



Annual Congregational Meeting

January 25, 2026

celebrating the 2025 Calendar Year at Zoar

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Zoar Lutheran Church
Annual Congregational Meeting
for the Year 2025

Sunday, January 25, 2026
12:15 p.m.

Agenda

Call to Order & Adoption of Agenda	<i>Tom Easterwood</i>
Opening Prayer	<i>Pastor Paul</i>
Secretary's Report –	
Minutes of the 2025 Congregational Meeting	<i>Carol Easterwood</i>
President's Report	<i>Tom Easterwood</i>
Treasurer's Report	<i>Mariann Przysiecki</i>
Pastors' Reports	<i>Pastor Melanie Forrey</i>
	<i>Pastor Paul Reichert</i>
Foundation Report	<i>Glenn Abke</i>
Abundant Life I & II	<i>Jenn Polter</i>
Old Business	
• none	
New Business	
• 2026 Officers	
• 2026 Council Members at Large	
• 2026 Appointed Committee Chairs & Members	
• Presentation of 2026 President, Donna Laird	<i>Tom Easterwood</i>
• Presentation of 2026 Budget	<i>Mariann Przysiecki</i>
Close of Meeting	<i>Donna Laird</i>
Benediction	<i>Pastor Melanie</i>

Zoar Lutheran Church
2024 Annual Congregational Meeting
Sunday, January 26, 2025
12:15 p.m. and on Zoom Platform

Attendance - 66 members in person

Called to order at 12:15 p.m. by Paul Dodge, Council President

Adoption of Proposed Agenda

No additions or corrects. Approved.

Pastor Paul did an opening prayer.

Approval of 2023 minutes – no corrections. Minutes were adopted.

President's Report – Steve Hill

Steve presented his President's Report and indicated that even though 2024 had some challenges, there were many opportunities and success. He is confident that 2025 will continue to be successful.

Treasurer's Report – Steve Hill for Angela Thomas

It was a decent year for church's finances. We had a strong December for income which helped close some of the gaps from earlier in the year. Donations continue to recover from pandemic days.

Pastor's Report – Pastor Paul Reichert

Pastor Paul indicated it had been an incredibly joyful year. He said that Pastor Melanie had been such a gift to Zoar and to himself. He thanked the congregation for all the support during Beth's health scare earlier in the year. He is looking forward to 2025 and continuing to find ways to connect with the community.

Pastor's Report – Pastor Melanie Forrey

Pastor Melanie discussed one of her favorite things about Zoar is its inclusion and the community. Overcoming division to love the world differently.

Abundant Life 1 and 2 Report – Jenn Polter

Jenn said that in saying goodbye to some Board of Trustees members, it was found that some people do not fully understand what Abundant Life is. Abundant life has a contract with HUD to provide apartments to underprivileged people. Abundant life continues to provide its residents with monthly events and activities.

Stained Glass Window Task Force – Lynn Cooper

2024 was a terrific year for Zoar's windows. Currently, we have completed the restoration of 10 windows. All the windows that were deemed "red" by Bigelow Glass. The next set of windows to go for restoration are slated for January 24. To finish the restoration/repair of our windows, it will cost us \$116,620. As of January 13, 2025, the current fund is \$131,116. We are fortunate to be part of a congregation that has given so generously to help restore/repair our windows.

Foundation Report - Dave Stuckey

In 2024, the Foundation Board oversaw the investment of Foundation assets and in consultation with the Zoar Church Council, awarded several grants. A summary follows:

General Endowment Fund- 18 grants totaling about \$129,000.

9% to various groups in the community to assist with hunger and shelter programs.

16% to groups that assist those in need in developing countries and refugee services.

14% to support Zoar activities designed to bring members together and more awareness of Zoar to community members.

11.5% to maintain and modernize Zoar's facilities and computer systems.

4% to the ELCA Leadership fund. 4.5% for Better Together activities

4% for Zoar staff continuing education.

37% for Zoar's 175th Anniversary Celebrations in 2025

Kurfis Youth Fund - 19 grants totaling about \$112,000.

16% Zoar Sunday School, VBS, Rally Sunday, Snacks, Misc. events

37% Other Youth Events -Retreats, Trips, Education Activities

2% Youth Advisor Educational Experience

45% Youth Trip to NYC in 2025

From the Foundation's Zoar Operating Fund - \$2,643 was given to the Zoar Church Council

Affirmation and installation of Officers for the 2025 President, Council and Committees:

Vice President – Tom Easterwood

Secretary – Carol Easterwood

Treasurer – Dave O'Brien

Council at Large – Karen Heslup

Communications – Angela Stuck and Melissa Kocis

Nominating Committee – Donald Clark, Shane Strelczyk, Angela Stuck, Steve Hill and Carl Ruetz

Social Ministry – Shar Cook, Karen Schlatter, Margaret Searle

Worship and Music – Sondra Alexander

Zoar Foundation Board (6-year term) – Jeff Abke

All members were approved and affirmed.

Zoar welcome statement – Pastor Melanie

As we have wondered together wondering what it means to be inclusive. The Social Ministry committee was tasked with drafting a statement of welcome. To remind us of who we are and who we are welcomed to be. Who we promise to be to them. The Statement of Welcome is as follows:

“Statement of Welcome for Zoar Lutheran Church: Beloved, welcome to Zoar! We are glad you are here. Whether you are new, attend worship regularly, are just passing through, or haven't been here in years, you belong - you are wanted - you are loved, just as you are. You and all people are wonderfully made by God, created in goodness for goodness, and are a part of one vibrant Divine tapestry with all of creation. At Zoar Lutheran Church, all are welcome, and all means all. We celebrate diversity and embrace people of all ethnicities, cultures, and colors, all gender identities and expressions, all sexual orientations, all abilities, all ages, and folks from all walks of life. We desire wellness, wholeness, and hopefulness for all people, and will not turn away from anyone in their time of need, whatever that looks like. We are committed to advocating for justice, seeking equity, encouraging curiosity, and caring for the most vulnerable. We condemn racism, discrimination, and other forces, words, and actions that oppress, exclude, and harm. While we know that we still have a lot to learn, we endeavor to be accountable when we make mistakes. We will continue to grow in ways that help us take better care of each other and the planet. With our whole hearts, we strive to share the abundant love of God, practice the unexpected and generous hospitality of Jesus, and be moved by the Holy Spirit toward meaningful change and a stronger relationship with our Creator, our neighbors, and all the earth. No matter where you are in your faith journey, you are welcome here at Zoar! Approved by the church council and presented to the congregation for adoption.”

A motion was made to approve Zoar's Statement of Welcome. Melissa Miller moved; Vicki Karnes seconded. The motion was approved.

Presentation of 2025 President – Derek Meyer

Presentation of Budget for 2025 – Derek Meyer

The budget is printed on the last page of the annual meeting report.

A motion was made to approve the 2025 budget as stated. Carl Ruetz moved; Jason Drummond seconded. The motion was approved.

Doug Williams would like to know how the property committee will be funded over the 10 years to do the upkeep and maintenance of the church building. Derek indicated that this is something that council wrestled with and will continue to look at during 2025.

Joanne Sudman wanted to know what compensation was included on line 20 of the budget. She also agreed with Doug that we really need to do something for property committee to increase

their budgeted amount. Derek indicated that compensation includes everyone on staff including the pastors, office staff, Director of Music, etc. If anyone would like a full breakdown of the budget, they are more than welcome to pick up a copy from the church office.

A motion was made to close the 2024 Annual Meeting. Roger Shoffner moved; Rosemary Artz seconded. The motion was approved.

Respectfully Submitted,



Kathie L. Kleinfelt

President's Report

2025 has been a very busy year! There have been challenges, opportunities, and successes. A huge thanks to the Council and all committees for the assistance and continued dedication in all they do at Zoar. It has been a pleasure to serve with such amazing people.

We celebrated the 175th anniversary of Zoar in the Perrysburg community and opened the time capsule. We then installed a new time capsule to be opened in 2050.

Pastor Paul and Pastor Melanie have continued to be active in their ministries. With a few changes, the church remains fully staffed and working well together.

Jodi Calkins is always welcoming to visitors and members as Zoar's secretary. She keeps everyone organized and informed with the many events around the building.

Our youth director, Corryn Short, is continuing to thrive with the youth at Zoar. There have been youth trips, events, and projects involving the youth in service to the community and church.

Jacob Henry, the music director, has continued to offer opportunities such as bell choir, and pop-up choirs as well as his own musical offerings each week.

Patty Slupecki is the new director of marketing. While only here a short time she has continued the communications to the congregation through fliers, social media and eblasts.

Kelley Allred, our administrative manager, is continuing to update and document the policies and procedures within Zoar. She has also assisted with the financial reporting of the church.

The property committee continues to help maintain and manage our facility. They are still looking for some new members to share the work of the many tasks to keep our facility in good shape.

Zoar continues to serve as a community hub and offers pickleball, basketball, Kitchen of Hope meals, quilting, blood drives, as well as donation collections for various organizations.

It has been a pleasure to serve as president of the congregation

Tom Easterwood

Treasurer's Report

TREASURER'S REPORT – Mariann Przysiecki

Zoar ended the year with a net decrease in operating cash of \$153K. This decrease is partially attributed to cash outlays on dedicated items such as the stained-glass windows restoration, but moreover, is the result of a net operating loss for the year of \$112K. We had an uptick in giving for November and December which helped close the gap a bit from earlier in the year. This is a typical trend with Christmas and other year-end giving.

Total income for the year was nearly 20% below budget. Total expenses also came in below budget but not to the same extent, resulting in the net operating loss. General giving remains flat to negative and has not kept pace with our increasing expenses.

Our combined checking account balances at Waterford started the year at \$415K and ended 2025 at \$262K. Our Ameritas investment account balance increased from \$945K to \$1,055K, with this investment income helping to offset our operating loss. Zoar has two loans with Waterford Bank totaling \$333K. Historically, our net rental income has allowed us to pay down the line of credit each year, however council decided against this at our December meeting to preserve operating cash. These loans will mature in 2027 and 2028.

On the positive side, we collected \$103K in November and December toward the 175th capital campaign. These funds are on deposit in a dedicated bank account to ensure no comingling with operating expenses.

CASH POSITION - December 31, 2025		31-Dec-24	31-Mar	30-Jun	30-Sep	31-Dec-25
ACCOUNT						
Waterford Checking Account	\$	311,687	\$ 318,857	\$ 305,131	\$ 188,629	\$ 157,410
Money Market Account w Waterford	\$	103,468	\$ 103,877	\$ 104,292	\$ 104,714	\$ 105,085
OPERATING CASH IN BANK	\$	415,155	\$ 422,734	\$ 409,424	\$ 293,343	\$ 262,495
DEDICATED FUNDS						
DED Cap Asset / Building Fund	\$	(137,240)	\$ (142,426)	\$ (146,422)	\$ (152,091)	\$ (134,535)
175th Capital Campaign Account	\$	-	\$ -	\$ -	\$ -	\$ 102,684
175th CAPITAL CAMPAIGN	\$	-	\$ -	\$ -	\$ -	\$ (102,641)
Stained Glass	\$	(116,689)	\$ (118,177)	\$ (108,025)	\$ (72,940)	\$ (64,035)
Grant Funds	\$	(106,584)	\$ (96,717)	\$ (114,380)	\$ (85,555)	\$ (76,405)
Misc Dedicated Funds	\$	(52,161)	\$ (53,677)	\$ (54,526)	\$ (49,280)	\$ (45,494)
COUNCIL DESIGNATED FUNDS						
DES Rental Funds	\$	(15,000)	\$ (24,626)	\$ (36,202)	\$ (45,432)	\$ (38,289)
DES Rental Tax Funds (for Property Taxes)	\$	(11,436)	\$ (1,959)	\$ (1,959)	\$ (1,959)	\$ (11,959)
DES Memorial Fund	\$	(16,628)	\$ (17,363)	\$ (18,150)	\$ (19,375)	\$ (22,200)
RESTRICTED FUNDS	\$	(455,738)	\$ (454,945)	\$ (479,665)	\$ (426,632)	\$ (392,874)
NET CASH POSITION	\$	(40,583)	\$ (32,211)	\$ (70,241)	\$ (133,289)	\$ (130,379)
ASSETS						
Ameritas Investment Account Value	\$	945,274	\$ 941,285	\$ 1,001,738	\$ 1,039,160	\$ 1,055,919
Midland National Life Ins (Surrender Value)	\$	345,216	\$ 345,216	\$ 345,216	\$ 345,216	\$ 345,216
LIABILITIES						
Rental Deposits	\$	(1,550)	\$ (1,550)	\$ (1,550)	\$ (1,550)	\$ (1,550)
Waterford LOC 288 Loan (Apr2022 -2028)	\$	(119,703)	\$ (118,454)	\$ (117,217)	\$ (115,969)	\$ (114,696)
Waterford LOC 609 Loan (Apr2022 -2028)	\$	(227,948)	\$ (225,648)	\$ (223,373)	\$ (221,075)	\$ (218,732)
NET	\$	900,706	\$ 908,638	\$ 934,573	\$ 912,493	\$ 935,778

Pastor Paul's Annual report 2026

“...do not fear, for I am with you;
do not be afraid, for I am your God;
I will strengthen you; I will help you;
I will uphold you with my victorious right hand.” Isaiah 41:10

Imagine the courage it took for those German farmers to board a sailing ship, hoping that it would reach another shore. Imagine the courage it took to step out together in faith and form a new German congregation not in Germany but in Perrysburg. And imagine how many times the people of Zoar have in courage and love stepped up to new challenges over the past 175 years because they trusted that the Lord was with them.

Thank you to Zoar for supporting our family over the past year. In a year of ups and downs, your caring reminded us of the wondrous blessing of ministry shared together. Thanks also to Zoar's staff for all their work over the past year: Custodian-Paul Cannon, Administrative Manager -Kelley Allred, Secretary - Jodi Calkins, Communications coordinator-Patty Slupecki, Director of Music -Jacob Henry, Youth Director -Corryn Short, and fellow Pastor Melanie Forrey.

Over this past year, we celebrated our 175th Anniversary as a congregation in so many ways thanks to the leadership of our wonderful Heritage Committee. And nearly every committee and group found ways to lift up the celebration: from meals to beds, from concerts to capital campaigns, from returning preachers to new directories; you found ways to not only celebrate but share generously the grace God has shown Zoar.

And it is in leaning into those opportunities to live out the grace of God that we find ourselves moving into God's future, the kingdom of God. Zoar isn't a place that Gathers, Grows, and Gives because those were easy things to do. Because we are Amazed by God and Energized by Jesus we have the courage to be people who Gather in Jesus name for worship, service, and fellowship; who Grow in the faith of Jesus in welcome and inclusion, in spiritual maturity, in experiences of service; and who grow to Give of ourselves generously in every way to reflect the generosity of our loving Lord. These aren't easy tasks any more than loving our enemies, forgiving as we have been forgiven, or being servant of all are easy. There are always easier ways, but Christ keeps calling us and walking with us and helping us into the new future already prepared.

As we look forward to 2026, I am certain that it will have challenges and crossroads like so many times before where we are faced with acting in fear or acting in courage and the love of Christ. Let us continue to choose courage and love. Peace, Pastor Paul

2025 Pastoral Report

Pastor Melanie Forrey

²⁰ "Look, that city is near enough to flee to, and it is a little one. Let me escape there—is it not a little one?—and my life will be saved!" ²¹ [the Angel] said to him, "Very well, I grant you this favor too and will not overthrow the city of which you have spoken. ²² Hurry, escape there, for I can do nothing until you arrive there." Therefore the city was called Zoar. ²³ The sun had risen on the earth when Lot came to Zoar. – Genesis 19:20-23

Beloveds,

Our journey together this past year has been one of choices. In Hebrew, Zoar means 'small' or 'insignificant'. In scripture, Zoar is transformed into a place of refuge for choosing welcome and extending hospitality to those in need, even at great risk to themselves. This is a choice that has presented itself again and again here in this place for over 175 years, and will continue to be asked of us throughout our lives of faith – will we be small, choosing to turn in and isolate in our comfort, self-preservation, and traditions, seeing God's possibilities and promise through narrowed lenses? Or will we keep becoming a place of refuge, where all are welcome, where we give generously, where we speak out for justice, lift up the lowly, feed the hungry, and embrace the hurting – where we see each other and the world fully, looking through God's lens of grace and love?

In the last several months we have traversed change, big feelings, and discomfort. We have also practiced inclusion - from the food we serve at our many fellowship events, to Kitchen of Hope, through our welcome statement, at Communion Camp, to participating in Pride and more. We have witnessed, and in different ways experienced, the brokenness around us, and been called to not turn away from the heartache and hurting we see - from collecting for St. Paul's Community Center, to Feed Our Families, to Global Refuge and more. We have awakened more fully to what God is doing in our midst, how the Spirit is moving, and where Jesus is asking us to follow for the sake of the world – from our Land Acknowledgment, through collaborative relationships within the community, and in the all the ways we share love. We get a choice every day how we will respond to what it means to be faithful – to what it means to be Zoar - and I am grateful for all the ways we choose God's love, justice, mercy, grace, and inclusion.

We were made to be a refuge, in both our building and our being, so that with us and through us, people know they are loved, wanted, and welcomed already, all the time. We were made to open our arms widely to God, to each other, to our neighbors, and to the incredible selves God made us to be. We were made with the Earth and all of her inhabitants, to tend to life in the seas, soils, and skies, honoring the greatness of our Creator in our harmonious existence. We were made to celebrate the diversity around us, recognizing the beauty of God's image in our differences and connections. We were made to be big in welcome, a sanctuary where Christ is encountered through the things that we say and the things that we do.

We get to continue our journey of faith another year, embracing the world and proclaiming good news for all with our voices and choices, and what a gift that we get to do so together!

Peace,

Pastor Melanie

Zoar Lutheran Church Foundation

The Zoar Lutheran Church Foundation was established in 1987 and became a separate 501(c)3 non-profit entity in 2007. The Zoar Foundation supports Zoar and its members by overseeing endowed funds to provide funding that supports and promotes charitable, educational, and religious ministries of Zoar Lutheran Church. The Zoar Foundation receives funds for general and restricted purposes. Currently, there are two general endowment funds – the Grant Endowment Fund and the Operating Endowment Fund, and two restricted funds – the Kurfis Fund for Youth Ministries and the Kazmaier Fund for Theological Education.

The Grant Endowment Fund, was established in 1987, to help Zoar members build lasting legacies in support of Zoar and its ministries. To facilitate the purposes of the Zoar Foundation in distributing Grant Endowment Funds, funding guidelines have been established. To encourage and support congregational efforts: •In outreach to the community and beyond •To innovate by developing new ministries and new approaches to on-going ministries •To develop its lay and pastoral leadership •To bring the best of Christian music and other arts to Zoar and its community •To respond flexibly to congregational needs or opportunities.

Application Dates March 31st & September 30th

The Kurfis Fund for Youth Ministry is a restricted fund. It was established by Philip Kurfis, a lifelong member of Zoar, upon his death in 2012. The fund is to be used for Zoar Youth Programs (under 25 years of age) as a supplement to the Congregation's annual budgeted support for youth programming to stimulate new ideas for Christ-centered ministry to the youth of Zoar and to promote the ministry of the youth of Zoar to the Congregation and the community. The same funding guidelines as for the Grant Endowment Fund will apply – outreach, innovation, leadership, the arts and flexibility.

Application Dates March 31st, June 30th, September 30th & December 31st

Foundation Board Members are available to meet with applicants as they develop proposals.

Grants should be submitted by completing a Foundation Application Form

The person submitting the form must be a Zoar Member, Zoar Committee or sponsored by a Zoar Member or Zoar Committee.

The Kazmaier Fund for Theological Education is a restricted fund established in 1987 by a gift from the Robert Kazmaier estate to support members of Zoar Lutheran Church who are preparing for one of the ordained ministries of the ELCA. Grants are provided to members as they pursue postgraduate theological education for the Rostered Ministries: Minister of Word and Sacrament (Pastors) or Minister Word and Service (Deacons) at one of the seminaries of the ELCA.

Application Process: Applicants must be confirmed members of Zoar and must be pursuing postgraduate theological education for Rostered Ministries. If you are interested in pursuing candidacy and seeking funding, please contact the Church Office 419-874-4346.

The Operating Endowment Fund was created in 2019 to give Zoar members an opportunity to help fund the Church's expenses on a long-term basis. Income from the Operating Endowment Fund is distributed at least annually to the Church to be used exclusively for the payment of any general operating expenses of the Church as directed by Zoar Church Council. Application Process: Funds will be distributed to the Church at least annually in coordination with Zoar Church Council.

Foundation Board Members:

Glenn Abke, President Dave Stuckey, Vice President Branch Springer, Financial Secretary Jeff Abke, Secretary

Dustin Brown, Paul Dodge, Lisa Richard, Scott Williams, Pastor Melanie Forrey, Pastor Paul Reichert

Zoar Council Vice President is the Council Liaison to the Foundation Board

Zoar Lutheran Church Foundation Annual Grant Information

	Endowment Fund				Kurfis Fund			
	Dollars Approved	Number of Grants Approved	Returns	Total Distribution	Dollars Approved	Number of Grants Approved	Returns	Total
2010	\$18,290	3	\$0	\$18,290		\$0		#VALUE!
2011	\$8,850	5	\$0	\$8,850		0		\$0
2012	\$23,295	6	\$0	\$23,295		0		\$0
2013	\$33,156	10	\$0	\$33,156		0		\$0
2014	\$35,720	14	\$0	\$35,720	\$29,100	4	\$0	\$29,100
2015	\$30,652	11	\$4,000	\$26,652	\$22,800	7	\$0	\$22,800
2016	\$77,695	17	\$1,311	\$76,384	\$27,065	11	\$3,449	\$23,616
2017	\$48,378	6	\$0	\$48,378	\$77,875	11	\$0	\$77,875
2018	\$73,238	17	\$0	\$73,238	\$32,322	9	\$0	\$32,322
2019	\$78,157	20	\$0	\$78,157	\$40,121	7	\$0	\$40,121
2020	\$46,260	8	\$0	\$46,260	\$24,465	6	\$3,637	\$20,828
2021	\$99,662	14	\$0	\$99,662	\$7,602	4	\$428	\$7,174
2022	\$77,207	14	\$0	\$77,207	\$29,741	9	\$0	\$29,741
2023	\$152,785	22	\$0	\$152,785	\$54,851	16	\$1,386	\$53,465
2024	\$129,395	17	\$313	\$129,082	\$120,410	20	\$1,716	\$118,694
2025	\$88,825	17	\$4,202	\$84,623	\$48,895	4	\$0	\$48,895
Total	\$1,021,565	201	\$9,826	\$1,011,739	\$515,247	108	\$10,616	\$504,631

Zoar Lutheran Church Foundation Annual Grant Information

	Kazmaier Fund				Operating Fund			
	Dollars Approved	Number of Grants Approved	Returns	Total Distribution	Dollars Approved	Number of Grants Approved	Returns	Total
2010	\$4,400	2	\$0	\$4,400	\$0		\$0	\$0
2011	\$0	0						\$0
2012	\$4,295	1	\$0	\$4,295				\$0
2013	\$0	0		\$0				\$0
2014	\$0	0		\$0				\$0
2015	\$0	0		\$0				\$0
2016	\$0	0		\$0				\$0
2017	\$0	0		\$0				\$0
2018	\$0	0		\$0				\$0
2019	\$0	0		\$0				\$0
2020	\$0	0		\$0				\$0
2021	\$0	0		\$0	\$681	1	\$0	\$681
2022	\$0	0		\$0	\$1,570	1	\$0	\$1,570
2023	\$0	0		\$0	\$1,798	1	\$0	\$1,798
2024	\$0	0		\$0	\$2,645	1	\$0	\$2,645
2025	\$7,000	1		\$7,000	\$4,116	1		\$4,116
Total	\$15,695	4	\$0	\$15,695	\$10,810	5	\$0	\$10,810

ABUNDANT LIFE OF PERRYSBURG I and II ANNUAL ZOAR REPORT

Abundant Life of Perrysburg #1 and #2 have been blessed with another wonderful year full of activities, events and making memories. The staff and residents of Abundant Life are thankful for the continued support of Zoar Lutheran Church and the Board of Trustees. Abundant Life said “good-bye” to board members; Beth Krolak and Larry Karnes and “welcome” to new board members: Margaret Searle and Dave Creps. The staff and residents appreciate The Board of Trustees for volunteering their time and continued support of Abundant Life.

The Zoar Community continues supporting Abundant Life with monthly worship service for the residents, Kitchen of Hope luncheon, annual picnic provided by the church council and Rachel Circle starting the holidays each year with Christmas treats and fellowship.

Abundant Life said good-bye to Heidi Thomas, Assistant Manager and Jason Chandler, Maintenance Technician; and welcomed Michelle Smith, Assistant Manager and Anthony Scott, Maintenance Technician to the staff.

The staff of Abundant Life continues working with resources to provide social activities and events for the residents. The residents are provided monthly with education and fitness programs provided by the OSU Extension Office, wellness checks by Sam Christy, RN with ABC Healthcare, activities with the Way Public Library and the Manor of Perrysburg, and onsite podiatric services by Dr. Ted Bowlus. Residents also enjoy monthly lunch outings, trips to Mr. Freeze and farm markets, annual end of the summer cookout celebration, and regular onsite exercise classes. This past year, residents welcomed a local Girl Scout Troop to enjoy cookies, card and board games, and bingo. The residents surprise staff with an appreciation party, sponsored a Fall Arts & Craft Show and put together a “Who Done It?” Comedy-Mystery Play for the communities and staff.

Abundant Life #1 had a HUD NSpire Inspection in April 2025 with a 98% final score, a mortgage required Capital Needs Assessment that resulted in over \$25,000 in upgrades and changes to the property and a HUD Contract renewal in June increasing the rent per unit to \$815.00.

Abundant Life #2 had a HUD NSpire Inspection in December 2025 with a 95% final score and a HUD Contract renewal effective January 2026 increasing rent per unit to \$715.00.

As we enter a new year, the staff of Abundant Life remains dedicated to providing quality housing to low-income seniors and we are blessed to have such a wonderful community to be able to achieve this goal.

May God bless each of us with health and happiness throughout the New Year!

Respectfully Submitted,
Jenn Polter, Manager

Dear Friends,

It is hard to believe another year at Zoar has come and gone! It has been another great year working in ministry with Pastor Melanie, Pastor Paul, Lifelong Learning (LLL) and Youth and Young Adult (YAYA) committees, and this whole congregation as we lean into the vital work of faith-formation for our youngest members.

This year, our youth were busier than ever! They served the congregation at several anniversary events in preparation for the youth group trip to NYC. Through the generous contributions from our amazing congregation, they were able to donate over \$3000 to our mission partner in Brooklyn NY—a Lutheran church that serves the needs of its neighborhood in the simplest and most meaningful ways. They also partnered locally with Vision Kitchen and Salem Lutheran Church to serve people in our own community.

Our Confirmation students continued their education with monthly classes and traveled off site to explore their faith in the real world. We were welcomed by the Islamic Society of Northwestern Ohio and Temple Shomer Emunim, attended the annual MLK Jr. Worship Service hosted by Glenwood Lutheran, and visited the Sisters of St. Francis at Lourdes University. They also traveled to Hopewood Pines in February for a fun weekend of Confirmation Camp with several other congregations from the NWOS. In May we welcomed eleven new adult members as the 2nd year students chose to affirm their baptisms at the conclusion of their Confirmation Education.

One of the most exciting things that happened for our youth this year is that we officially opened the communion table to everyone. While Zoar has traditionally had our young people wait until fourth grade to start communion, we now invite anyone to the eucharist when they and their families are ready. Though communion education is NOT mandatory before one may start taking communion, we offered two opportunities for communion education this year that were well attended. We held two Communion Camps in April and November with close to 30 participants in total, ranging from kindergarteners to adults!

In the spring, our youth committees hosted an Easter Egg-stravaganza for the youth of Zoar with breakfast, crafts, and an amaZing church-wide scavenger hunt! Several of our youth got together with other members of the congregation to help with our first Faith Build with Habitat for Humanity while others assembled a delicious lunch for those volunteers. The house we worked on was recently dedicated and its new owner was able to move in just in time for Christmas!

This summer was filled with adventure for youth of all ages! We started things off in June with Compassion Camp Vacation Bible School, where over 60 participants and volunteers learned What Every Living Thing Needs and how we are charged to care for this holy creation that surrounds and includes us! Just a few weeks later, 21 of our older youth (along with 7 brave adults), traveled to the Big Apple for four days. It was an incredible experience for our young people to step outside their quiet, local community and immerse themselves in a city filled with people from every corner of the Earth and every walk of life—all beloved children of our same God. While we were in NYC, we traveled to Brooklyn, where we worked with volunteers from all walks of life to help provide clothing and fresh produce to its neighborhood.

In September, we kicked off our program year with God's Work, Our Hands weekend! Youth of all ages helped pack meals with Sew Hope and build beds with Let's Build Beds, where we were able to provide beds and bedding for over 50 people in need. We started regular monthly youth group hang outs for the older youth to better support connection and fellowship and took a fan-favorite trip to Cedar Point.

This year we currently have thirteen students in Confirmation—9 are in their first year, and 4 are in their second. As we shift our focus to exploring faith through the lens of our Lutheran roots, we have been thrilled to learn about different ministries of the Lutheran Church in our area, including Lutheran Social Services and Luther Home of Mercy. We look forward to attending the MLK Jr. Service at Glenwood again as well as visiting our Perrysburg Full Communion partners St. Tim's and First Presbyterian and Soaring Arts Studios in Napoleon before the end of our educational year.

In December, we offered our first series of Intergenerational Sunday School during Advent and wrapped up 2025 with a fun Pop-Up Christmas Pageant, both of which included our youth and

young-at-heart.

This year, Lifelong Learning and Youth and Young Adults decided to combine forces for now to better serve our youth and use our volunteers and other resources better. Our new combined committee, affectionately known as YALL, supported Troop and Pack 110 by providing hot dogs and hot drinks during their annual Trunk or Treat and brought Siberian Solstice to Zoar for an incredible concert to kick off the holiday season in December. We've also been busy planning Bunco Night January 17th and the Zoar Retreat that will be held from February 27-March 1 at Hopewood Pines (registration is open until February 9th)!

2026 is already shaping up to be an incredible year. In January, Pastor Melanie and I will be travelling to St. Louis to attend the annual ELCA Youth Ministry Network Extravaganza, where we will be engaging with youth ministry folx from all over the country and participating in a focus group with Augsburg Fortress on ways to best include young people in worship. We are excited to head to Hopewood Pines for the first time in February for our Zoar Retreat. We are looking forward to hosting another round of Communion Camp before Easter, and we already have our summer service trip and Vacation Bible School dates set!

The members of YALL, myself, and Zoar's pastors thank you for your support for our young people. Youth are not the future of the church; they ARE the church! Their presence in and contributions to our congregation are integral to the life and success of the church NOW, not just as "future" members. We appreciate your support, mentorship, and acceptance of our young people and look forward to watching them grow, change, and continue in their faith journeys as beloved children of God.

Yours in Christ,

Corryn Short, Director of Youth Ministry, and the members of YALL

Staff Reports: Music Director

Music Update 2026

It's hard to believe another year has come and gone! Highlights from the last year include welcoming back previous musicians Omaldo Perez, Julie Zedlitz, and Eric Dickey to help celebrate our 175th Anniversary. It was a joy to have these talented musicians help lead our song in worship and to have an opportunity to connect (and reconnect) with them.

We've also enjoyed continued collaboration among our talented Zoar member musicians, and our vocal and bell choirs. It's been a privilege to welcome new faces and voices. Please know that our music program is for all musical abilities. Whether you are a beginner or a professional, there's something here for you. Our goal in church music isn't perfection (that doesn't exist anyways). Our goal isn't even to get all the right notes.

Instead, we strive to worship, to inspire others, to deepen our connections to each other, to deepen our faith, and to express ourselves musically. So sometimes we'll hit the wrong notes. But when we join in a joyful song, we can achieve some truly beautiful things.

Jacob Henry

Communications Committee and Staff

Communications at Zoar experienced a dynamic and productive year marked by meaningful outreach, steady growth, and increased engagement across both congregational and community audiences. For much of the year, Nicole Downey served in the part-time role of Communications Director. In September, Patty Slupecki joined Zoar as Marketing and Communications Director. Nicole and Patty partnered closely throughout the fall to ensure continuity, preserve momentum, and support a smooth transition of responsibilities.

The 2025 Communications Committee included Melissa Kocis (Chair), Ann Evans (Council Liaison), Pastor Melanie Forrey (Pastoral Representative), Corryn Short (Youth Staff), Nicole Downey/Patty Slupecki (Communications Staff), and Sue Todt (Congregation Member). The committee met monthly at Zoar to review communication materials, evaluate effectiveness, and align strategy for upcoming programs and events. Throughout the year, the committee and communications department intentionally collaborated with Council and staff to ensure both the congregation and the wider community remained informed, welcomed, and connected to the AmaZing work taking place at Zoar.

Key highlights from 2025 included:

- **Strategic seasonal communications:** We implemented a clear, coordinated communication plan for holiday worship schedules and special events, including messaging that supported the 175th Anniversary celebration.
- **Community visibility and partnerships:** We coordinated Zoar's participation in community initiatives, including the Better Together collaborative at Toledo Pride, strengthening Zoar's presence and relationships beyond our walls.
- **Responsive support for a highly active congregation:** With a full calendar of ministries and events, the communications department remained accessible to staff, volunteers, and members to support timely promotion, accurate information sharing, and stronger participation.
- **Congregational mailings and print communications:** The department created and/or oversaw key mailings, including informational postcards designed to reach and inform targeted audiences.
- **Consistent press outreach:** We maintained an intentional press-release strategy, resulting in Zoar being highlighted on several occasions and extending awareness of our ministry in the broader community.
- **Welcome Statement video development:** The committee and department coordinated the creation of a Welcome Statement video to be used across the website, social media platforms, and at in-person events.
- **Digital communications and content creation:** Communications monitored performance and created ongoing content for social media and web marketing to keep Zoar's messaging current, engaging, and aligned with our mission.

As we look ahead to 2026, we will continue working in close partnership with staff, Council, and the congregation to maintain a clear, creative, and consistent communications approach. Our focus remains on strategies that help long-time members and newcomers alike feel informed, included, and connected to the opportunities for worship, service, and community that make Zoar a vibrant faith home.

End of year-Stained Glass Window Task Force report for 2025

Wow! What a year for Zoar's stained glass windows! Can you believe that we are in the home stretch? Bigelow Glass has completed work on 22 windows and as of early January 2026, they are working on 2 more! The two they are working on are the Baptism of Jesus/Lord's Supper at the top of the ramp and the one depicting Mary sitting at Jesus' feet. We hope that early in the Spring, they will take the Holy Family window and a small decorative one in the stairwell. After that, only two will remain: Lord, Save Me and Revelation/Behold, I Stand at the Door and Knock. Let's hope that those will be restored sometime in the Fall!

Our November 11 fund balance was \$61,700.11 and we are still waiting to be invoiced for our two recent reinstallations. That cost will be \$6380. After we pay for those windows, we need to spend another \$57,915 to finish the final 6 windows. That means we need to raise another \$2594.89 plus a little more to pay for a plaque and a reception.

Our congregation and friends outside the congregation have continued to support this effort and it is so wonderful to see the beautiful windows back in their glory. Thank you for your support and here's to a great 2026!

Committee Reports: Courtyard

Zoar Lutheran Courtyard

The Courtyard is an area where cremains of loved ones may be placed below ground in a biodegradable linen bag, to become part of the soil, giving life to the garden's many perennial plants and trees. This serves both as a final resting place for Zoar members, as well as a multi-purposed place where the living can reflect spiritually, loved ones can be remembered, special occasions can be celebrated and small services held. It is a "living" place promoting reflection and enrichment.

The space is managed by the Courtyard Board. Members are: Joanne Sudman, Janet Smith, Dawn Dennis, Jacki and Neill Taylor, Karen Lundholm, Doug Williams, Pastor Paul Reichert and Tom Easterwood as council representative.

The responsibility of the board is to maintain a well-groomed Courtyard Garden and the internment of cremains by a directed burial process (a copy is maintained in the church office).

This past year a maintenance company was hired to maintain the landscape. The flower posts remained cared for by the board as well as the artwork.

There was one internment in 2025.

Zoar Lutheran Church Heritage Committee 2025 Annual Report

Duties of the Heritage Committee (According to the Zoar Constitution)

- ❖ Preserve items having relevance to the history of this Congregation and the ELCA.
- ❖ Work to maintain and update the historic records kept in the archive folders and room Plan periodic projects and celebrations to honor this Congregation's legacy and traditions
- ❖ Responsible for creating, scheduling, and publishing this Congregation's pictorial directory, especially every four to eight years.

Beginning January 2025 the Heritage Committee formalized an agenda of events and activities to support Zoar's 175th Anniversary as follows:

- Hagemeyer Fine Photography, Bowling Green, Ohio selected to Produce Zoar's 2025 pictorial church directory.
- January 12, 2025 German Dinner and the sounds of Polka.
- March 4, 2025 Mardi Gras.
- July 6, 2025 Fourth of July Picnic at Lutheran Church of the Master and Zoar Lutheran Church.
- August 3, 2025 Trolley Tour Historic Perrysburg locations.
- November 22, 2025 Reception following the opening and closing of the time capsule vault.
- Served as hosts, for the receptions for the visiting preachers following the late service.
- The committee prepared a 2025 budget of \$48,000, which included the cost of 500 church directories.

The Committee met the second Tuesday of each month at 6:00 p.m.

Members of the committee included: Lynn Cooper
Judy Loehrke
Sue Kazmaier
Larry Karnes

Zoar Lutheran Church Annual Property Committee Report to the Congregation – 2025

The Zoar Property Committee is responsible for maintaining the church's physical buildings (constructed in 1916, 1950, and 1999), the surrounding grounds, and three rental properties. Committee members are appointed by Council for two-year terms and may be reappointed twice, for a maximum of six years.

2025 Committee Members Don Artz, Dale Brown, Jim Lynch Terry Jones, Mike Kleinfelt, Tom Trimble, Matt Obrock (Council Liaison), and Doug Williams (Chair).

Kelley Allred serves as staff advisor, and Paul Cannon, church custodian, plays a vital role in daily maintenance. Paul Dodge continues to coordinate the mowing crew, scheduling 18 volunteers who mowed the grounds 34 times between April and December.

Scouts from Troop 110, along with many other volunteers, assisted with cleanup projects, minor maintenance, Nativity scene setup and takedown, and numerous other tasks. Thank you to all the unnamed volunteers who generously give their time and skills to keep Zoar the welcoming place we all cherish.

Funding and Budget Overview The Property Committee operates under two primary funding sources:

1. **Annual Operating Budget** – Covers month-to-month expenses such as insurance, utilities, inspections, HVAC maintenance contracts, service contracts, minor repairs and miscellaneous items under \$2,500.
2. **Capital Asset Reserves** – Funds set aside for major repairs and purchases exceeding \$2,500 (all expenditures require Council approval).

In 2024, Gem Industrial conducted a risk assessment of our HVAC systems, recommending that we budget over \$500,000 for anticipated HVAC maintenance over the next 10 years based on equipment life expectancy. The committee has identified an additional \$524,000 in projected needs over the same period, including kitchen equipment, office carpeting, windows, painting, and restroom/gathering space updates—similar to the ongoing costs of home ownership, but on a much larger scale.

Recognizing the need for sufficient capital reserves for emergencies and planned projects, Council and the Stewardship Committee dedicated the 175th Anniversary Capital Challenge for a three year \$250,000 campaign to building these funds. As of December 31, 2025, the Capital Asset Reserves balance stands at \$134,535.

2025 Capital Asset Fund Expenditures

- \$16,961 – Rebuild AHU-1 (Sanctuary air handler and pump)
- \$5,448 – Floor stripping and waxing (lower-level hallway, gathering place, restrooms, and kitchen)

Two additional projects were funded through grants:

- \$26,708 – Flooring in lower-level classrooms (L1–L5) and third-floor Sunday School rooms
- \$2,511 – Replacement of FLC tables

Selected Miscellaneous Expenses (from Operating Budget)

- \$340 – Flagpole light
- \$735 – Painting lower-level restrooms below narthex
- \$719 – Arborvitae treatment and replacement along parking lot
- \$420 – Sweeper repair
- \$1,664 – Handicap door operator rebuild
- \$2,561 – Landscape cleanup and courtyard maintenance (split with courtyard budget)
- \$334 – Roof leak repairs (animal damage)
- \$1,231 – Sewer drain work

Sewer Issue Update Prior to Easter 2025, multiple sewer blockages affected restrooms at the rear of the church. Three contractors were needed to clear the lines on multiple occasions. Further testing, conducted with the city, revealed that the sewers had been improperly connected during a previous city-wide sewer separation project. The EPA immediately placed those restrooms out of service until corrected. Due to the complexity of rerouting to an available sewer line, the city is targeting spring 2026 for engineering approvals, EPA sign-off, financing, and contractor scheduling.

Rental Properties Zoar owns three rental homes adjacent to the east of the Family Life Center and parking lot. Income and expenses are managed separately from church finances. Danberry Management handles the properties for an 8% fee. All three units remain rented, generating an average positive cash flow of approximately \$2,500 per month (after administration fees, real estate taxes, and minor repairs).

In 2025, we contracted Danberry for bi-annual inspections, including 1-, 3-, and 5-year projected expense reports with photos. One unit required attention: water was found around the furnace and water heater due to a rusted drain pan. The 17+ year-old furnace was replaced for \$8,998. Minor maintenance items were deducted from rental reimbursements.

Rental reserves approached \$35,000 by year-end. The committee recommends maintaining \$5,000 per unit (\$15,000 total) plus funds for any planned major expenditure in the next six months. With no such projects identified, \$20,000 was transferred to the church's operating fund in December 2025.

A Call for Help As chairman, I deeply appreciate the many volunteers who step forward whenever needs arise. This facility hosts numerous groups, organizations, and individuals beyond traditional worship and Sunday School, which increases wear and maintenance demands.

Our current committee members are approaching end of their terms, along with limitations due to age and health. We urgently need younger, energized individuals to serve. Terms are two years, and meetings are held the first Monday of each month at 5:30 p.m. to discuss maintenance, preventative care, repairs, contracts, and recommendations to Council. The current meeting time is flexible and open to change to better accommodate members' schedules.

If a two-year commitment isn't possible, but you have a specific trade, talent, or willingness to help with posted projects, please contact the church office. We would love to include you when needs match your skills.

Thank you again to everyone who helps keep Zoar **“The Welcome Place.”**

Doug Williams Property Committee Chairperson

Elected Members: Margaret Searle (Chair), Sue Gogel (Secretary), Shar Cook, Karen Charles, Lois Staber, Karen Schlatter

Lutheran World Relief

This year fifteen volunteers dedicated over 800 hours of their time creating quilts and collecting supplies (including baby care, sewing, personal care, and school supplies). With your fabric donations and \$906 they were able to send 260 quilts and 562 kits to provide warmth, comfort, and essential supplies to families in need across the globe.

Birthday cards

Since some of our church's loving care begins close to home, our volunteer sent hand-made birthday cards to 58 of our members over the age of 85.

KIVA

We provided \$435.00 in start-up capital to help entrepreneurs in 3rd world countries work their way out of poverty. Loans made in increments of \$25.00 allow people to buy things like livestock, seeds and supplies needed to start their community business. 96.4% of these loans are repaid over time so that the monies can be re-loaned to others. We served 124 entrepreneurs in 18 different countries this year using donations made by our congregation.

St. Paul's Community Center

We served our neighbors in need at St. Paul's Community Center four times this year. Together, we provided nourishing meals to 280 individuals, shared warmth with 65 coats and winter accessories, and offered comfort with essential clothing and toiletries. With 18 hours of volunteer service and \$1,175 in donations, we brought hope, dignity, and care to those experiencing difficult times.

Feed Our Families

In 2025, our congregation came together in an incredible way. We were honored to serve 25 families in Northern Wood County throughout the year, reaching 122 individuals with care and compassion. Thanks to the generous help of *Two Men and a Truck*, our team provided 18,452 meals—that's two nourishing meals a day for every person over 12 weeks!

At Christmas each family received food and essential staples, and because of your generosity, 62 children and their families had the joy of shopping for one another. Your donations even stretched far enough to share many gifts with our friends at Redeemer Lutheran Church.

Global Refuge: Fresh Change Project

Together the Youth, Young Adult and Life Long Learning groups, collected clothes for refugees coming into our country—often with only the clothes they have on. Those items were shipped in January.

Hope for the Holidays:

50 members of Zoar participated in making greeting cards in English and Spanish for 75 refugees who found themselves displaced during the Christmas season. This was done in an Intergenerational Sunday School class and individually by members of Zoar.

Sew Hope and God's Work, Our Hands

75 volunteers who spent 3 hours working on Sept 6, were able to pack 10,126 meals to reduce hunger in Guatemala. Another 75 volunteers spent 7 hours on Sept 7th building 60 beds for northwest Ohio children who don't have a comfortable place to sleep.

Perrysburg Christians United (PCU)

Our Music For Food events raised over \$1000.00 and over 1300 food items and 976 staples were collected to help with food needs and crisis assistance for Perrysburg families experiencing hardship.

Every meal, every gift, every smile was possible because of our amazing congregation. Thank you for making this year a testament to Christian love in action.

STEWARDSHIP COMMITTEE REPORT--LYNN GORDON

Committee Members February 2025: Nate Ellis, Carole Easterwood, Tom Easterwood, Brenda Fontaine(secretary), Lynn Gordon(chair), Ken Meinecke(council), Glenn Richter, Pastor Paul Reichert, Pastor Melanie Forrey, and Bob Obrock(ex officio) .

The constitutional duties of the committee are threefold: 1) to help congregational members identify their talents and utilize these talents to give back to God; 2) to help members understand all the ways available to serve on a regular basis; 3) to organize education events to improve member's use of money in giving back to God.

At the annual congregational meeting in January the property committee chairman, Doug Williams, indicated the church building would require capital infrastructure replacements and repairs totaling \$900,000 over the next ten years. Also, the church still owed approximately \$347,000 on a commercial line of credit which matures in three years. Both items would become a focal point for the stewardship committee in 2025.

During the February organizational meeting after officers Gordon and Fontaine were re-elected as chair and secretary, respectively, the infrastructure expense and the debt were the first agenda items to be discussed. Since the very successful stained glass window project was nearing completion, it was suggested our committee consider a 175th anniversary campaign to help reduce the line of credit. However, there was much concern for the deferred capital infrastructure maintenance also. With both projects in mind the committee invited the property chairman to share a third-party report commissioned by them to evaluate the church's capital needs for the next ten years. After reviewing the report and seeing that much of our building's equipment was well past its normal useful life, the committee focused on an infrastructure campaign. Lynn Cooper, chair of the stained-glass window campaign, was invited to meet with stewardship and share her committee's approach to fundraising. Her insight was very helpful. The stewardship committee ultimately decided to ask council for its approval to open a 175th anniversary capital campaign with a goal of \$250,000. This is the amount the property committee estimated to be needed to fund capital infrastructure needs over the next three years. With council's blessing, the stewardship committee solicited our committee members and church council members in a blind poll to determine if a campaign of this size was feasible. There were fifteen financial indications of intent for a total of \$83,000. As a result of this good outcome the stewardship committee kicked off the 175th Anniversary Capital Campaign on November 15, 2025. As of 12-31-25 the following pledges and cash donations have been received: Pledges \$200,208.73 Cash Donations \$102,683.73

Your generosity honors Zoar's 175 years of witness in Perrysburg and plants the seeds for continued witness in the years ahead. Thank you all so much.

Lynn Gordon, chair

Committee Reports: Worship & Music

Worship and Music Annual Report 2025

The Worship and Music Committee meet monthly except for December. The committee meets on the third Monday of the month at 7:00 pm. With near perfect attendance, members are Sondra Alexander, Susan Bolanus, Pastor Melanie Furrey, Scott Geffe, Jacob Henry, Tom Iserman, Nadine Johnson, Paula Motzel, Pastor Paul Reichert, Carl Ruetz, and Jacqueline Taylor.

The Worship and Music Committee supports and assists the pastors and music director in sustaining traditional Lutheran liturgy and exploring new avenues for growth in worship and music. The initiation and implementation of serving Holy Communion by intinction is going well. Jacob Henry, music director is highly regarded and uses hymns that are meaningful to the service as well as easy for the congregation to sing. The choir is increasing in size.

The committee also searches new ways to encourage and engage congregational participation. This is an ongoing challenge. Sign-up Genius continues to be problematic for some users. Furthermore, more effort needs to be established before the service starts. Discussion relative to congregational concerns, complaints and observations were discussed with no action forthcoming.

A highlight of the year was the introduction of **Music for Food** in conjunction with Caroline Chen from the Bowling Green Music department and local food bank. Over \$1000 was raised for the PCU food bank. We are looking forward to another concert perhaps in May or the end of August.

The committee participated in the 175th anniversary celebration. Scott Geffe researched and compiled a list of past pastors, interns, and music directors. We were fortunate to be gifted with many previous pastors, interns, and music directors participating throughout the year. Their participation was well received.

Zoar continued to collaborate and participate with community churches such as Lutheran Church of the Master and First Presbyterian Church.

Consolidation of the 8:30 and 11:00 to have one 10:00 service on selected seasonal Sundays has been generally accepted.

While not active members of the Worship and Music committee, sisters Barb Siebenaler and Kathy Boyer have contacted this committee to be responsible for seasonal decorations. They have worked tirelessly and faithfully to bring the church to meaningful atmosphere. A guideline was established.

The Lutheran Summer Music Camp has been tabled for the foreseeable future. Lack of potential participants and lack of interest is sighted as the cause for not pursuing the camp.

AFFIRMATION OF COUNCIL AND COMMITTEE MEMBERS

PRESIDENT: Donna Laird

VICE PRESIDENT: Carl Habekost

SECRETARY: Jeanne Hood

FINANCIAL SECRETARY:

COUNCIL AT-LARGE: Leann Baker
Ann Evans (3rd Term)
Melissa Kocis (2nd Term)

NOMINATING COMMITTEE

- ✓ Nicole Downey - (2 yr)
- ✓ Nadine Johnson - (2 yr)
- ✓ Lola Nelson - (2 yr)
- ✓ Tom Easterwood - (1 yr)
- ✓ Carl Ruetz - (1 yr)
- ✓ Tom Trimble - (1 yr)
- ✓ Julie Winder - (1 yr)

COMMUNICATION COMMITTEE

- ✓ Sue Todt - Starting 3rd term

HERITAGE COMMITTEE

- ✓ Judy Loerhke
- ✓ Sue Kazmaier

SOCIAL MINISTRY COMMITTEE

- ✓ Jane Tomko
- ✓ Karen Charles (Renewing term)
- ✓ Sandy Toeppe

STEWARDSHIP COMMITTEE

- ✓ Kelly Andrews
- ✓ Danielle Deal
- ✓ Melissa Miller
- ✓ Bob Obrock
- ✓ Deb Saygers

WORSHIP AND MUSIC COMMITTEE

- ✓ Paula Motzel - Renewing term
 - ✓ Scott Geffe - Renewing term
 - ✓ Tom Iserman - Renewing term
 - ✓ Nadine Johnson
 - ✓ Cheryl Williams
-
-

PROPERTY COMMITTEE

- ✓ ○ David Hood
-

YOUTH AND YOUNG ADULTS/LIFE LONG LEARNING

- ✓ Jennifer Rossbach - LLL/YaYa
 - ✓ Kim McElroy - LLL/YaYa
 - ✓ Kaitlin Szozda - YaYa/LLL
 - ✓ Caitlin McHugh- Ya/Ya/LLL
 - ✓ Judy Cooper
 - ✓ Bryan Motzel – YaYa/LLL
-

FOUNDATION BOARD

- ✓ Megan Erikson
 - ✓ Eric Hinesman
 - ✓ Kim Nilsson
-

FINANCE COMMITTEE

- ✓ Ray Bricker
- ✓ David Hood
- ✓ Michael Searle
- ✓ Tom Trimble
- ✓ Carol Welling

** The Nominating Committee would like to recommend that one Finance Committee Member also serve in a Cash Management capacity and recommends that this financial portion of the Constitution go under review by the Constitution Task Force.

2026 Budget

2026 PROPOSED BUDGET – Mariann Przysiecki

Zoar's leadership has proposed a budget for 2026 with total expenses of \$1,055K. This represents a \$110K increase over 2025 actual expenses and reflects a 33% increase in spending over the last 3 years. Unfortunately, revenue has not kept pace with expenses, and we are therefore anticipating a \$211K operating loss if general giving does not increase. This is clearly not a sustainable course that we are on.

Council has limited budgeted spending increases to 10% year-over-year in programming, with the exception of youth programming, which fortunately is financed by the Kurfis fund. We have not pursued cuts in our professional staff and feel that their leadership is needed to move forward. The time has come for the congregation to reflect on Zoar's mission and associated ministries and decide whether to increase financial support or to begin a stage of cost-cutting and asset liquidation that will need to happen to meet our financial obligations. There are a few levers that we can pull to make up the cash shortfall such as selling properties and tapping into our investment portfolio, but these are one-time measures and would come with a reduction in associated earnings from these sources. As we move through 2026, we will continue to evaluate our financial position, and necessary actions will be determined by Council upon recommendations from the finance committee.

Zoar Lutheran Church				
Proposed Operating Budget 2026				
	BUDGET	ACTUAL	ACTUAL	ACTUAL
	2026	2025	2024	2023
Salaries & Benefits	658,565	578,338	529,384	428,019
Mission Support	101,510	99,304	106,165	105,053
Worship	6,200	5,641	3,374	5,230
Music	5,700	5,155	6,141	6,657
Life-Long Learning	21,900	11,477	444	2,008
Youth & Young Adults	17,500	10,473	-	2,367
Administration	73,589	82,352	78,923	87,220
Social Ministry	10,300	9,769	14,044	14,054
Stewardship	4,400	3,981	4,800	5,991
Communications	13,500	11,515	7,306	8,876
Property	142,362	127,415	130,703	133,483
Total Operating Expenses	1,055,526	945,419	881,284	798,958
Operating Income	800,000	789,456	898,519	823,748
Foundation Support	44,400	44,116		
Net Surplus / (Deficit)	(211,126)	(111,847)	17,235	24,790