\$ 1,300.00
Insurance-Property	\$ 8,500.00	\$ 8,753.25	\$ 8,500.00
Payroll Tax Expense	\$ 12,000.00	\$ 36,012.73	\$ 13,450.00
Bank Service Fee	\$ 100.00	\$ 568.60	
Electronic Contrib Fees	\$ 500.00	\$ 578.76	\$ 500.00
Convention	\$ 500.00	\$ 500.00	
Flowers		\$ 1,214.93	\$ 1,450.00
Payroll Processing		\$ 2,751.00	\$ 5,160.00
Credit Card Interest		\$ 221.07	
Other Admin Expense	\$ 500.00	\$ 538.28	\$ 500.00
Investment Fees		\$ 192.84	\$ 200.00
	<b>Subtotal Admin &amp; Operations</b>	<b>\$ 153,675.00</b>	<b>\$ 201,917.19</b>
		<b>\$ 178,665.00</b>	
<b>BENEVOLENCE</b>			
East Central Synod	\$ 23,400.00	\$ 16,690.00	\$ 16,200.00
Conference	\$ 250.00	\$ 250.00	\$ 250.00
Luth Social Services	\$ 2,500.00	\$ 1,250.00	\$ 2,500.00
Other Benevolences	\$ 250.00	\$ 607.75	\$ 250.00
Pastor Disc/Good Nghbor		\$ 184.09	\$ 500.00
	<b>Subtotal Benevolence</b>	<b>\$ 26,400.00</b>	<b>\$ 18,981.84</b>
		<b>\$ 19,700.00</b>	
<b>STEWARDSHIP</b>			
Envelopes		\$ 458.86	\$ 550.00
Miscellaneous		\$ 193.38	
Loyalty Month Packets	\$ 1,750.00		\$ 1,750.00
Fellowship Activities	\$ 1,250.00	\$ 191.83	\$ 200.00
	<b>Subtotal Stewardship</b>	<b>\$ 3,000.00</b>	<b>\$ 844.07</b>
		<b>\$ 2,500.00</b>	
<b>WORSHIP &amp; MUSIC</b>			
Worship & Music-Lent		\$ 7.09	
Altar/Communion	\$ 1,500.00	\$ 2,667.77	\$ 2,200.00
Worship Copyrights	\$ 1,500.00	\$ 1,756.15	\$ 2,000.00
Music-New	\$ 400.00	\$ 94.66	\$ 750.00
Lenten Supplies	\$ 350.00	\$ 411.16	\$ 350.00
Equipment	\$ 400.00	\$ 11.34	\$ 400.00
Organ/Piano Tuning	\$ 1,300.00	\$ 4,488.00	\$ 1,800.00
Guest Organist	\$ 800.00	\$ 400.00	
Honoraria		\$ 617.29	\$ 900.00
	<b>Subtotal Worship &amp; Music</b>	<b>\$ 6,250.00</b>	<b>\$ 10,453.46</b>
		<b>\$ 8,400.00</b>	
<b>EDUCATION</b>			
Sunday School	\$ 2,700.00	\$ 1,912.14	\$ 1,500.00
1st Communion	\$ 350.00	\$ 104.95	\$ 200.00
Grade Bibles	\$ 2,000.00	\$ 341.87	\$ 500.00
Confirmation Camp	\$ 2,000.00		\$ 2,000.00

**Zion Lutheran Church**  
**2026 Spending Plan**

		<b>2025 Budget</b>	<b>2025 Actual</b>	<b>2026 Budget</b>
Confirmation		\$ 2,000.00	\$ 2,573.80	\$ 1,500.00
Christmas Program		\$ 1,000.00	\$ 104.68	\$ 500.00
Kid's Church		\$ 81.50		
Audio Visual		\$ 359.00		
Vacation Bible School		\$ 2,500.00	\$ 1,175.96	\$ 1,500.00
Intergenerational Events		\$ 26.81	\$ 250.00	
	Subtotal Education	<b>\$ 12,550.00</b>	<b>\$ 6,680.71</b>	<b>\$ 7,950.00</b>
<b>LIFE &amp; GROWTH</b>				
Materials		\$ 200.00	\$ 262.00	
New Members		\$ 150.00		\$ 150.00
Christmas Parade		\$ 150.00	\$ 247.08	
	Subtotal Life & Growth	<b>\$ 500.00</b>	<b>\$ 509.08</b>	<b>\$ 150.00</b>
<b>CAPITAL EXPENSES</b>				
Building Improvements		\$ 2,500.00	\$ 96,089.01	\$ 2,500.00
	Subtotal Capital Expenses	<b>\$ 2,500.00</b>	<b>\$ 96,089.01</b>	<b>\$ 2,500.00</b>
<b>CHURCH IN SOCIETY</b>				
Thanksgiving		\$ 500.00	\$ 4,688.00	\$ 500.00
Wee Care Expenses		\$ 21,818.42		
Stephen Ministry		\$ 807.90	\$ 970.00	
Craft Fair		\$ 947.00	\$ 90.00	
Garden Expense		\$ 696.30	\$ 835.00	
Zion Luth. Church Women		\$ 263.51		
	Subtotal Church In Society	<b>\$ 500.00</b>	<b>\$ 29,221.13</b>	<b>\$ 2,395.00</b>
<b>ADULT EDUCATION</b>				
Christ in the Home		\$ 100.00	\$ 167.80	
Library		\$ 300.00	\$ 277.74	\$ 300.00
	Subtotal Adult Education	<b>\$ 400.00</b>	<b>\$ 445.54</b>	<b>\$ 300.00</b>
<b>YOUTH</b>				
Youth Activities Expense		\$ 1,000.00	\$ 3,952.68	\$ 3,000.00
Youth Coffee/Supplies/Mat		\$ 1,500.00	\$ 967.88	\$ 800.00
Youth Gatherings/Events		\$ 1,000.00		\$ 2,000.00
MomCo		\$ 37.00		
	Subtotal Youth	<b>\$ 3,500.00</b>	<b>\$ 4,957.56</b>	<b>\$ 5,800.00</b>
<b>HEALTH MINISTRY</b>				
EMS/AED/CPR/FIRST AID		\$ 500.00	\$ 245.84	\$ 500.00
Health Activities Expense		\$ 100.00	\$ 1,221.93	\$ 500.00
SPLASH / Baby Baskets		\$ 500.00	\$ 289.62	\$ 500.00
Cards/Postage/Mailing		\$ 600.00	\$ 352.06	\$ 600.00
Loan Closet		\$ 400.00	\$ 86.94	\$ 400.00
Supplies-Health Ministry		\$ 96.88		
	Subtotal Health Ministry	<b>\$ 2,100.00</b>	<b>\$ 2,293.27</b>	<b>\$ 2,500.00</b>
<b>GRANTS</b>				
Health Ministry Salary		\$ 22,500.00	\$ 23,145.00	\$ 23,400.00
Other AH Grants		\$ 10,376.74	\$ 16,050.00	
Building Fund AH Grant		\$ 9,930.08		
LK Expenditure		\$ 1,300.00	\$ 1,560.00	
	Subtotal Grants	<b>\$ 22,500.00</b>	<b>\$ 44,751.82</b>	<b>\$ 41,010.00</b>
<b>TOTAL EXPENSES</b>		<b>\$ 528,467.00</b>	<b>\$ 687,209.55</b>	<b>\$ 561,009.00</b>
<b>EXCESS INCOME/EXPENSES</b>		<b>\$ 24,033.00</b>	<b>\$ (125,282.08)</b>	<b>\$ (29,216.00)</b>

