

# ANNUAL REPORT

2025



St. Paul Lutheran Church of Stillwater, MN



St. Paul Lutheran Church  
2025 Annual Report

	Page Number
Annual Meeting Agenda	4
President's Annual Report	5
Sr. Pastor's Report	6
Visitation Pastor's Report	8
CYF and Outreach Director's Report	9
2026 Open Positions and Nominees	10
Financial Operations' Reports	
2025 End of Year Financials	11
2026 Proposed Budget	14
St Paul ELCA Synod Report	17
Children, Youth and Families Committee Report	19
Fellowship Committee Report	20
Memorial and Grants Committee Report	21
Seniors Committee Report	22
Mission Outreach Committee Report	24
Women's Unit Report	27
Quilters	28
Yarnsters	30
Worship Committee Report	31
Lake Wapogasset	33
2025 Annual Meeting Minutes	35
2025 Special Congregational Meeting Minutes	36

**St. Paul Lutheran Church  
Stillwater, MN**

**February 1, 2026**

**Annual Meeting Agenda**

**Time: Following the 9:00 AM Worship Service**

**Place: Sanctuary**

Call to Order:

Opening Prayer: Pastor Nathan Baker-Trinity

Approval of Minutes:

- February 2, 2025 Annual Meeting Minutes

Annual Report 2025:

- Reports from Pastor, SPLC Church Council, and others.

2026 Election:

- Election of Officers, Congregation Council, Nominating Committee and others

2026 Budget Proposal:

- Approval of the 2026 SPLC Church Budget

Closing Prayer: Pastor Nathan Baker-Trinity

# 2025 President's Report

January 2026

Dear Friends,

As I look back on the past year of my service to our congregation as President, my heart is filled with thanks for all of you and all the ways we have lived out our calling to be the light in a dark world. In large and small ways, we have made a difference to our neighbors near and far, and shared the love of God with them.

Close to home, I think of outreach like our monthly Senior Worship and Lunch events, 4th Friday Community Meals, Easter Breakfast and Rally Day Picnic, support for Valley Outreach, providing Ernst Fund scholarships for college students, Toddler Tuesday fun, Thanksgiving and Christmas meal boxes, grief support groups, Sunday Shine fellowship, and welcoming new members and visitors to our church family.

We reach out to those further way from Stillwater with our support for Seeds for Ukraine, Rainbow Child Daycare Center Adopt-a-Family, filling hundreds of Operation Christmas Child shoeboxes, a youth Mission Trip to Nashville, and scholarships for students in Tanzania.

We invited our community to join us for a Ponyfolk concert in May, our annual Ice Cream social and WOW camp in August, Trunk-or-Treat in October, and our first Harvest and Holly Market in November. It is a blessing to be able to share our church with the Stillwater community.

We shared our amazing Pastor Nathan with Lutheran Summer Music for a month to nurture young musicians from across the country. During the summer and fall, we watched impressive work accomplished on our 4th Street Repair and Refresh project which will now open up new possibilities to invite others to enjoy our outdoor spaces. Our "Forward in Faith" initiative will give us valuable information and insight into how we can live out our mission in the coming years.

All of you have made this possible. I thank Pastor Nathan and Pastor Laurel for their leadership and inspiration. SPLC has an amazing staff that ensures our church runs smoothly, and I thank each of them for their dedication and hard work. Your financial donations allow us to keep our doors open and continue our mission. Our church council is made up of dedicated and loving individuals who give freely of their time and talents. Whenever help or support is needed, we know that we can depend on all of you to step up and make a difference.

God has surely blessed us, and I pray we will continue to be a blessing to others.

In gratitude,

Shelley Jokinen

# 2025 Sr. Pastor, Nathan Baker-Trinity's Annual Report

Dear Members and Friends of St. Paul Lutheran Church,

This report marks our first full year of partnership, and what a wonderful year it has been! You are a community that values worshipping together, lifts up listening to God's word together, enjoys sharing in God's meal together, and together are eager to serve your community and world. I've heard several recurring themes this past year: "Our church is back!" "We're doing things together again!" "We love our new staff!" "I like inviting my friends and family!"

Indeed, I sense a lot of new growth in the past year—the kinds of growth we most need at this time. First, we are growing in our discernment and conversation with one another. Last fall, we began the initiative "Forward in Faith" that brought many of you into face-to-face conversations with leaders and members. In addition to gathering information from a survey and demographic reports, these same leaders and members held a retreat together in early December to begin articulating our values and forming a vision. Work on this continues with the church council and we look forward to sharing our next steps with the whole congregation soon (including proposed updates to our church's constitution).

Second, we are growing in our relationship with one another. We are a household of faith, a second spiritual home for one another. We are taking the time to talk with one another and hear what's on each other's hearts and minds. This has flowed into our prayer life as well as we take the time for devotions before every meeting and speak prayer concerns out loud during worship.

And third, we are growing in our dreams and aspirations for the sacred space we occupy at 4th and Walnut. This year, we mark the beginning of 75 years at our current location. But as with the 4th Street Revitalization Project, marking 75 years is as much about the future as it is about the past. We have dreams of becoming better known in our community, welcoming new people to our life together, and renewing our commitment to love the neighbors God has given to us. (To the last point, I am very grateful for our CYF and Outreach Director, Jenny Brelje, who has immersed herself in getting to know our community through her Leadership in the Valley training through the chamber of commerce.)

As you will see on the back side, our membership numbers tell a story. We are smaller than we used to be. And we may get smaller yet as our community ages, as families spread out, and as Sunday morning continues to be crowded with many other activities and obligations. But we are still here. We are still vital. We are still doing good works. And if God wants us here, we will be here for as long as God needs us. We are truly a signpost of hope, grace, love and peace to our community. I'm looking forward to this coming year together!

Peace, Pastor Nathan Baker-Trinity

P.S. Here are some personal highlights of my ministry this past year:  
 Sharing preaching and pastoral care with my colleague, Pastor Laurel, who also brings decades of experience in parish ministry.

Collaborating with Andy and Karen to create inspiring worship, especially in our musical offerings and singing together.

Continuing my ministry as chaplain to the Lutheran Summer Music community and your welcome to Pastors Marla Amborn, Jonathan Zielske, and John Omans while I was away.

Lot's of great community events such as the Ice Cream Social, Rally Day, Back to School Night, and Holly and Harvest Market (with special thanks for Kristin's superb organization and Tim's promotion videos).

Watching the 4th Street patio and parking lot take shape over several weeks and so thankful for Jeff's supervision of this project.

### 2025 PASTORAL RECORDS

	<u>Baptized</u>	<u>Confirmed</u>
<b>Baptized Membership as of January 1, 2025</b>	<b>381</b>	<b>245</b>
Baptisms	3	-
Confirmations	-	-
New Members/Transfers In	5	5
Total:	+8	+5
Deaths	5	5
Transfers Out	1	1
Total:	-6	-6
Statistical Adjustment	+5	-35
<b>Baptized Membership as of December 31, 2025</b>	<b>388</b>	<b>209</b>

#### BAPTISMS

Oliver Dean Taylor on March 30  
 August Matthew Balfanz on April 27  
 James Jacob Schingen on October 26

#### FUNERALS

Gerald "Jerry" Eugene Sharon on March 1  
 Mark Lee Walker on May 9  
 \*Richard E. Watson on July 12  
 Marlene Elizabeth Ritzer on August 1  
 Doris "Dorie" M. Nelson on August 26  
 \*James "Jim" Joseph Flynn on December 18  
 Patricia "Patty" Ann Thomsen on December 20

#### NEW MEMBERS/TRANSFERS IN

Dan Bakke on June 22  
 Susan Markgraf-Janoski on June 22  
 Larry Toma on June 22  
 Al Mitchell on September 29  
 Judy Mitchell on September 29

#### TRANSFERS OUT

Lois Haase on February 20

#### WEDDINGS

\*Leticia Pitondo and \*Logan Weiss on November 8  
 \*Hannah Johnsrud and \*Matthew Stai on November 15  
 \* Non-member

#### TRENDS IN THE PAST 6 YEARS

	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
Baptized Membership	536	417	394	381	381	388
Confirmed Membership	375	292	258	245	245	209
Average Onsite Sunday Attendance	NA	65	65	65	76	81
Average Online Sunday Attendance	100	85	70	125	65	130

## **2025 Visitation Pastor's Report**

First, I wish to thank you for the incredible support of prayers, groceries, financial support, and friendship this past 2025. Your support made the difference between survival and crisis. I can never thank you enough. My children speak of your amazing acts of kindness and support, and tell people what an amazing congregation St Paul Lutheran Church is. I tell people what an incredible and beautiful heart this congregation has.

I was deeply touched by the regular and weekly phone calls, prayers, and cards I received. Truly, your ministry to me was a beautiful gift. Thank you.

Secondly, as best I was able, I continued participating in worship, making weekly phone calls, and when my health allowed, visiting. We have maintained home communion visits, emergency visits, hospital visits, and even a few "just for fun" visits. As I've continued to regain my strength and become less immune-compromised, I have been able to be out and about more visiting, attending meetings, worshiping, and doing whatever I can to support Pastor Nathan and the ministry of St. Paul Lutheran.

As I look forward to 2026, I am looking forward to visits and leading worship once a month at Oak Park Senior Living and Boutwell's Gables. We may add another Senior Living facility to our monthly schedule. I will continue to preach at the 9:00 AM and Senior 11:00 AM service once a month. I will also, as scheduled, be assisting the minister for the 9:00 AM service. Once a month I often attend and participate in the Women's Bible Study on the 4<sup>th</sup> Tuesday of the month. As always, I am a willing servant.

# 2025 CYF & Outreach Director's Annual Report

This year has been filled with connection, growth, and many moments of joy. Our focus has been on building relationships, supporting families, the community, and sharing God's love in simple and welcoming ways.

We work to create safe and welcoming spaces where children, youth, and families can grow in faith and feel a sense of belonging. Through time together, shared meals, and fun activities, relationships continued to grow.

Outreach events helped us connect with our neighbors and welcome new faces into our church community.

Outreach events included:

- Trunk or Treat
- Easter Egg Hunt
- Mixed Nuts (all ages)
- Back to School Bash
- Week of Wonder with two other Stillwater ELCA churches
- Valleyfair trip for fellowship and fun

Our youth traveled to Nashville for a summer mission trip where we grew in faith, served others, learned new things, and built strong connections with one another.

## Leadership in the Valley

This year, I am participating in the Leadership in the Valley program, which helped me grow as a leader and better understand our community. The experience is strengthening my ability to connect with others and support our church's mission in the wider community. It is allowing me to see different organizations behind the scenes and meet new people. I have also been working with my small group to get to know what Curio Dance does, and I had an opportunity to help usher at their winter dance recital.

Thank you to all for your continued support. Together, we will continue to grow in faith, serve others, and share God's love in our church and community.

Peace

Jenny Brelije <><

**St Paul Lutheran Church of Stillwater, MN**  
**February 1, 2026**

**Official Ballot**

<b>Position</b>	<b>Term Length Remaining</b>	<b>Name</b>	<b>Vote</b>
<b>President</b>	<b>1-year Term</b>	<b>Shelley Jokinen</b>	_____
<b>Vice President/President Elect</b>	<b>2-year Term</b>	<b>Pam Seekel</b>	_____
<b>Treasurer (Financial Operations Chair)</b>	<b>2-year Term</b>	_____	_____
<b>Evangelism &amp; Membership</b>	<b>2-year Term</b>	_____	_____
<b>Fellowship</b>	<b>2-year Term</b>	<b>Janine Siverson</b>	_____
<b>Property &amp; Grounds</b>		_____	_____
<b>Mission Outreach</b>	<b>2-year Term</b>	<b>Ann Kriesel</b>	_____
<b>Nominating Committee</b> <b>(Up to 5 members)</b>	<b>1-year Term</b>	<b>Kevin Urhammer</b>	_____
		<b>Marguerite DeFore</b>	_____
		<b>Janine Siverson</b>	_____
		_____	_____
		_____	_____

# St. Paul Lutheran Church of Stillwater, MN

## Balance Sheet

As of December 31, 2025

	TOTAL
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Bank Accounts</b>	
1005 US Bank Checking	-293,635.69
1005-15 HCM Endowment Fund	-404.23
1005-20 Building Fund	14,788.62
1005-20-01 Parking Lot Improvement (2024)	46,352.22
1005-20-02 Current Building Projects	14,077.02
<b>Total 1005-20 Building Fund</b>	<b>75,217.86</b>
1005-25 Froehner Fund	4,384.06
1005-30 Mission Outreach Fund	8,050.65
1005-30-04 Mission Outreach Envelope	1,020.00
<b>Total 1005-30 Mission Outreach Fund</b>	<b>9,070.65</b>
1005-35 HCM Fund	29,420.12
1005-35-03 HCM Fund	-4,000.00
<b>Total 1005-35 HCM Fund</b>	<b>25,420.12</b>
1005-40 Ernst Fund	36,891.89
1005-45 Youth Fund	7,890.20
1005-50 M.Schrade Fund	12,532.27
1005-55 Senior Fund	-135.10
1005-60 Koller Fund	1,346.91
1005-70 Mississippi Habitat Fund	3,284.27
1005-75 Education Fund	2,366.45
1005-80 Aux Funds	
1005-80-01 Temp Holding Funds	2,419.59
1005-80-02 SPLC Ice Cream Social	204.11
1005-80-03 Music Ministry	6,972.95
1005-80-04 Quilters Fund	2,048.85
1005-80-05 Organ Fund	725.00
1005-80-06 Women Units Fund	1,670.37
1005-80-07 Yarnsters Fund	78.49
1005-80-08 Audio & Video Upgrades	-706.02
1005-80-16 Block Party	324.00
<b>Total 1005-80 Aux Funds</b>	<b>13,737.34</b>
1005-90 Memorial Funds	
1005-90-01 150th Green Space	180.00
1005-90-02 M. Siverhus Mem Scholarship	1,702.00
1005-90-03 Parish Nursing	540.48
1005-90-04 Giving Tree	2,407.50
1005-90-05 Undesignated Memorials	9,635.47
<b>Total 1005-90 Memorial Funds</b>	<b>14,465.45</b>
1005-99 Internal Loan Funds	
1005-99-02 2009 Bldg Loan Grant - Ernst	39,231.21
1005-99-03 2009 Bldg Loan Grant - Youth	5,432.38

	TOTAL
1005-99-04 2019-20 Bldg Program	47,233.74
1005-99-05 2009 Bldg Loan Grant - Educ	17,662.84
1005-99-06 2009 Bldg Loan Grant - General	133,999.86
<b>Total 1005-99 Internal Loan Funds</b>	<b>243,560.03</b>
<b>Total 1005 US Bank Checking</b>	<b>155,992.48</b>
1020 Schwab Investments	-1,701,502.45
1020-01 Froehner Share	51,180.27
1020-02 Mission Outreach Share	11,677.61
1020-03 HCM Share	289,401.12
1020-04 Ernst Share	459,426.33
1020-05 Youth Activity Share	24,116.87
1020-06 M. Schrade Share	750,023.41
1020-07 Koller Share	18,545.66
1020-09 Parish Nursing Fund Share	53,827.78
1020-10 Current Investment Share	43,388.07
<b>Total 1020 Schwab Investments</b>	<b>84.67</b>
1051 US Wealth Management (5404)	207,222.10
1052 US Wealth Management (5412)	-334,804.37
1052-01 Youth Fund Share HCM Endowment	699,897.78
1052-02 Senior Fund Share HCM Endowment	699,897.75
<b>Total 1052 US Wealth Management (5412)</b>	<b>1,064,991.16</b>
1053 US Wealth Management (9546)	-208,944.81
1053-01 Youth Fund Share HCM Endowment	688,222.28
1053-02 Senior Fund Share HCM Endowment Fund	688,222.25
<b>Total 1053 US Wealth Management (9546)</b>	<b>1,167,499.72</b>
1054 US Wealth Management (9694)	261,134.52
1055 US Wealth Management (2441)	34,472.96
1056 US Wealth Management (5089)	26,875.37
1057 US Wealth Management (5105)	15,557.39
1058 US Wealth Management (5113)	59,974.47
1059 US Wealth Management (5097)	833,970.63
1060 Us Wealth Management (5055)	466,970.45
1061 US Wealth Management (5030)	12,913.66
1062 US Wealth Management (5022)	51,660.03
1063 US Wealth Management (5048)	319,472.53
<b>Total Bank Accounts</b>	<b>\$4,678,792.14</b>
<b>Total Current Assets</b>	<b>\$4,678,792.14</b>
Fixed Assets	
1905 Land	114,575.00
1910 Building	2,545,272.58
1915 BLDG Equipment	23,382.97
1920 Bldg Landscaping	93,815.45
1995 Accumulated Depreciation	-1,504,306.00
<b>Total Fixed Assets</b>	<b>\$1,272,740.00</b>
<b>TOTAL ASSETS</b>	<b>\$5,951,532.14</b>

#### LIABILITIES AND EQUITY

##### Liabilities

- Current Liabilities
- Credit Cards

	TOTAL
2105 Credit Card 0281	10,785.57
<b>Total Credit Cards</b>	<b>\$10,785.57</b>
Other Current Liabilities	
2265 Portico - EE HSA Withholding	-187.50
2305 Accrued Expenses	3,000.00
Wedding Deposits	200.00
<b>Total Other Current Liabilities</b>	<b>\$3,012.50</b>
<b>Total Current Liabilities</b>	<b>\$13,798.07</b>
Long-Term Liabilities	
2905 Schwab Internal Mortgage	47,233.74
2915 2009 Bldg Grant Payable - Ernst	39,231.21
2920 2009 Bldg Grant Payable - Youth	5,432.38
2925 2009 Bldg Grant Payable - Educ	17,662.84
2930 2009 Bldg Grant Payable - General	133,999.86
<b>Total Long-Term Liabilities</b>	<b>\$243,560.03</b>
<b>Total Liabilities</b>	<b>\$257,358.10</b>
Equity	
3005 Retained Earnings - Restricted	4,927,455.35
3010 Retained Earnings - Unrestricted	452,322.79
3095 Unrealized Gains/Losses	551,032.98
Net Income	-236,637.08
<b>Total Equity</b>	<b>\$5,694,174.04</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$5,951,532.14</b>

## Proposed General Fund Budget

		Proposed Budget ('26)	Actual 2025	Budget 2025	Actual 2024	Budget 2024
<b>Revenues</b>						
4005	Current Envelopes	220,000	214,996	210,000	200,334	239,703
4015	Easter and Lenten Offerings	6,000	5,000	7,000	5,594	5,000
4020	Thanksgiving Envelopes	500	335	1,000	770	1,000
4025	Christmas Envelopes	5,000	4,394	7,000	6,400	4,500
4030	Special Funding & Memorials	-	25,000	-	-	-
4095	Misc Income	8,500	9,740	17,000	13,194	22,000
TBD	Endowment Proceeds	137,012	70,200	97,200	58,395	65,200
<b>Total</b>	<b>4000 Revenues</b>	<b>\$377,012</b>	<b>\$329,665</b>	<b>\$339,200</b>	<b>\$284,687</b>	<b>\$337,403</b>
<b>Expenses</b>						
<b>5000 Financial Operations</b>						
5005	Salaries	101,761	96,142	86,105	103,414	133,249
5010	Housing Allowance	40,003	38,625	38,650	-	-
5011	Professional Fees	-	4,014	-	-	-
5020	Pension & Benefits	27,993	25,634	25,821	47,024	15,000
5025	Misc. Help	750	2,357	-	-	-
5030	Contract Services	14,400	13,145	10,800	18,411	6,000
5035	Office Equipment Maintenance	4,000	809	4,000	5,013	7,775
5040	Office Supplies	2,500	2,219	4,000	5,017	5,000
5041	Bank Service Charges	-	405	-	-	-
5045	Other Admin Exp	4,000	7,716	4,000	5,308	4,000
5055	Telephone & Internet	8,000	7,986	7,300	7,674	6,000
5060	Insurance	18,000	18,953	13,000	13,036	10,000
5065	Postage	900	694	-	-	-
5075	Equipment Lease/Depr/Purchase	4,200	4,369	7,500	8,518	6,000
5094	Synod Contributions	3,000	3,000	3,000	3,000	-
5095	Mgama	1,020	-	-	-	-
5096	Payroll Taxes	3,290	2,880	2,736	5,636	2,403
<b>Total</b>	<b>5000 Financial Operations Expenses</b>	<b>\$233,817</b>	<b>\$228,947</b>	<b>\$206,912</b>	<b>\$222,051</b>	<b>\$195,427</b>
<b>5100 Property &amp; Grounds</b>						
5105	City Services	6,400	9,943	7,773	10,801	7,794
5110	Heat & Lights	17,000	17,573	18,000	18,422	22,000
5115	Maintenance & Repairs	40,000	44,233	33,000	39,288	33,000
5120	Kitchen Supplies	-	83	-	-	-
5125	Building Supplies	1,600	1,136	-	1,606	-
5130	Maintenance Salary	19,200	14,025	18,551	5,577	17,906
5135	Maintenance Payroll Expense	1,511	1,168	1,419	285	1,370
<b>Total</b>	<b>5100 Property &amp; Grounds Expenses</b>	<b>\$85,711</b>	<b>\$88,162</b>	<b>\$78,743</b>	<b>\$75,979</b>	<b>\$82,070</b>
<b>5200 Worship Committee</b>						
5205	Altar Expenses	-	-	-	-	-
5210	Video Services	7,800	7,800	7,000	8,006	8,500
5215	Baptismal Supplies	-	-	-	-	-
5225	Special Services Expenses	-	-	-	-	-
5230	Misc. Worship Expenses	7,600	5,627	6347	6,698	7,000
5240	Christmas Expenses	-	-	-	-	-
5245	Worship Salaries	36,696	31,851	34,555	33,344	33,354
5250	Worship Payroll Expense	2,888	2,640	2,643	1,864	2,552
<b>Total</b>	<b>5200 Worship Committee Expenses</b>	<b>\$54,984</b>	<b>\$47,918</b>	<b>\$50,545</b>	<b>\$49,912</b>	<b>\$51,406</b>
<b>5300 Fellowship Committee</b>						
5305	Fellowship Committee Expense	1,000	284	1,000	727	1,500
<b>Total</b>	<b>5300 Fellowship Expenses</b>	<b>\$1,000</b>	<b>\$284</b>	<b>\$1,000</b>	<b>\$727</b>	<b>\$1,500</b>
<b>5400 Evangelism &amp; Membership Committee</b>						
5410	Ice Cream Social	1,000	1,190	500	-	1,500
5415	Advertising & Misc. Expenses	500	1,388	1,500	3,156	5,500
<b>Total</b>	<b>5400 Evangelism &amp; Membership Expenses</b>	<b>\$1,500</b>	<b>\$2,578</b>	<b>\$2,000</b>	<b>\$3,156</b>	<b>\$7,000</b>
<b>TOTAL EXPENSES</b>	(General Fund)	<b>\$377,012</b>	<b>\$367,888</b>	<b>\$339,200</b>	<b>\$351,825</b>	<b>\$337,403</b>
<b>NET INCOME</b>		<b>\$0</b>	<b>(\$38,223)</b>	<b>\$0</b>	<b>(\$67,138)</b>	<b>\$0</b>
<p>* Other Income</p> <p>Investment Gain-Losses</p> <p>Endowment funding - M. Schrade Fund</p> <p>Endowment funding - Youth Fund</p> <p>Endowment funding - Senior fund</p> <p>Endowment funding - Undesignated Bequests</p>						
		-	-	2,000	-	10,000
		66,812	-	-	-	-
		30,000	30,000	30,000	-	15,000
		40,200	40,200	40,200	-	40,200
		-	-	25,000	-	-
		137,012	70,200	\$97,200	-	\$65,200

### Proposed Building Fund Budget

	Budget 2026	Actual 2025	Budget 2025	Actual 2024	Budget 2024
<b>Revenues</b> (Building Fund)					
4905-20-01 Parking Lot Improvement (2024)	-	98,788			
4905-20-02 Current Building Projects	12,000	11,497	21,500		21,500
4905-20-03 Capital Building Appeal	3,000	2,605	23,000	-	23,000
<b>TOTAL REVENUES</b> (Building Fund)	<b>\$15,000</b>	<b>\$112,890</b>	<b>\$44,500</b>	<b>\$0</b>	<b>\$44,500</b>
<b>6900 Designated Expenses</b>					
6905-20 Building Fund	9,000	-	17,000	-	-
6905-20-01 Parking Lot Improvement(2024)	-	78,292	27,500	-	17,000
6905-20-05 2025 Remodeling Program	-	102	-	-	-
<b>Total 6905-20 Building Fund Expenses</b>	<b>\$9,000</b>	<b>\$78,394</b>	<b>\$44,500</b>	<b>\$0</b>	<b>\$17,000</b>
<b>NET INCOME</b> (Building Fund)					
	<b>\$6,000</b>	<b>\$34,496</b>	<b>\$0</b>	<b>\$0</b>	<b>\$27,500</b>

### Proposed Ernst Fund Budget

	Budget 2026	Actual 2025	Budget 2025	Actual 2024	Budget 2024
<b>Revenues</b> (Ernst Fund)					
Investment Gain(Loss)	68,000	52,936	55,000	-	55,000
<b>TOTAL REVENUES</b> (Ernst Fund)	<b>\$68,000</b>	<b>\$52,936</b>	<b>\$55,000</b>	<b>\$0</b>	<b>\$55,000</b>
<b>6905-40 Designated Expenses</b> (Ernst Fund)					
6905-40-01 Gifts to Students	65,000	72,500	63,800	-	63,800
6905-40-02 Pastoral Continuing Education	1,000	295	5,000	-	5,000
6905-40-03 Staff Continuing Education	2,000	1,914	1,200	-	1,200
<b>TOTAL EXPENSES</b> (Ernst Fund)	<b>\$68,000</b>	<b>\$74,709</b>	<b>\$70,000</b>	<b>\$0</b>	<b>\$70,000</b>
<b>NET INCOME</b> (Ernst Fund)					
	<b>\$0</b>	<b>(\$21,773)</b>	<b>(\$15,000)</b>	<b>\$0</b>	<b>(\$15,000)</b>

### Proposed HCM Fund Budget

	Budget 2026	Actual 2025	Budget 2025	Actual 2024	Budget 2024
<b>Revenues</b> (HCM Fund)					
4905-35 HCM Fund Donation	60,000	56,709	49,000	-	49,000
Investment Gain(Loss)	-	-	26,500	-	26,000
<b>TOTAL REVENUES</b> (HCM Fund)	<b>\$60,000</b>	<b>\$56,709</b>	<b>\$75,500</b>	<b>\$0</b>	<b>\$75,000</b>
<b>6905-35 Designated Expenses</b> (HCM Fund)					
6905-35-01 HCM Authorized Expenses	60,000	75,669	75,500	-	75,500
<b>TOTAL EXPENSES</b> (HCM Fund)	<b>\$60,000</b>	<b>\$75,669</b>	<b>\$75,500</b>	<b>\$0</b>	<b>\$75,500</b>
<b>NET INCOME</b> (HCM Fund)					
	<b>\$0</b>	<b>(\$18,960)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$500)</b>

### Proposed Senior Fund Budget

	Budget 2026	Actual 2025	Budget 2025	Actual 2024	Budget 2024
<b>Revenues</b> (Senior Fund)					
4905-55 Senior Fund	93,291	44,773	91,066	-	102,000
<b>TOTAL REVENUES</b> (Senior Fund)	<b>\$93,291</b>	<b>\$44,773</b>	<b>\$91,066</b>	<b>\$0</b>	<b>\$102,000</b>
<b>6905-55 Designated Expenses</b> (Senior Fund)					
6905-55-01 Visitation Pastor Expenses	38,221	34,830	37,126	-	36,235
6905-55-02 Senior Foot Care	3,600	4,743	-	-	-
6905-55-03 G.F. Senior Funding	40,200	40,200	40,200	-	42,700
6905-55-06 Senior Fund Misc.	11,269	10,467	13,740	-	10,000
<b>TOTAL EXPENSES</b> (Senior Fund)	<b>\$93,290</b>	<b>\$90,239</b>	<b>\$91,066</b>	<b>\$0</b>	<b>\$88,935</b>
<b>NET INCOME</b> (Senior Fund)					
	<b>\$1</b>	<b>(\$45,467)</b>	<b>(\$0)</b>	<b>\$0</b>	<b>\$13,065</b>

### Proposed Youth Fund Budget

	Budget 2026	Actual 2025	Budget 2025	Actual 2024	Budget 2024
<b>Revenues</b> (Youth Fund)					
4905-45 Youth Fund	105,000	42,852			
4505-45-01 Youth Mission Fundraiser	7,774	7,676			
4505-45-02 Youth Event Deposits	1,000	785	113,500	-	102,000
<b>TOTAL REVENUES</b> (Youth Fund)	<b>\$113,774</b>	<b>\$51,313</b>	<b>\$113,500</b>	<b>\$0</b>	<b>\$102,000</b>
<b>6905-45 Designated Expenses</b> (Youth Fund)					
6905-45-02 Youth Activities	3,500	8,878	8,500	-	-
6905-45-03 Youth Mission Trip Expenses	-	9,421	-	-	-
6905-45-04 G. Fund Youth Funding	30,000	30,000	30,000	-	-
6905-45-05 Youth Salaries	65,826	64,220	69,670	-	67,320
6905-45-06 Youth Payroll Taxes	5,181	5,323	5,330	-	5,150
6905-45-07 Youth Emp Benefits	6,000	5,340	-	-	14,000
6905-45-08 V.B.S. Expenses	500				
6905-45-09 Confirmation/Youth Group	750				
6905-45-10 Sunday School/Christmas Program	300				
6905-45-11 Toddler Tuesday	200				
6905-45-12 Outreach/Special Events Onsite	1,250				
6905-45-13 Misc. Outreach	2,000	782	-	-	15,000
<b>TOTAL EXPENSES</b> (Youth Fund)	<b>\$115,507</b>	<b>124,024</b>	<b>113,500</b>	<b>-</b>	<b>101,470</b>
<b>NET INCOME</b> (Youth Fund)					
	<b>(\$1,733)</b>	<b>(\$72,711)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$530</b>

### Proposed Salaries

	Budget 2026	Actual 2025	Budget 2025	Actual 2024	Budget 2024
<b>Senior Pastor</b> (General Fund - Fin. Oper.)	(2.5% colo+m)				
Base Salary	52,112	-	50,350	-	95,000
Housing Allowance	40,003		38,650	-	
MNPL(.0044)	405	-	-	-	
Retirement & Benefits	27,993	-	25,821	-	15,000
<b>Total</b>	<b>\$120,513</b>	<b>\$0</b>	<b>\$114,821</b>	<b>\$0</b>	<b>\$110,000</b>
<b>Office Coordinator/Fin. Clerk</b> (General Fund - Fin. Oper.)					
Base Salary (27.50 hrs/week)	36,649	-	35,755	-	31,415
Fica (.0765) + MNPL(.0022)	2,884	-	2,735	-	2,403
Retirement & Benefits	-	-	-	-	
<b>Total</b>	<b>\$39,533</b>	<b>\$0</b>	<b>\$38,490</b>	<b>\$0</b>	<b>\$33,818</b>
<b>Maintenance Salary</b> (General Fund - P & G)					
Base Salary	19,200	-	18,551	-	17,906
Fica (.0765) + MNPL(.0022)	1,511	-	1,419	-	1,370
Retirement & Benefits	-	-	-	-	
<b>Total</b>	<b>20,711</b>	<b>-</b>	<b>19,970</b>	<b>-</b>	<b>19,276</b>
<b>Casual Worship Coordinator</b> (General Fund - Worship)					
Base Salary	7,993	-	6,552	-	6,324
Fica (.0765) + MNPL(.0022)	629	-	501	-	484
Retirement & Benefits	-	-	-	-	
<b>Total</b>	<b>\$8,622</b>	<b>\$0</b>	<b>\$7,053</b>	<b>\$0</b>	<b>\$6,808</b>
<b>Organist, Choir &amp; Bell Choir Director</b> (General Fund - Worship)					
Base Salary	28,703	-	28,003	-	27,030
Fica (.0765) + MNPL(.0022)	2,259	-	2,142	-	2,068
Retirement & Benefits	-	-	-	-	
<b>Total</b>	<b>\$30,962</b>	<b>\$0</b>	<b>\$30,145</b>	<b>\$0</b>	<b>\$29,098</b>
<b>Audio &amp; Videographer</b> (General Fund - Worship)					
Contract Services	8,400	-	8,500	-	8,500
Fica (.0765) + MNPL(.0022)	-	-	-	-	-
Retirement & Benefits	-	-	-	-	
<b>Total</b>	<b>\$8,400</b>	<b>\$0</b>	<b>\$8,500</b>	<b>\$0</b>	<b>\$8,500</b>
<b>Accountant</b> (General Fund - Financial Operations)					
Base Salary	13,000	-	-	-	6,834
Fica (.0765) + MNPL(.0022)	-	-	-	-	-
Retirement & Benefits	-	-	-	-	
<b>Total</b>	<b>13,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,834</b>
<b>Visitation Pastor</b> (Senior Fund)					
Base Salary	7,304	-	34,488	-	33,660
Housing Allowance	30,750	-	-	-	-
MNPL(.0044)	167	-	2,638	-	2,575
Retirement & Benefits	-	-	-	-	
<b>Total</b>	<b>\$38,221</b>	<b>\$0</b>	<b>\$37,126</b>	<b>\$0</b>	<b>\$36,235</b>
<b>Director of Youth &amp; Family</b> (Youth Fund)					
Base Salary	65,826	-	69,670	-	67,320
Fica (.0765) + MNPL(.0022)	5,181	-	5,330	-	5,150
Retirement & Benefits	6,000	-	-	-	
<b>Total</b>	<b>\$77,007</b>	<b>\$0</b>	<b>\$75,000</b>	<b>\$0</b>	<b>\$72,470</b>
<b>Total Salary &amp; Contract Expense</b> (All Funds)					
Base Salary & Contract Services	239,187	-	251,869	-	293,989
Housing Allowance	70,753	-	38,650	-	-
Fica (.0765) + MNPL(.0022)	12,631	-	14,766	-	14,050
Retirement & Benefits	33,993	-	25,821	-	15,000
<b>Total Salary &amp; Contract Expense</b> (All Funds)	<b>\$356,564</b>	<b>\$0</b>	<b>\$331,106</b>	<b>\$0</b>	<b>\$323,039</b>



# ANNUAL 2025 REPORT

of the saint paul area synod

*But go, tell his disciples and Peter that Jesus is going ahead of you to Galilee; there you will see him, just as he told you. Mark 16:7*

At Easter, when the three women come to the empty tomb in Mark's Gospel, an angel gives them a surprising assignment. They are instructed to tell the others that the Risen Christ has gone before them into Galilee. I continue to ponder what the message of a God "who goes before us" means for us as a synod in this first quarter of the 21st century. Like those first disciples, we have been entrusted with a message of surprising, good news to share with others in our day.

We have found a variety of ways to join the congregations and baptized members of this synod in doing just that, being especially mindful of our mission statement and care values:

**As followers of Jesus, we are called to accompany faith communities and equip leaders for God's mission in the world.**

**Our core values are – authenticity, connection, compassion, and curiosity.**

Through The Planting Hope Campaign in 2025, we were able to address the seminary debt load of 16 pastors and deacons, fully retiring the debt of six and greatly reducing the debt of 10 others. We invested an additional \$100,000 in congregational vitality, complementing the funding already in our budget. We hosted 11 summer interns at a variety of work sites, offering young adults an opportunity to explore their own vocation while being immersed in a ministry site. We offered financial assistance to enable 16 youth and young adults to travel with their congregations to our global mission partners in Guatemala and Tanzania. Thank you for contributing to this common work.

As a synod, we equip leaders through training events for lay leaders, a theological conference and gatherings of the ministerium for rostered ministers, and through Zoom events on timely topics like Minnesota's new Paid Family & Medical Leave and the ELCA's Social Statement on Faith and Civic Life. This included six day-long workshops, sponsored by the Congregational Vitality team and two cohorts of pastors and lay leaders, working on increased skills for stewardship and congregational renewal. The synod also received an ELCA grant for worship renewal and hosted a day-long seminar on "Worship in an Inviting Church" in April. We know that we are all stronger when we work together on matters that impact all 106 congregations and mission starts in the synod.

Not every congregation was in transition in 2025, but the synod staff worked with 17 call processes for pastors and deacons and supplied interim pastors during those times of transition. We also supported the discernment and candidacy process for 22 individuals. We received two of those candidates back into our synod for their first call. Ordained in 2025 were Pastor Katie Hendrikson (called to Abiding Savior, Mounds View) and Pastor Lauren Mildahl (called to St. Mark in Circle Pines).

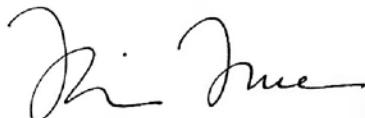
As always, I am particularly grateful for those who serve on synod committees and on Synod Council. They are the key guarantors of continuity and stability in our work. In 2025 we welcomed Matt Smith as our new synod treasurer and sent 21 voting members to the Churchwide Assembly in Phoenix.

Throughout these months, God continued to bless us financially with \$1.675 million received as mission support from congregations in 2025 toward our goal of \$1.95 million by the end of January. Your contributions funded the work noted above and a portion was shared with the Churchwide Organization for global mission, ecumenical and inter-religious endeavors, advocacy, and preparation of a new generation of leaders. In addition, many of you contributed generously to the work of our global companions through our Bega Kwa Bega partnership with the Iringa Diocese in Tanzania and our work with the Iglesia Luterana Agustina de Guatemala (ILAG).

Finally, as I begin my last months as the bishop of this synod and help prepare for a new bishop to lead you starting in August 2026, I am keenly aware of the many relationships that make us a healthy, growing and thriving synod. Many of you see those signs of new life in your own congregation and neighborhood. Like me, I know you also appreciate the work of the whole synod staff, who serves alongside me. They include Rachel Holsten, Mary Smith, David Roinas, Kirsten Levorson, Rolf Lowenberg-DeBoer (through July), Justin Grimm, Krista Lind, Leslie Ortiz, Dawn Alitz (beginning September), Joe Lees (beginning September), and Terri Endres (beginning December).

Like the very first disciples, God continues to call us to go forward into the places where God awaits our coming. This includes all the messy places of mistrust and division in our world today. It is a privilege for me – as it is for each of you – to bear the good news of Christ to our many neighbors, who feel especially discouraged and beat down these days, and it is an added joy to share that news alongside all the ministry that happens in and through our lives.

Yours in God's service,



Bishop Patricia Lull



## **2025 Children, Youth, and Family Annual Report**

2025 was full of more successful events and programs for the CYF Committee. Jenny did a fabulous job of continuing Toddler Tuesdays, along with Sunday School, a summer service trip to Nashville, and many outside youth and outreach events. After having to cancel VBS due to very low enrollment, Jenny (with the help of many wonderful volunteers) put together a Back to School Bash in our parking lot, which was a huge success and well attended by many in the neighborhood and community. Jenny was very involved in the first-ever WOW Camp put on by several churches the week before school started, and SPLC may host it this coming year. Trunk or Treat and the Christmas Program were again two successful family events in 2025. Another great highlight and outreach mission is that Jenny was invited to be a part of Leadership in the Valley and meets monthly with many other professionals within our community.

We have seen an increase in senior high youth being involved this past year. There was a total of 7 youth who committed to and served in Nashville for a week in July. It was an impactful service trip, and the youth who attended did an amazing job with every service project they were a part of. A trip to Valleyfair was well attended by many of our youth and their friends.

The CYF Committee hopes to continue our support of Jenny with ongoing youth and family activities in 2026.

I would like to extend a huge thank you to Adele Urhammer, Kimberly Mikla, Mugs DeFore, Pam Benyahia, and Pastor Nathan for their hard work, ideas, and support of Jenny and I, and to our amazing congregation and donors for their support of our activities and mission trip.

Submitted by Sabrina Bell, Chair

## 2025 Fellowship Committee Annual Report

The Fellowship Committee had another fun & eventful year, hosting events both old & new. We have reintroduced a Sunday coffee & fellowship time following worship services.

Movie/Pizza nights were enjoyed in April & November. The partnership with CYF for Sunday Shine to celebrate birthdays also continues.

August was highlighted with our annual trip to the MN Twins Lutheran Night. We also hosted a bake-off in August, as a fund raiser for the 4th Street/Parking Lot fund. We had 11 chefs from the congregation WOW us with their creations & we raised \$562.01!

We kicked September off with CYF and a joint sponsorship of a Rally Day/Church Picnic. Burgers & Hot dogs grilled in the parking lot, delicious side dishes provided by the congregation, and wonderful fellowship were enjoyed by all! We certainly plan to make this an annual event. The Andiamo Riverboat Cruise was also enjoyed by the 16 that attended.

November events included the annual Thanksgiving Eve Pie Fellowship, as well as Christmas cards for senior members and nursing home residents. 100 cards were delivered to Croixdale, 52 to Greeley Golden Living, 40 for Linden Golden Living, 80 to Boutwell's, and 40 to the residents of Good Samaritan. Thanks to all those committed to helping with this lovely outreach event.

We once again finished off the year with a December trip to the Camp Wapo Christmas Dinner Theatre. 14 attendees thoroughly enjoyed the evening of amazing food and entertainment!

All in all, another wonderful year of fellowship with wonderful people joining us!  
Respectfully submitted,

Janine Siverson, Committee Chair

## MEMORIAL AND GRANTS COMMITTEE ANNUAL REPORT FOR 2025

The 2025 Memorial and Grants committee started out with the following committee members, Diane Podratz, co-chairperson, Barb LaCosse, co-chairperson, Carol Weber, Lynn Lomen, and Paula Burnett.

The endowment funds set up by generous donors over the years have been entrusted to the Memorial and Grants committee's care to be good stewards of these funds and see that the wishes of the donors are being met and the guidelines they set for their use are being followed. The funds that the committee works with are the HCM Fund, the Ernst Fund, Siverhus Fund, the Froehner Fund and Undesignated Memorials.

The Humanitarian and Christian Mission Fund (HCM fund) was founded in 1995 by an anonymous donor from St. Paul Lutheran Church. The funds the committee has to work with each year are the interest from the investment of the principle of the original donation, so will vary from year to year. The principle must remain in reserve. The donor asked that the gifts be used for "outreach ministry", specifically towards helping people in emergency financial need situations and promoting the spread of the Christian Gospel through mission projects. The donor wanted the funds to be used primarily in the St. Croix Valley. The funds are not to be used to support the general expenses of our church, or any church, or organization – however, in emergency situations such as natural disasters (floods, tornados, pandemics, fires, etc.) these situations could be discussed by the committee and funds could be donated to an organization such as Lutheran World Relief or other non-profits where the donation is used to help people directly by providing emergency supplies needed but not for organizational operating expenses. As of December 31, 2025, the HCM Funds, which helped individuals/families with emergency funding for things such as rent, car repairs, medical bills, utility bills, etc. totaled \$66230.18.

We also sponsored 3 Fare For All Food Box events for a total of \$4750.94. We also sponsored many mission projects throughout the church during the year.

The Ernst Education fund was established in 1973 and the donor requested that the dividends and interest not be used for material or church expenses and that the principle remain in reserve. It was designated to be used to provide support for post-high school students of any age with their continuing education expenses. It also provides continuing education expense support for our Pastors and staff. The amount each student receives each semester depends on the interest accrued and the number of students that apply for the current semester. Students are eligible to receive the Ernst grant for up to 10 semesters throughout their life. We had 32 post-high school students that received the Ernst Education grant for the first semester of the 2025-2026 school year. From January through December 31, 2025, the total was \$75,500.00. In addition, staff and Pastor received \$2096.18 in continuing education.

Our committee, also, works with the Froehner Fund which is a fund designated to be used to help toward post-high school education expenses for students attending an ELCA Lutheran affiliated school. We had one student that received this grant last year and three that are receiving this grant this year. We also have the Siverhus Fund which provides a one-time grant each year to a second-year college student to help with expenses.

We are very blessed to be able to do this outreach ministry as a church and as a committee. God is good! I have been very blessed to work with the caring, compassionate members of this committee for the past four years. If you are interested in being a part of our committee, please let one of the committee members know.

Respectfully submitted,

Barbara LaCosse- Co-Committee chairperson

# 2025 Senior Committee Annual Report

The Senior Committee manages programs for the benefit of members age 55 and older. Financing for these programs and Visitation Pastor salary is from the HCM Endowment Fund. The funds were managed by First State Bank in Bayport and Lake Elmo Bank for much of the year. Mid-year Financial Operations made a business decision to move SPLC investments over to US Bank Wealth Management by the end of the year. The balance of the funds fluctuates with the stock/bond market. The year-end distribution was not known at the time this report was written but, at the end of November, the Senior Fund received \$48,600 from the investments.

Expenses for the year were:

- \$5,240.27 Senior Worship Service Meals
- \$1,275.00 Senior Service Musicians
- \$4,035.00 Footcare Program
- \$1,271.80 Devotion Booklets
- \$394.46 Worship DVD's
- \$310.00 Assist with ticket prices (Twins, Andiamo boat, WAPO)
- \$434.97 Poinsettia and Peace Lily's at Christmas
- \$214.95 Communion Kits
- \$325.15 MISC
- \$36,921.80 Visitation Pastor Salary
- \$40,200.00 General Fund (towards Sr Pastor salary and utilities)
- (\$91,018.98) Total Expenses
- \$2,598.00 Income from Senior Meal Donations
- (\$88,420.98) Net Expenses
- (\$92,358.00) 2025 Budget

Average attendance at the Monthly Senior Service/Lunch is 30. In 2025 a permanent switch was made to using the projector and screen with the service in Power Point.

The Footcare Nurses completed 119 appointments for 27 clients. The Co-Pay of \$15 will remain the same for 2026.

Other activities we managed this year:

- Heritage Tour and lunch
- Christmas Concert at St. Croix Prep Academy presented by Kim Alswager's students
- Monthly afternoon movies
- Provide devotional booklets and Communion Kits
- Participated in Trunk or Treat at Halloween
- Sponsor and maintain Puzzle Exchange Program

New committee members are welcome. Contact Jenny Powell if you are interested in joining this committee.

Members of the Committee are: Bob and Judy Michaelis, Barb Dietrich, Chuck Clausen, Pastor Laurel and Jenny Powell

*Submitted by: Jenny Powell, Committee Chairperson*

# 2025 Mission Outreach Committee Annual Report

**Committee Chair:** Ann Kriesel

**Members:** Adele Urhammer, Jan Stevens, Keith Wille, Robyn Schell, Nancy Schlagel, Cheryl Renne

The Mission Outreach Committee organizes the mission work of our church, with the vital support of our congregation through monetary donations, time, prayers, and Thrivent Grants.

## **Budget**

This year, our committee operated without a formal budget from the General Fund. Through our Investment Fund and personal contributions, we supported the following:

- MGAMA partnership: \$2,040 (MGAMA Scholarships are funded separately from direct donations)
- Rainbow Center: Supported through personal contributions from members of the congregation.
- Operation Christmas Child: \$500 designated for program support; shipping costs for 246 boxes (\$2,460) covered through congregational contributions and the Memorials and Grants Committee.
- Sharing and Caring Hands: The Noisy Offering initiative generated \$583.64 in contributions, supplemented by \$400 in Missions Envelope donations.
- Ronald McDonald House: The Lenten Soup Luncheon goodwill offering raised \$531.85.
- Simpson Shelter: Supported through \$400 in Missions Envelope donations.
- Valley Outreach Food Shelf: Funding included \$225 from the March Food Drive, \$775 in Missions Envelope donations, and \$655 carried over from the prior year.
- Minnesota Assistance Council for Veterans (MACV): Luminaries donations generated \$880.

## **Mission Outreach Activities**

### Operation Christmas Child

- Sent 246 boxes through the Operation Christmas Child initiative.

### Holiday Support

- Sponsored four families through the Rainbow Center, providing gifts and food for their holiday meals.
- Raised \$880 through the purchase of luminaries for the Minnesota Assistance Council for Veterans (MACV).

### **Lenten Soup Lunches**

- Hosted Lenten soup lunches with free-will donations benefiting the Ronald McDonald House.

### **Food Shelf Food Drive - March**

- Collected food items and \$225 in donations for Valley Outreach food shelf.

### **Future Goals**

Continue to educate and communicate with members about ongoing mission projects and promote volunteer opportunities with Valley Outreach and other supported organizations.

### **Additional Financial Information**

For more detailed budget information, please refer to the St. Paul Lutheran Church financial statement available at the Annual Meeting.

Thank you to all our church members for their generous support of these initiatives. Your contributions make a difference in our community and beyond.

God's blessings,

Ann Kriesel, Chair

**MGAMA Scholarships** - Our congregation has a sponsor congregation in Tanzania – Mgama Parish. Since we began our partnership with them in 2005, we have supported the parish with monetary gifts which have assisted them to improve their buildings, plant better seeds, use fertilizers, develop sources for fresh water, plant tree seedlings, obtain a motorbike for the pastor's use, purchase bicycles for students.

We also have an annual member donation campaign that helps sponsor students to continue their education with a scholarship. The government does not provide free education after what compares to our 6th grade. A scholarship is partial support with the student providing additional funds, which over a dozen students have used. One of our sponsored students went on to university and became a doctor.

### **Rainbow Child Development Center - [www.rainbowchilddevcenter.com](http://www.rainbowchilddevcenter.com)**

The mission of the Rainbow Child Development Center is to provide excellent early childhood education opportunities for children, a supportive environment for families, and a fulfilling professional experience for teachers.

### **Operation Christmas Child (OCC) - [www.samaritanspurse.org](http://www.samaritanspurse.org)**

The mission of Operation Christmas Child is to demonstrate God's love in a tangible way to children in need around the world. Through this project, Samaritan's Purse partners with the local church worldwide to share the Good News of Jesus Christ and make disciples of the nations. OCC has collected shoebox gifts filled with toys, school supplies, and hygiene items for children around the world. Since 1993, more

than 220 million children in more than 170 countries and territories have received an OCC shoebox. The project delivers not only the joy of what, for many kids, is their first gift ever, but also gives them a tangible expression of God's love.

**Sharing and Caring Hands - [www.sharingandcaringshands.org](http://www.sharingandcaringshands.org)**

Sharing and Caring Hands is a Minneapolis-based nonprofit focused on serving individuals and families experiencing homelessness, poverty, and food insecurity. Founded by Mary Jo Copeland in 1985, the organization offers meals, clothing, housing assistance, and supportive services designed to restore dignity and stability. Its mission emphasizes compassion, respect, and meeting people where they are.

**Ronald McDonald House - [www.ronaldmcdonaldhouse.org](http://www.ronaldmcdonaldhouse.org)**

Ronald McDonald House Charities provides housing and support services to families with seriously ill or injured children receiving medical care. By offering a place to stay near hospitals, the organization helps families remain together during difficult times, reducing stress and financial burden. Since opening the first house in 1974, the organization has supported millions of families worldwide.

**Simpson Shelter - [www.simpsonhousing.org](http://www.simpsonhousing.org)**

Simpson Shelter is a Minneapolis organization dedicated to ending homelessness by providing emergency shelter, housing, and supportive services. With roots dating back to the early 1980s, Simpson focuses on long-term stability through case management, employment support, and housing placement. Its work centers on addressing the root causes of homelessness while offering immediate relief.

**Valley Outreach - [www.valleyoutreachmn.org](http://www.valleyoutreachmn.org)**

Valley Outreach is the only nonprofit in the St. Croix Valley/ Stillwater, MN area that provides people with a wide range of support – whether they need food, clothing, or help to navigate resources during challenging times. Our programs include our food shelf, clothing program and client support services. We are continually asking 'what if?' and 'what else?' of partners, volunteers, and – most importantly – clients, to find better ways to help people in need.

**Minnesota Assistance Council for Veterans (MACV) - [www.mac-v.org](http://www.mac-v.org)**

The Minnesota Assistance Council for Veterans is dedicated to ending veteran homelessness in Minnesota. Founded in 1991, MACV provides housing, employment assistance, legal support, and benefits navigation for veterans and their families. The organization works in close partnership with government agencies and community organizations to ensure veterans receive the support they have earned.

# 2025 WOMEN'S UNIT ANNUAL REPORT

This year we had 3 members attend the annual St. Paul Area Synodical Convention held in May at Holy Cross Lutheran Church in Oakdale. We listened to very inspirational speakers, had a wonderful lunch and bible study session. The theme was "Rejoice in Hope".

In October we had 3 members attend the East/North Central Cluster meeting held at Bethlehem Lutheran in Bayport. We listened to Kate Swenson, who has a son with autism. She shared a very inspirational story on her faith and the family journey with autism. We had delicious desserts and coffee.

The Sarah Bibe Study Group met regularly this year. We meet on the 4<sup>th</sup> Tuesday of the month at 1:30pm. Our study is focused on the Gather Magazine Bible studies. Anyone is welcome to join us. You can order your own subscription to Gather Magazine or copies of the study are available in the office a week or two before we meet. It is helpful to read and answer the questions before the session, but not required.

The Unit served at 3 funeral lunches (2 members – 1 non-member) this year. If you are interested in helping with funeral lunches, please contact Judy Clausen.

## FINANCE REPORT

<b>Beginning Balance</b>	<b>January 1, 2025</b>	<b>\$2,609.58</b>
Income from donations:		\$400.00
Expenses:		\$863.23
<b>Ending Balance</b>		<b>\$2,146.35</b>

Expenses were coffee, lemonade for funeral lunches, Cluster and Convention offering and donations, SPLC kitchen: 8 serving bowls, ice cube trays, flatware (60 each teaspoons and forks).

*Submitted by: Jennifer Powell*

## 2025 Quilting Report

This was the year of sorting all our fabric and finishing all the older tops that were done a few years ago. As we were working on these quilts, we started to think of different ways that we could donate our quilts to other organizations. We have donated to the following:

- 16 Graduate quilts
- 2 Baptism quilts
- 82 quilts to LWR
- 12 tops to Day of Comfort
- 12 (adult & youth) quilts to our four Christmas families from Rainbow Family Development Center
- 10 lap quilts to Southwest MN State University Mustang Pantry
- Fleece squares to the Maggie Jean Foundation
- 3 quilts to Camp Onamia
- 1 quilt to Sweet Adeline's fund raiser

The church hosted a craft sale called the Harvest and Holly Market, with all proceeds supporting our Fourth Street Parking Lot Project. The quilters kicked things into high gear, creating a wonderful variety of fall and Christmas items including napkins, table runners, tablecloths, bowl cozies, placemats, tree skirts, aprons, wall hangings, and more. Holiday fabrics were put to excellent use, turning creativity into cheerful seasonal décor and we donated our net sales of \$774.00 to the project.

The quilters used some of our donated fabric for the 126 girl's sundresses and 126 boy's shorts that the quilters made for OCC (Operation Christmas Child) that went into the shoeboxes.

We would like to extend our heartfelt thanks to Debbie, Dorie's daughter, for the generous donation of fabric and sewing items for our projects. We also want to thank Natalie, whose mother is no longer sewing, for sharing several bins filled with her mom's beautiful fabrics and sewing accessories. In appreciation, the quilters completed a couple of quilts and gifted them back to the families as a heartfelt thank-you for their generosity. It was a wonderful way to turn kindness into something meaningful and cozy!

We will be attending Day of Comfort at Our Savior's Lutheran Church in January. The date is yet to be determined, and we will be making 12 tops to take with us. If you see a quilt that you would like to have, please contact one of the quilters. We do not sell our quilts, but we appreciate a donation. The donations are used for new batting, extra material, other sewing needs, and maintenance on our sewing machines. We can always use clean, old sheets or mattress pads to add with the batting in each quilt.

The quilters would like to extend our heartfelt thanks for the incredible generosity shown this past year through donations of fabric, thread, and quilt tops. Your support has made a meaningful difference in our work. If you'd like to join our group of 6–8 quilters, we gather every Thursday from 9:00 AM to 3:00 PM. Feel free to stop in for as long as your schedule allows and bring a friend along! It's a relaxed, welcoming day filled with creativity, conversation, and plenty of laughter.

We give heartfelt thanks for the many hands of our quilters who design, sew, tie, and assemble each quilt with care. Through their time and talents, these quilts carry warmth, comfort, and love as they travel on journeys around the world.

Judy and Adele

## 2025 ANNUAL YARNSTERS REPORT

The Yarnsters Group had a very fun and productive year. The group meets on the first Saturday of the month at 10am and new members are always welcome. You can find our meeting dates on the church calendar, or you can call the church office. We thank everyone for your support and donations of supplies and time. We are blessed with a wonderful group of talented ladies within our church and family and friends associated with our members for all the beautiful handmade items.

The following list of items were donated in 2025:

- SPLC 4 Christmas Families – each family received hats, mittens, scarves, slippers, prayer shawl, prayer square, pot holders and dish cloths.
- SPLC – one prayer shawl bag and 3 baby bags
- Maggie Jean Foundation – 4 preemie blankets and 6 preemie hats
- Avera Cancer Center – 1 prayer shawl and 3 chemo hats
- Avera Hospital – 11 baby hats
- SMSU Mustang Pantry – 21 adult hats, 8 scarves, 3 hat/scarf sets and 1 pair of mittens
- St. Stephen Lutheran Church Youth Group – 32 dish cloths and 20 scrubbies
- Valley Outreach – 6 hat/mitten sets, 2 hat/scarf sets, 3 mens hats, 4 pair infant mittens, 3 scarves, 1 head band, and 19 small children hats
- Dorothy Day Center – 27 adult hats, 2 headbands and 14 scarves
- St. Paul School District Special Ed – 14 kids hats and 7 pairs of mittens
- SPLC 4<sup>th</sup> Street Project from the Holiday Harvest Boutique - \$98.49
- Thank you to everyone for your support of this ministry. Come join us anytime and bring a friend or two. We love playing with yarn!

*Submitted by: Janet Jahnke*

## 2025 Worship Committee Annual Report

The Worship Committee members are Dan Nelson, Jennifer Braun, Jerry Schlagel, Nancy Schlagel, Adele Urhammer, Atticus Mikla, Pastor Laurel Halvorson Bernard, and Pastor Nathan Baker-Trinity. The Worship Committee continued to support all aspects of worship, and worked to keep our church healthy and safe, in addition to working on updating processes and cost-saving practices. Everyone on this committee works to lead our mission to serve you. If you are interested in serving on with this awesome group, please reach out to one of us.

Communion- Our committee worked to streamline our Communion processes. Adele and Nancy spent countless behind-the-scenes hours developing processes, cleanup, and other tasks. Nancy and Adele are looking at getting others trained on the Communion set up. A procedure was developed to limit the transmission of disease by spacing communion cups during the months of October through March. SPLC used a gluten-free bread for all on 11/30/2025 and on Christmas Eve. Concerns of allergy-free ingredients and ingredients needed were addressed. Juice-only cups were used for Communion for Christmas Eve, along with gluten-free bread (also used on November 30<sup>th</sup>). Positive feedback has been received from these added enhancements. The committee will determine when in 2026 these will be used.

Bulletins- The size of our bulletins was changed – this saved money on printing costs in paper and ink. Colored ink was limited to special services in 2025. The font size did not change. Thank you, Kristin, for the additional time it took to make these changes. This change helped save our church money in printing costs and paper.

Ushers-Team leader Jerry worked on recruiting new ushers as well as training and developing a regular schedule for all ushers. Additional ushers are still needed for SPLC in 2026. Please contact any member of the Worship Committee if you are interested.

Maintaining the Sanctuary- the changing of the paraments, banners, and swags was led by the Worship Committee. Thank you, Dan & Atticus, for leading this effort to change the swags throughout the year. The goal for 2026 is to get together some Altar Guild teams to work on the paraments, banners, and altar throughout the year.

Ushers, Lay Readers, and assisting ministers – our committee worked to support our services by getting volunteers to be lesson readers and Ushers to support our services.

Welcome to Worship Card -This was developed with the help of Pastor Nathan and Kristin. Pastor Nathan introduced a new role of Assisting Ministers into our weekly services. He also created a rotating schedule for lay readers and communion assistants, involving more people in the service. Support our leaders to provide a worship experience – this happened throughout the year. Decisions were made by the committee and supported by SPLC staff.

Music Ministry- a request from this committee went to Financial Operations to rename what was formerly known as the Choir Fund to the Music Ministry fund. Donations and fundraisers (Pony Folk concert) are a way to help the growth of this fund. This fund helps to pay for outside musicians and events held at SPLC.

Our worship music leaders, Andy Peterson and Karen Hillmann, continue to provide tremendous music offerings with special music, guest musicians, and amazing collaborations. Our music leaders, Andy Peterson and Karen Hillman, work with Tim Schingen to continue providing a professional virtual worship experience. We are very blessed to have such talented music leaders at SPLC

Our live-streamed service views continue to grow, and we couldn't be more pleased. There were a handful of glitches in 2025 as we are subject to the whims of computers and the internet. Overall, our live streaming is very successful. Thank you, Tim and his team, for supporting our communications and live stream.

It's been a full year since Pastor Nathan became our Senior Pastor. What a blessing he has been to lead us at SPLC. Pastor Laurel worked on her journey "back"! She had the love and support from SPLC. Throughout 2025, she became stronger after her cancer journey and has been able to preach at least once a month since July. The Worship Committee looks forward to 2026 and continuing our work in always improving St. Paul Lutheran's worship services. Contact any committee member if you'd like to support their work. God may be calling you.

Thank you,

Jennifer Braun Worship Committee Chairperson



## Congregational Report 2025

**Thank you for being a Partner Congregation!** We are deeply grateful for the ongoing support and dedication of so many congregations that enable thousands of individuals each year to experience community and deepen their faith at Camp Wapo, Ox Lake, and Wilderness Canoe Base. We celebrate a year full of impactful moments with campers and retreat guests, and we are thankful for the generosity of our donors, the prayers of our supporters, and the commitment of YOU - our partner congregations.

Across all three sites: Camp Wapo, Ox Lake, and Wilderness Canoe Base - we continue to see how essential this ministry remains in the lives of young people, families, and congregations. In a world that feels increasingly fragmented, our camps are still places of belonging, joy, spiritual grounding, and honest community.

God is moving powerfully through this ministry and the work happening at our sites remains profoundly impactful - forming resilient young leaders, nurturing faith in an unplugged and grace-filled setting and offering sacred experiences of creation and community that cannot be replicated anywhere else.

**Summer 2025** - This summer, we had the privilege of welcoming 4109 campers and families to Camp Wapo, Ox Lake, and Wilderness Canoe Base. Our summer staff brought flexibility, leadership, and servant hearts to every corner of camp. They met challenges head-on and helped create a community full of energy and care.

Hiring for Summer 2026 is underway! If you know a young adult who would be a great fit, we'd love an introduction. You can contact Michael (Ox Lake) at [michaelw@campwapo.org](mailto:michaelw@campwapo.org) or Hazel (Wapo) at [hazelb@campwapo.org](mailto:hazelb@campwapo.org), or Stephanie (Wilderness) at [stephaniec@campwapo.org](mailto:stephaniec@campwapo.org) or visit [lakewapo.org/employment](http://lakewapo.org/employment) to apply. Working at camp is the best work experience to include on a resume.

**Deferred Maintenance Projects** This year brought significant progress on long-awaited deferred maintenance. The new exteriors on the Lodge and Hill cabins at Wapo, the upper level addition to the chapel at Ox Lake, and the funds available for ongoing research and planning for Trailshack were all tremendous blessings. While we still have a list of deferred projects ahead of us, 2025 represented a giant leap forward, and we are grateful for the faithful stewardship that made this momentum possible.

Facility upgrades at Ox Lake have made it possible for us to bring back the High School Roots program for 2026. The upper level chapel addition is gorgeous and multifunctional. It will be a great blessing for that program and all the greatness planned for Ox Lake this summer.

**Donor Engagement** In 2025, annual giving reflected the caution many donors are feeling in an uncertain economic climate. At the same time, congregational giving and designated giving remained steady, resulting in overall contributions that look similar to 2024. This pattern reflects both careful discernment and deep commitment from those who continue to support this ministry.

We are still in the leadership phase of the **Room for More** campaign to complete the dining hall and meeting space project at Camp Wapo. Steadily, in the coming months, we will expand this effort through a congregational phase, inviting our partner churches to participate in this important next chapter. In time, we will move into a public phase for this campaign to broaden the reach and ask.

**Joel Abenth, Director of Donor Engagement**, will be working closely with congregations, individuals, and families who are discerning how best to support camp - through gifts, pledges, or other creative approaches to generosity. If you would like to explore ways to be involved, please reach out to Joel at [joela@campwapo.org](mailto:joela@campwapo.org)

**Retreats and Events in 2025.** In 2025, we hosted 7363 retreat and special events guests. All three sites offer a range of options for both programmed retreats and facility rentals if you're looking to organize your own event. Retreat opportunities can be found at [lakewapo.org/news-events](http://lakewapo.org/news-events). For more details or to schedule your retreat, please contact Ryan at [ryanb@campwapo.org](mailto:ryanb@campwapo.org). Anything from weddings to yoga, Quilters to Youth retreats! Additionally, we welcomed over 500 guests for our Memorial Day Pancake Extravaganza, celebrated the 23rd year of the Wapo Golf Tournament, and hosted over 1,200 guests and volunteers during Advent, including 8 sold out performances of the 36th annual Christmas Dinner Theater, "Star."

**2026 Theme: WONDER** *"With God all things are possible."* Matthew 19:26

At camp, we move from curiosity to calling - from *"What if?"* to *"Here I am."* Each question becomes a doorway into deeper relationship with a God who invites us not to certainty, but to awe, trust, and transformation.

Together, we stand in wonder of community, curiosity, calling, identity, mystery, and possibility. Camp is holy ground - a place to ask real questions, discover belonging, and listen for how God is at work within and among us.

We look ahead with eager anticipation and a sure sense of hope. See you at camp in 2026!



**St. Paul Lutheran Church of Stillwater, MN**  
**2025 Annual Meeting Minutes**  
**Date: February 2, 2025**  
**Time: Following the 9 am worship service**  
**Place: Sanctuary**

Call to Order: 10:10 am

Opening Prayer: Pastor Nathan Baker-Trinity. Quorum met.

2025 Budget Proposal: Kevin Urhammer shared the Proposed Budget of \$339,200 that was agreed upon by the Council. Kristie Mack asked about what changes there may be to make the expenses less: the response was the Property & Grounds budget may be less due to projects being done internally, office expenses are also being cut back. Al Stevens asked about the financial changes that have been done to make the financial statements easier to read, it is still a work in progress. We have been using QuickBooks for 6 or 7 years and now we are outsourcing our financial reporting to CFR and changed our payroll, which was being done by a separate company, to CFR as well. Continuing to do more fine tuning to get them easier to understand. A special Thank You to Renee Swanson for all her work with CFR. Motion was made by Jennifer Braun to accept the 2025 Proposed Budget, Dean Morell 2nd, vote was unanimous by raise of hands.

2025 Election: Positions to be voted on include: Shelley Jokinen for President, Chris Shivers for Secretary, Sabrina Bell for CYF, Diane Podratz & Barb LaCoss Co-Chairs for Memorial and Grants, Jenny Powell for Senior Committee, Nominating Committee: Marguerite DeFore, Kevin Urhammer, Nancy Peltier. Bob Michaelis asked the members that were present three times if anyone wanted to come forward to be on the ballot for the following open positions: Vice President/President Elect, Treasurer, Property & Grounds, 2 positions open on Nominating Committee. C10.05.A15 from the Constitution was read by Bob Michaelis. This allows us to, by a show of hands, elect all the candidates. Motion was made by Martin Jokinen, 2nd by Jennifer Braun. Vote was taken by a show of hands, vote was passed unanimously.

Approval of Minutes: Jenny Powell moved to accept the 2/4/2024 Annual Meeting Minutes, Kristie Mack 2nd, motion passed unanimously.

Annual Report 2024: There were no questions regarding our 2024 Annual Report.

Marguerite DeFore (not present at meeting), was thanked for her dedication and all that she helped accomplish during her 2 years as President.

Adjourn & Closing Prayer: Motion was made by Martin Jokinen to adjourn at 10:31am, 2nd by Jennifer Braun, MSP. Closing prayer by Pastor Nathan Baker-Trinity.

Respectfully,

Lynn Lomen

## **St. Paul Lutheran Church of Stillwater, MN**

### **Council Special Meeting Minutes**

**Sunday, March 2, 2025 / following service / Conference Room**

**Attendees:** Shelley Jokinen, Christina Shivers, Barb LaCosse, Jennifer Braun, Janine Siverson, Ann Kriesel, Jenny Powell

**Absent:** Pastor Nathan Baker-Trinity, Sabrina Bell

**Called to Order:** 10:23 am

**New Business:**

Signers for US Bank accounts. Barb LaCosse motioned to designate new Council President, Shelley Jokinin, as an authorized signer on the US Bank accounts. Seconded by Jennifer Braun.

Discussed at this time Kevin Urhammer will continue as a designated signer, until the position of Financial Operations/Treasurer chairperson is appointed by Council. Motion passed.

Marguerite DeFore is no longer serving on the Council.

**Adjourn:** 10:29 am

Minutes submitted by Council secretary, Christina Shivers

**St. Paul Lutheran Church of Stillwater, MN**  
**Special Congregational Meeting Minutes**  
**Sunday, April 27, 2025 / 10:00 am / Sanctuary**

Called to Order: By Council President Shelley Jokinen at 10:03 am

The purpose of the meeting is to elect three congregational members to attend the St. Paul Area Synod Assembly on May 16th at May 17th, 2025.

The following individuals have self-nominated to attend the St. Paul Area Synod Assembly: Shelley Jokinen, Marguerite DeFore, and Jenny Brejle.

After three inquiries, there were no additional nominations from the floor.

Marguerite DeFore made a motion to accept the above three members of St. Paul Lutheran Church to attend the St. Paul Area Synod Assembly as elected voting members representing St. Paul Lutheran Church of Stillwater.

The motion was seconded by Chuck Clausen.

The motion passed.

Shelley Jokinen announced that a speaker will be presenting about the organization Seeds for Ukraine next Sunday, May 4th at 10:30 am.

Adjourned: Jennifer Braun made a motion to adjourn. Seconded by Marguerite DeFore. The special congregational meeting was adjourned at 10:06 am.

Minutes compiled by SPLC Council secretary, Christina Shivers

**St. Paul Lutheran Church of Stillwater, MN**  
**Special Congregational Meeting Minutes**  
**Sunday, May 18, 2025 / Following 9:00 am worship service / Sanctuary**

Called to Order: By Council President Shelley Jokinen at 10:10 am

The purpose of the meeting is to discuss and take action on the need to replace the unstable retaining wall on the east side of the church building and the anticipated costs associated with the replacement. A water line leak near the kitchen has led to instability in the surrounding ground. The project will include replacement of the retaining wall, a patio space, replacement of the sidewalk, and resurfacing of the parking lot. The project committee currently includes: Jeff T., Renee S., Chuck C., Shelley J., Barb D., and Mugs D. Shelley Jokinen and Jeff Thomsen discussed the project.

Marguerite DeFore made a motion to allow the Parking Lot Committee be given authority to enter into contract with those necessary to remove the east retaining wall, address any unknown issues, replace the retaining wall and update the sidewalk at costs up to \$100,000.

**Discussion:**

- Intend that all or part of the parking lot resurfacing project will be included in the anticipated \$100,000 costs; though if damage is higher than expected, additional funds may be needed and would have to be approved later.
- More than \$25,000 in funds has already been raised and ear-marked for the project; need for additional fundraising including special collection envelopes
- The current status of the church's internal loans is about \$116,000.
- Fixing the retaining wall and sidewalk is a safety issue, more important at this time than the parking lot.
- Anticipate some volunteer labor.

The motion was seconded by Martin Jokinen.

Additional discussion occurred.

Marguerite DeFore called forth the motion again. The motion was seconded by Pam Seekel.

The motion passed to approve expenditures of up to \$100,000 for the retaining wall project and associated repairs.

Adjourned: Marguerite DeFore made a motion to adjourn. The special congregational meeting was adjourned at 10:30 am.

Minutes compiled by SPLC Council secretary, Christina Shivers