



2025 Annual Report

St. John Lutheran Church

1001 Central Ave. Ocean City, NJ 08226

A Congregation of
The Evangelical Lutheran Church in America.

Sunday
February 8, 2026
2:00



St. John Lutheran Church
1001 Central Avenue, Ocean City, NJ 08226
(609) 399-0798
Website: stjohnlutheranoc.org
Email: office@stjohnlutheranoc.org

January 2026

ANNUAL CONGREGATION MEETING 2026

Dear Congregation Members,

Our annual congregational meeting will be held on Sunday, February 8, 2:00 pm. Due to the outbreaks of the different viruses and the unpredictable shore winter weather, this meeting will be held via Zoom. Please use the Zoom link below to join us. If you do not wish to Zoom in, you may dial in on any phone and follow the prompts. See the phone information below. A limited number of printed booklets for the Annual Meeting will be available in the church narthex for those who have no internet access. The Annual Report will also be posted on the St. John website and is attached to this email.

If you do not receive our St. John emails, please visit the website and submit your contact information so that we can keep you informed and send you the meeting link electronically. Hope to see you on Sunday, February 8, 2:00 pm.

Make sure you use these Zoom links to connect with us:

<https://us06web.zoom.us/j/3246939424?pwd=Y1BOaTBaZkphOEIwV0hURitiSUczdz09>
Meeting ID: 324 693 9424 Passcode: Luther

Or

Dial in - 929-205-6099 Meeting ID: 324 693 9424 Passcode: 460810

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2025 Council Members
***2nd and Final Term**

	Term Expires End of
Diane Bechtold , President	2028*
Judith Bailey , Vice President	2027*
Rick Adamson , Secretary	2027*
Tasselett Chea , Evangelism/Stewardship	2026
Joseph Hagan , Property	2028
Alissa Lee , Christian Education, Fellowship	2028*
Justin Odell , Finance Chair	2027
Andrew Sykes , Finance	2028*
Burton, Wilkins, III , Finance	2027
The Rev. Kevin Hilgendorf , Interim Pastor	

OTHER OFFICERS

Janice Mruz	Treasurer (non-voting)
Susan Wilkins	Assistant Treasurer (non-voting)

STAFF

The Rev. Kevin V. Hilgendorf	Interim Pastor
Julia L. Henrich	Minister of Music
Kristen Mulraney	Church Administrator
Robert Gannon	Custodian

STANDING COMMITTEE LIAISONS AND OTHER LEADERS

Diane Bechtold	Ecumenical Council Liaison
Rick Adamson	Financial Secretary
Susan Wilkins	Memorials
Karl Yunghans	Property
Lee Funk	Property
Susy Wilkins	Secretary/Treasurer of WELCA
Mike Kern	Security
Executive Board	Staff Support
Glen Stewart	Stewardship/Evangelism
Judith Bailey	Worship

**ST. JOHN LUTHERAN CHURCH
1001 CENTRAL AVENUE, OCEAN CITY, NEW JERSEY 08226
ANNUAL CONGREGATION MEETING
VIA ZOOM 2:00pm SUNDAY, February 8, 2026**

AGENDA

1. Meeting called to order by Council President, Diane Bechtold
2. Opening Prayer
3. Report of the Teller (quorum present)
4. Adoption of the Agenda
5. Remarks by Congregation President, Diane Bechtold
6. Report of the Nominating Committee & Elections of Proposed Council Members
7. Approval of Minutes – February 2, 2025
8. Report of the Reverend Kevin V. Hilgendorf
9. Report of the New Jersey Synod Assembly
10. Report of the Standing Committees
11. Report of Organizations and Other Reports
12. Report of the Treasurer
13. Election of Proposed Council Members
14. 2026 Proposed Spending Plan
15. Old Business
16. New Business
 - Adoption of Revised Constitution Including Bylaws
17. Acknowledgements
18. Closing Devotions

REPORT OF THE NOMINATING COMMITTEE

Committee Members: Lee Funk, Karl Yunghans, Susy Wilkins

The Committee's task is to seek out individuals to serve on Council to replace those leaving Council and to replace current members of the Nominating Committee. Care is taken to have representation of the entire congregation. According to our Constitution we may have up to 12 members.

Completing 1st 3-Year Term in Feb. 2026, eligible and agreed to run for the 2nd 3-year term:
Tasselett F. Chea

Nominated and agreed to run to replace Deb Buettler who completed 2 years of a 3-year term:
Mike Kern

Nominated and agreed to run for a 1st 3-year term:
Ron Shako

The following members have agreed to serve on the 2026 Nominating Committee:
Susan Wilkins, Lee Funk, Karl Yunghans

Submitted by: Susan Wilkins

MINUTES OF THE 2025 ANNUAL CONGREGATION MEETING FEBRUARY 2, 2025

Pre-meeting information: Glen Stewart informed the Congregation via Zoom that the meeting would be recorded to ensure accuracy of minutes, discussions and votes.

President Diane Bechtold called the meeting to order at 2:05PM.

Pastor Hilgendorf opened the meeting with prayer.

Report of the Teller: Rick Adamson reported that a quorum was present. (20 present)
Adoption of the Agenda: Motion made by Drew Sykes, 2nd by Karl Yunghans. Motion approved.

President's Comment: Diane Bechtold expressed gratitude to the members of St. John Lutheran Church for their resources, time and commitment to service, highlighting the evolving demands and the need to balance various needs within the Congregation. President Bechtold concluded with a call to continue joyfully worshiping and doing God's work with our hands.

Report of the Nominating Committee: 1 Council member completing terms. Karl Yunghans (ineligible for re-election). 3 open positions. Nominations for open terms: Joe Hagan eligible to serve a 3 year term. Judith Bailey ran nominations for the Council with nominations from the floor, none. Nominations closed, Vote by show of hands – Joe Hagan approved. Diane Bechtold, Alissa Lee and Drew Sykes also eligible for another 3 year term. Nominations closed, vote by show of hands. Approved. Vote for Nominating committee – Susy Wilkins and Karl Yunghans – Motion to close nominations Rick Adamson, Karl Yunghans, approved. Susy Wilkins and Karl Yunghans elected to the 2025 Nominating Committee.

Approval of February 4 2024 minutes: Motion by Drew Sykes, 2nd by Joe Hagan – motion approved.

Pastor's Report: Pastor Kevin provided information on the NJ Synod Assembly scheduled to meet at the Hilton East Hotel in New Brunswick NJ on June 5 – 7, 2025. The theme is “Behold, I make all things new!” Deadline for registration is April 21st. Pastor Kevin encouraged participation as this will be also the election of the Synod Bishop. Pastor noted that the Bishop is eligible for another term but has chosen not to run. Judith Bailey clarified that there are no term limits for Bishops in the NJ Synod.

Committee Reports:

Report of the NJ Synod Assembly: Pastor Kevin attended meeting via Zoom meeting.

Report of the Minister of Music: As shown in the bulletin of Reports.

Christian Ed: Report as shown in the bulletin of Reports.

Fellowship and Faith: Is a great opportunity to learn, share and put into practice the lessons our faith teaches us, especially with friends, neighbors and communities! Come join us! Most of 2024 has been involved with a study of a letter to the Ephesians by Dr. Tim Mackey.

Evangelism/Stewardship: We've covered many topics in the last year including the Cedar Fund, Legacy Seminars, our Global connection with Pastor Bridget Gautierri, Waves of Hope and Thrivent Action Teams.

Treasurer's Report: Presented in the bulletin of Reports.

Finance Report: Presented in bulletin of Reports.

Property Report: Presented in bulletin of Reports.

Social Ministry/WELCA Report: Presented in bulletin of Reports. Susy Wilkins Treasurer and Janice Mruz co-Treasurer.

Worship Report: Presented in the bulletin of Reports.

Fellowship Committee Report: Presented in bulletin of Reports.

Ecumenical Council Report: Presented in bulletin of Reports. St John members serving are Carol Piechoski, Diane Bechtold, Barb Piston and Elaine Wilson.

Audit Report: Presented in the bulletin of Reports. One item assigned to wrong account, totaling \$20. Audit completed.

Report of the Elections: Joe Hagan elected for a first 3 year term. Diane Bechtold, Alissa Lee and Drew Sykes elected for a second 3 year term. Karl Yunghans and Susy Wilkins elected to the 2025 nominating committee. Thanks to all who serve on behalf of St John Lutheran Church.

Old Business – None

New Business – Three flat roofs must be addressed because of leaks discovered. Proposal is for \$14,425. Question – Did the original roof repairs satisfy our Insurance Company? Yes, but St. John now has a new Insurance Company and we look forward to working with them. Question – was the \$14,425 included in the new Spending Plan? No but \$7000 was for roof capital projects. Motion by Merryn Buck, Judith Bailey 2nd to accept proposal by J&M Roofing to proceed with replacement project. Motion approved. Unanimous vote. Janice Mruz noted that \$19,000 was donated by members of St John. Overall spending on the roofs up to date approximately \$30,305.

2025 Proposed Spending Plan – Church Administrator increasing by 4 hours weekly. Internet expenses up because of multi-year plans. Phone costs dropped because we dropped to one line. Fire and Safety should be down because Code work is done. Building Insurance is going up. Most expenses are the same as last year with exception of changes noted. Question – How long do we pay on the HVAC program? Another 4 years. Question – any other large projects coming up? The Sunday School flat roof should be replaced within 5 years. Question – projected Utility cost realistic? We're not sure. New system will produce different usage.

Motion to accept the 2025 Spending Plan as presented by Judith Bailey, 2nd by Karl Yunghans. Motion approved unanimously.

President Bechtold acknowledges Pastor Kevin for leadership and joy! Thanks to the Council members for service. Thanks to Joe Hagan for stepping up. Thanks to Janice Mruz for financial support and other works. Thanks to Kristen Mulraney for office support. Thanks to Minister of Music, Julia Henrich for bringing inspired music to our service. Thanks to Glen Stewart for his many skills and talents. Thanks to our Lay Assistants for supporting Pastor during our worship services. Special thanks to Karl Yunghans for service on Council and all the work that has been accomplished in 2024!

Pastor Kevin closed with devotions. Thanks to those who have served on Council and thanks to those who have committed to serving this year!

Reorganizational Meeting Monday Feb 3, 2025 at 6:00PM via Zoom

Respectfully submitted by
Rick Adamson
Council Secretary

**SPECIAL CONGREGATION COUNCIL MEETING
FLAT ROOF REPLACEMENT PROPOSAL
NOVEMBER 9th, 2025**

President Diane Bechtold called the meeting to order and Pastor opened the meeting with prayer.

Sonya Adamson and Judy Bailey acted as Tellers. A quorum was determined present.

President Diane Bechtold explained the need for the meeting and turned the meeting over to Property Liaison Joe Hagan.

Mr. Hagan described the J&M Roofing Proposal for replacing the flat roof over the Sunday School building and Fellowship Hall. It is the last of the major work to ensure our building's viability for our future Mission and Ministry and to satisfy future Insurance demands. The last proposal had been over \$70,000. J&M's new proposal is for \$33,200 citing our work relationship with J&M and new roofing materials. The Council is asking the Congregation to approve the J&M proposal with an added 15% to cover any discoverable needs which totals to \$38,000.

Discussion on cost coverage – Council will create a Capital Campaign to invite funding. Current Capital Funds can be used to seed the project.

Discussion on materials – A Thermal Plastic with insulation will be used to create a membrane over the entire structure.

Motion to approve expenditure up \$38,000 and award Contract to J&M Roofing for Roof Replacement made by Burton Wilkins, 2nd by Michael Kern.

Voting by written Ballot. Tellers collected and counted votes.

29 votes cast; 29 votes in favor; 0 votes opposed. Motion approved.

President Diane Bechtold thanked the Congregation for the vote of confidence in the St John Mission and explained for clarification that the Special Meeting had to be called since the expenditure was more than 10% of the approved annual budget. She also added that Checks to the Church in support of the Roof project should have "Roof" written on the line item of the check. She again expressed her thanks to the Congregation.

Pastor Kevin closed with prayer.

Meeting adjourned.

Respectfully submitted by Rick Adamson, Council Secretary

INTERIM PASTOR'S REPORT

Greetings Beloved in Christ!

"God means what he says. What he says goes. His powerful word is sharp as a surgeon's scalpel, cutting through everything, whether doubt or defense, laying us open to listen and obey. Nothing and no one is impervious to God's word. We can't get away from it – no matter what. *Hebrews 4:12-13 From Eugene H. Peterson, "The Message"*

The Bible is alive, it speaks to me, it has feet, it runs after me; it has hands, it lays hold on me."
Martin Luther

Once, at a church synod assembly we were asked to share our favorite bible verse. I did not pick my familiar John 3:16. Instead, I selected Psalm 119:105, "Your Word is a lamp to my feet and a light to my path." Why? Because Amy Grant put it to music. Verse 105 is the refrain. Michael W. Smith, provided the stanzas.

*When I feel afraid, think I lost my way,
still you're there right beside me,
and nothing will I fear
as long as you are near.
Please be near me to the end.*

*I will not forget your love for me,
And yet, my heart forever is wandering.
Jesus, be my guide
And hold me to your side,
And I will love you to the end.*

Let us pray:

Almighty God, you have built your church upon the foundation of apostles and prophets, with Christ Jesus himself as the cornerstone. Grant that the people of St. John Lutheran Church may be joined together as a holy temple, a place where you dwell. Send your Holy Spirit upon us that, guided by your word and strengthened by your sacraments, we may plan and do things. That will be for the good of your church and the glory of your name; through Jesus Christ, our Savior and our Lord. *783 Evangelical Lutheran Worship Pastoral Care*

...Jesus said, "If you continue in My word, you are truly My disciples..." *John 8:31*

By the way, my favorite ending to every story is, "To be continued..."

Love to +Christ,
Interim Pastor Kevin

STATE OF THE CHURCH REPORT

<i>Avg. Weekly Attendance:</i>	January thru May 2025 -- weekly average of 54 June thru December 2025 – weekly average of 50 Virtually throughout the year via Youtube – weekly average of 32
<i>Baptisms:</i>	Riley Nicole Grimm - June 29, 2025
<i>Baptized Members:</i>	169
<i>New Members:</i>	Joseph D. Hagan Patricia Tomaro
<i>Deaths:</i>	+Robert Rittenhouse April 25, 2025 +John Scheffey July 27, 2025 +Donna Waechter October 27, 2025 +Janet Melven November 15, 2025
<i>Memorials:</i>	+Brenda Green +Phyllis Millevoi +David Regar +John Scheffey +Al Potter

MESSAGE OF THE PRESIDENT OF THE CONGREGATION

To all Members and Friends of St. John Lutheran Church, Ocean City, NJ,

This Annual Report summarizes the past year's stewardship of God's gifts that enable the St. John mission and ministry. Like the steward in Matthew 25:21-23 we have been entrusted with talents and resources for increasing God's goodness. Our mission statement: Saved by grace,

through faith to share God's love, echoes God's gifts to us of grace, faith and love, again given with the mandate "to share".

We offer thanks for those who share time and talent throughout the year: Pastor Kevin and church staff, choir members, lay assistants, members of Council, Treasurer, committee chairpersons, VBS and Sunday School teachers, ushers and Action Team volunteers. And we offer thanks for **YOU** who worship with us and share fellowship in dinner group, Bible studies, Last Hurrah presentations and in your regular and special giving to meet the congregation's immediate needs and for "a future not our own".

Together we celebrate as "good and faithful servants", remembering this is not our doing alone, but God's work in and through our lives. As we find in Psalm 18: *"God surrounds us with strength and clothes us with grace, putting into our hands gifts to relay to others. We are entrusted with tasks far beyond our human abilities and enabled to carry them out. We are ordained as God's children and servants."*

May we continue in praise to God and in service to one another.

Asking God's help and guidance,
Diane Bechtold

NJ SYNOD ASSEMBLY 2025 RECAP BEHOLD! I MAKE ALL THINGS NEW

The NJ Synod met in Assembly on June 5-7 at the Hilton, East Brunswick. 376 voting members and 59 visitors worshiped, celebrated, elected a bishop, and conducted the synod's business during these days. Below is a brief recap of our time together.

Worship

We began the assembly with a service of Holy Communion. Bishop Bartholomew preached and presided, Vice-President Arundel Clarke assisted. Pastors new to the synod, along with lay members distributed communion. Assembly musician, Brian Conover (Reformation, Galloway/Absecon) provided accompaniment throughout the assembly and was assisted by James Harris on trumpet (synod treasurer) and Pastor Linné a Clark on flute and drum (St. Mark, Hamilton). Pastor Kat Steinly (Zion, Oldwick) joined Pastor Clark in leading the assembly in Holden Evening Prayer on Friday evening. Thank you to all our worship leaders.

In addition to opening worship, we sang and prayed throughout the assembly, returning to the theme song, Behold! I Make All Things New by John Bell at the beginning of every plenary. Pray-ers at the beginning of our plenary sessions included Pastor Burton Vincent (celebrating the 65th anniversary of his ordination), Pastor Moacir Weirich and Nicole Krenz (St. Stephens

Grace, Newark) who led us in a litany for immigrants, and Deacon Shirley Talluri (newly ordained chaplain at Hackensack Meridian Health Hospice).

Resolution/Memorials

We adopted one resolution and two memorials. The resolution calls us to oppose attacks on the civil liberties of transgender/nonbinary (TGNB) adults and children and to advocate for and protect our TGNB neighbors.

Memorial 1 calls for the ELCA to affirm transgender, nonbinary, gender expansive, two-spirit, and genderqueer people of God by speaking out on behalf of these neighbors and consulting with them as to the best ways to advocate with them.

Memorial 2 calls the ELCA to eliminate gendered language in all governing documents.

Both memorials now go to the Churchwide Assembly for action. The resolutions and memorials can be found on the synod website (njsynod.org/assembly).

Synod Council Elections

We elected the following members to serve on synod council:

Jennifer Emerson (St. Mark, Oaklyn), Delaware Mission District

Jose Sanchez (Bridge of Peace, Camden, 2nd term), Delaware Mission District

Nansi Krauss (Abiding Love, Kendall Park, 2nd term), Middle Mission District

Cari States-Codding (Living Waters, Ringoes), Middle Mission District

The Rev. Jane McCready (Faith, New Providence) Western Middle District

Rob Rinderer (St. Paul, Beachwood), Shore Mission District

Agnetta Fasasi (Redeemer, Trenton), at-large youth

The Rev. Jack DiMatteo (Holy Trinity, Rockaway and Shepherd of the Hills, Sparta) at-large clergy

Celebration of the Bishop's Challenge: Caring for God's Good Creation

On Friday evening we celebrated the completion of our year-long Bishop's Challenge with a return of our superheroes who introduced the challenge to us a year ago. They presented awards in several categories to synod congregations. These "Tracies" went to:

- Worship and Education – St. Mark, Hamilton for their Lenten study "Our Kairos Moment"
- Building – First, Clifton for their Building First in Faith renovations
- Grounds – Good Shepherd, Weehawken for The Good Shepherd Garden Project
- Programs – St. Timothy, Wayne for their Bring Your Own Mug Project
- Community Action/Activism – St. Matthew, Jersey City for their Food security, food stewardship, food salvage

- Compost Award – Zion, Egg Harbor City for their Composting and Earthworm Farming and Composting Coffee Grounds projects
- Solar Award - Prince of Peace, Marlton for their new Solar Installation
- Plant-Based Award – St. Stephen, Woodbury for their Meatless Sunday Social
- Youngest - St Michael, Cherry Hill for their Wildlife Habitat-Pollinator Garden Development
- Oldest – Holy Trinity, Manasquan for Supporting and Expanding the 100th Anniversary Monarch Waystation & Pollinator Garden
- Teamwork Awards – St. Mark, Oaklyn and Bridge of Peace, Camden for their Feed My Sheep/ Community Garden St. Bartholomew, Trenton and Prince of Peace, Princeton Junction for their Reducing Waste by collecting soft plastic for NexTrex project
- Overall Award – Living Waters, Ringoes for their various efforts in the building, on the grounds, and in the community.

While the Bishop's Challenge has concluded, the work of caring for God's good creation continues.

Election of a Bishop

Through a process of prayer and discernment, the assembly elected The Rev. Dr. Christa Compton (Gloria Dei, Chatham) to serve as the next bishop of the NJ Synod. Pastor Compton was elected on the fifth ballot. Results of all the ballots can be found on the synod website (njsynod.org/assembly). We thank all of those who allowed their names to go forward in this election process.

Pastor Compton's term begins on September 1, 2025. Until that time, Bishop Bartholomew continues in office. Please respect Pastor Compton's transition time as she bids farewell to the congregation she has served for 12 years, moves, and gets oriented to this new call. Now is not the time to contact her for bishop related questions; you are invited to pray for her during this transition time and for the people of Gloria Dei. Installation of the new bishop will be held on Saturday, August 23, 1:30 pm at First Baptist Church, Lincoln Gardens, NJ. Presiding Bishop Elizabeth Eaton will preside at this service.

And more...

The assembly recognized significant anniversaries of rostered leaders and congregations. Congregational anniversary videos are posted on the assembly page of the website and will be shared throughout the year in Jersey Jottings.

The 2026 Spending Plan recommended by synod council was unanimously approved. Details of the plan can be found in the Bulletin of Reports on the website.

In addition to these official actions, we said farewell and thank you to Pastor Sara Lilja as she prepares to leave our staff to become the Executive Director of the NJ Coalition of Religious Leaders on July 1. We honored her at the banquet and presented her with gifts to the Culinary

Institute of America and to ELCA World Hunger in her honor. We will miss Pastor Lilja's presence on our staff, even as she leads us in this interfaith effort of expanding our advocacy efforts.

We also said thank you to Bishop Bartholomew for her 12 years of service as bishop and presented her with a jar of well-wishes and a song. A fuller goodbye will take place at a dinner dance on Sunday, June 29; you can register for that dinner at www.njsynod.org/bishopcelebration.

This recap does not do justice to the spirit of joy and gratitude that was present throughout our time together. You can watch the live-stream of the assembly on our synod's YouTube channel – feel free to share it with others.

Plans are already underway for the 38th Assembly to be held Saturday, May 30 at the Doubletree by Hilton Hotel and Conference Center in Somerset, NJ. We hope to see you there!

REPORT ON THE 2025 ELCA CHURCHWIDE ASSEMBLY

Assembly Overview

I was honored to serve as a Lay Voting Member representing New Jersey at the 2025 ELCA Churchwide Assembly held in Phoenix, Arizona in July. The Assembly theme, "For the Life of the World," was drawn from John's gospel where Jesus declares himself the living bread given for the world's life.

The experience was both remarkable and inspiring. The worship services featured powerful sermons and incredible music, with speakers from around the world sharing uplifting messages. All sermons, speeches, and worship services are available on the ELCA YouTube channel for those interested in viewing them.

Leadership Elections

The Assembly elected new leadership for our church:

- **Presiding Bishop:** Yehiel Curry from Chicago, whose inspiring story of growing up poor on Chicago's south side and finding home in a Lutheran church demonstrates the power of our church's mission support
- **ELCA Secretary:** Lucille "CeCee" Mills

Bishop Curry described himself as the "return on your investment," noting that our shared mission support funded the programs that helped him rise from youth work to leading the entire church.

Mission Support Impact

I learned that the ELCA distributes over \$20 million annually to Lutheran World Hunger to combat food insecurity domestically and internationally. When St. John contributes to "Mission Support" in our spending plan, we are directly investing in lifting up leaders like Bishop Curry and feeding hungry children worldwide.

Key Actions and Statements

The Assembly addressed several important issues through careful deliberation and listening to diverse voices:

Middle East Statement: After hearing testimony from the Bishop of the Lutheran Church in Jordan and the Holy Land and the president of the Union for Reform Judaism, we approved a statement affirming the rights of both Jews and Palestinians to live together in peace, supporting Israel's existence while condemning actions that harm civilians, and calling for an end to war and the bombing of civilians.

Other Approved Documents:

- Statement on Civic Life and Faith, addressing our divided nation
- Formal apology for the Lutheran church's historical treatment of Native Americans, particularly children in boarding schools

Reflections

The Assembly demonstrated our church's commitment to hearing all voices in discerning God's will. I am grateful to the NJ Synod delegation for their welcome and fellowship, including our own newly elected NJ Bishop Christa Compton.

Most importantly, I was reminded that our church proclaims clearly and boldly that we are Saved by Grace through Faith. This marvelous gift of grace liberates us to love our neighbor and share God's love "for the life of the world."

Please keep Bishop Compton, Secretary Mills, and Presiding Bishop Curry in your prayers as they begin their ministries.

Submitted by Glen Stewart, Lay Voting Member

MINISTER OF MUSIC REPORT

Psalm 57:7

My heart, O God, is steadfast, my heart is steadfast; I will sing and make music.

I am blessed to have an amazing team at St. John. The choir practices and sings every week and the bell choir performs each Christmas. The worship committee, led by Judy Bailey, meets to make decisions about liturgy and worship service. I am beyond thankful for this team and church family.

I also appreciate that I am able to record my music on the midi on organ so that if I miss a Sunday, visiting Abby in Florida or taking Tony on a college visit, I can still be present at St. John through music and watch from YouTube.

May 2026 be a blessing to everyone at St. John that we continue to find love and meaningful worship at St. John and continue to do good work in the community and beyond. Saved by grace, through faith, to share God's love.

Submitted by Julia Henrich

CHURCH ADMINISTRATOR REPORT

I am deeply grateful for the opportunity to continue to serve as Church Administrator at St. John, and I want to express my sincere appreciation for the guidance and patience that the council and committee members have extended to me over the past two and a half plus years.

Key Responsibilities

- Answering the phone, checking messages, and returning calls
- Managing the church's mail and email communications
- Assisting with weekly worship services by creating the Order of Worship insert, including a current calendar and event descriptions
- Regularly updating the church's website and Facebook page
- Coordinating with council and committee members via phone and in-person meetings
- Sending thank-you notes for donations and postcards or emails to visitors
- Notifying other churches when a member receives communion at St. John
- Recording weekly attendance
- Creating and printing event signage, bulletin board updates, and messages on the narthex board
- Updating the church directory and outside marquee
- Compiling the Annual Report

Special Projects and Community Engagement

- **Red Cross Blood Drives (May 8 and November 23)**
Organizing and promoting the drives as well as greeting and signing in donors. Will schedule the Sunday before Easter and before Thanksgiving as those dates receive a large amount of donors.
- **Craft Show and Bake Sale (September 21)**
Co-chaired with Janet Yunghans, I helped to organize this event and worked heavily on promoting it. The event raised \$1,587.21 to support St. John and the OC Ecumenical Council Food Cupboard.
- **Easterseals Friendsgiving (November 18)**
I organized with the Easterseals staff to support this meaningful event.
- **The Bridge Radio Station and Website** - In addition to weekly updates to the St. John website, posts to Facebook, and submission to newspapers when needed, I also submitted special events to The Bridge Radio Station and Website, a new addition to media to which Glen Stewart connected St. John.

Thank you again for the privilege of serving this community.

In peace and with gratitude,
Kristen Mulraney, Church Administrator

WORSHIP REPORT

LIAISON TO CONGREGATION COUNCIL: Judith Bailey

COMMITTEE MEMBERS: Richard Adamson, Sonya Adamson, Judith Bailey, Mary Bullock, Ada Henrich, Julia Henrich, Pastor Kevin

Worship is happy, joyful, inspiring and sometimes, sad and mournful. No matter the feeling, worship is always giving prayers and thanksgiving to God.

Ash Wednesday is a time for the Imposition of Ashes to help us focus on repentance and God's mercy during Lent.

Good Friday found us on the boardwalk observing Christ's journey to the tomb. We heard his words as He hung on the cross for our salvation.

"Christ is Risen" was our joyful shout on Easter Sunday. Beautiful flowers and inspiring hymns and anthems brought us to the door of the tomb to celebrate Christ's resurrection.

In September, St. John welcomed Pastor Dean Brown, Assistant to the Bishop of the NJ Synod, to bring us a reminder of what it means to be a Lutheran. It was good to be reminded of our catechism days.

Our beautiful, live Christmas tree was front and center for the traditional candlelight service. The whole congregation joined in singing favorite Christmas carols including Silent Night with lighted candles.

Many people work together to make worship happen. Each service is live-streamed on our website. A big thank you to Glen Stewart for his expertise to make that happen.

A group of six, willingly and enthusiastically serve as lay assistants. Many folks help change banners and altar paraments. This is a very important ministry.

Pastor Kevin is always ready to lead us in meaningful worship and inspiring and thought-provoking messages.

Our worship will continue to change and grow. We pray that God will guide and direct us as we plan and offer our praise to Christ, our Lord and Savior.

O, COME LET US WORSHIP!

SUBMITTED BY: Judith Bailey

CHRISTIAN EDUCATION COMMITTEE

CHAIRPERSON: Alissa Lee

LIAISON TO CONGREGATION COUNCIL: Alissa Lee

COMMITTEE MEMBERS: Alissa Lee, Janice Mruz, Julia Henrich, & Pastor Kevin

COMMITTEE FUNCTION – MISSION STATEMENT: To educate our members in the Christian faith. We encourage our members to grow their faith and increase their knowledge of God’s Love and Jesus’ teachings.

We have approximately 8 students who attend religious education classes. The students’ ages range from 4 years old to 14 years old. We offer one Sunday School class for PK-5th Graders and a Confirmation class for 6th-8th Graders. Sunday School is in session from September through May on the third floor. Sunday School occurs during the 9:30am Worship Service every week. At the beginning of the Service, Pastor calls students up to the altar for a brief lesson on the Gospel and dismisses them to their Sunday School classes. Students return to the Worship

Service during the Offertory Procession. We also have a Confirmation Class that meets once each month with Pastor Kevin or Janice Mruz.

An adult Bible Study is led by Pastor Kevin. It takes place in the church lounge and is live-streamed on St. John's YouTube channel. The Bible Study is based on topics found in *Gather Magazine*. The Bible Study group hosted two sessions this year: one in March and another in November. In March, the topic was "Life Renewed and Lent Devotions" and in November, the topic was "Money, Stewardship, and Generosity." Each meeting averaged approximately 6 participants.

Thank you to all who help make our Christian Education such a great success! Members are ALWAYS welcome to join us in educating our youth in Sunday School and Confirmation Class. Everyone is welcome to join us at Bible Study, Sunday School, or Confirmation Class.

SUBMITTED BY: Alissa Lee

FELLOWSHIP & FAITH COMMITTEE

The Fellowship & Faith group was created to explore our Gospel heritage within the Lutheran tradition and to engage participants in a deeper understanding of faith: past, present, and future.

"Fellowship & Faith" is St. John's Adult Forum and grew out of the former *St. John 101* class during the pandemic. What began as a necessity has become a valued and ongoing weekly gathering, meeting online via Zoom and drawing participants into thoughtful conversation, learning, and community.

Throughout the past year, the group engaged in lively and meaningful discussions centered on several thought-provoking studies, including:

- **The Bible Project: Paul's Letter to the Ephesians**, led by Dr. Tim Mackie. This in-depth study explores Paul's first-century context and presents Ephesians as a powerful proclamation of the most important apocalyptic event in history: Jesus' life, death, and resurrection, and the gift of the Holy Spirit bringing about new creation in the present world. Participants found this study both challenging and reshaping in their understanding of Scripture and faith.
- **"A Spirituality of Fundraising" by Henri Nouwen**. This study generated rich conversation and reflection on Nouwen's central idea that "fundraising, first and foremost, is a ministry." Together, the group explored how generosity and stewardship are beautiful, necessary, and faithful ways of sharing God's love.

Faith & Fellowship meets weekly on Tuesday evenings at 6:30PM via Zoom. All are welcome to participate as they are able, whether to actively engage in discussion or simply to listen and reflect. Our shared goal is to grow in faith while deepening personal connections through fellowship.

Zoom Information:

Meeting ID: 324 693 9424

Passcode: Luther

Peace,
Rick Adamson and Glen Stewart

EVANGELISM-STEWARSHIP COMMITTEE

COMMITTEE MEMBERS: Rick Adamson, Judith Bailey, Diane Bechtold, Freeman Chea, Pastor Kevin, Glen Stewart, and Susan Wilkins

This year, we continued to combine the Evangelism and Stewardship Committees, recognizing the natural alignment of our missions. Meeting monthly via Zoom, we regularly shared updates and recommendations with the Church Council, guided by prayer and a shared passion for serving God's mission at St. John.

The Cedar Fund: A Legacy of Faith and Stewardship

One of the most inspiring ways God's grace is bearing fruit in our congregation is through our endowment fund, The Cedar Fund. Established by the Church Council with seed money and blessed with support from our congregation, the fund has grown through generous contributions, surpassing our year end goal of \$106,000 to celebrate our church's 106th anniversary.

Through initiatives like special pew envelopes, Temple Talks, and a progress "thermometer," we are building toward a goal of \$500,000. While this milestone will take time, reaching it will allow us to sustain St. John's mission and ministry for generations, supporting key needs like pastoral leadership without depleting the principal.

Legacy Seminars: "The Last Hurrah"

Our popular seminar series, *The Last Hurrah*, continued to be a blessing for our congregation. These sessions address critical end-of-life topics, empowering members to plan faithfully and responsibly. This year, we explored themes such as long-term care, dementia warning signs, and downsizing tips. Plans for 2026 include seminars on estate planning, both financial and legal concerns, helping us all to live lives of faithful stewardship.

A Global Connection

We were blessed to reconnect with Pastor Bridget Gautieri, ELCA Wittenberg Center Coordinator in Germany. Her ministry updates and periodic newsletters continue to inspire us to think beyond our walls and support God's work in the world.

Waves of Hope: Strengthening Our Church Together

In 2025, St. John continued to take an active role in the New Jersey Synod's "Waves of Hope" initiative, a collaborative effort among the 13 churches in the South Shore Mission Cluster. This initiative is designed to bring congregational leaders together to address concerns, celebrate joys, and strengthen our ministries . . . not just to survive, but to thrive.

Action Teams: Faith in Action

This year, the Action Team Committee continued to harness Thrivent Action Team funds to expand and strengthen our outreach efforts. These funds supported a wide range of ministries and community partnerships, including:

- **The Shores at Ocean City** — volunteers cleaned and planted fall flowers at Tapestries (the memory care unit) and assisted residents in making and packing 300 peanut butter & jelly sandwiches for neighbors in need throughout Atlantic and Cape May Counties.
- **Congregational events and projects**, such as the Craft Fair, church grounds clean-up, and the Easter Seals Friendsgiving Party (featuring a visit from Santa!).
- **Community outreach initiatives**, including support for the Ocean City Animal Shelter, two Red Cross Blood Drives, filling school backpacks, providing smoke detectors to the Marmora Fire Department for distribution to the community, and the *Feed the Northeast* food collection. In this effort, we exceeded our 500-item goal, unlocking a \$500 donation from Thrivent to benefit the Ocean City Food Cupboard.

Altogether, Thrivent Action Teams provided more than **\$4,000** to further God's work through our church and in the wider community.

Looking Ahead with Gratitude and Grace

We are profoundly grateful for all that God has done through the family of St. John this year. Together, we have gathered, prayed, and acted to live out our mission statement: "Saved by grace through faith, to share God's love." As we move forward, let us continue to pray for guidance, give thanks for God's abundant blessings, and let His grace inspire us to share His love with our neighbors.

Peace, Glen Stewart

REPORT OF THE TREASURER

2024 tax filings and forms were completed on time. Financial Reports were provided by Rick and myself to Council on a monthly basis throughout the year. The ELCA Annual Congregational Report, Forms A & C were completed on time.

The audit for the year 2024 was completed by late last year. An audit report is included in the 2025 Annual Report.

Justin Odell continues to handle our investments with Wells Fargo and graciously took on the task of Chairman for the Finance Committee.

The Council approved combining the \$40,000 CD with Wells Fargo, \$20,000 from the Earmarked Cedar Fund and the balances in the dissolved Earmarked Funds of Payne Medical, Lynn Baker and Pastoral Assistance and investing in a Thrivent Charitable Investment Fund account.

The 2 CD's (\$5,000 Youth Fund & \$5,000 Music Fund) were left with Wells Fargo and rolled over for another year. The interest on these CD's were put in a money market fund with WF since it cannot be rolled over into the new CD's.

Respectfully submitted,
Janice Mruz, Treasurer

FINANCE COMMITTEE REPORT

CHAIRPERSON: Justin Odell

COMMITTEE MEMBERS: Justin Odell, Chairperson, Janice Mruz, Treasurer, Rick Adamson, Financial Secretary, Andrew Sykes, Council Liaison, Burton Wilkins, Council Liaison.

MISSION STATEMENT: We will ask God to help and guide us in the best use of the Church resources that we may achieve our Church's mission statement: Saved by grace through faith to share God's love!

The Finance committee set a plan to meet at a minimum on a quarterly basis. Meetings typically were held every other month to discuss any relevant financial issues such as maintenance cost for necessary repairs, utility and insurance as well as investment performance discussions.

A new investment account was established through Thrivent Financial and funded with the Cedar Fund CD's upon their maturity, Payne Medical and Pastoral Assistance funds. At our last meeting we discussed the roof repair and the rising cost of property insurance as well as rising utility cost. These are expected to continue to increase and we discussed adding solar panels at some point. Currently Ocean City is in a black out zone for solar. Lastly we

discussed providing 3% pay increase to our salaried staff as they have not received an increase for some time now.

As of the writing of this report, 12/18/2025:

The Kyle-Breneiser Music Fund had a current value of \$84,942, up 9.4% YTD

The Parsonage Fund had a value of \$27,031, up 8.6% YTD

The McFaul Fund had a value of \$20,625, up 10.2% YTD

The Deaney Memorial Fund had a value of \$8,561 up 9.7% YTD

Respectfully Submitted,

Justin Odell

PROPERTY REPORT

Committee Members: Joseph J. Hagan (Chairperson), Karl Yunghans, Lee Funk, Mike Kern

Mission Statement: To maintain the entire church complex to be safe, in good repair, clean/comfortable and inviting to all who enter.

The focus of the St. John's property committee for 2025 was to optimize our energy usage while improving the overall appearance of the church complex. This included correcting identified equipment issues with plumbing leaks, electrical efficiencies, heating/ventilation/air conditioning operation and building structural or appearance items. The following is a summary of the work on projects.

Plumbing: The following items were replaced due to external leakage or simply had exceeded their working lifespan and beyond repair.

- All faucets, drain traps and piping on the commercial and residential sinks in the kitchen.
- All faucets and drain piping in the restrooms and classrooms of the 3rd floor above Fellowship Hall.
- Both outside water supply drain bibs.
- Galvanized steel pipe was replaced with new copper tubing and isolation valves on the main water supply piping in accordance with (IAW) New Jersey state law requiring replacement by 2031. This work was performed by American Water Company at no cost to us.

Electrical: The following work was performed to reduce electrical energy usage or degraded equipment.

- Approximately 200 light bulbs in the sanctuary have been upgraded to low energy/high efficiency LED lamps.

- Broadley's (heating/ventilation/air conditioning) HVAC contractor serviced our ductless units and traditional units to optimize their performance during both summer and winter periods.
- All exit signs have been upgraded to LED units.
- Outdoor lighting fixtures were all inspected, repaired where necessary and are currently operating properly.

Natural Gas: The following work was performed to reduce our gas usage.

- Broadley's HVAC performed the first servicing of the New Fire Tube Boilers. Inspection was satisfactory with no problem areas identified.
- Identified and corrected several draft areas which were allowing heated air to escape the building. Examples included the abandoned exhaust fan in the kitchen and several exterior doors with corroded frames.

Safety: The following work was performed IAW New Jersey State Regulations.

- Fire Code Enforcement Inspection was performed in July. Corrective actions were completed in August and satisfactory follow up inspection took place in early September.
- Chair Lift was maintained IAW manufacturer's instruction manual and NJ State inspection was performed satisfactorily.
- Obtained two light weight ladders for routine activities. One is for the sanctuary and the other for improved access to the Fellowship Hall roof.
- Posted "Emergency Exit Route" signs in various areas of the church complex.
- Replaced batteries and pads on both AEDs (Automated External Defibrillator).
- Presented both "Active Shooter" and fire drill training for active members of church staff.

Structural: The following work/projects were completed to maintain the structural integrity of the church complex.

- The flat roof on Fellowship Hall will be replaced during the first quarter of 2026. The contract is in place, the down payment has been paid, and all funds have been collected. The three flat roofs on the sanctuary side of the complex were replaced with brand new materials in February of 2025. These roofs were at the end of their useful life and the replacement addresses a chronic threat of leakage into the buildings.
- An ADA (Americans with Disabilities) compliant concrete ramp was installed at the Central Ave. door to Fellowship Hall.
- Repaired damaged floor in sanctuary in front of the organ pit. Installed new replacement tile over the repaired area.

Appearance: The following projects were completed to improve the inviting appearance of the complex.

- The entire church complex was power washed to remove a buildup of dirt and mildew. This included the sidewalks, steps, and patio area as well as the buildings.
- Tree trimming was performed on the two trees on the property. One additional dead tree was removed on the 10th Street side of the church and will not be replaced.
- Fabricated a trash can corral to store trash cans outside of the kitchen.
- Congregation members and several student volunteers, along with their mothers, did cleanup of planting area and parking lot twice this year.
- New furniture was purchased and installed in the lounge area. In addition, all lighting was changed to “warm” LED, flood lights to provide a uniform look to the area.

In summary, the Property Committee accomplished most of the work we had identified at the beginning of this year. Several chronic issues (roof leaks) have been successfully corrected and will allow a more planned approach in the future. The focus area this coming year will be the front entrance to the sanctuary including the steps, patio area and replacement of the cedar trees which have grown too large and tall.

SOCIAL MINISTRY AND THE WOMEN OF THE EVANGELICAL LUTHERAN CHURCH OF AMERICA (WELCA)

LIAISON TO COUNCIL: Janice Mruz

COMMITTEE MEMBERS: members of St. John Lutheran Church

According to the bylaws set forth in the Constitution of St. John Lutheran Church, the Social Ministry/WELCA Committee will be responsible for the ongoing outreach of our family of faith reaching out with our resources to help the poor and comfort those in need.

We are grateful to the church council and our very supportive church family for their ongoing support of our events. This has been a hard year for us. Our chairman Deb Beuttler, relocated to be near her children in Massachusetts earlier in the year. But before leaving, Deb and her family wanted to leave something behind to St. John. They donated \$12,000 in memory of her husband Fred for new furniture in the lounge. Deb thought this was a perfect gift to honor Fred’s memory by providing our Easterseal clients (who meet here 2 days every week) some very beautiful and comfortable furniture. We are so grateful to the Beuttler family and will miss our dear friend Deb.

Some of our members, myself included had health issues in 2025 which literally clipped our wings! You know, knees, shoulders, feet ☺ So many of our events were supported by Faith and Fellowship and the Thrivent Action Team members this year. Kristen hosted our Red Cross Blood Drives again, many thanks to her and Thrivent for the funds for advertising and

providing lunches to our Red Cross workers. They greatly appreciated it and we appreciate them. ☺

In September, the ladies and many family members provided homemade desserts for the bake sale during the Annual Craft Show. A special thank you to our resident baker, Carole Raymond! Any crafters/volunteers interested, please contact Janet Yunghans or our church administrator, Kristen Mulraney.

In the late fall, we partnered again with Thrivent, who provided \$250 for food, and hosted Easterseals for the second annual “Friendsgiving” luncheon. The ladies provided decorations and helped with setup and clean-up. Our own Santa visited! Thank you Mike Kern! It was a joyful and delicious event. A BIG shout out to Susy & Kristen too for all your help!!

And finally this last fall we collected our Thank Offering jars (\$520 +\$125 from Earmarked) which provides support for the ELCA Worldwide Women’s Missions. Jars are still available and located at the back of the church. It’s never too late to be thankful! Please visit the church webpage under missions for more information about some of our St. John charities.

Respectfully Submitted, Janice Mruz

A FISCAL YEAR 2025 FINANCIAL REPORT

WELCE FISCAL YEAR 2025	INCOME	DISBURSEMENTS
Opening Balance	\$863.09	
Year End Interest	\$ 0.12	
Thank Offering Collection	\$513.21	
St. John (In Memory of Brenda Green)		\$(50)
ELCA Women's Mission		\$(520.00)
TOTALS	\$1376.42	\$(570.00)
BALANCE AS OF 12/31/25	\$806.42	

FELLOWSHIP COMMITTEE

CHAIRPERSON: Alissa Lee

LIAISON TO CONGREGATION COUNCIL: Alissa Lee

COMMITTEE MEMBERS: Judith Bailey, Rick Adamson, Janet Yunghans, Karl Yunghans, Susy Wilkins, Carol Piechoski, Glen Stewart, Tracie Balk, and Alissa Lee.

COMMITTEE FUNCTION – MISSION STATEMENT: To give the members and visitors of St. John an opportunity to socialize and discuss the Word of God over a cup of coffee and a delicious snack. Also, a treat that our youngest members look forward to each month.

We have Fellowship on the first Sunday of every month. The congregation enjoys socializing after service while enjoying delicious snacks and coffee.

Thank you to all the members of Fellowship who provide much appreciated treats for our congregation to enjoy. A special thank you to Judy Bailey for always making the coffee and putting it out for Fellowship. New members are always welcome to help us provide fellowship for our church family and visitors.

SUBMITTED BY: Alissa Lee

REPORT OF THE AUDIT COMMITTEE

Year reviewed – 2024

Auditors: Ada Henrich – Category – Wells Fargo Investments, Offerings/Count Sheets for Operating and Earmarked Accounts (6 random sheets). Offerings/Count Sheets for Bank Statement/Deposits (6 random sheets). All verified, no discrepancies.

Burt Wilkins – Category – Workman’s Compensation/Grounds and Building Insurance coverage, billing and payment. All verified, no discrepancies.

Judy Funk – Category – Bills/Expenses and expenditures over \$1000 approved by Council. All verified, no discrepancies.

Information provided and witnessed by:

Janice Mruz – Treasurer

Rick Adamson – Financial Secretary

Submitted by Rick Adamson

THE OCEAN CITY ECUMENICAL COUNCIL

The Ocean City Ecumenical Council (OCEC) continues their mission to provide food and clothing to people in need. Their work is sustained by donations of non-perishable food items and clothing as well as monetary donations from the Ocean City Community at large. Members representing St. John are Barb Piston, Diane Bechtold is vice-president of OCEC. Elaine Wilson and Carol Piechoski serve as active emeritus members having previously served as president of OCEC.

Thank you to St. John members for your overwhelming generosity in support of Feed the Northeast project by donating more than 700 items of food totaling 481 pounds. In addition, \$854 was donated as part of the shared proceeds from the Craft Show held this fall at St. John.

This past year the Clothes Closet located at 555 West Avenue gave out more than 14,851 items of clothing to 1,787 families. The Food Cupboard at 501 E. 8th Street (ally entrance) gave food to 802 families and 142 J1 students.

Each church who is involved with OCEC can have 3 representatives, at this time St. John only has 1. Anyone interested in being a representative from St. John or volunteering please contact Carol Piechoski or Diane Bechtold.

SUBMITTED BY: Carol Piechoski
St. John representative to OCEC

DESIGNATED FUNDS DESCRIPTION

Cedar Fund

This fund was created from our 100th year anniversary in 2019 to be a placeholder for funds for the future and hopefully the calling of a pastor. These funds are unrestricted.

Deaney Memorial

This memorial is to provide services for people who are disabled with special emphasis on the developmentally disabled.

Kyle-Breneiser Music Fund

This fund is to provide music scholarships for members of St. John, as well as the enrichment of our music program.

McFaul Memorial

This memorial is to provide a yearly pledge to St. John in the form of interest which it earns each year. It is designated for operating funds.

Parsonage Investment Fund

This fund is to use the interest earned each year to supplement the Pastor's housing allowance.

Capital Improvement Fund

This fund is to be utilized to fund capital improvement projects for the building.

2025 EARMARKED FUNDS & TRANSACTIONS

FUND	BALANCE as of 12/31/24	INCOME	DISBURSEMENTS	BALANCE as of 12/31/25
CAPITAL	\$ 10,299.04	\$ 7,390.60	\$ (9,528.50)	\$ 8,161.14
YOUTH FAITH & MISSION	\$ 395.92			\$ 395.92
MISSION OUTREACH	\$ 717.31		\$ (200.00)	\$ 517.31
CEDAR FUND	\$ 43,673.90	\$ 10,752.74	\$ (31,999.92)	\$ 22,426.72
CEDAR FUND MF		\$ 22,904.68		\$ 22,904.68
ROOF-Flat		\$ 33,115.00	\$ (16,912.50)	\$ 16,202.50
ELCA Disaster Relief	\$ 100.00	\$ 950.00	\$ (700.00)	\$ 350.00
World Hunger	\$ 170.00	\$ 20.00	\$ (170.00)	\$ 20.00
Craft Show	\$ -	\$ 1,687.21	\$ (1,687.21)	\$ -
Music Account	\$ 1,464.24	\$ 1,846.78	\$ (909.56)	\$ 2,401.46
Beuttler Memorial Fund		\$ 2,421.12		\$ 2,421.12
Lynn Baker Fund	\$ 693.00		\$ (693.00)	
Pastor's Discre. Fund	\$ 195.00			\$ 195.00
Pastor's Gift	\$ 555.00	\$ 535.00	\$ (565.00)	\$ 525.00
Mission-Refugee Chea	\$ 267.00	\$ 5,650.00	\$ (5,917.00)	\$ -
VBS Program	\$ -			\$ -
Seafarers	\$ -	\$ 145.00		\$ 145.00
Thankoffering		\$ 125.00		\$ 125.00
ELCA Good Gifts	\$ 375.00	\$ 165.00	\$ (375.00)	\$ 165.00
Branches	\$ -		\$ (20.00)	\$ (20.00)
VBS Missions	\$ -			\$ -
Food Drive	\$ 20.00			\$ 20.00
Newborn Kits	\$ 380.00		\$ (380.00)	\$ -
Food Cupboard	\$ -			\$ -
Other*	\$ 2,250.00		\$ (2,250.00)	\$ -
TOTALS	\$ 61,555.41	\$ 87,708.13	\$ (70,057.69)	\$ 76,955.85
*Other-deposited in wrong account, transferred to Operating				
Lynn Baker Fund was closed out and deposited in the Cedar Fund. 50% of Craft Show proceeds were sent to Food Cupboard & 50% were added to Capital Improvement Fund.				
OPERATING BALANCE AS OF 12/31/25	\$ 129,955.79			
THRIVENT	\$ 77,158.28	Transfer from Cedar CD, Payne Medical, Pastoral Assistance and \$20,00 from Cedar Earmarked Acct.		
WELLS FARGO				
CD's	\$ 10,377.93	Music Fund and Youth Fund		
MATURE 07/01/2026	\$ 209.00	WF Money Market (interest from previous CD's)		
INVESTMENTS	12/31/2024	12/31/2025		
Payne Medical	\$ 4,097.82	\$ -		
McFaul	\$ 19,679.00	\$ 20,660.89		
Parsonage	\$ 24,953.53	\$ 27,445.74		
Pastoral Assistance	\$ 6,776.98	\$ -		
Kyle-Breneiser Music	\$ 79,542.16	\$ 85,368.18		
Deaney Memorial	\$ 10,043.68	\$ 8,754.87		
TOTAL	\$ 145,093.17	\$ 142,229.68		

GIVING ANALYSIS & SUMMARY

		Jan 1 - Dec 31, 2025		Jan 1 - Dec 31, 2024	% Change
OPERATING INCOME					
	Special Envelopes	\$ 5,255.00		\$ 5,307.00	-0.98%
	Envelopes	\$ 129,262.44		\$ 121,746.00	6.17%
	Plate	\$ 9,325.00		\$ 9,817.00	-5.01%
	Use of Facilities	\$ 8,220.00		\$ 3,720.00	120.97%
	Thrivent	\$ 2,243.00		\$ 1,129.00	98.67%
	Memorials - ALL	\$ 3,817.79		\$ 730.00	422.99%
	Other Income	\$ 34,103.68	**	\$ 21,339.85	59.81%
TOTAL		\$ 192,226.91		163,788.85	17.36%
<small>**includes reimbursement of \$16,912.50 transferred from Earmarked for Flat Roof/Gym</small>					
SUMMARY					
OPERATING ACCOUNT BANK BALANCE AS OF 12/31/25 \$ 129,955.79					
OPERATING ACCOUNT 2025 Spending Plan					
2025 INCOME 192,226.91					
2025 Expenditures* 190,188.15 * \$ 170,577.18					
<small>*includes \$24,225 in roof payments (\$16,912.50 50% deposit reimbursed from Earmarked (see above); \$7,212.50 50% initial deposit for 3 slate roof replacements balance paid out of Earmark Acct. Capital Improvements</small>					
Actual 2025 Operating Expenses Minus Roof Expenses \$165,963.15					

SPENDING PLAN PROPOSAL

		Proposed Spending Plan 2026	Actual Expenses 2025	Proposed Spending Plan 2025
ADMINISTRATION				
Church Administrator		12,360.00	10,246.00	14,560.00
Church Administrator FICA		950.00	899.75	
Internet Expenses		2,500.00	2,006.80	2,500.00
Copier Service & Supplies		500.00	473.57	380.00
Other Administrative Expense		1,000.00		500.00
Office Supplies		800.00	597.56	1,000.00
Conventions and Meetings		750.00	664.14	600.00
Postage		400.00	410.25	250.00
Telephone		1,300.00	1,222.79	1,272.00
Total ADMINISTRATION		20,560.00	16,520.86	21,062.00
EVANGELISM				
FINANCE				
Annual Report Certificate		55.50	55.50	55.50
Payroll Processing Fee		660.00	645.99	560.00
Fees and Expenses		200.00	187.40	50.00
Finance and Accounting Systems		675.00	660.00	650.00
Total FINANCE		1,590.50	1,548.89	1,315.50
MINISTRY				
Ministry Books		50.00		50.00
Interim Pastor Addition Servs.		2,000.00	3,200.00	1,200.00
Interim Pastor Part-time		32,445.00	31,500.00	31,500.00
Interim Pastor Mileage & Tolls		4,300.00	4,320.15	3,500.00
Total MINISTRY		38,795.00	39,020.15	36,250.00
MISSION SUPPORT				
NJ Synod		17,000.00	14,000.00	14,000.00
ELCA Wittenberg Ctr.		500.00		
Total MISSION SUPPORT		17,500.00	14,000.00	14,000.00
PARISH EDUCATION				
Pastor's Mileage		1,000.00	882.00	1,020.00
Confirmation/Communion		150.00	200.00	50.00
Bible Study-Pastor		2,600.00	2,200.00	3,600.00
Vacation Bible School		100.00		500.00
Sunday School		100.00	35.77	250.00
Adult Education		200.00	154.68	20.00
Total PARISH EDUCATION		4,150.00	3,472.45	5,440.00

SPENDING PLAN PROPOSAL (CONTINUED)

		Proposed Spending Plan 2026	Actual Expenses 2025	Proposed Spending Plan 2025
PROPERTY				
Capital Projects		10,000.00	24,125.00	7,000.00
Energy HVAC System Loan Payment		10,432.68	10,432.68	10,432.68
Equipment Repair & Maintenance		4,470.00	7,056.72	500.00
Building Repair and Maintenance		4,470.00	4,147.62	2,000.00
Fire and Security		2,500.00	2,455.98	2,000.00
Instrument Maintenance		500.00		500.00
Insurance - Workers' Comp		1,500.00	1,232.49	1,195.00
Insurance - Umbrella (covered under property policy)				
Insurance - Property		17,177.00	15,689.00	15,689.00
Electric Utility		8,500.00	8,044.50	6,500.00
Gas Utility		6,500.00	6,047.71	9,000.00
Water and Sewer Utility		1,000.00	752.30	1,000.00
Snow Removal		1,000.00		1,000.00
Sexton		9,785.00	10,001.00	9,500.00
Sexton Additional Services		300.00	100.00	
Miscellaneous Supplies		1,500.00	1,186.70	2,000.00
Total PROPERTY		79,634.68	91,271.70	68,316.68
STEWARDSHIP/EVANGELISM				
Stewardship Expenses		250.00	97.37	500.00
Giving Envelopes		240.00	219.66	240.00
Total STEWARDSHIP		490.00	317.03	740.00
WORSHIP AND MUSIC				
Altar & Candle Supplies		400.00	513.79	300.00
Bulletins		1,000.00	822.74	685.00
Choir and Music Supplies		1,000.00	882.00	600.00
Director Salary		19,776.00	19,200.00	19,200.00
Devotional Materials		400.00	349.40	580.00
Director FICA		1,513.00	1,468.80	1,468.00
Flowers		500.00	457.92	170.00
Misc. Worship Events		350.00	342.45	250.00
Total WORSHIP AND MUSIC		24,939.00	24,037.10	23,253.00
TOTALS		187,659.18	190,188.18	170,577.18



ST. JOHN LUTHERAN CHURCH

1001 Central Avenue * Ocean City * New Jersey * 08226

The Rev. Kevin Hilgendorf, Interim Pastor

Phone: 609-399-0798

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