

Annual Congregational Meeting of Grace Lutheran Church  
June 7, 2026  
9 am–Nolt Auditorium  
(please bring your reports to the meeting)

Agenda

- I. Call to Order and Opening Prayer
- II. Review of Annual Reports
  - A. Minutes of Previous Meeting...2-3
  - B. Reports
    1. Parochial report and Report of the Pastor–Pastor Verkouw....4-6
    2. Report of the Visitation Pastor–Pastor Rustico...6-7
    3. Report of Council President–John Grove...7-8
    4. Board of Ministry–Mindi Graver....8-12
    5. Board of Congregational Care–submitted by BOM...13
    6. Property Team– Caleb Heidebrecht...13
    7. Board of Worship–Keith Miller....14
    8. LHANDS Report–Pastor Verkouw....14-15
    9. Capital Campaign Report–Rosalyn Ward....15-16
    10. Annual Reports of the Treasurer–Jane Sheckard...17-25
- III. New Business – Council recommendation to change bylaw to increase the number of consecutive one-year terms for council members from three to five years....26
- IV. Leadership Election...26-27
- V. Other New Business...27

## **I. Call to Order and Opening Prayer**

## **II. Minutes of Previous Annual Meeting**

Annual Congregational Meeting

May 18, 2025

Grace Lutheran Church

The meeting was called to order by President John Grove with 67 members present, fulfilling the quorum requirement. Prayer was offered by Susan Mull.

### Minutes

Roger Strause moved the approval of the minutes of the 2024 Annual Congregational Meeting with a second by Zay Volker, the motion carried.

### Financial Reports

Treasurer Jane Sheckard noted the following highlights:

- Grace members did a good job of paying down our loan. The current interest rate is 7.125 at the Fulton Bank.
- Jane also explained the variety of investments, from Vanguard Index funds to CD's and Money market accounts.
- We have paid down our loan to the final 25% as December 31, 2024. The current balance is about \$450,000.00 and though our ARM (adjustable rate mortgage) took a leap of over 2% this year we feel it will be stable there.
- Without some of the extraordinary (non-budgeted repairs) that we took care of from the General Fund our giving and expenses would have been nearly even

There was a question about the meaning of "restricted funds." Pastor Verkouw explained that with restricted funds only dividends or earnings can be used, and sometimes even that use is restricted to supporting a certain ministry or cause. These funds function as our endowment. We have reserve funds (also called "unrestricted") the principal and/or earnings of which are available to be used at the discretion of the congregation in accordance with bylaws. This could be for an emergency, or some other purpose (such as the purchase of our LHANDS properties). We only took \$2,300.00 out of the funds for extra expenses last year. Rick Ashby moved the approval of the financial reports, with a second by Carl Hartman. The motion carried.

Jane thanked Carl for his service as Assistant Treasurer and Pastor Verkouw noted that a gift had been purchased but was not available at the meeting time. Thanks were also offered to Vicki Mumma for taking over the job of Assistant Treasurer and paying our weekly bills.

### Election of Council

The sitting members of council had been nominated, with the addition of three new members, Rick Ashby, Brittany Platt and Thomas Santosusso. President Grove explained the slate, and asked for any other nominees from the floor. Hearing none, Rosalyn Ward moved to close nominations, with a second by Scott Oberholtzer. The motion carried. A question was raised about the definitions of an "at large" member and the Pastor explained that "at large" indicates

that they are not representing a particular Board or Committee - whose chair serves on council "ex officio" – but instead represent the congregation at large.

President Grove asked for a vote and the slate was elected unanimously by voice vote. Pastor thanked Mindi and Jay Graver for their efforts in recruiting a slate of nominees, and offered an explanation of the changing recruitment process followed by a request for those interested in the process to contact President Grove.

#### Thank You's

Pastor Verkouw thanked Pat Oberholtzer for her years of service as a member and leader at Grace, and thanked Mary Jordan for her willingness to be appointed as Pat's replacement and to stand for re-election. He also thanked all of the council members for their dedication. Pastor Verkouw thanked the staff for their dedication and collaboration, and once again thanked the congregation for the party and gift in recognition of his 30th Anniversary as Grace's Pastor.

Tom Andersen, the chair of LHANDS board, thanked Pastor for his involvement in the LHANDS housing ministry, noting we are blessed to offer these ministries to all of our low/moderate income tenants, and especially proud to offer housing to immigrants as they become self supporting members of society. Three of our ESL students have recently gained their citizenship.

Rosalyn Ward, Capital Campaign Chair, rose to thank everyone for the success of the Campaign to date, and to remind especially folks new to Grace that it is never too late to become a donor to the Campaign if you have not already done so. She also noted there is now an easier way to get tax reporting done for the credit for a qualified charitable contribution (QCD).

Marianne Nolt made a suggestion each Board or Committee chair could speak at congregational meetings so that those who do not know the person could see who they are; President Grove thanked Marianne for the suggestion, and noted that the current chairs preferred to present reports in writing and then answer questions as necessary, but that the Council would take the matter under advisement at their next meeting.

With no further questions President Grove asked Pastor Verkouw to offer prayer. Following Pastor's prayer, he then called the meeting adjourned.

Respectfully submitted,

Cynthia Reifsnyder, Secretary

### III. Annual Report of the Congregation

#### Parochial Report for 2025

Baptisms	1	Confirmation	0
Marriages	2	Members by affirmation of faith	7
Deaths/Funerals	5	Members received by transfer	6
Removed by transfer	1	Average worship attendance	121 (in-person) 94 (on-line)
Baptized Membership	715	Confirmed Membership	688
Total number of persons actively participating including children and non-members 206			

#### Pastor's Report

Dear Grace Folks,

Another year has gone by, and I have reached the deadline for writing my Pastor's Report for our meeting, and I don't really have a visionary statement to make, or a list of summing things up. I'll highlight two things.

***First, I am simply grateful.*** Grateful to be here, in good health, serving as your pastor. I'm grateful for my friends who exercise together and work on our motorcycles together and keep me grounded. I'm grateful for all the many ways that Grace Church is healthy and growing with new members and new ministries. I'm grateful for folks who show up for worship or join on the livestream and tell me how much they appreciate what we do here. I'm grateful for our staff and their work:

- Kathryn, with kids and families and bell choirs and Sunday School and VBS and texting everyone and pulling them into community - but also all of that program support that nobody knows has to happen but somehow it does...that's Kathryn.
- Denny, with his routines and expertise and long experience with our building and its ways, meeting with contractors, cleaning, repairing, making his rounds - and changing filters and light bulbs and things that you'd notice if they weren't done but not when they are...that's Denny.
- David, with his amazing musical talents and creative worship ideas, pulling our choir and other musicians together to lead us in holy prayer and praise with so many expressions of faith and scripture set to music, but also sitting and pondering and studying and choosing and prayerfully planning...that's David.

- Angie with her friendly greeting on her office days and her support with our admin, and her willingness to chip in with this and that, checking in with volunteers and scheduling and her getting so much printing and computer work done in such a short time, but also fielding texts and calls and emails at home when she's supposed to be off, baking or reading or doing whatever pastor's wives do to support them...that's Angie.
- Pastor Rustico, who just showed up and said I'm here to help, who shares so much of his retirement time with our home-bound and hospitalized members, and who just pulls me aside every now and then and says "I have a Sunday free coming up - get out of here and take a break!"
- Thanks also to Tina Horn who has retired from being our weekly bathroom cleaner after many years of doing that work, and to Albert Didonado who has taken it over!

I'm grateful to John Grove for serving as our President, and for all of our officers, council members and other leaders who are committed to what we are doing and take responsibility for it. I'm grateful for those who volunteer to serve at worship and in our many ministries. I'm grateful for our Sunday School, those who come to learn and grow and those who teach and share their faith. I'm grateful for those who have been here before us on whose faith and commitment we continue to build. I'm grateful for our youth serving and sharing their faith. I'm grateful for Karen Scheffey and her 10 years of leading our Wednesday Meals from which she has just retired, and I'm grateful for everyone who is stepping up to regroup and keep it all going. I'm grateful for Duane and Kitty Weiss and their many years of "grocery card ministry" which ended in December. I'm grateful for Phil Supeck and Scott Fabel, members of Grace who are preparing for ordination into the Lutheran version of pastoral ministry someday soon - pray for them! Join me in all of this gratitude and offer it to God the Father, from whom all blessings flow, to Jesus who reveals God to us and gives us reason to believe and trust in God's saving promises, to the Spirit who shares all this over and over again, in, with and under all that we do together!

***Second, I want to note*** for us and those who might read this in the future, that ***2025 was the year that we learned so much more about the problem of homelessness*** in Lancaster. In late 2024 the low-barrier shelter opened on Clay St. at Otterbein Church, just three blocks up the alley. Almost immediately, our outside benches and open spaces started to become resting places, smoking places, storage places for belongings and throw-away places for cast-offs, places to get high and then vomit, places to socialize and sometimes to fight, places to eat and sleep and stay dry in the rain. It has challenged my ability to keep balance: between being helpful and creating boundaries, between trying to share human dignity and

voicing my frustration and anger, between being a welcoming church and being a church that says get out of here we have other things to do.

I'm very grateful for ***your support*** as we continue to navigate this whole mix of challenges, by working with partner organizations like Food Hub and Tenfold and the Shelter and NA, by supporting the porta-pot for the homeless in our garden, but mostly by trying to get to know people, and by supporting so many meals and other ways of helping, and by you all staying calm and not freaking about many things that would surely freak out people in many other churches! We will keep working on the problem, because there are no easy answers, because it's part of our world now, this problem of prosperity and high demand that creates expensive housing conditions in Lancaster and makes it even harder to be poor than it already is. And because people are people and we are called to see the image of God in everyone.

Love to you all!

Pastor Steve Verkouw

### Visitation Pastor's Report

The year 2025 represents the second year of my ministry as Visitation Pastor for Grace Lutheran Church. I was appointed to this position in January 2024 by the Church Council, upon the recommendation of Pastor Verkouw. This is a voluntary position, and it was my practice this past year to devote 6 to 8 days each month, bringing prayer, worship, Holy Communion, and conversation to our homebound and hospitalized members. Here is a report of my ministry for the twelve months of 2025. It does not include the first months of 2026.

Total number of <u>persons</u> visited: facilities or	39 (at homes and in hospitals)	
Total visitations made:	201	
In hospitals		23
In nursing and healthcare facilities	124	
In homes		54

You might be interested in knowing that we have or had one or more members in each of the following facilities:

St. Anne's, Columbia  
Luther Acres, Lititz (Luther Care)  
Brethren Village, Lititz  
Masonic Village, Elizabethtown  
Willow Valley, Willow Street  
St. John Herr Estate, Columbia (Luther Care)  
Providence Place, Lancaster  
Moravian Manor, Lititz  
Landis Homes, Lititz  
Homestead Village, Lancaster

I have also visited our members in the following hospitals:

Lancaster General Hospital  
Lancaster Medical Center  
Lancaster Rehabilitation Hospital

Homebound Members who died in 2025: Bill Bair and Betty Mahler

I want to thank Pastor Verkouw for his support and partnership in this ministry. He is my main source of names, and he frequently adds names to my list. I keep Pastor Verkouw informed of all my visits, and I share information that I think pastor needs to know about these members. Thank you also to all of you who have suggested names to me. I appreciate the suggestions, and I am always looking for more folks to visit. You can email, call, or tell me in person. Thank you also to Tom Santosusso who serves as our Eucharistic Minister, distributing Holy Communion from our Sunday liturgy to some of our homebound members.

This work is a ministry of our congregation which we do in Jesus' name. Thank you for this opportunity. To God be the glory.

In Christ,

Pr. Peter Rustico  
sjlcpastor@gmail.com  
cell (845) 239-9207

### **President's Report – June Annual Congregational Meeting**

As we gather for our annual meeting, I would first like to extend my sincere gratitude to all of the council leaders, committee members, volunteers, staff, congregation members, as well as Pastor Steve and Kath, who continue to dedicate their time, talents, and faith to the life of our church. The strength of our congregation is reflected not only in our

worship, but in the countless acts of service, leadership, generosity, and fellowship that happen throughout the year.

Our church continues to be blessed in so many ways. Through the commitment of our members and the grace of God, we remain a vibrant congregation that serves both our church family and the broader community. Whether through outreach ministries, worship support, education, fellowship, property stewardship, music, or caring for those in need, every contribution matters and helps strengthen our mission.

I would especially like to thank our Church Council members for their faithful leadership and willingness to serve. Your thoughtful guidance and dedication help ensure that our congregation remains focused on both today's needs and tomorrow's opportunities.

This past year also brought an important step forward as Grace reconstituted the Mutual Ministry Committee. This committee plays a valuable role in strengthening communication, support, and shared ministry within our congregation, and we are grateful for those who have stepped forward to serve in this capacity.

As we look ahead, we do so with optimism, faith, and gratitude. While every church faces challenges and opportunities, I firmly believe that our congregation is blessed with caring people, strong leadership, and a shared commitment to Christ's mission. Together, we will continue to grow, serve, and make a positive difference in our community.

Thank you again for all that you do for Grace Church and for one another. May God continue to bless our congregation and guide us in the year ahead.

Respectfully submitted,  
John Grove  
President, Church Council

**Board of Ministries**  
**Chair: Mindi Graver**  
**Kathryn Verkouw, Angie Rabbe**

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- I. Progaming
  - A. Sunday School–We are thankful for all of our volunteer Sunday School teachers. We had a great year across all age groups. We are very thankful for our new Sunday School families including two of our LHANDS families. If you are

interested in teaching Sunday School to any age group please contact Kathryn Verkouw.

- B. Vacation Bible School was attended by approximately 30 children and had many adult and teen helpers. It strengthened our community and welcomed some of our new neighbors.
- C. Small Groups
  - 1. We have two book groups that meet monthly. One is an in-person book group where everyone reads and discusses the same book. The second is a Zoom group where each month has a different theme for the books discussed. If you are interested in joining the in-person book group please contact Arlene Volk or Jean Young. If you are interested in joining the Zoom group please contact Brenda Hayasaka.
  - 2. There was a new Lenten small group led by Brittany Platt that met each Sunday morning, used podcasts as the basis for discussion and emphasized getting the younger families together for faith discussion. It was a resounding success and we plan to gather that group together for future bible/faith discussions

## II. Outreach

### A. ELL–Barb Andersen

Grace ELL is an online English class for refugees and immigrants who live in Lancaster County. Classes are held on Tuesday and Thursday mornings year-round. Over the past eight years, Grace ELL has taught English to 157 students from thirty-two countries.

Before the Pandemic, Grace ELL was an in-person English class providing childcare for babies and toddlers and transportation to class. In March of 2020, our in-person class was shut down by the Pandemic. We had to reassess our situation and find the best way to teach our students under difficult circumstances. We decided to make the switch to online teaching, and we have been online ever since. Now we are one of the only online English classes in Lancaster County.

Our current students come from nine different countries and “run the gamut” from very beginner to very advanced students. Our students receive free textbooks, thanks to our congregation and grants from Penn Medicine CARES. Our students also get free laptops from Computers for Refugees (CFR). CFR is a ministry of Alpha and Omega Church of the Brethren in Lancaster. The CFR computer team refurbishes gently used laptops and gives them to students free of charge. We are thankful for our partnership with CFR and their coordinator Daniel Gingrich. We look forward to a continued relationship in the future.

At Grace ELL, we teach in a friendly and welcoming environment where students feel affirmed and supported. This has built bridges for us over the years. Six of our former students are now living in L HANDS apartments across the street from

Grace Church. Children from two of these L HANDS families are attending Fishbowl at Grace on Sundays.

Since our last annual report, one of our current students has become a US citizen, making her the fourth student from Grace ELL to get US citizenship. Several of our students have found jobs. One of our former students has applied to Harrisburg Area Community College. She was accepted into their community education program and received a certificate for completing the class. Now she hopes to get more training that will result in a better job.

As we enter our sixth year of teaching online, our co-teachers remain the “backbone” of all we do. We continue to welcome new volunteers to Grace ELL and remain flexible about time commitments and schedules.

Looking back at the early days of Grace ELL, we are grateful for the opportunities we have had to build bridges to the refugee community. We are thankful to Grace Church for encouraging and supporting us. And we look forward to the future as we continue to welcome students to Grace ELL.

Co-teachers from Grace Church: Barbara Andersen (Coordinator), Cindy Garcia, Mary Gentzler, Joyce Loiseau, Arlene Volk, Donna Weidman, and Nan Yoder.

Co-teachers from the Lancaster Community: Barbara Williams and Bill Murdock.

- B. MusicCorps—Our wonderful MusicCorps teachers have been hard at work over the last year. They have increased the number of days they offer lessons at Grace and have added some new instruments, like the drums to their list of classes offered. We are thankful for all the work that they do with youth in our community!
  
- C. Community Meal –Karen Scheffey  
Greetings from the Grace Lutheran Community Meal community. We are thriving in so many ways. Fellowship Hall has been reimaged and brightened with new flooring, paint, chairs and decor which has been noticed and appreciated by our partner churches and our dinner guests. And the number of people we feed weekly on Wednesday nights continues to grow...dramatically! We were at 75-100/ night about a year ago and now are serving 100-150 and seeing many new faces in our community. Each dinner we provide a healthy, filling and complete meal including water, coffee, cocoa in cold weather and lemonade in summer. Our dedicated and generous partners in this mission continue ...St. Peter's Lutheran in Neffsville, Good Shepherd Lutheran and our neighbor Shaarai Shomayim....so grateful for their partnership! Lancaster Food Hub is our constant companion and although they had struggled for awhile getting food to share they are getting stronger and offer so much support to our community in so many ways. FYI...their clothing bank on Clay St. does an outstanding job of getting needed clothes into the hands of individuals and families at no cost...a great place to donate outgrown or unused clothing for all ages.

Another note...we have a security person , Don, at the door each week and want to acknowledge and thank him for his continuing commitment to our dinner guests, our volunteers and the daycare with whom he has built a great rapport and keeps us feeling safe.

Finally as I step away from this amazing community mission after 12 years I would like to say thank you...to my awesome extended family of cooks, servers, helpers (Sebastian) and donors of food and funds, to Donna Weidman who is my other half and super organizer and volunteer coordinator. To my friend Vicki who baked 4 iced sheet cakes for dessert ( so many delicious choices) every 4th Wednesday and thank you property committee for ongoing support of our Fellowship Hall dining and kitchen . Thank you Pastor for bringing the heart and soul(and jokes) into the lives of our guests. It has been a joy and a privilege to meet and help feed the people of our community and be part of this amazing Grace Lutheran Church mission...thank you all for continuing to support it.

- D. Global Refuge: Unfortunately, we have paused our outreach with Global Refuge. The projects that we were planning on participating in this year were cut from the Global Refuge schedule because of changes to policies impacting our Southern Border crossings. As soon as we can start these projects again we will. If you have any questions please contact Angie Rabbe.
- E. CWS—we collected food for the new food pantry at Church World Service. The pantry provides CWS clients with many of the foods of their home culture. We focused our drive on spices, cooking oils, and grains.
- F. Parish Resource Center—We are thankful for our partnership with the PRC. We have borrowed many resources from them over the last year including both last summer's and this summer's VBS curriculum. The PRC is also serving community meals at Grace on Saturdays and Sundays. We have also opened our Fellowship Hall kitchen to the PRC and groups that they work with as a serve-safe certified kitchen. You can learn more about the Parish Resource Center on their website.
- G. The Parish Nurse Program is being revived! Patty Campbell is researching and taking training to see what Parish Nursing might look like in this new time. If you are interested in joining in or have some ideas please talk to Patty.
- H. Little Free Library—Brenda Hayasaka  
The congregation has given overwhelming support to this project by donating books to the two libraries located on our campus. We are so blessed to be sharing our gently used books with the general population and especially with the children who might otherwise not have access to age appropriate books. Anyone may borrow, and anyone may donate to

these libraries.

I. Shopping Cards– Duane & Kitty Weiss

December 31, 2025

Fourth Quarter 10/1-12/31/25

Card inventory (face) 10/1/25	\$ 2,625.00
Cards purchased (face)	<u>10,500.00</u>
Total inventory	13,125.00
Sales (deposits)	<u>13,125.00</u>
Card inventory (face) 12/31/25	.00
Profit @ 5% of sales	656.25
Undistributed profit from previous sales	<u>1,586.25</u>
Total	2,242.50
Accounting adjustment	<u>(217.50)</u>
Net available for distribution	\$ 2,025.00
Distributions made	<u>2,025.00</u>
Net available for distribution 12/31/25	\$ .00

This is the final report for the Shopping Cards Project. It has been a pleasure to be able to raise over \$30,000.00 to extend the benevolence outreach of Grace Lutheran Church over the past 15 years through the support of members and non-members.

Please contact us for any clarification.

## **Board of Congregational Care—submitted by the Board of Ministries**

Following Lisa Bisignani's resignation as chair of Congregation Care, Kathryn and Angie rallied their team of volunteers to action. We had a very successful Advent Fair, Mardi Gras, Easter Vigil Reception, and Easter Breakfast. Lisa continues to maintain the prayer chain. Thank you to everyone who helped make our events a success...we couldn't do it without you!

### **Property Committee Report — Caleb Heidebrecht, Chair**

This year the committee mourned the loss of our long-time Chair, Dale Dombach, who passed away in the fall. For decades Dale faithfully cared for this building and quietly made the ministry of Grace possible. We give thanks for his service and dedicate this year's work to his memory.

#### **Key Accomplishments**

- **Bell tower D bell restoration** — \$16,000 Verdin repair funded half by a generous fall donation and half by the congregation's "Peal Appeal"; clapper fabrication under way.
- **Old Lutheran Bell display** — sub-committee led by Pastor Kurt Strause approved a rolling stand design for use in the North Narthex or outdoors.
- **Basement HVAC stabilized** — full vendor team worked through warranty issues; system running reliably on local thermostats. Centralized Dynatech control and a ~\$12,000 warranty refund still in progress.
- **Comfort and sound improvements** — Pastor Steve installed a heavy-duty front-door draft seal; Clare Brothers optimization noticeably sharpened pulpit and livestream audio.
- **Long-deferred projects completed** — new HC Quality kitchen doors in Fellowship Hall (January); Doug's Tree Service removed the Atlas Cedar and two diseased James Street maples and trimmed the English walnut under a \$7,000 budget; Gochenauer's Christmas Eve circulator pump repair preserved heat for services.

#### **Routine Stewardship**

- All required inspections completed on schedule — elevators, five-year sprinkler test, smoke detection, fire extinguishers, kitchen fire suppression, hood, grease trap, termite, and pest control.
- LED conversion of failing fluorescents advanced; AED supplies ordered; dozens of smaller repairs handled by Sexton Denny Maharg, supported by new assistant sexton Paul Priester.
- Roof and pulpit water damage being monitored pending a warm-weather reassessment.

#### **Community and Committee**

- Spring Cleanup Day on March 21 drew strong volunteer turnout; Christmas tree dedicated in Dale's memory.
- Welcomed three new members in 2026 — Pastor Kurt Strause, Thais Magill, and Jan Mandros — each already taking on meaningful work.
- Grateful to Pastor Steve, Denny, and every member of the committee for carrying this work forward in a year of transition.

Respectfully submitted, Caleb Heidebrecht, Chair

## **Board of Worship–Keith Miller**

This year continued the long tradition of faithful and inspiring worship at Grace. We were blessed in so many ways by our rich traditions as well as new additions to the worship experience.

Many hours of work were put in by many volunteers to decorate the nave for the many seasons of the church. Whether it be the fall decorations, the Advent wreath, the Christmas tree and swags or the flowers and fountain for Easter many hands were needed. We appreciate all those that helped in big and small ways. Thanks to those many hands and the leadership of the property team we were able to complete a much needed clean of the sacristy and organize the decorations.

We give thanks for the many gifts of music in our worship. Thanks to all those who participated. Whether through the numerous bell choirs, the adult choir, the children or the Grace Folk or the robust congregational singing, our worship has been elevated.

We have had several new volunteers who have assisted with the distribution of the elements at communion. Thanks to all who have given their time to this important aspect of worship. If you have a desire to help as a communion assistant please reach out. No experience is necessary and we will make sure you are trained properly.

We hope to continue to enhance the worship at Grace and look for continued support of all those who volunteer in ways big and small and on a weekly basis. We welcome all willing to assist in making worship at Grace a beautiful expression of our faith.

Respectfully submitted,

Keith Miller

Chair- Board of Worship

## **LHANDS Report–Pastor Verkouw**

LHANDS (Lancaster Housing and Neighborhood Development Services) is the name of our affordable housing ministry, which manages 11 apartments in five houses on E James Street, and one single-family house on N. Queen.

Highlights of 2025 include:

- Faithful leadership by Tom Andersen, the chair of our dedicated 10-person board.
- Dedicated care of the properties by Tom, Robert Durand, Glenn Weidman, Bruce Linton and Pastor Steve. Occasionally other volunteers help out with projects. Thanks this year to Jan Mandros and Tom Mumma! (Sorry if we forgot anyone else who helped out in 2025 - your work is also appreciated)
- Dedicated care and coaching of tenants by our tenant relations committee: Barb Andersen, Mary Gentzler, Jean Young and Joyce Loiseau.
- We had two major tenant transitions in 2025, which involved significant renovations and upgrades to two apartments (16-2 and 12-1) to prepare for new tenants, both of

whom are refugee families who are still adjusting to life here after spending significant time in refugee camps in Syria and Rwanda.

- Another major flooring replacement project was undertaken in 24-1 with the expert help of Steve Geib, a member of Trinity, New Holland. Thank you Steve!
- We started our application for another "Healthy Families" lead paint abatement project in 2025, which continues into 2026, and will involve window and wood trim replacement. The grant will cover 90% of the cost! Thank you Penn Medicine-LGH!
- As of April of this year, all of our current tenants were current on their rent - this has not been the case for many months as several of them have been struggling with employment and childcare issues. We congratulate them!

Finally, we have just received notice that the City of Lancaster intends to inspect our apartment rental units in July of this year - from past experience we know that this will likely require us to complete a number of small projects - new volunteers are always welcome, so if you have interest, please contact Tom Andersen ([heyjeno121a@gmail.com](mailto:heyjeno121a@gmail.com)) or Pastor Steve to learn more!

If you are unable to provide physical labor, financial donations help also - checks can be made out to LHANDS and given through the offering or mail to Grace, or contributions can be made through the GIVE button on our [gracelutheranchurch.com](http://gracelutheranchurch.com) web page.

Finally thanks to our Grace Treasurer and Asst. Treasurer, Jane Sheckard and Vicki Mumma who pay all the bills and manage the financial life of LHANDS - we couldn't do it without them!

### **Capital Campaign Report—Rosalyn Ward/Pastor Verkouw**

It has been almost 10 years since we began the first capital campaign to raise funds for a magnificent construction and renovation project: the construction of a new accessible entrance, foyer (the solarium) and elevator, and the complete renovation of the basement level of Grace Church's historic building to update our restrooms and hospitality facilities and to better serve our mission of education for all ages.

For those who were not part of the congregation in those years, it's worth mentioning how precarious we felt about the whole thing when construction ground to a halt as the pandemic swept across the country and the world. But the congregation continued to respond to this vision and this generational project and has emerged healthier and stronger each year, and these facility updates have played a huge part in helping people feel welcome and making our old building feel not only beautiful and inspiring but relevant and functional too!

To quickly review the numbers:

The total cost of the renovations was a bit over \$2.2M. When construction was finished we had raised enough money to reduce our loan to \$1.4M in late 2021. Since then we have been steadily reducing the loan balance with regular monthly payments as well as extra principal

payments. We began 2025 with a loan balance of \$497,525 and by December 31, 2025, the balance was down to \$439,675. Additional gifts in early 2026 have enabled us to make two additional principal payments this year, reducing the loan to \$340,265 as of this writing. There is an additional \$29,500 in the capital campaign fund. We maintain a balance there equivalent to approximately 6 monthly payments on our mortgage, to avoid cash-flow disruptions.

So, we are really getting there! But \$340,000 is still a lot of money, so thank you for including the capital campaign as part of your regular stewardship of your own income and savings. Our goal is still to complete the loan payoff and burn the mortgage by the end of 2027. If you are new to Grace and have not yet made a pledge to the campaign, or if you have any questions, please contact me!

Our ministry continues to be strengthened by these wonderful additions and renovations to our building. Thanks to all for your outstanding financial support.

# Grace Lutheran Church

## Statement of Financial Position For All Funds as of 12/31/2025

### Assets

#### Bank

FFA Brokerage	0.03
Fulton Bank- Checking	114,550.28
Fulton Bank- Money Market	174,887.18
Mission Investment Fund	26,605.02
Vanguard Federal MM Fund	15,170.06
Vanguard Federal MM Settlement	16,675.00
Vanguard Total Stock Market Fund	183,417.87
Vanguard Wellesley Income Fund	188,246.06
Vanguard Wellington Fund	192,972.92
Wells Fargo- Checking (closed)	846.61
Wells Fargo Business Checking	81,787.72

**Total Bank** **995,158.75**

#### Other Current Assets

Fulton Bank CD	96,079.17
Thrivent Mutual Fund	279,284.96

**Total Other Current Assets** **375,364.13**

**Total Assets** **1,370,522.88**

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### Liabilities

#### Long Term Liabilities

MIF Construction Loan	439,674.65
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**Total Long Term Liabilities** **439,674.65**

**Total Liabilities** **439,674.65**

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### Net Assets

#### Unrestricted

Capital Campaign II	89,812.21
Church Choir	1,286.23
Concert Series	6,340.07
Day Care Center	189.70
Deans Fund	866.19
ELL Dedicated	999.34
Funeral Assistance Fund	1,424.13
General Fund	(76,299.33)
Gloria Bell Choir	100.03
Lecture Series	761.22

Legacy Fund - restricted	694,806.15
Local Disasters	444.93
Memorial Garden	739.00
MIF Loan	(439,674.65)
Organ	1,583.00
PastorDiscretionaryFund	3,416.30
Refugee Dedicated	38,065.03
Reimbursed Purchases	4,562.05
Reserve Fund - unrestricted	549,234.43
Seminarian	402.19
Solar Panels	576.89
Special-ELCA Good Gifts	10.00
Special-Hunger	100.00
Special-Outdoor Ministries	1,649.19
Special-School/Health/Quilts	306.42
Special - Misc	1,772.25
Wednesday Night Meals	6,230.87
Windows	24,925.81
Women of the ELCA	245.91
Youth National Gathering	15,972.67
<b>Total Unrestricted</b>	<b>930,848.23</b>
<b>Total Net Assets</b>	<b>930,848.23</b>
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<b>Total Liabilities + Net Assets</b>	<b>1,370,522.88</b>
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# Grace Lutheran Church

## Change in Net Assets for Period: 01/01/2025 to 12/31/2025

Fund	Starting Balance	Receipts	Disbursements	Transfers	Ending Balance
Capital Campaign II (U)	45,660.80	136,272.39	92,120.98	0.00	89,812.21
Church Choir (U)	1,286.23	0.00	0.00	0.00	1,286.23
Concert Series (U)	7,251.07	634.00	1,545.00	0.00	6,340.07
Day Care Center (U)	189.70	0.00	0.00	0.00	189.70
Deans Fund (U)	866.19	0.00	0.00	0.00	866.19
Dramability Works (U)	2,574.60	3,650.00	6,224.60	0.00	0.00
ELL Dedicated (U)	404.08	1,650.00	1,054.74	0.00	999.34
Food Bank (U)	0.00	0.00	0.00	0.00	0.00
Funeral Assistance Fund (U)	2,003.96	0.00	579.83	0.00	1,424.13
General Fund (U)	(69,308.65)	579,240.13	586,230.81	0.00	(76,299.33)
Gift Cards Dedicated (U)	(1,400.00)	35,775.00	34,375.00	0.00	0.00
Gloria Bell Choir (U)	100.03	0.00	0.00	0.00	100.03
Lecture Series (U)	761.22	0.00	0.00	0.00	761.22
Legacy Fund - restricted (U)	641,709.51	86,661.30	33,564.66	0.00	694,806.15
Local Disasters (U)	444.93	0.00	0.00	0.00	444.93
Lutheran Disaster Response (U)	0.00	13,050.00	13,050.00	0.00	0.00
Memorial Garden (U)	1,100.00	0.00	361.00	0.00	739.00
MIF Loan (U)	(497,525.21)	0.00	(57,850.56)	0.00	(439,674.65)
Organ (U)	1,583.00	0.00	0.00	0.00	1,583.00
PastorDiscretionaryFund (U)	5,707.98	21,615.18	23,906.86	0.00	3,416.30
Refugee Dedicated (U)	22,327.07	33,100.00	17,362.04	0.00	38,065.03
Reimbursed Purchases (U)	3,210.13	20,744.51	19,392.59	0.00	4,562.05
Reserve Fund - unrestricted (U)	451,287.05	103,288.18	5,340.80	0.00	549,234.43
SDoL Learning POD (U)	0.00	0.00	0.00	0.00	0.00
Seminarian (U)	812.19	550.00	960.00	0.00	402.19
Solar Panels (U)	576.89	0.00	0.00	0.00	576.89
Special - Misc (U)	1,572.25	600.00	400.00	0.00	1,772.25
Special-Camping Commission (U)	0.00	0.00	0.00	0.00	0.00
Special-ELCA Good Gifts (U)	0.00	555.50	545.50	0.00	10.00
Special-Friends of Luther Acre (U)	0.00	0.00	0.00	0.00	0.00
Special-Hunger (U)	0.00	12,245.00	12,145.00	0.00	100.00
Special-LCCC (U)	0.00	0.00	0.00	0.00	0.00
Special-LWR (U)	0.00	11,540.00	11,540.00	0.00	0.00
Special-Outdoor Ministries (U)	786.06	3,880.00	3,016.87	0.00	1,649.19
Special-School Uniforms (U)	0.00	0.00	0.00	0.00	0.00
Special-School/Health/Quilts (U)	495.74	1,191.00	1,380.32	0.00	306.42
Wednesday Night Meals (U)	10,253.70	6,010.42	10,033.25	0.00	6,230.87
Windows (U)	7,313.56	37,209.00	19,596.75	0.00	24,925.81
Women of the ELCA (U)	245.91	0.00	0.00	0.00	245.91
World Cup of Sharing (U)	0.00	0.00	0.00	0.00	0.00
Youth National Gathering (U)	14,750.67	1,222.00	0.00	0.00	15,972.67
<b>Total</b>	<b>657,040.66</b>	<b>1,110,683.61</b>	<b>836,876.04</b>	<b>0.00</b>	<b>930,848.23</b>
Total Receipts	1,110,683.61				
Total Disbursements	836,876.04				
<b>Net Increase(Decrease)</b>	<b>273,807.57</b>				

# Grace Lutheran Church

## Budget Comparison w/Variance for General Fund

Account	- - - - - Current Month (December) - -				- - - - - Year To Date (December FY 2025) - - -			
	Actual	Budget	Variance	Last Year	Actual	Budget	Variance	Last Year
<b>Revenues</b>								
Contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Envelope Offerings	45,790.33	41,333.00	4,457.33	49,342.00	502,218.78	496,000.00	6,218.78	476,624.14
Festivals	3,755.15	5,000.00	(1,244.85)	5,450.00	6,805.15	11,000.00	(4,194.85)	11,003.38
Plate offerings	1,514.00	833.00	681.00	1,536.00	6,912.00	10,000.00	(3,088.00)	9,193.01
SubTotal Contributions	51,059.48	47,166.00	3,893.48	56,328.00	515,935.93	517,000.00	(1,064.07)	496,820.53
Other Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Candles and Flowers	315.00	208.00	107.00	(60.00)	2,215.00	2,500.00	(285.00)	1,165.00
LHANDS Gift to Grace	5,000.00	2,500.00	2,500.00	2,500.00	5,000.00	5,000.00	0.00	5,000.00
Miscellaneous Income	1,100.00	791.00	309.00	95.00	4,896.31	9,500.00	(4,603.69)	4,640.70
Rent/CAM	2,955.00	1,875.00	1,080.00	3,495.00	20,838.80	22,500.00	(1,661.20)	25,520.50
SubTotal Other Revenue	9,370.00	5,374.00	3,996.00	6,030.00	32,950.11	39,500.00	(6,549.89)	36,326.20
<b>Total Revenues</b>	<b>60,429.48</b>	<b>52,540.00</b>	<b>7,889.48</b>	<b>62,358.00</b>	<b>548,886.04</b>	<b>556,500.00</b>	<b>(7,613.96)</b>	<b>533,146.73</b>
<b>Expenditures</b>								
Board of Congregational Care	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Caring	0.00	0.00	0.00	12.64	391.37	0.00	391.37	231.53
Evangelism/Connections	0.00	129.00	(129.00)	0.00	0.00	1,550.00	(1,550.00)	0.00
Fellowship	0.00	104.00	(104.00)	830.23	1,446.23	1,250.00	196.23	1,602.28
SubTotal Board of Congregational Care	0.00	233.00	(233.00)	842.87	1,837.60	2,800.00	(962.40)	1,833.81
Board of Ministries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Christian Formation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Adult Christian education	0.00	0.00	0.00	0.00	450.51	500.00	(49.49)	544.54
Christian Initiation	342.18	0.00	342.18	0.00	2,092.18	1,750.00	342.18	0.00
Guest Speaker	0.00	200.00	(200.00)	0.00	250.00	1,000.00	(750.00)	0.00
Outdoor Ministry	0.00	0.00	0.00	0.00	1,000.00	1,000.00	0.00	541.26
Parish Resource Center Membership	900.00	900.00	0.00	825.00	900.00	900.00	0.00	825.00
Sunday Church School	50.00	500.00	(450.00)	50.00	824.25	2,500.00	(1,675.75)	954.08
Vacation Church School	0.00	0.00	0.00	0.00	0.00	900.00	(900.00)	1,302.92
SubTotal Christian Formation	1,292.18	1,600.00	(307.82)	875.00	5,516.94	8,550.00	(3,033.06)	4,167.80
Christian Witness	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Newspaper	0.00	166.00	(166.00)	0.00	0.00	2,000.00	(2,000.00)	0.00
Signage- Advertising	0.00	0.00	0.00	442.00	0.00	500.00	(500.00)	442.00
SubTotal Christian Witness	0.00	166.00	(166.00)	442.00	0.00	2,500.00	(2,500.00)	442.00
Local Outreach	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ELL Budgeted	0.00	125.00	(125.00)	1,500.00	1,500.00	1,500.00	0.00	1,500.00
Lancaster County Food Hub	583.33	583.00	0.33	583.37	6,999.96	7,000.00	(0.04)	7,000.00
LSS/Camping Corp	500.00	0.00	500.00	0.00	500.00	500.00	0.00	500.00
Pastors Discretionary Fund	0.00	416.00	(416.00)	4,650.00	5,000.00	5,000.00	0.00	4,650.00

Account	Actual	Budget	Variance	Last Year	Actual	Budget	Variance	Last Year
SubTotal Local Outreach	1,083.33	1,124.00	(40.67)	6,733.37	13,999.96	14,000.00	(0.04)	13,650.00
Outreach Beyond	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Churchwide Support	2,708.37	2,708.00	0.37	2,625.00	32,500.00	32,500.00	0.00	31,500.00
Hunger	650.00	650.00	0.00	650.00	7,800.00	7,800.00	0.00	7,800.00
Interfaith Partners for the Chesapeake	500.00	500.00	0.00	500.00	500.00	500.00	0.00	500.00
Lutheran World Relief	233.37	233.00	0.37	233.30	2,800.00	2,800.00	0.00	2,800.00
Missionary Support	433.33	433.00	0.33	433.37	5,199.96	5,200.00	(0.04)	5,200.00
SubTotal Outreach Beyond	4,525.07	4,524.00	1.07	4,441.67	48,799.96	48,800.00	(0.04)	47,800.00
Youth Work	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Youth Mission Event	1,000.00	0.00	1,000.00	1,800.00	1,000.00	1,000.00	0.00	1,800.00
Youth Work Expenses	74.16	166.00	(91.84)	55.91	74.16	2,000.00	(1,925.84)	160.91
SubTotal Youth Work	1,074.16	166.00	908.16	1,855.91	1,074.16	3,000.00	(1,925.84)	1,960.91
SubTotal Board of Ministries	7,974.74	7,580.00	394.74	14,347.95	69,391.02	76,850.00	(7,458.98)	68,020.71
Board of Trustees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Administration	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Computer & Software Expense	161.18	125.00	36.18	284.64	2,239.95	1,500.00	739.95	1,706.33
Database/Web	0.00	100.00	(100.00)	42.89	814.00	1,200.00	(386.00)	1,391.54
Equipment Maintenance	764.01	604.00	160.01	740.02	9,768.70	7,250.00	2,518.70	10,001.13
Internet/email	88.00	133.00	(45.00)	85.00	1,075.41	1,600.00	(524.59)	1,072.99
Misc Administrative Expense	0.00	20.00	(20.00)	13.56	90.00	250.00	(160.00)	956.63
Office Supplies	149.82	250.00	(100.18)	696.55	2,251.71	3,000.00	(748.29)	1,998.47
Postage	468.00	333.00	135.00	600.00	4,917.58	4,000.00	917.58	5,157.04
Telephone	62.83	58.00	4.83	63.01	754.86	700.00	54.86	771.71
SubTotal Administration	1,693.84	1,623.00	70.84	2,525.67	21,912.21	19,500.00	2,412.21	23,055.84
Mission Resource	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Offering Envelopes	113.24	125.00	(11.76)	113.24	1,321.17	1,500.00	(178.83)	1,312.78
Processing Fees Expense	260.97	250.00	10.97	250.71	3,123.83	3,000.00	123.83	2,839.51
SubTotal Mission Resource	374.21	375.00	(0.79)	363.95	4,445.00	4,500.00	(55.00)	4,152.29
Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Church Bus	14.84	150.00	(135.16)	140.00	3,603.42	1,800.00	1,803.42	1,817.04
Cleaning Supplies	0.00	708.00	(708.00)	822.40	7,312.67	8,500.00	(1,187.33)	7,264.82
Creation Care	0.00	0.00	0.00	0.00	168.85	400.00	(231.15)	612.50
Electricity	0.00	2,166.00	(2,166.00)	1,962.07	21,457.40	26,000.00	(4,542.60)	23,546.09
Extraordinary Expenses	0.00	0.00	0.00	0.00	11,859.28	30,000.00	(18,140.72)	36,043.00
Gas	381.77	1,666.00	(1,284.23)	965.42	11,299.35	20,000.00	(8,700.65)	17,683.26
Insurance	8,803.93	8,750.00	53.93	8,205.04	37,939.75	35,000.00	2,939.75	38,318.09
Outside Services	1,230.22	1,333.00	(102.78)	407.68	25,647.93	16,000.00	9,647.93	21,629.73
Parsonage Utilities	342.37	450.00	(107.63)	591.81	4,858.83	5,400.00	(541.17)	4,940.05
Real Estate Taxes	0.00	0.00	0.00	0.00	12,614.30	13,000.00	(385.70)	12,292.50
Repairs	2,196.32	1,375.00	821.32	3,944.51	25,921.56	16,500.00	9,421.56	25,562.02
Supplies	599.34	208.00	391.34	180.13	3,126.15	2,500.00	626.15	1,394.39
Trash Collection	0.00	0.00	0.00	0.00	3,600.00	3,900.00	(300.00)	2,700.00
Van/car Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	703.33
Water & Sewer	616.71	558.00	58.71	546.84	7,288.10	6,700.00	588.10	6,895.26

Account	Actual	Budget	Variance	Last Year	Actual	Budget	Variance	Last Year
SubTotal Property	14,185.50	17,364.00	(3,178.50)	17,765.90	176,697.59	185,700.00	(9,002.41)	201,402.08
SubTotal Board of Trustees	16,253.55	19,362.00	(3,108.45)	20,655.52	203,054.80	209,700.00	(6,645.20)	228,610.21
Board of Worship	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Worship	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bell Choir Supplies & Music	0.00	0.00	0.00	0.00	63.26	500.00	(436.74)	138.84
Candles and Flowers	227.46	300.00	(72.54)	0.00	2,276.27	3,600.00	(1,323.73)	1,735.00
Children Choir Supplies & Music	0.00	0.00	0.00	0.00	0.00	150.00	(150.00)	0.00
Church Worship Supplies	645.35	291.00	354.35	37.91	4,465.20	3,500.00	965.20	2,336.33
Fishbowl	0.00	4.00	(4.00)	0.00	0.00	50.00	(50.00)	62.17
Piano and Organ Tuning	1,173.25	0.00	1,173.25	580.25	2,035.55	3,600.00	(1,564.45)	3,810.88
Seasonal Decorations	0.00	0.00	0.00	201.49	0.00	500.00	(500.00)	201.49
Senior choir Supplies & Music	722.20	166.00	556.20	555.49	1,748.12	2,000.00	(251.88)	2,512.21
Sub Dir of Music/Special Music	1,700.00	1,900.00	(200.00)	1,520.00	4,430.00	3,500.00	930.00	5,030.00
SubTotal Corporate Worship	4,468.26	2,661.00	1,807.26	2,895.14	15,018.40	17,400.00	(2,381.60)	15,826.92
SubTotal Board of Worship	4,468.26	2,661.00	1,807.26	2,895.14	15,018.40	17,400.00	(2,381.60)	15,826.92
Staff Benefits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Direct of Music Medical Reim	812.08	812.00	0.08	812.08	9,744.96	9,750.00	(5.04)	9,744.96
Housing	0.00	0.00	0.00	250.00	125.00	0.00	125.00	3,000.00
Pastor Car Allowance	0.00	250.00	(250.00)	260.00	130.00	3,000.00	(2,870.00)	3,120.00
Pastor Medical Reimb	0.00	166.00	(166.00)	0.00	0.00	2,000.00	(2,000.00)	0.00
Pastor Professional expense	0.00	125.00	(125.00)	0.00	225.00	1,500.00	(1,275.00)	16.00
Pastor Social Security	1,145.08	973.00	172.08	935.88	13,740.96	11,680.00	2,060.96	11,230.56
Professional Expense Director of Music	0.00	125.00	(125.00)	0.00	666.24	1,500.00	(833.76)	1,337.20
Professional Exp Program Director	0.00	41.00	(41.00)	0.00	0.00	500.00	(500.00)	0.00
Professional Exp Prog Assistant	0.00	41.00	(41.00)	0.00	0.00	500.00	(500.00)	0.00
Program Asst Medical Reim	0.00	41.00	(41.00)	0.00	423.03	500.00	(76.97)	532.35
Sexton Medical Reimb	367.48	266.00	101.48	335.34	4,346.28	3,200.00	1,146.28	3,976.64
SubTotal Staff Benefits	2,324.64	2,840.00	(515.36)	2,593.30	29,401.47	34,130.00	(4,728.53)	32,957.71
Staff Salaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Administration Salaries	7,881.16	8,010.00	(128.84)	7,627.24	94,573.92	96,124.00	(1,550.08)	91,526.88
Custodial Salaries	3,296.34	3,296.00	0.34	3,169.52	39,556.08	39,556.00	0.08	38,034.24
Employers FICA Contribution	693.01	710.00	(16.99)	669.34	8,316.07	8,524.00	(207.93)	8,032.74
Employers Medicare Contribution	162.07	166.00	(3.93)	156.56	1,944.88	1,993.00	(48.12)	1,878.66
Guest Clergy/Speaker Fees	0.00	0.00	0.00	0.00	259.80	3,000.00	(2,740.20)	1,258.50
Guest Organists	125.00	150.00	(25.00)	125.00	1,500.00	1,800.00	(300.00)	1,500.00
Misc Payroll Expenses	554.22	483.00	71.22	545.28	5,538.55	5,800.00	(261.45)	3,613.36
Pastors Salaries	4,893.50	5,143.00	(249.50)	4,705.32	58,722.00	61,722.00	(3,000.00)	56,463.84
SubTotal Staff Salaries	17,605.30	17,958.00	(352.70)	16,998.26	210,411.30	218,519.00	(8,107.70)	202,308.22
Staff Support - Pension/Medical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Director of Music Pension	524.70	457.00	67.70	470.52	6,296.40	5,490.00	806.40	5,646.24
Pastor Benefits	2,277.27	2,249.00	28.27	2,182.35	27,327.24	26,992.00	335.24	26,188.20
Program Asst Pension	250.00	250.00	0.00	250.00	3,000.00	3,000.00	0.00	3,000.00
Program Director Benefits	1,349.14	1,349.00	0.14	1,296.13	16,189.68	16,190.00	(0.32)	15,553.56
SubTotal Staff Support - Pension/Medica	4,401.11	4,305.00	96.11	4,199.00	52,813.32	51,672.00	1,141.32	50,388.00

Account	Actual	Budget	Variance	Last Year	Actual	Budget	Variance	Last Year
<b>Total Expenditures</b>	<b>53,027.60</b>	<b>54,939.00</b>	<b>(1,911.40)</b>	<b>62,532.04</b>	<b>581,927.91</b>	<b>611,071.00</b>	<b>(29,143.09)</b>	<b>599,945.58</b>
<b>Other Revenues</b>								
Investment Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment Income General Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.55
SubTotal Investment Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.55
Bank Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fulton Bank Interest	385.89	0.00	385.89	360.57	4,225.12	0.00	4,225.12	5,234.34
Wells Fargo Interest	0.66	0.00	0.66	0.42	5.45	0.00	5.45	7.51
SubTotal Bank Interest	386.55	0.00	386.55	360.99	4,230.57	0.00	4,230.57	5,241.85
CD interest income	816.91	0.00	816.91	1,460.54	4,305.40	0.00	4,305.40	1,460.54
Vanguard distribution	0.00	0.00	0.00	0.00	21,818.12	25,000.00	(3,181.88)	20,109.14
<b>Total Other Revenues</b>	<b>1,203.46</b>	<b>0.00</b>	<b>1,203.46</b>	<b>1,821.53</b>	<b>30,354.09</b>	<b>25,000.00</b>	<b>5,354.09</b>	<b>26,814.08</b>
<b>Other Expenditures</b>								
Bank Service Charges	30.00	0.00	30.00	0.00	30.00	0.00	30.00	24.00
Investment Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FFA fees	0.00	0.00	0.00	0.00	75.00	0.00	75.00	0.00
SubTotal Investment Fees	0.00	0.00	0.00	0.00	75.00	0.00	75.00	0.00
Other Misc. Expenses	0.00	0.00	0.00	0.00	4,197.90	0.00	4,197.90	3,135.28
<b>Total Other Expenditures</b>	<b>30.00</b>	<b>0.00</b>	<b>30.00</b>	<b>0.00</b>	<b>4,302.90</b>	<b>0.00</b>	<b>4,302.90</b>	<b>3,159.28</b>
<b>Other Financial Sources-Uses</b>								
Transfers In	0.00	0.00	0.00	13,000.00	80,000.00	0.00	80,000.00	38,000.00
Transfers Out	0.00	0.00	0.00	(13,000.00)	(80,000.00)	0.00	(80,000.00)	(38,000.00)
<b>Total Other Financial Sources-Uses</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Summary</b>								
<b>Total Revenues</b>	<b>60,429.48</b>	<b>52,540.00</b>	<b>7,889.48</b>	<b>62,358.00</b>	<b>548,886.04</b>	<b>556,500.00</b>	<b>(7,613.96)</b>	<b>533,146.73</b>
<b>Total Expenditures</b>	<b>53,027.60</b>	<b>54,939.00</b>	<b>(1,911.40)</b>	<b>62,532.04</b>	<b>581,927.91</b>	<b>611,071.00</b>	<b>(29,143.09)</b>	<b>599,945.58</b>
<b>Total Other Revenues</b>	<b>1,203.46</b>	<b>0.00</b>	<b>1,203.46</b>	<b>1,821.53</b>	<b>30,354.09</b>	<b>25,000.00</b>	<b>5,354.09</b>	<b>26,814.08</b>
<b>Total Other Expenditures</b>	<b>30.00</b>	<b>0.00</b>	<b>30.00</b>	<b>0.00</b>	<b>4,302.90</b>	<b>0.00</b>	<b>4,302.90</b>	<b>3,159.28</b>
<b>Total Other Financial Sources-Uses</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Balance</b>	<b>8,575.34</b>	<b>(2,399.00)</b>	<b>10,974.34</b>	<b>1,647.49</b>	<b>(6,990.68)</b>	<b>(29,571.00)</b>	<b>22,580.32</b>	<b>(43,144.05)</b>

## Heritage Fund Report

as of December 31, 2025

RESTRICTED FUNDS	<u>December 31, 2024</u>	<u>December 31, 2025</u>
<b>Thrivent Financial and Fulton Financial Advisors</b>		
Fannie Miller & Anna Hahn Bequest (Interest for Education and Charity)	2,044	2,044
Mabel R Brubaker Bequest (Interest for Seminarian)	46,627	46,627
Flower Memorial Fund (Interest to Purchase Flowers for Chancel)	2,990	2,990
Lester & Maud Newcomer Fund (Interest for Benevolence in Lancaster Community)	13,485	13,485
S. Z. Moore Bequest (Interest for Education and Charity)	12,143	12,143
W. Arthur & Naomi Abel Bequests (Interest for New Buildings & Major Renovations)	94,946	94,946
Evelyn Brallier Estate (Interest for General Use)	155,141	155,141
Rev. Warren Heinly Memorial Fund (Interest for Lecture Series)	17,543	17,543
Doris Meisenhelter Memorial Fund (Interest for Flowers/Special Occasions)	5,797	5,797
Soli Deo Gloria (Interest for Music Presentation)	3,140	3,720
Verne Slauch (Interest for General Use)	73,218	73,218
Joanne Rogers (Interest for Social Ministry)	2,053	2,053
H.W. Huffnagle (Interest for religious education)	14,273	14,273
Misc. Restricted Income (Interest for General Use)	74,835	74,835
Carl Kretzmann Memorial Fund (Interest for Music Presentation)	10,202	10,202
Capital Gains/Capital Losses/Dividends/Expenses	113,273	165,789
<b>TOTAL RESTRICTED FUNDS</b>	<b><u>641,710</u></b>	<b><u>694,806</u></b>
 Windows Fund	 7,314	 24,926
Capital Campaign	45,661	89,812
 <b>UNRESTRICTED FUNDS</b>		
Fulton Financial Advisors/Fulton Bank/Wells	68,250	131,989
Fulton Bank CD	90,313	90,313
Thrivent Financial	106,333	139,627
Mission Investment	135,023	135,181
Vanguard Services	51,369	52,123
<b>TOTAL UNRESTRICTED FUNDS</b>	<b><u>451,287</u></b>	<b><u>549,234</u></b>
 <b>Additions to Reserve Funds - Unrestricted</b>		
Memorials/Misc income	6,336	6,740
Bequests	0	60,000
Interest/Dividends	32,914	34,207
<b>Total Additions to Reserve Funds - Unrestricted</b>	<b><u>39,250</u></b>	<b><u>100,947</u></b>
 <b>Distributions from Reserve Funds - Unrestricted (2025)</b>		
Reserve fund expenses (Folding chairs in Fellowship Hall)	2,353	0
<b>Total Distributions from Reserve Funds - Unrestricted</b>	<b><u>2,353</u></b>	<b><u>0</u></b>
 <b>Distributions from Legacy Fund - Restricted</b>		
Vanguard Distribution	20,109	21,818
<b>Total Distributions from Legacy Fund - Restricted</b>	<b><u>20,109</u></b>	<b><u>21,818</u></b>
 <b>Additions to Capital Campaign/Windows Funds</b>		
Windows	15,347	37,209
Capital Campaign	418,897	136,272
<b>Total Additions to Capital Campaign/Windows Funds</b>	<b><u>434,244</u></b>	<b><u>173,481</u></b>
 <b>Distributions from Capital Campaign/Windows Funds</b>		
Capital campaign expenses	265	583
Loan Interest	39,298	33,687
Loan principal	396,119	57,851
Windows	69,650	19,597
<b>Total Distributions from Capital Campaign/Windows Funds</b>	<b><u>505,332</u></b>	<b><u>111,718</u></b>

## **Memorials 2025**

### **Memorials Given**

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Betty Mahler

Bill Bair

Dale Dombach

Dawn Swank

Don and Jan Lutz

Helen Slaugh

Jan Lutz

Kim Burke

Mike Kimmich

### III New Business

At its meeting on May 15, 2026, Grace Council voted to recommend to the congregation a change in Bylaw C12.02.01 as follows:

Bylaw C12.02.01 “The President and the other lay members shall be elected by written ballot to serve for one year or until their successors are elected. No other lay member shall be eligible to serve more than ~~three~~ **five** consecutive full terms as a lay member.”

### IV Election of Officers and Council Members

CANDIDATE	POSITION	YEAR ELIGIBILITY ENDS
John Grove	Council President	2026
	Council Vice President	(1 year term - renewable)
Cindy Reifsnnyder	Council Secretary	(1 year term - renewable)
Jane Sheckard	Treasurer	(1 year term - renewable)
Vicki Mumma	Assistant Treasurer	(1 year term - renewable)
Rosalyn Ward	Financial Secretary	(1 year term - renewable)
Keith Miller	Chair, Board of Worship	2026
Brittany Platt	Chair, Board of Congregational Care	2028
Mindi Graver	Chair, Board of Ministries	2027
Mary Jordan	At-Large Council Member	2028
Rosalyn Ward	At-Large Council Member	2027
Lois Strause	At-Large Council Member	2027
Rick Ashby	At-Large Council Member	2027
Tom Santosusso	At-Large Council Member	2028
Cindy Garcia	At-Large Council Member	2027

<b>LEADERSHIP DEVELOPMENT TEAM</b>		
Rosalyn Ward		
Cindy Garcia		

**V. Other New Business**