

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,



A handwritten signature in black ink, appearing to read 'Yehiel Curry'.

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



ST. PAUL'S LUTHERAN CHURCH

701 S. College Avenue, Newark, Delaware 19713

*Growing in faith. Growing in community.
Welcoming all in Jesus' name.*



Rooted in Jesus' ministry of liberation, unconditional love, and hospitality, we strive to welcome all into our community. This welcome explicitly includes those who have traditionally been marginalized in the church and society due to their sexual orientation, gender identity and expression, marital status, racial and ethnic background, physical ability, developmental ability, citizenship/documentation status, and socio-economic status.

Mission

Growing in faith. Growing in community. Welcoming all in Jesus's name.

Strategies

1. Deepening our Faith
2. Caring for Parishioners and Visitors
3. Involving All in the Life of Our Church
4. Distinguishing Our Place in God's World
5. Practicing Good Stewardship of Our Resources

The Reverend Cris Frigm

Pastor 302-368-0064 ext. 103
pastor@stpaulsnewarkde.org

Michael Bareham

Director for Music and Worship..... 302-368-0064 ext. 105
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Jerilynn Hinrichs

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Nalini Janaki

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Dr. Rae Watts

School Director..... 302-368-0064 ext. 201
stpaulschool701@outlook.com

Church Council

Anne Sullivan (*President*)
Greg Johnson (*Vice President*)
Heidi Burch (*Secretary*)
Mary Collins (*Treasurer*)
Kristine Cassar

Phillip Gerecke
Winnie Hull
Ian Kenyon
Susie Olson

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AGENDA

Call to Order

Attendance and Call for Quorum

Opening Litany

Pastoral Message

Motion to limit speaking on motions before this Annual Meeting to three minutes per person per motion.

2025 Annual Meeting Minutes

- Call for acceptance of the Minutes

November 16, 2025 Special Meeting Minutes

- Call for acceptance of the Minutes

Call for Elections

- Congregation Council (Anne Sullivan, Mark Deschere, Laura Blenderman)
- Endowment Committee (David Grund)
- Nominating Committee (Winnie Hull, Rev. Greg Johnson, Rich Wallden, Jeanine Heath, Bill Saylor, Jay Bergstrom)

Continuing Business

Motion 1: The Congregation Council moves that the previously approved amendment to the Congregational Constitution be ratified and sent by the secretary of this congregation to the synod.

- C10.04. Fifteen percent of the voting members shall constitute a quorum.
(change from 5%)
- C12.05c. The Congregation Council may enter into contracts of up to 10% of the current year's total budgeted expenses for items not included in the budget.
(change from \$5,000)

New Business

Council moves that the congregation raise sufficient funds to replace the roof over the sanctuary as outlined in the Fedale proposal as recommended by the property committee. The church will not commit to the contract until at least 1/3 of the projected cost has been raised.

Presentation of the Financial Report

Presentation of the Proposed Operating Budget

Closing Prayer

Adjournment

2025 ANNUAL MEETING MINUTES (FEBRUARY 23, 2025)

Anne Sullivan called the meeting to order at 11:23 am.

Anne proposed an amendment to the agenda to approve the purchase of the rear doors. Keith Bart approved the amendment to the doors. A voice vote passed unanimously.

Pastor Cris led the congregation in the Opening Litany.

Mary Collins made a motion to limit speaking on motions to three minutes, and Mark Deschere seconded the motion. Voice vote passed unanimously.

Two corrections to the 2024 minutes were proposed. Radwick is misspelled, and Motions 1 and 2 the congregation moves to amend the constitution to come into line with the model constitution. Mark moved to accept as corrected, and Rich Radwick seconded. A voice vote accepted unanimously.

The slate of nominees was discussed. Chuck Mass moved the slate of nominees be closed. Cheri Simons seconded that motion. A unanimous voice vote approved the slate of nominees.

New Business

Amendments to the Congregational Constitution

Amendment 1 calls for an increase in quorum to be 15%, and Amendment 2 calls for Council to be able to spend up to 10% of the (total budgeted expense) yearly budget without calling a congregational meeting.

Linda Grund asked if the intend of Amendment 2 would allow the Council to spend \$40,000 (10% of this year's \$438,000 budget). Mary Collins answered that this will allow the Council to begin contracts for work that might exceed the current \$5000 allocation, as many repairs now exceed this limit. Language will be changed to "total budgeted expense."

Both amendments passed by unanimous voice vote.

Amendment to the Bylaws

Amendment passed by vote of shown hands by 2/3 majority.

Expenditure for rear doors

\$17,160 was the expenditure. Cheri Simons moved to approve the expenditure and Mary Collins seconded the motion. Rich Wallden asked if there was a question about approval if money came from the Endowment Fund, and Bob Weidman clarified that it didn't matter where it came from. Vote passed unanimously.

Heidi presented about the RIC journey and welcome statement. Linda Grund asked about the proposed contribution to RIC, and Heidi answered that the team had envisioned doing a voluntary donation fundraiser. The vote passed with one opposition vote.

Mary Collins provided a report on the budget. We got 99.1% of the pledged amount for 2024. 2025 budget will be forecast with 75% pledged/25% unpledged, and a full year of full-time pastor. Rate increases were predicted, as well as staff raises were accounted for. Investment

accounts were moved from Fidelity and Vanguard to ELCA investment accounts. Anne called for a motion to accept the budget. Chuck Mass moved to accept and Mark Deschere seconded. The motion passed by unanimous voice vote.

Pastor Cris closed the meeting with prayer.

Pastor Christine moved to close the meeting. Cheri Simons seconded. The motion passed unanimously.

ST. PAUL'S CONGREGATIONAL MEETING TO DISCUSS SOLAR PANELS (NOVEMBER 16, 2025)

A quorum was established and Anne Sullivan called the meeting to order at 11:18 am. Pastor Cris opened the meeting with prayer.

Stu Markham and Finn McCabe from CMI Solar provided a presentation about the proposed solar installation.

The solar arrays will be installed on flat roof and part of the sloped roof. The installation will leverage Energize Delaware for 70% of the installation cost and the Direct Pay Tax Credit program from the federal government for the remainder. This tax credit takes 12-18 months to receive from the government, so a bridge loan will be required to cover the cost in the interim. No battery backup is included; battery backup is included in systems that have critical loads to protect, such as food storage. Workmanship warranty is 10 years; panels are warranted for 25 years. The cost of cleaning does not offset the loss of efficiency for an array this size.

To qualify for the tax credit, the safest way to meet the timeline is to begin construction by July 4, 2026. The federal money is still available.

The base cost is \$239,000, with \$167,000 coming from Energize Delaware. The bridge loan is ~\$72,000 for 20 years at 2% interest with a 1% loan origination fee.

Winnie Hull moved to accept the CMI proposal inclusive of the bridge loan and the two grant applications. Mark Deschere seconded.

Mark Deschere asked if we get zeroed out. Finn responded that we can continue to accumulate credits per new legislation that goes into effect January 1, 2026.

Mary Beth Bergstrom asked if there is a possibility if the Energize Delaware money could be used up by the time our grant is submitted. Finn replied that it is a possibility, but there is still a good pool of money currently. Stu replied that we also have a memorandum of understanding that we do not have to do the installation if we do not receive the grant.

Cheri Simons asked how we intend to address some of our auxiliary expenses, like increases in our insurance associated with the panels, and other potential unforeseen expenses, fire, etc. No quote from the church's insurance vendor has been obtained. CMI has been in business 26 years.

Jared Sharpe asked about the monitoring system and how long it is included. (10 years) before it becomes a fee for service (Solar Edge).

Gale Paul asked about maintenance of solar panels being covered by CMI. Asked question about access to roof needed.

Heidi Burch asked about source of panels. Will use panels made in Canada and US if possible. Panels are a commodity and may have to source them from S. Korea. Can't currently get the US made panels. Will select best available panel on market when installation is set to be done. Further conversation about type of panel (backing). Finn replied that aspects of financial status of manufacture will have to have valid insurance support the warranties.

Winnie Hull asked about 100% warranty vs. prorated warranty. It is a 100% warranty.

Anne called the question. The congregation voted.

The motion passed.

CMI will apply for the grant and the loan on our behalf.

Winnie moved to adjourn. Mark Deschere seconded. All were in favor.

The meeting closed with the Lord's Prayer at 11:58 am.

PASTOR'S REPORT

This Annual Report offers a snapshot of what we have accomplished in 2025. That snapshot includes our growth together as disciples, the impact we've had in our local community and around the world through our ministerial partners, and the way we have stewarded the legacy and resources of the congregation.

I have entered into this congregation's legacy in the hope of continuing a long history of meaningful ministry and have been working to establish what that legacy of success means in the current cultural climate. It is no secret that we are facing significant challenges to our cultural fabric that go far beyond the generally accepted reality of a post-Christendom world. The fractures brought by polarization and collective trauma can make us feel like our common foundation is crumbling, but they are also opportunities for us to plant seeds.

The seeds that I see growing are growing a new kind of foundation for living out our legacy. In a time when many churches are struggling to connect, we have increased our average attendance. That isn't just a number on a statistical report, it is a recognition that we're doing something that matters to those who find their way into our sanctuary. Firmly grounded in the tradition of Lutheran worship, we continue to explore new language and imagery to help us connect to God through our liturgical calendar and our journey through the year.

The addition of a second "Prayerground" continues a focus on engaging young people in the life of the congregation. We've also met with families with young children to begin a conversation about how we can support them in their life of faith. Those conversations will continue with the hope of nurturing a new generation of faithful Lutherans. The successful ideas of the past can inform our new ways of offering growth opportunities. Our preschool has reopened under creative and capable leadership. As we strengthen that ministry, we know that it will plant meaningful seeds in an ever-increasing number of families.

Becoming a Reconciling in Christ congregation means we have formalized our commitment to our LGBTQIA2s+ siblings. We are working to actively welcome members of that particular community as part of our own. We had a very successful worship service recognizing Transgender Day of Remembrance. Future efforts will continue to intentionally care for all those we encounter and include them in our communal ministry.

An important new ministry in our communal life is our Lay Eucharistic Ministry. Five members of the congregation have volunteered to take on the task of strengthening our connections with those who cannot regularly worship with us. Nurturing these connections helps us keep the branches of our community connected. Many thanks to Kris Cassar, Henry Chisolm, Greg & Cheryl Johnson, and Carol Keifer for their efforts.

As I have worked to learn the stories of the congregation and our sense of purpose, I have learned that we can do a lot. I've also learned that we sometimes lack direction and intentionality in what we do. The myriad of ministries and activities we do together are thriving and will continue to be supported. Meanwhile, I will continue to work with the leaders of the congregation to make sure our ministries meet the overall vision of the congregation and that they are sustainable.

Thanks to each of you for the ways you have nurtured our ministries and proclaimed God's love in this time and place. No matter how often you engage in the ministries of the congregation, your contribution matters and together we will continue to grow.

We have a strong foundation despite the ways it has cracked over the years through a variety of circumstances. The growth we see in connections to one another and the world around us has held that foundation together. As we move into a new year, I hope we can continue to nurture our connections to one another, to the world around us, and the God who called us together.

Yours in Christ,
Pastor Cris

MEMBERSHIP ACTIVITY FOR 2025

Members received by baptism:

Ridge Kline
Ryder Kline
Grace Olson

Members received by transfer:

Laurel Frigm
Sydney Frigm
Kyra Kaczmarczyk
Girija Rayapati
Maribel Santana
Janeen Yeager

Members who have died:

Marie Bollman
Lewis Jordan
Michael Merkel
Loretta Peterson
Virginia Rundell

Other Pastoral Acts:

Wedding of Emily Pierce and
Michael Mascaro
Wedding of Traci Krick and John Seibold
Funeral of Edward Tupin

DIRECTOR FOR MUSIC AND WORSHIP REPORT

As I sit down to write my annual report, I am caught by the text of the hymn, "Lift Every Voice and Sing (ELW 841)." It seems very timely with all that is going on in the world today. With lyrics by James Weldon Johnson (1871–1938) and set to music by his brother, J. Rosamond Johnson (1873–1954), it was written from the context of African Americans in the late 19th century. The hymn is a prayer of thanksgiving to God as well as a prayer for faithfulness and freedom, with imagery that evokes the biblical Exodus from slavery to the freedom of the "promised land".

That being said, the first half of the first verse reverberates with praise, as do I.

Lift every voice and sing till earth and heaven ring
with the harmonies of liberty.
Let our rejoicing rise high as the listening skies,
let it resound loud as the rolling sea.

As you and I well know, St. Paul's is blessed with a vital ministry of music and a plethora of gifted and talented musicians. They assist the congregation weekly through musical expression, assisting in the proclamation of the Gospel and the celebration of the sacraments. I give thanks each and every day for singers, handbells ringers, and instrumentalists who offer themselves as leaders of the peoples musical expression.

The second half of the first verse is rooted in faith and glimmers with hope for the future.

Sing a song full of the faith that the dark past has taught us;
sing a song full of the hope that the present has brought us.;
facing the rising sun of our new day begun,
let us march on till victory is won.

As I start my fourteenth year here at St. Paul's, I am thankful for those who have gone before and those who have allowed this ministry of music to flourish in this place. I often think of Pastor Keating and Pastor Gunderson who relished in corporate, dynamic worship and I especially give thanks for the beautiful working relationship with Pastor Frigm over the past year and a couple months. Cris' creativity and desire for seasonal artistry matches and sometimes rivals my own as we work together to make environs and worship as meaningful as possible for the people in the pews – members and visitors alike.

The first half of the third verse continues our marching in the light of Christ.

God of our weary years, God of our silent tears,
thou who hast brought us thus far on the way;
Thou who hast by thy might led us into the light,
keep us forever in the path, we pray.

As our ministry of music continues to grow and expand, I want to reflect on our accomplishments over the past year. Our *Sounds of the Season* concert and our *All Saints* concert allowed the choir, handbells and instrumentalists to showcase their talents and also raise money for our Friends of Music fund, which furthers our musical offerings beyond the constraints of our annual budgets. The Faure *Requiem*, in particular, challenged the choir

beyond their comfort zone, expanding their abilities and education beyond the rigors of Sunday and festival worship. The true gift to our congregation is the number of talented singers and instrumentalists in our area who are willing to sing and play for us for a modest stipend, and who desire to return to be with us again and again. It is such a joy for our musicians and members to sing with a chamber orchestra at our concerts. I would go so far as to say it is thrilling to everyone in attendance.

The second half of the third verse encourages us to remain steadfast.

Lest our feet stray from the places, our God, where we meet thee;
lest, our hearts drunk with the wine of the world, we forget thee;
shadowed beneath thy hand, may we forever stand,
true to our God, true to our native land.

In addition to our ministry of music which supports our worship, we are blessed with the presence of two community ensembles. The First State Flute Choir, which rehearses here weekly on Sunday afternoons, offers two concerts a year, plays in worship twice a year, and supports St. Paul's through their freewill offerings. The New Ark Chorale, under the direction of Dr. Michael Larkin who grew up at St. Paul's, rehearses weekly on Tuesday evenings, presents three concerts a year, and contributes from their ticket sales after every concert—essentially paying rent for use of our facilities and instruments. Their presence and performances makes our “beautiful space for beautiful music” known beyond our worship and concert offerings.

At this time, I need to thank several people very important and helpful to me throughout the year: Henry Chisholm (who has “retired” to the pew) and Rich Wallden who substitutes for me when I am on vacation or absent from rehearsals; Joanne Hench who not only substituted for me but kept the ministry of music going during the month of August while I was on my month-long sabbatical completing my first collection of sacred children's music for preschoolers; Jared Sharpe and Leah DiChristopher for covering for me at handbell rehearsals when I was absent; and to Ryan Snyder and Janet Fitz who played keyboards (accompaniments and string reductions) for Christmas Eve and our Christmas concert, respectively.

As I mentioned above, our Friends of Music fund furthers our ministry of music beyond the constraints of our annual budgets. It also allows people to show their appreciation for music beyond their regular contributions. I am so grateful to everyone who has made a gift to this restricted fund, especially those who wish to remain anonymous yet allow great things to happen in this place musically.

In closing, I thank the members and friends of this congregation who make my job here such a joy and delight. Full throated singing and whole hearted participation in our services of worship and during our concerts makes my spirit sing. The members of the worship team, altar guild, and flower guild are to be congratulated for their willingness to try new things and for their commitment to excellence. I am delighted by the work of all our committees and interest groups, but I am especially proud (pun intended) of the work done by our Reconciling In Christ team and the commitment of this congregation to extend an invitation to all and

mean it. And lest I forget my daily companions in ministry, it is always a pleasure to work with Jerilynn Hinrichs and Nalini Janaki in the church office, as well as Dr. Rae Watts and her staff at the preschool.

Verse two states that through it all, we stand in the gleam of our bright and morning star, Jesus.

Stony the road we trod, bitter the chastening rod,
 felt in the days when hope unborn had died;
 yet with a steady beat, have not our weary feet
 come to the place for which our parents sighed?
 We have come over a way that with tears has been watered;
 we have come, treading our path through the blood of the slaughtered,
 out of the gloomy past, till now we stand at last
 where the white gleam of our bright star is cast.

May it be so as we continue what we do here at St. Paul's Lutheran Church of Newark,

Respectfully submitted by Mike Bareham

PRESIDENT'S REPORT

This year has marked a new chapter in the life of St. Paul's, a chapter of growth, with the excitement and the challenges that are part of the growth process. We have sharpened our understanding of who we are as a congregation and taken bold steps to live faithfully into our mission, both within our walls and beyond them.

We have taken significant steps in response to God's call to be witnesses to God's love in a changing world. Our decision to become a Reconciling in Christ (RIC) congregation at our last annual meeting was a powerful and tangible demonstration of our mission to grow in faith and community and to welcome all in Jesus' name. We continue to be Christ's disciples in our community through initiatives like FISH, Code Purple and our Preschool. We have committed to being faithful stewards of the gifts of God's creation in a new way with our plans to transition to solar energy.

There is a new sense of vibrancy within our walls as well. Under Pastor Cris's leadership, our Sunday services and adult Faith Formation classes call us to deeper engagement and reflection. Together with Mike Bareham and the Worship and Music Committee, Pastor Cris has introduced innovation and creativity to our worship services, reminding us that the good news is alive and present with us. The success of this autumn's stewardship campaign is another testament to the vitality of our congregation, as is the welcome presence of more young families in church. The work before us now is work that will foster and support our growth. Council and Pastor Cris have been working together to refine the systems and communication among our many committees and groups. The Council Retreat in October was a first step in identifying ways in which we can work better together.

We face some significant challenges as well. While the Preschool is open, much work still needs to be done to fully reestablish the school. We thank the Preschool Board members for their dedication during this difficult time.

Our church building is in need of critical repairs to the roof and the HVAC system in Fellowship Hall, along with further repairs to the heating system in the preschool wing. These are repairs that cannot be delayed any longer, and we must remember that the health of our building is critical to our ability to serve our congregation and our community.

We will be able to meet these challenges together. We are a congregation of ready and willing volunteers. Our many programs and committees are able to respond to the needs of our church and our community because each of us is willing to dedicate our time, energy and resources to support each other and our church, to serve our community and to do God's work in the world.

Yours in Christ,
Anne Sullivan, Council President

FELLOWSHIP IN SERVING THE HUNGRY (F.I.S.H.)

Our FISH ministry, a once-a-month grocery distribution, continues to serve local families experiencing food shortages as it has since its founding in 2004 by students from the University of Delaware's Lutheran Campus Ministry (LCM). FISH pulls together the students, members of St. Paul's, the Food Bank of Delaware (FBD), Lutheran Community Services (LCS), and others from the community, like our Scout Troop and Cub Scout Pack, Odyssey Charter School, and Woodside Farm Creamery, to serve our neighbors in need.

All of our FISH clients are Delaware residents who qualify for the program based on federally set income guidelines. FISH is one of the few food-assistance programs in the area that does not require a referral from a social services agency.

Here's a quick summary of our monthly routine for those who aren't familiar with it. First, during the week prior to the distribution, our LCM Peer Minister, Meghan Tekelenburg, puts together and places a food order with the Food Bank. The clients get reminder phone calls or texts from our volunteers - an opportunity to help without even leaving your home! - while the whole FISH team is also emailed a reminder. On Thursday afternoon at 1 PM, a group of volunteers drives a few miles down Rt. 896 to pick up the food from the Food Bank and then deliver it to church. More volunteers are waiting there to arrange the bulk items on tables in Fellowship Hall, which takes about an hour. Later that evening at 6:30 PM we gather again in the Hall to do the re-packing of the boxes to family-sized quantities, often joined by members of our Scout Troop and Cub Pack -those young legs make things go MUCH faster! Finally, on the 3rd Friday of each month, the actual food distribution itself takes place in a flurry of activity from 2:30 PM until 4 PM.

We're currently serving between 20 and 25 families each month. With so many more St. Paul's members working from home or enjoying retirement, we've seen an increase in participation by the congregation, but we can still use a hand if you are interested in helping out and being part of the outreach here at church.

Our final numbers for 2025 show that we served more than 500 clients with over 12,500 pounds of food, and our 140-plus volunteers contributed almost 800 hours of service time. And, as always, the members of St. Paul's stepped up to bake dozens of FISH Breads and hundreds and hundreds of FISH Cookies, which is definitely one of the highlights of our year. Thank you for all your contributions to our efforts!

If you'd like more information, please contact either MaryBeth Bergstrom (302-528-5969/mbbergstrom@verizon.net) or Keith Bart (302-345-6107 /keith.m.bart@gmail.com).

HOPE DINING ROOM

We continue our mission to aid and serve our community by joining with other local churches and groups, to provide a free daily nutritional meal. We are committed to prepare and serve the meal at Kingswood Methodist Church, on the third Wednesday of each month. We accomplish this task with help of dedicated volunteers from St. Paul's and the YMCA. Donations are provided by the congregation for the non-perishable items. Monetary support is needed to purchase the perishable items and supplies monthly. In addition to our budgeted funds, we are supplemented by occasional fundraising and donations from the congregation.

Fundraising planned for 2026: Easter Breakfast freewill offering and 4th of July sale of Hot Dogs, sodas, etc. during the fireworks. It costs an average of \$100 a month to fund this mission with costs raising sharply this last year. We are serving an average of 30-40 local homeless and needy people daily and trying to increase awareness in the community of the available meals.

Volunteers – Cheri Simons, Barb Rhodes, Antje Yaiser, Janet Mease, Renate Masse, Maggie Wadman, Suzette Macauley, Cathy Terpko, Linda Radwick and Ginny Green

SMALL GROUP FELLOWSHIP

ADULT FORUMS

Forums in the Spring and Fall semesters in 2025. We appreciate our volunteer faculty at St. Paul's for their wisdom and time. The 8:30 AM Sunday Morning programs are well received by attenders, the discussion is lively, and ideas are challenging. Please join us any Sunday. The program takes a break in the summer.

The programs included:

*Reconciled in Christ (*Christine Merkel*)

*Modern Christian (*Victoria Kenyon*)

*Malta the Crossroad of Faith
(*Rick Cassar*)

*Lutherans in the Colonies (*Greg Johnson*)

*Lenten Themes in Art and faith
(*Pastor Cris Frigm*)

*Colonial Christians (*Eric Mease*)

*The Christian Creeds (*Ron Mease*)

*Conscientious Objectors at War
(*Gary Kulik*)

*Historic Churches of Delaware
(*Eric Mease*)

*New Lutheran Study Bible (*Greg Johnson*)

*Christian Religious Painting
(*Victoria Kenyon*)

*Faith and Fear in Christian Life
(*Pastor Cris Frigm*)

I ask forgiveness if I have left anyone off the list.

Gregory Johnson, Chair

QUILTERS

St. Paul's Quilters donated over 40 quilts in 2025. Quilts were delivered to Lutheran Community Services in Wilmington on a regular basis during the year for distribution in their food pantry. We also made a delivery of 22 quilts to the Lutheran World Relief warehouse outside Baltimore for distribution globally. Our quilts were combined with quilts from many other groups and sent to places like Angola, Romania, Ukraine, and here in the US to people displaced by natural disasters. In addition, we made smaller quilts to be used by the students at St. Paul's preschool during their naptime.

Quilt tops are sewn at home by members of our group using material donated by church members and others in the community. We always welcome fabric donations including old sheets that can be used for quilt backs. Thrivent members are also encouraged to consider the quilting group when applying for grants. These funds can be used to purchase batting and muslin which are both out-of-pocket expenses for our group.

BREWING THEOLOGY

For all fun loving adults age 21 and over: informal conversation, lots of laughing, no specific knowledge required.

Coordinators: David Grund, Linda Grund, Rudy Schock, and Anne Sullivan. Location - **Delaware Saengerbund** (49 Salem Church Rd Newark) at **7pm** unless otherwise noted.

January 8 - Annual planning session

January 29 - Differences in Lutheran denominations (Linda Grund)-15 attendees

February 12 - Our childhood church traditions compared to St. Paul's-14 attendees

February 26 - Favorite worship styles and why-14 attendees

March 12 - Ethical considerations in healthcare decisions-10 attendees

March 26 - Forgiveness and reconciliation (Anne Sullivan)-16 attendees

April 9 - Finding purpose and meaning in life (Greg Johnson)-14 attendees

April 23 - Christian response to climate change (Laura Blenderman)-10 attendees

May 14 - The concepts of grace and salvation-15 attendees

May 28 - Explaining the Holy Trinity (Pastor Cris)-20 attendees

June 18- Hosts Rudy Schock & Anne Sullivan - Share your favorite Bible verse-10 attendees
(152 Mallory Lane Oxford, PA)

July 16 - Hosts Mark & Lynn Deschere - The role of faith in modern life-19 attendees (309 Sweet Gum Court Middletown, DE)

Aug 13 - Hosts Linda & David Grund - Importance of community & fellowship-13 attendees
(46 Arizona State Drive Newark, DE)

September 10 - Original sin and its implications (Greg Johnson)-12 attendees

Sept 24 - The role of women in the Bible (Christine Therriault-Merkel)-9 attendees

October 8 - How to live a Christ-like life in everyday situations (Rich Wallden)-8 attendees

October 22- OT verses that seem violent or contradictory (Cheryl Johnson)-10 attendees

November 5 – The impact of technology on spirituality (Pastor Cris)-15 attendees
 November 19 – Contemporary meaning of parables of Jesus (Anne Sullivan)-16 attendees
 December 10 – Hosts Rick & Kris Cassar – Christmas Trivia (Linda Grund)-18 attendees (438
 Pierce Run Newark, DE 19702)
 January 7, 2026 – Annual planning session-15 attendees

HOLY HIKES

For outdoor adventurers of any age who enjoy a 3-5 mile casual hike over varied terrain. It's "holy" because we hike on Sunday, enjoying God's beautiful creation!

All hikes begin with a carpool from church right after coffee hour.

Coordinators: Rudy Schock and Linda Grund

Sunday January 19 – Planning Session

Sunday February 16 – Judge Morris Estate – 4 miles, wooded, mostly flat (cancelled rain) 76
 Polly Drummond Hill Rd, Newark, DE

Sunday March 23 – James Hall Trail – 3.6 mile out and back, paved, flat 15 Innovation Way,
 Newark, DE

Saturday April 12 –Susquehanna Greenway “Bluebell” Trail – 4-5 mile beautiful wooded, flat
 hike. Conowingo Fisherman’s Park - 2569 Shures Landing Rd, Darlington, MD - carpool
 9am, hike 10am

Sunday May 18 – Carousel Park – 4 miles, mixed terrain, some hills 3700 Limestone Rd,
 Wilmington, DE

Sunday June 29 – C&D Canal East from Biddle’s Point – 4-5 mile out and back, paved, flat
 Biddle Point Trail Head off Cox Neck Rd, Delaware City, DE (cancelled due to heat)

Sunday July 13 – Rittenhouse Park – 4-5 miles out and back, wooded, flat 228 W Chestnut Hill
 Rd, Newark, DE

Sunday August 10 – Lums Pond – 4 miles, wooded, mostly flat 1068 Howell School Rd, Bear,
 DE – Area 4 parking lot

Sunday September 28 – White Clay Creek Preserve Lot 2 – 4 miles, wooded, flat Northeast of
 404 Sharpless Rd, Landenberg, PA: 39,74967, -75.77072

Sunday October 19 – Jack Markell Trail north – 4 mile out and back, paved, flat 903 Delaware
 St, New Castle, DE

Sunday November 23– Lewden Greene Trail – 4 mile out and back, paved, flat From Park and
 Ride Lot DE 273 & DE 7

Sunday December 14 -- Battery Park in Old New Castle – 4 mile, paved, flat but uneven
 payment 400 South St New Castle, DE 19720 cancelled due to extreme cold

Sunday, January 18, 2026 will be the planning session for 2026

OWLS

For all fun-loving adults ages 50ish and up. Details on events will be shared in the Weekly
 Eblast and Sunday bulletins.

Wednesday January 8 11:30am – Planning Session in the Blue Room

Wednesday January 22 6pm – Dinner at La Casa Pasta - Host – Bill Saylor (19)

- Saturday February 8 4pm - Progressive Dinner at Church - Host - Lynn Deschere (23)
- Friday March 7 9am - Verse Immersive Virtual Reality, meal at Kountry Kitchen - Host - Linda Grund (4)
- Sunday April 6 2pm - Chapel St Playhouse "Steel Magnolias"; dinner at Timothy's - Host - Nancy Lomax (23)
- Thursday May 15 9am - Tour of Dover Air Force Base; Olive Garden - Host - Rich and Sue Wallden (15)
- Wednesday June 11 9am - Grounds for Sculpture, meal at Van Gogh Cafe - Host - Linda Grund (8)
- Friday July 11 11am - Tour of two wineries, cancelled due to illness Host - Karen and Bill Saylor
- Monday August 18 4pm - Dog Days of Summer Potluck at the Wallden's - Host - Rich and Sue Wallden (28)
- Wednesday September 17 9:30am - Tour of Nemours, meal at Pizza by Elizabeth - Host - Greg Johnson (12)
- Saturday October 4 time 2pm - Fall Foliage Cider and Donut Cruise, meal at Schaeffers - Host - Bill Saylor (21)
- Friday November 14 9am - Railroad Museum of Pennsylvania, meal at Fireside Tavern - Host - Kathy Palmer (10)
- Wednesday December 17 10:30am - Candlelight Theatre - "Christmas at Candlelight" - Host - Roy Palo (16)
- Wednesday January 7, 2026 11:30am - Planning Session in the Blue Room (10)

WORSHIP AND MUSIC COMMITTEE

The Team has had an active year of managing the worship life of St. Paul's Lutheran Church. Without the energy and devotion of our volunteer Team members we never could have accomplished all we did. Our volunteer team staffs the altar guild, flower guild, ushers, choir members, bell ringers, musicians, worship assistants, property committee members, and many individuals who have taken on various tasks. Many hands make light work and this is certainly true with the multitude of tasks that create our worship life.

This, of course, would not be possible without such able leadership from our professional staff. Topping that list was our new Pastor, Reverend Cris Frigm, who has served us in 2025 for one full year. He has taken on the mantle of leadership with intelligence, devotion and new ideas. Our Music Director Michael Bareham spends what seems like endless hours on the music ministry and as a "go to" resource for many activities in the church. Our music program with choir, bell choir, and supporting musicians is well known and respected beyond our walls. Jerilynn Hinrichs, Office Administrator, and Nalini Janaki, Business Administrator have served us well and in ways large and small that help us make our worship life meaningful, accessible and efficient.

Our worship life has not missed a beat with a full year of liturgy, worship, and seasonal events. Our choir, bell choir and supplemental musicians practice diligently, always stretching to reach new heights of praise to our Lord Jesus Christ. The Faure "Requiem" program and after

Christmas concert were faithfully performed and excellent opportunities to reach new heights of worship for us and our neighbors.

I know I have not been able to recognize all the important and valuable people and programs at St. Paul's. Please forgive me and know that without you all our worship life could not function as well as it does. Thank you!

Cheryl Johnson, Leader, Worship and Music Team

MEMORIAL GARDEN COMMITTEE

The Memorial Garden Committee lost one of its founding members this year, Virginia Rundell, and the Committee mourns her passing. She was our chairwoman for many years, and our energizing spirit. Ginny, you are missed and we will endeavor to carry on as you would want us to.

The Memorial Garden Committee continued in its normal rhythms this year. The Committee hosted its annual Coffee in the Garden on Mother's Day, May 11, which was very well attended. Two members of St. Paul's were interred in the Garden this year: Loretta Peterson and Mark Miller. Additionally, the Memorial Garden Committee was thrilled to host two special events in the Garden this year: wedding pictures for the Pierce/Mascaro wedding on July 19 and the Transgender Day of Remembrance Service on November 20.

MEMBERSHIP MINISTRY COMMITTEE

What a blessing to have such a dynamic and thoughtful group of members on our Membership Ministry Team. Thank you for another excellent and productive year!

As defined in our charter, the purpose of the Membership Ministry is to oversee the official roster of the church and provide a care plan for both existing members and newcomers in such a manner to further the mission of the church: "Growing in faith. Growing in community. Welcoming all in Jesus' name."

Linda Grund worked over the summer to organize all our annual reports and congregational council minutes from 1953 to present. These are now available for reference in the office "safe room". Linda is currently working on insuring that our old church member records have been properly recorded in church windows.

Thanks to the very generous donations from our church family, we have been able to continue to provide support for our Sainly Seniors (numbering around 18) with visits twice a year. In the spring they received flowers in a vase and chocolates. In the fall Linda Radwick led us in a craft to create decoupaged tealight candle holders for our seniors. We had a number of volunteers beyond our committee members make the commitment to deliver these in person. Thank you!

We were delighted to welcome 6 new members this year: Laurel and Sydney Frigm, Girija Rayapati, Kyra Brown, Maribel Santana and Janeen Yaeger.

We also had the pleasure of baptizing three individuals in 2025: Ridge and Ryder Kline and Grace Olson.

We hosted one Coffee and Conversation on March 16. Our topics of discussion were enhancements to our worship time together, our website, and potential technologies.

The role of physically welcoming others remains the work of the congregation and our members faithfully engage both visitors and members weekly. In addition to Thinking of You cards and Prayer Squares we added Comforting Prayer Crosses so members can reach out to members we haven't seen recently or who need a touch of caring. We also instituted a series of Welcoming Ways Tips which will be published in the weekly bulletin to inspire us with ways to interact with our visitors.

A big task we undertook this year was the addition of a welcoming nursing area including a comfy rocking chair, additional handicap and limited mobility parking spaces, and coming as soon as the weather improves - directional signage for the church and school on our "triangle".

This fall, Pastor Cris initiated a group of Lay Eucharist Ministers to bring communion to those who can't physically join us on Sunday morning. The initial group consisted of four teams with a total of 5 members.

And finally, also with the help of Pastor Cris, we introduced QR codes for recording attendance, prayer requests, and giving opportunities both onsite and for those joining us online. Thanks to Jennifer Repp for the suggestion to consider alternate ways of recording attendance that don't waste so much paper!

As we move forward into the new year, let us continue to be mindful and intentional in welcoming both members and visitors alike every Sunday because

We're a church who
Enjoys worshipping together
Learning together
Caring for
One another and always
Making sure
Everyone feels welcome!

Respectfully submitted,
 Linda Grund, Chair

Members:

Susie Olson - council
 liaison
 MaryBeth Bergstrom
 Kris Cassar
 Rick Cassar

Bob Garrison
 Ellen Garrison
 David Grund
 Sue Wallden

Linda Brammer
 (provides baptismal
 blankets)
 Jeanine Heath (provides
 baptismal cards)

RECONCILING IN CHRIST TEAM

The Reconciling Works Team is thrilled that 2025 was the year St. Paul's became a Reconciling in Christ congregation. After the congregational overwhelmingly voted to pursue Reconciling in Christ status at the 2025 annual meeting in February, the RIC team submitted St. Paul's application to the Reconciling Works organization on March 19, 2025 and received confirmation of our acceptance on March 27, 2025, an acceptance the team celebrated with rainbow cupcakes for Sunday coffee hour!

We actually began the year with an Adult Forum educational series about the so-called "Clobber Passages," those passages in the Bible that, either through mistranslation or misunderstanding of context, appear to condemn homosexuality. This series was developed by Pastor Christine and co-hosted by Pastor Christine and Pastor Cris. Attendance was good, given how COLD it was for the three Sundays of the series!

As part of St. Paul's commitment to Reconciling Works, the RIC Team hosted Coffee Hour on Palm Sunday and collected a freewill offering to send to as our annual donation to Reconciling Works. Thanks to Pastor Cris applying for a Thrivent action grant, the team was able to underwrite the cost of the food with this grant. The Coffee Hour was very well attended and donations were very generous; as a result, St. Paul's was able to send a donation of \$1,290 to Reconciling Works.

The Team participated in Newark Community Day on September 21, 2025 as part of the larger St. Paul's effort. We provided PRIDE tattoos and stickers, as well as materials for kids to make beaded bracelets. We also passed out small bottles of water to attendees, which were a big hit! We handed out materials about RIC to those who appeared interested.

Our last, most significant event of the year was sponsoring the Transgender Day of Remembrance service on November 20, 2025. The service was held in the Memorial Garden and was attended by approximately 30 people, both members of St. Paul's and people from the community. Afterward, the team hosted a reception for all those who attended in the Fellowship Hall. Feedback from all attendees was very positive.

The team has many events in the works for 2026 and would like to thank the Congregation for all of their support in getting this important effort going at St. Paul's.

Respectfully submitted,
Heidi Burch, RIC Team Leader

STEWARDSHIP COMMITTEE

St. Paul's Congregation "Steps Up to the Plate!" in 2025.

Our "newest" committee member, Pr. Cris, brought lots of fresh ideas and energy to what is already a thriving group. We invite anyone who is interested to join us as we move ahead into 2026 - there's always room at our inn!

For the second year in a row, the Stewardship Committee partnered with several other ministries and groups at St. Paul's in hopes of increasing our effectiveness. We worked with

St. Paul's School, the Endowment Committee, the Finance Committee, and several others to promote their programs and streamline the interactions between the people involved.

Early in 2025 we asked *What Fills Your Cup to the Brim?* by way of a Gifts to Share survey that provided us with a look at what the congregation "wants", as opposed to the usual Time and Talent questionnaire that asks what we "do". We were able to group the responses and saw some opportunities for new activities, some of which have already begun.

Stewardship dropped by the New Members class in the Spring to provide an overview and explain how new folks can participate in more ways than just attending worship and contributing financially. We hope to make this a regular part of the program at each class.

Once again, we hosted a Ministry Fair in September which was well attended and provided lots of groups with a chance to show off their accomplishments and inform the congregation about how we are serving our community and each other.

Our Pledge Campaign this year had a baseball theme that really seemed to resonate with the people in the pews, and we were able to exceed both our Operating Budget goal by 2% and our Endowment Fund goal by 5%. From the hot dog dinner in September, through the Ministry Minutes in October, to the cake celebration in November, we saw a wonderful turnout for each activity that helped us "hit a home run" with the campaign.

This year we took a moment to highlight "Giving Tuesday" and specifically to ask for gifts towards St. Paul's School, and we were pleased to see that many folks did just that.

In closing, we give thanks for all of you and your contributions to the life and vitality of St. Paul's.

ENDOWMENT COMMITTEE

The Endowment Committee was active again this year. At our regular meetings we reviewed the investment performance, monitored contributions, distributed funds and participated in the annual Stewardship campaign and Ministry Fair.

We met our goal of distributing 6% of the growth in the fund balances. The following distributions were made:

Building Maintenance Fund

\$6800.00 - Fellowship Hall Air Conditioning Part II

\$1021.00 - Fire Lane Markings

Charitable Works Fund

\$1000.00 - St. John AM Church rebuilding fund

\$ 500.00 - Healthy Foods for Healthy Kids

\$ 650.00 - Hope Dining Room

\$5000.00 - DE/MD Synod Benevolence

\$1500.00 - Lutheran Community Services (Van Conversion)

\$1500.00 - Lutheran Campus Ministry

The market values of the Endowment Funds as of 12/31/2025 were:

Building Maintenance Endowment: \$202,910.08

Charitable Works Endowment: \$229,765.32

We partnered with the Stewardship committee pledging campaign, which resulted in pledges of \$15,800. This is the second year that the Endowment funds were included in the Stewardship campaign, and we met our goal for the campaign due to the continuing generosity of our church family.

David Grund and Rich Wallden are completing terms on the committee. A big thank you to them for their contributions.

Yours in Christ,

The Endowment Committee

Tom Olson, Natalie Stevenson, Lorraine Fett, David Grund, Laura Blenderman, Phillip Gerecke (Council Liaison), Rich Wallden (Chair)

PROPERTY COMMITTEE

I would like to start out by thanking all the members of the Property Committee for their help and support including Karen Saylor, Winnie Hull, Dave Grund, Stu Markham, Rob Day, Rich Radwick, and Rich Masi.

Our accomplishments this year include the installation of new rear doors which provide a much more secure rear entrance for our preschool, which is up and running. We also expanded the number of handicapped and limited mobility spots in the front parking lot to ensure everyone has easy access to our church. Also in the front parking lot, we added markings for fire lanes to ensure our first responders have adequate room for their vehicles should the need arise. That and we didn't want to get cited by the city for our lack of markings. With approval from the congregation, we have submitted our application for grant money to install solar panels here at St. Paul's. If the grant is approved, this project will provide us with huge cost savings on our electric bill as well as reducing our environmental impact.

Now for the challenges. Our heating system continues to challenge us and we have struggled to get the Fellowship Hall HVAC installation completed. The good news with that is we're moving to a new contractor for our building systems and hope with that change, some improvement in system reliability. Also, we are looking to replace the Sanctuary roof in the near future to put an end to the leaking Sanctuary ceiling.

Ted Hendricks

BALANCE SHEET AS OF JANUARY 31, 2026

		Balance as of 1/31/2025	Balance as of 1/31/2026
ASSETS			
1.100.101	Checking Fulton Bank 2073-11301	53,722.54	18,491.80
1.200.400	Savings Fulton Bank 2073-11320	27,745.99	27,748.80
1.200.501	Operating Investment-ELCA E273342	82,831.90	95,757.61
	Current Asset Sub Total	\$164,300.43	\$141,998.21
1.300.201	Building Maintenance Endowment ELCA-E273343	159,413.98	184,289.93
1.300.260	Bldg Main Endow Fulton 2124-37020	20,051.92	16,302.83
1.300.301	Charitable Works Endowment ELCA E273345	186,967.01	216,142.62
1.300.310	Charit Endow Fulton 212433820	13,797.30	10,143.81
	Restricted Asset Sub Total	\$380,230.21	\$426,879.19
1.200.402	MIF Term Investment 54740400058858	1,076.53	1,125.14
	Special Purpose Asset Sub-Total	\$1,076.53	\$1,125.14
1.500.100	Building	2,350,000.00	2,350,000.00
1.500.200	Land	564,000.00	564,000.00
	Fixed Asset Sub-Total	\$2,914,000.00	\$2,914,000.00
	TOTAL ASSETS	\$3,459,607.17	\$3,484,002.54
LIABILITIES			
2.200.114	Mortgage-MIF 54770000010440	606,642.21	593,624.36
	Mortgage Liability Sub-Total	\$606,642.21	\$593,624.36
	Long Term Liabilities	\$606,642.21	\$593,624.36
2.100.100	State Withholding	787.62	642.47
2.100.200	Federal Withholding	2,919.92	2,929.24
2.100.300	Employee's Ret.Benefits & Vision Ins. Withholding	1,420.16	-
	Payroll Withholding & Clearing	\$5,127.70	\$3,571.71
2.000.000	Accounts Payable/Vendors	182.00	-
	Total Current Liabilities	\$5,309.70	\$3,571.71
	TOTAL LIABILITIES	\$611,951.91	\$597,196.07
FUND BALANCES / CHURCH EQUITY			
3.100.100	Operating Fund Balance	58,505.82	37,795.58
	Current Operating Fund Balance		
3.810.810	Charitable Works Endow Fund Balance	13,797.30	10,143.81
3.811.811	Charitable Works Endowment ELCA E273345 Balar	186,967.01	216,142.62
3.820.820	Bldg Maint.Endowment Fund Balance	20,051.92	16,302.83
3.821.821	Building Maintenance Endowment ELCA E273343	159,413.98	184,289.93
	Restricted Fund Balance	\$380,230.21	\$426,879.19
3.402.402	Special Purpose Funds Balance	1,076.53	1,125.14
	Special Purpose Funds	\$1,076.53	\$1,125.14
3.601.601	Special Project Fund Balance	16,632.65	16,104.20
3.602.602	Flower Fund Balance	512.72	280.67
3.603.603	Worship Supplies Fund Balance	307.34	-
3.604.604	Ministry Discretionary Fund Balance	2,974.57	3,355.57

		Balance as of 1/31/2025	Balance as of 1/31/2026
3.607.607	Hope Dining Room Balance	99.97	2,716.43
3.612.612	Memorial Garden Fund Balance	2,297.61	1,547.61
3.616.616	Ash Interment Prepayments Fund	4,953.02	5,481.98
3.617.617	Womens Retreat Fund Balance	399.81	399.81
3.622.622	Worship Service Technology Fund	6,207.43	5,748.45
3.628.628	Faith Formation Ministry Fund Balance	1,654.55	1,654.55
3.630.630	Triennial Nat.Youth Gathering Fund	16,515.37	16,515.37
3.633.633	Friends of Music Fund Balance	5,487.91	3,865.23
3.634.634	Hand Bell 3 Year Maintenance Balance	1,000.00	1,750.00
3.635.635	Proverbs 22:6 St.Paul Educational Fund Balance	2,803.75	2,843.75
3.637.637	Fellowship Ministry Fund Balance	595.45	477.62
3.638.638	Code Purple Fund Balance	-	365.00
3.639.639	Membership Ministry Fund Balance	-	168.40
3.640.640	Continuing Education - Senior Pastor Fund Balance	584.00	994.00
3.645.645	Multi-Media Support Balance	3,605.00	3,232.00
3.650.650	Youth & Young Adult Ministry Grant Fund Balance	25,381.37	24,491.47
3.700.700	Hospitality/ Kitchen Fund Balance	5,472.39	6,256.31
3.750.750	Property Maintenance Fund Balance	3,000.00	1,282.50
3.775.775	Designated for 2026 Use Balance	-	1,100.00
	Total Additional Designated Funds	\$100,484.91	\$100,630.92
	Total Fund Balances	\$540,297.47	\$566,430.83
2.400.100	Net Assets (Fixed Asset Value less Mortgage)	2,307,357.79	2,320,375.64
	Total Fund Balances / Church Equity	\$2,847,655.26	\$2,886,806.47
	TOTAL LIABILITIES and FUND BALANCES	\$3,459,607.17	\$3,484,002.54

2026-27 PROPOSED BUDGET

		66 Pledges				66 Pledges	
Account Name		2025-26 Annual Budget		Forecasted 2025-26 Actual		2026-27 Annual Budget	
INCOME							
4.100.120	Pledged Offerings	328,540.00		315,688.83		351,265.00	
	Pledged Sub-Total	328,540.00	75.0%	315,688.83	76.5%	351,265.00	80.0%
4.100.121	Unpledged Offerings	109,513.00		58,835.06		52,690.00	
4.100.122	Exceeded Pledges	-		34,180.53		35,126.00	
4.350.500	Donations for Building Use	-		1,975.00		-	
4.350.700	Misc.Receipts	-		1,875.10		-	
	Unpledged Sub-Total	109,513.00	25.0%	96,865.69	23.5%	87,816.00	20.0%
	Donations Total					439,081.00	
Add 2026-27	Investment Earnings	-		-		3,226.00	
	TOTAL INCOME	\$ 438,053.00	100%	412,554.52	100%	\$ 442,307.00	
EXPENSE							
5.100.101	Salary-Senior Pastor	87,000.00		87,000.00		90,263.00	
5.100.102	Benefits-Senior Pastor	17,973.00		18,029.50		18,761.00	
5.100.103	Prof Exp & Auto Mileage -	1,000.00		1,000.00		2,000.00	
5.100.105	Auto Mileage Allow-Sr Pastor	1,260.00		411.95		-	
5.100.107	Social Security-Senior Pastor	6,656.00		6,525.12		6,905.00	
	Senior Pastor Sub-Total	113,889.00		112,966.57		117,929.00	
5.100.118	Supply Preacher	1,500.00		1,225.00		1,500.00	
	Additional Pastor Subtotal	1,500.00		1,225.00		1,500.00	
5.100.141	Salary-Business Admin	25,584.00		23,248.10		26,096.00	
5.100.151	Salary-Office Administrator	13,592.00		11,724.82		14,102.00	
5.100.155	Media Support	1,560.00		1,509.00		1,591.00	
5.100.161	Salary-Music Director	64,022.00		64,022.04		66,423.00	
5.100.163	Benefits-Music Director	26,149.00		24,189.26		25,702.00	
5.100.164	Prof Exp- Music Director	220.00		274.00		220.00	
5.100.191	FICA	8,014.00		7,691.97		8,278.00	
5.100.192	Workman's Comp	859.00		739.00		887.00	
	Other Personnel Expense Sub-Total	140,000.00		133,398.19		143,299.00	
	Total Personnel Expense	255,389.00	58.3%	247,589.76	60.0%	262,728.00	59.4%
5.100.210	Offering Envelopes	285.00		266.76		290.00	
5.100.211	Office Supplies	1,400.00		1,394.22		1,400.00	
5.100.212	Postage	775.00		827.20		825.00	
5.100.213	Telephone/Internet Access	5,030.00		6,133.59		4,300.00	
Add 2026-27	Software Licenses	-		-		2,040.00	
5.100.214	Admin Expense	-		397.36		-	
5.100.217	Office Equipment	1,000.00		1,014.09		1,000.00	
5.100.219	Copier Expense	5,900.00		5,620.02		5,800.00	
5.100.220	Safe Church	-		-		-	
5.100.221	Bank Fees	950.00		964.16		970.00	
5.100.222	Square & Tithe.ly Fees	240.00		595.43		650.00	
5.100.308	Publications & Subscriptions	500.00		414.40		200.00	
5.100.309	Conferences/Retreats/Synod /	1,000.00		770.23		1,000.00	
5.100.406	Stephens Ministry	-		-		-	
	Total Administrative	17,080.00	3.9%	18,397.46	4.5%	18,475.00	4.2%

Account Name	2025-26 Annual Budget		Forecasted 2025-26 Actual		2026-27 Annual Budget	
5.100.301 Children's Ministry	250.00		155.92		250.00	
5.100.307 Adult Education	200.00		-		200.00	
5.100.403 High School Youth Ministry	-		-		-	
5.100.405 Inter-Generational Ministry	-		-		-	
Total Faith Formation	450.00	0.1%	155.92	0.04%	450.00	0.1%
5.100.511 Vocal Music Expenses	1,000.00		1,291.03		1,250.00	
5.100.512 Supply Musicians	2,100.00		2,100.00		1,750.00	
5.100.513 Instrumental Music Expense	1,000.00		1,419.38		1,250.00	
5.100.514 Concert Series Events	-		-		-	
5.100.515 Online Resources Licenses	1,250.00		1,326.00		1,250.00	
5.100.516 Instrument Maint & Tuning	1,400.00		2,452.00		2,100.00	
5.100.518 Provision for Hand Bell 3 Year	1,000.00		750.00		1,000.00	
5.100.524 Altar Guild	350.00		309.79		500.00	
5.100.527 Worship -Miscellaneous	450.00		937.68		900.00	
Total Worship & Music	8,550.00	2.0%	10,585.88	2.6%	10,000.00	2.3%
5.100.601 Weekly Cleaning Service	16,500.00		13,595.61		14,000.00	
5.100.602 Contracted Building Services	5,500.00		6,777.04		5,500.00	
5.100.603 Cleaning Supplies	300.00		1,340.21		1,000.00	
5.100.604 Building Repairs	1,400.00		1,400.00		1,500.00	
5.100.611 Lawn Maintenance	6,300.00		6,105.00		6,000.00	
5.100.612 Snow Removal	1,312.00		675.00		1,000.00	
5.100.621 HVAC Repairs	6,500.00		9,987.29		6,000.00	
5.100.623 HVAC Service Contract	2,000.00		1,447.50		1,500.00	
5.100.625 Inspections- Fire Safety	500.00		1,168.40		1,200.00	
5.100.630 Property Insurance	19,900.00		21,111.75		21,112.00	
Property Maint Expense	60,212.00		63,607.80		58,812.00	
5.100.701 Gas	8,400.00		10,616.14		9,400.00	
5.100.702 Water & Sewer	6,254.00		6,410.74		6,500.00	
5.100.704 Electricity	18,012.00		14,601.89		7,325.00 *	
Add 2026-27 Solar Panel Bridge Loan	-		-		3,981.00 **	
Utility Expense Sub-Total	32,666.00		31,628.77		27,206.00	
Total Property Expense	92,878.00	21.2%	95,236.57	23.1%	86,018.00	19.6%
5.100.801 Stewardship Committee	-		-		-	
5.100.840 Memorial Garden Committee	450.00		450.00		450.00	
5.100.860 Membership Ministry	325.00		325.00		325.00	
Add 2026-27 Reconciling in Christ (RIC)	-		-		500.00	
5.100.870 OWLs Committee	-		-		-	
Total Committee Expense	775.00	0.2%	775.00	0.2%	1,275.00	0.3%
5.200.114 Mortgage Interest-547700000	33,033.00		33,038.15		33,038.00	
5.200.115 Mortgage Principal-547700000	13,023.00		13,017.85		13,018.00	
Total Mortgage Expense	46,056.00	10.5%	46,056.00	11.2%	46,056.00	10.5%
5.300.101 DE/MD Synod	13,000.00	77.04%	13,000.00		13,260.00	78.58%
5.300.102 Campus Ministry	3,300.00	19.56%	3,300.00		3,366.00	19.95%

Account Name	2025-26 Annual Budget		Forecasted 2025-26 Actual		2026-27 Annual Budget	
5.300.103 Lutheran Community Services	500.00	2.96%	500.00		510.00	3.02%
5.300.111 Aetna Hose, Hook & Ladder	75.00	0.44%	75.00		76.00	0.45%
Add 2026-27 Reconciling in Christ (RIC)	-		-		100.00	0.59%
Total Budgeted Benev Expense	16,875.00	3.9%	16,875.00	4.1%	17,312.00	4.0%
<i>Percent of Pledged Offerings</i>		<i>5.1%</i>		<i>5.3%</i>		<i>4.9%</i>
TOTAL EXPENSE	\$ 438,053.00	100.0%	\$ 435,671.59	105.6%	\$ 442,314.00	101.0%
Difference	-		(23,117.07)		(7.00)	

* 4 Months of purchasing electricity from Newark - Full solar benefit expected in June.

** 9 Months of Bridge Loan Expense - 1 month overlap - Budgeting to cover the loan without Government support.

2026-27 PROPOSED BUDGET SUMMARY

Account Name	66 Pledges			66 Pledges		
	2025-26 Annual Budget		Forecasted 2025-26 Actual		2026-27 Annual Budget	
INCOME						
Pledged Sub-Total	328,540.00	75.0%	315,688.83	76.5%	351,265.00	80.0%
Unpledged Sub-Total	109,513.00	25.0%	96,865.69	23.5%	87,816.00	20.0%
Donations Total					439,081.00	100%
Add 2026-27 Investment Earnings	-		-		3,226.00	
TOTAL INCOME	\$ 438,053.00	100%	412,554.52	100%	\$ 442,307.00	
EXPENSE						
Total Personnel Expense	255,389.00	58.3%	247,589.76	60.0%	262,728.00	59.4%
Total Administrative	17,080.00	3.9%	18,397.46	4.5%	18,475.00	4.2%
Total Faith Formation	450.00	0.1%	155.92	0.04%	450.00	0.1%
Total Worship & Music	8,550.00	2.0%	10,585.88	2.6%	10,000.00	2.3%
Total Property Expense	92,878.00	21.2%	95,236.57	23.1%	86,018.00	19.6%
Total Committee Expense	775.00	0.2%	775.00	0.2%	1,275.00	0.3%
Total Mortgage Expense	46,056.00	10.5%	46,056.00	11.2%	46,056.00	10.5%
Total Budgeted Benev Expense	16,875.00	3.9%	16,875.00	4.1%	17,312.00	4.0%
TOTAL EXPENSE	\$ 438,053.00	100.0%	\$ 435,671.59	105.6%	\$ 442,314.00	101.0%
Difference	-		(23,117.07)		(7.00)	

ST. PAUL'S LUTHERAN SCHOOL

DIRECTOR'S REPORT

St. Paul's Lutheran School has a long-standing history of providing high-quality, faith-centered early childhood education to the Newark community. Rooted in the Gospel of Jesus Christ, the school has long been known for its nurturing environment, small class sizes, and commitment to developmentally appropriate, hands-on learning.

After a closure period of approximately a year and a half, St. Paul's Lutheran School joyfully reopened its doors in Fall 2025 under the leadership of Dr. Rae Watts. This year has been one of rebuilding, reestablishing trust within the community, and laying a strong foundation for sustainable growth. While reopening has come with challenges, the school has remained grounded in faith, perseverance, and a renewed vision for serving children and families.

Enrollment & Program Growth

Enrollment currently stands at 17 students, with continued efforts underway to grow enrollment for the remainder of the school year. The school has an active interest list, with additional students scheduled to begin in February. Marketing and outreach efforts have been relaunched through social media, flyers, and community engagement to reintroduce St. Paul's Lutheran School to the community. Based on identified community needs, plans are also being explored to open toddler classrooms in Fall 2025, which would further expand enrollment and programming.

To better support children's developmental needs, classrooms were thoughtfully reorganized this year. The preschool program was split into separate 3-year-old and 4-year-old classrooms, allowing for more targeted instruction. The 4-year-old classroom now places a strong emphasis on kindergarten readiness, and both students and teachers have transitioned smoothly into this new structure.

Curriculum & Classroom Practices

St. Paul's continues to prioritize developmentally appropriate practices and individualized learning. Teachers observe, assess, and support each child's growth socially, emotionally, academically, and spiritually. Faith formation remains a cornerstone of the program, with daily prayer incorporated into classroom routines, including mealtime prayer and afternoon reflection.

Chapel services are held weekly, giving children opportunities to worship, sing, hear Bible stories, and grow in their faith in age-appropriate ways. After chapel, students complete a related art activity to reinforce their learning and share it with the church community."

Staffing & Professional Environment

The teaching staff has shown resilience, flexibility, and commitment throughout this reopening year. Teachers have adapted well to classroom changes and continue to focus on creating a warm, structured, and engaging learning environment. Collaboration among staff has strengthened as roles and routines become more established.

Licensing & Compliance

The school began the fiscal year on strong footing by successfully passing its initial Compliance Review in July and having its license reinstated. Since that time, St. Paul's has remained in full compliance with Delaware Office of Child Care Licensing requirements. The school is well prepared for its annual licensing visit scheduled for May and continues to uphold high standards of safety, documentation, and classroom practices. Ongoing communication with licensing representatives remains in place.

Grant Funding & Financial Support

This year, the school has actively pursued grant funding to support quality improvement and financial sustainability. The Quality Improvement Program (QIP) grant has been submitted, along with an application to the Evangelical Lutheran Education Association (ELEA) Endowment Grant. These funds will support staff compensation, classroom materials, and overall program quality as the school continues to rebuild.

Additionally, we have successfully been approved for participation in the Child and Adult Care Food Program (CACFP). The program is now fully operational and will provide monthly reimbursements for meal costs beginning in February, supporting both nutrition and financial stability.

As is common at the launch of a new program, regaining a sustainable financial foothold is quite important, and remains top of mind for the School Leadership as well the School Board of Directors. In addition to the active efforts to increase revenue through enrollment, grant and philanthropic funding streams are being pursued.

Community & Family Engagement

Rebuilding relationships within the community has been a key focus this year. Family engagement initiatives, school events, and fundraising efforts are being reintroduced to foster connection and trust. Events include but are not limited to: U.D. Fourth of July Community Event, Thanksgiving Luncheon, Cocoa & Carols, Village Appreciation To-Go Breakfast, Parent's Night Out, etc.

In closing, this year marks a new chapter for St. Paul's Lutheran School – one of renewal, faith, and intentional growth. While rebuilding has not been without obstacles, the school remains committed to its mission of providing a safe, loving, and Christ-centered learning environment. With continued support from the congregation, families, and community partners, the school looks forward to strengthening enrollment, expanding programs, and restoring its presence as a trusted faith-based school in Newark.

Dr. Rae Watts

Director, St. Paul's Lutheran School

SCHOOL BOARD MEMBERS

Noah Olson, Chair

Lynn Deschere, Treasurer

Linda Radwick, Secretary

David Ashish

Kris Cassar

Victoria Kenyon

Kathy Markham

Janet Mease

STATEMENT OF ACTIVITY FOR JULY 1, 2024 – JUNE 30, 2025

Income	
4002 Registration Fees	-2,525.00
4005 POC	1,104.50
4100 CONTRIBUTIONS INCOME	21,050.00
4110 Donations	
Total for 4100 CONTRIBUTIONS INCOME	\$21,050.00
<hr/>	
4500 FUND RAISERS	
4506 Fundraiser-Other	2,285.00
Total for 4500 FUND RAISERS	\$2,285.00
<hr/>	
Total for Income	\$21,914.50
<hr/>	
Gross Profit	\$21,914.50
<hr/>	
Expenses	
6200 PAYROLL EXPENSES	
6201 School Salaried Employees	10,648.34
6202 School Hourly Employees	17,008.50
6207 School FICA	2,115.80
Total for 6200 PAYROLL EXPENSES	\$29,772.64
<hr/>	
6260 Cont. Education and Inservice	599.95
6270 Insurance	579.75
6280 Franchise Tax Fees	25.00
6281 De State License fees	75.00
6300 Curriculum	215.00
6400 Food & Snacks	462.31
6600 Total Advertising & Hiring Expenses	
6610 Hiring Expenses	12,069.00
6620 School	124.98
6630 Website	262.00
Total for 6600 Total Advertising & Hiring Expenses	\$12,455.98
<hr/>	
6650 EQUIPMENT PURCHASES	\$1,259.96
6665 Copier Lease & Expenses	2,201.90
Total for 6650 EQUIPMENT PURCHASES	\$3,461.86
<hr/>	
6690 Reconciliation Discrepancies	-19.83
6700 SUPPLIES	\$319.94
6710 School	173.37
6720 Office	788.74
Total for 6700 SUPPLIES	\$1,282.05

6750 Postage and Delivery	6.62
6756 Miscellaneous	40.00
6760 Interest & Penalties Expenses	-231.60
6765 BANK SERVICE CHARGES	516.00
6771 QuickBooks Updates, Monthly Charges	2,027.00
6772 Bright Wheel Charges	129.00
6790 MAINTENANCE	
6791 School Custodial Services	560.00
6792 Building Repairs	960.58
Total for 6790 MAINTENANCE	\$1,520.58
Total for Expenses	\$52,917.31
Net Operating Income	-\$31,002.81
Other Expenses	
6800 Bad Debt Expense-Write Offs	20.00
Total for Other Expenses	\$20.00
Net Other Income	-\$20.00
Net Income	-\$31,022.81

STATEMENT OF FINANCIAL POSITION AS OF JUNE 30, 2025

Assets

Current Assets

Bank Accounts

1000 M & T/Checking Account	92,894.15
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Total for Bank Accounts	\$92,894.15
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Accounts Receivable

12301 Accounts Receivable - Vendor (deleted)	0.00
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Other Current Assets

1015 Prepaid Expense (deleted)	0.00
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Total for Current Assets	\$92,894.15
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Other Assets

Bad Debt Receivables (deleted)	0.00
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Total for Assets	\$92,894.15
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Liabilities and Equity

Liabilities

Current Liabilities Accounts Payable

2000 Accounts Payable	0.00
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Other Current Liabilities

2048 Prepaid BA Care (deleted)	0.00
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2052 Designated Gifts	588.82
2053 Designated Gift-Playground	81.46
2100 PAYROLL LIABILITIES	\$0.00
2101 Federal Tax Withheld	830.83
2103 State Tax Withheld	254.26
Total for 2100 PAYROLL LIABILITIES	\$1,085.09
2500 Floyd Weidman Jr. Scholarship	10,964.40
Total for Other Current Liabilities	\$12,719.77
Total for Current Liabilities	\$12,719.77
Long-term Liabilities	
Heyward Brock Loan - Long Term (deleted)	0.00
Total for Liabilities	\$12,719.77
Equity	
3100 Retained Earnings	111,197.19
Net Income	-31,022.81
Total for Equity	\$80,174.38
Total for Liabilities and Equity	\$92,894.15

ORGANIZATIONS CONNECTED TO ST. PAUL'S

LUTHERAN CAMPUS MINISTRY AT THE UNIVERSITY OF DELAWARE

It's been an outstanding year for Lutheran Campus Ministry at UD, for which we give glad thanks to God! This fall, 14 new student visitors attended LCM dinners in 15 weeks, representing all four classes, a joyous record for us. It's been fun to see new students connecting with returning students, sharing about the things of faith, and finding a home with LCM. Worship topics this year have included rich discussions about Scripture, life, relationships, and faith; the ever-popular Human Continuum activity; sharing of faith items; an evening of advice and personal reflections by our bishop, the Rev. Bill Gohl; All Saints' Day candle-lighting; and Advent worship, as well as several Tuesday evenings led by our insightful, gifted seniors. In addition, we've shared Bible studies, exploring excerpts from Isaiah and the Psalms, as well as the Gospel of Mark. We finished academic year 2024-25 with a bittersweet and beautiful Senior Honor Night at our chapel, a time of worship to celebrate our seniors and bless them with laying on of hands and prayer.

LCM students volunteer with FISH, *Fellowship in Serving the Hungry*, led this year by our gifted FISH Peer Ministers, Regan and Meghan. FISH is a monthly outreach to Newark area families facing food insecurity, undertaken alongside dedicated volunteers from St. Paul's Lutheran Church. In addition, LCM shared two successful workdays in 2025, with students, staff, and Directing Committee members working together to restore and beautify LCM's property.

Social activities this year have included *UDairy* ice cream runs, ice skating, Easter lunch, a spring retreat to Ocean City, New Jersey, monthly get-togethers for coffee and conversation, Saturday hikes in Newark area parks, pumpkin painting, and a “Friendsgiving” meal. We were happy to host the “Youtherans” (Lutheran youth from northern Delaware) for an afternoon of fellowship and games at the chapel in February. LCM students also enjoy supporting other charitable organizations, as they steward the interest from our ministry’s endowment. This year’s gift recipients were Bear Creek Lutheran Camp, Doctors Without Borders, Global Refuge, and Lutheran Community Services.

Our fall fundraiser, “For All the Saints,” held at Grace Lutheran Church on Saturday, November 1, was perhaps our most successful event ever! The gathered community shared laughter, fellowship, and a spirit of joy. The student and alumni speakers shared from the heart about the impact of LCM on their lives, as well as the loving community of faith that they find here. Bishop Bill Gohl once again led the live auction portion of the event, and over \$12,000 was raised (including event proceeds and concurrent donations from those who couldn’t attend.) LCM is richly blessed and deeply grateful for the remarkable support of our synod, local congregations, and individuals: alumni, parishioners, parents, rostered leaders, and friends of this ministry. Thank you so much for your generous hearts for LCM! ♥♥

The Directing Committee members, staff, and students join me in extending our warmest thanks for your continued partnership and prayer support. Your prayers, your generosity, and your financial and practical donations (including abundant, delicious Tuesday dinners!) allow us to continue to nurture this home away from home in which students may grow in leadership, service, and faith in Jesus. Your support is essential to the success and future of this ministry. As we journey through turbulent times, longing for hope, these students, their joy, their emerging vocations, and their open hearts for learning about and growing in faith give me hope! May our loving Lord richly bless you, your parish, your community, and the ministries of which you are a part with courage, creativity, grace, and peace. 🙏

Mindy Holland, Chaplain & Minister of Word and Service
302-368-3078; chaplain@lcmde.org

HILLTOP LUTHERAN NEIGHBORHOOD CENTER

As I reflect on this past year, I am happy to report that 2025 was another year of success for Hilltop Lutheran Neighborhood Center. The Center remained fiscally strong. Several staff completed degrees, the early childhood programs maintained full enrollment and the school age program returned to serving pre-pandemic numbers of participants! The capital campaign to add additional classrooms, meetings spaces and a full-size gym is well under way. Over \$4 million has been secured thus far. Prayerfully, the additional funding will be secured in 2026, so that the groundbreaking can take place. The expansion project will allow us to have a greater impact on children, families and the greater community.

There were six recipients of the Reverend Clarence and Helen Pettit Scholarship Program this year. Scholars attended Wilmington University, Delaware State University, University of Miami, and Goldey-Beacom College. Scholarships totaled \$16,887. We continue to be grateful

for Gordon and Fran Fisher who were led by the Holy Spirit to strengthen communities by providing access to higher education.

Hilltop hosted an inaugural gala to honor some of Hilltop's Heroes. Heidi Beck, Jea P. Street and Fran and Gordon Fisher were celebrated for their contributions and many years of service to Hilltop's success. The Hilltop Lutheran Neighborhood Center's 2025 successes would not be possible without the extraordinary support from various donors and sponsors. Some of the sponsors are Delaware Department of Education, University of Delaware (New Directions Early Head Start), State of Delaware, the Lutheran churches, Speedway Children's Charities and Crystal Trust Foundation.

Their generous support allowed us to continue providing quality, comprehensive programs and services to children ages 6 weeks to 18 years old, and their families. Thank you to all Hilltop donors for being a part of the life-changing work that Hilltop offers. Your support plays a critical role in the success of the agency.

Hilltop lost a hero in 2025. Catherine "Kitty" Dombrowski, a beloved member of the Board of Directors and St. Mark's Lutheran Church, was a vibrant and devoted servant of Christ. She organized Thanksgiving baskets and Christmas gifts for the Hilltop children and families each year. She was a diehard Philadelphia sports fan that never missed an Eagles game if she had anything to do with it. Go birds! Her kindness and outgoing spirit will always be remembered and missed.

We look forward to 2026 and will continue to strive for success.

Sincerely,
Michelle J. Williams, Ph.D.
Executive Director

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



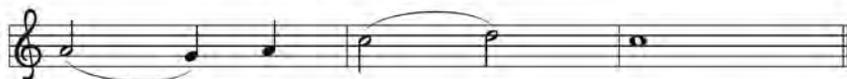
1 Found - ed on faith, the church— a - live by grace—
2 Your cross, O Christ, re - news our life each day.
3 E - quipped by prayer, we live the Spir - it's call.
4 Grow - ing in grace for God's cre - at - ed earth,
5 Found - ed on faith, called forth, em - pow' red to serve,



pro - claims the gos - pel here and ev - 'ry place.
Bap - tized in you, we learn and teach and pray.
Em - pow' red to serve with gifts, both great and small,
we yearn for jus - tice, peace, and hu - man worth;
we share God's end - less love with - out re - serve.



The word of God re - sounds through time and space:
Fed by your love, with thank - ful hearts, we say:
we bring the liv - ing hope of God to all.
a world re - stored; a faith - ful, car - ing church.
Then let us shout a - loud the liv - ing Word!



Al - le - lu - ia!

All Creation Sings, 1048

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

MISSION SUPPORT

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

ELCA WORLD HUNGER

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

LUTHERAN DISASTER RESPONSE

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

WHERE NEEDED MOST

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



Evangelical
Lutheran Church
in America

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

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