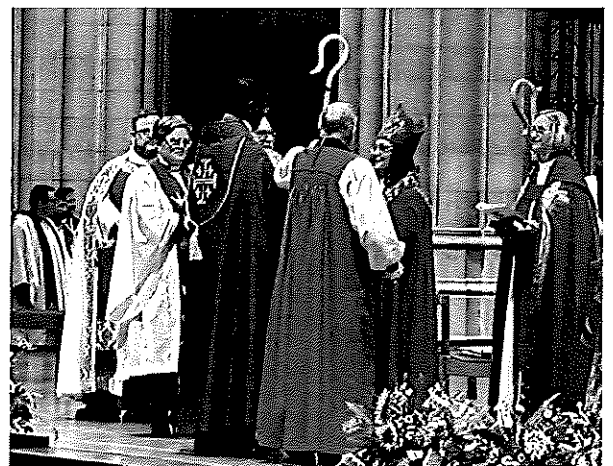
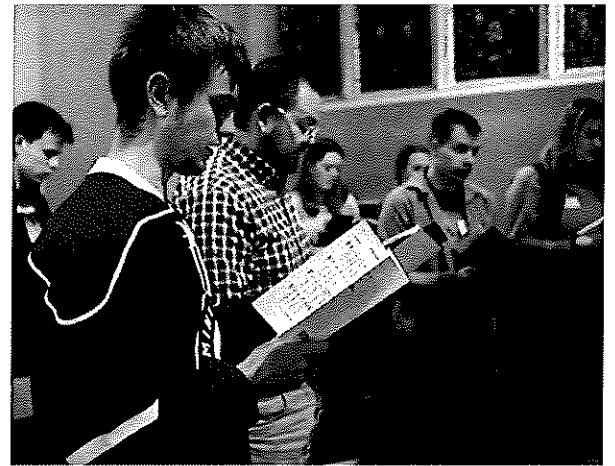


# ANNUAL REPORT 2025



Evangelical  
Lutheran Church  
in America



## A MESSAGE FROM PRESIDING BISHOP YEHIEL CURRY

Dear friends in Christ,

As Lutherans, we are set free to love our neighbors and seek justice. In Colossians 2, we read: "As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving" (6-7).

I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God's grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization are all working together today and every day so more people may know the way of Jesus and discover community, justice and love. From providing food to people experiencing hunger, to helping train the next generation of leaders that will lead this church, your support is at work here at home and around the world.

Your generosity to each of the three expressions of the church — your congregation, your synod and the churchwide organization — has made it possible for us to do this work

together. Your financial resources, your time volunteering and accompanying others, and your voices are so valued.

As we look ahead to the coming year, I encourage you to continue to walk in Christ, remembering you are rooted and established in faith, and free to love and serve your neighbors. Thank you, church, for the ways you connect with and support our siblings across the ELCA and in our communities.

In Christ,



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

The Rev. Yehiel Curry  
Presiding Bishop  
Evangelical Lutheran  
Church in America

“As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving.”

—Colossians 2:6-7

St. John Evangelical Lutheran Church  
Celebrating 257 years of Mission and Ministry, 1769-2026  
February 22, 2026

**Agenda**

- Call for the 2025 Annual Meeting to Order/Prayer
- Determination of Quorum
- Review and Approval of 2024 Annual Meeting Minutes
- Pastor's Report
- Council President's Remarks
- Council Committee Reports - Reports were shared in advance for review.
  - The Arts at St John Treasurer's Report
  - Boy Scout Troop 98
  - Cemetery
  - Youth and Family Ministry
  - Finance and Audit Reports
  - Stewardship Team
  - Property Committee
  - Quilting Group
  - Nursery School
- New Business
- Announcements
- Adjournment/Prayer



# St. John Evangelical Lutheran Church

*Celebrating 256 years of Mission and Ministry, 1769-2025*

## Minutes of 2024 Annual Meeting - February 23, 2025

- ★ The 2024 Annual Meeting was called to order by Council President, Megan Kiefski, at 11:29 AM
  
- ★ The opening Litany was led by Pastor Rachel Manke.
  
- ★ Determination of Quorum: 32 active confirmed members were in attendance
  - Motion quorum was attained
  - Motion to approve: Beth Wood; seconded by Lisa Nordmeyer. Motion carried.
  
- ★ Review and Approval of 2023 Annual Meeting Minutes
  - Motion to approve: Rita Stock; seconded by Audrey Pyle. Motion carried.
  
- ★ Pastor's Report - Pastor Rachel Manke
  - See Report
  - Pastor Rachel highlighted the positive staff and talented members of our church.
  - Pastor Rachel shared a video about inspiring "tiny missions possible" to help our church family and community.
  - Motion to approve: Phil Wood; seconded by Lisa Nordmeyer. Motion carried.
  
- ★ Council President's Remarks - Megan Kiefski, 2024 Council President
  - See Report
  - Megan reiterated the importance of helping out in our church community.
  - The Evangelism committee will also be changing their structure to have event based leads rather than one main chairperson.
  - Questions: *Why do we hold this meeting in February each year?* It is constitutionally bound to hold this meeting in February.
  - Motion to approve: Lisa Nordmeyer; seconded by Bill Schwab. Motion carried.
  
- ★ Council Committee Reports - Reports were shared in advance for review
  - The Arts at St John Treasurer's Report - Dave Ochocki, Bookkeeper & Larry Baker, Director of Music
    - See Report
  - Boy Scout Troop 98 - Bob Trejo, Scoutmaster
    - See Report

- Sheds will be moved from one side of the property to another. Construction will begin in May or June 2025. Shed plans and blueprints were shared with the congregation.
- Cemetery - Dave Ochocki
  - See Report
  - Audit will be done at a later date.
- Christian Education (Faith Formation) - Raymond Hopkins, Director of Children & Families
  - See Report
  - Question: *How many children do we see weekly in Sunday School?* Answer: K-2, 3-7 kids weekly; 3-5, 3-6 kids weekly; High School - many bring friends as well.
- Evangelism - Joan Linton
  - See Report
- Finance and Audit Reports - Bill Schwab
  - See Report
- Stewardship Team - Robert Elcik
  - See Report
- Property Committee - Guy Gilpin
  - See Report
- Quilting Group - Anita Hill
  - See Report
- RIC - Reconciling in Christ
  - See Report
- Nursery School - Carrie Engel
  - See Report

Motion to approve all Committee Reports: Betty Jeanguenin; seconded by Dolly Saltmer. Motion carried.

★ New Business

- Renewal of "mortgage" loan
- The Congregation held an annual meeting on Sunday, February 23, 2025 at 11:29 AM. Notice of the meeting was given in conformity with Article III of the Congregation's Bylaws by announcing the meeting at services held on February 9, 2025 and February 16, 2025 as well as by advertisement in the weekly church bulletin.
  - Motion 1: The Congregation resolved to refinance its existing mortgage loan with Univest Bank and Trust Co. at a 6.50% fixed rate, based on a 5 year amortization period, utilizing its existing Univest Investment Account/Endowment Fund as collateral
    - Motion to approve: Bob Elcik; seconded by Phil Wood
      - 32 Favor; 0 Opposed. Motion carried.

- Motion 2: The Congregation further resolved that the officers of the congregation are authorized to represent St. John Lutheran church and execute loan documentation on behalf of the congregation, and that the signatures of two of the following officers are required: Megan Kiefski, President; Robert Elcik, Vice-President; Tia Schwab, Secretary; Jack Ruse, Treasurer; John Scheffey, Assistant Treasurer, Rachel Manke, Pastor.
  - Motion to approve: Lisa Scalise; seconded by: Phil Wood
    - 32 Favor; 0 Opposed. Motion carried.

★ Announcements

- None

★ Adjournment/Prayer

- Pastor Rachel closed the Annual Congregational Meeting with a prayer.
- The meeting was adjourned at 12:28 PM.
- Motion to approve: Lisa Scalise; seconded by Carin Antochy

Respectfully submitted by Tia Schwab, 2025 Council Secretary



## **Pastor's Report -2025**

*"Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God." - Hebrews*  
Pastoral Acts : Baptisms - 1, Weddings - 3, Funerals - 4

Perhaps it is having been here 5 years now that I start to mix the last two years in my head of what we did! "Wasn't that last year?" becomes, "oh it was TWO years ago". I suppose that is because we always have things going on here at St John.

Here is a snapshot of the year that has just passed:

I think one of the biggest things was our campaign and repaving of the parking lot! We demonstrated (with great efficiency) how we show up with resources when the need is great. And as we said - investment in the parking lot was an investment in all that we (and our community) do through this property. Yay us! (You will see via the property report other things that were taken care of including the parsonage's knob and tube wiring being replaced)

The usual ministry things have continued - baptizing, marrying, and commending the beloved to God. We welcomed more children to the communion table. We have 4 youths in their first year of confirmation. Carin Antochy has stepped up to help our children's Sunday school run more efficiently. And boy howdy has she done a spectacular job of reviving the existence of a children's Christmas pageant! We had toddler to high-schoolers enthusiastically participate in a well-received pageant mid service at Advent 4. Our youth travelled to the seminary in Gettysburg to do service, have fun, etc. And it was grand.

I participated in the usual pastor things - Synod Assembly, Bishop's Convocation, Conference gatherings, SPAM meetings, and pericope study.

Through the warm months we welcomed back Wrap and Roll (and Dan Lynch) for our food truck nights. Dan has sold his truck but one of his employees (and her husband) have bought the business and is eager to continue with us.

In the fall our admin Sue concluded around 6 years with us, and Frank (our part time property guy) concluded as well. Two months later we hired Laura Soda to be our new admin and she has taken quickly to all things. Hooray! Laura Smeltzer continues as our bookkeeper - continuing the work of her mother Marcie who retired from our office the previous year. We did not gain any viable applicants to replace Frank - Barry was a rare situation where he could make great use of a part-time job since he lived behind us. So the property committee is tasked with finding a handyman service or person (insured and licensed of course) to be an alternate solution for the general small job property work that we have. I want to give a big thanks to Guy Gilpin and Ron Nordmeyer for the tireless commitment and hours that they have given to St John in all manner of projects that many of you never knew were going on. It takes a lot to keep a property like this going!

We have a great staff, and some great volunteers. Yet another great year has passed enjoying the talents and collegiality of our director of music, Larry Baker (who reached his 25th anniversary with us in 2025).

Isn't it amazing how even summaries take up a lot of paper? I like to tell other pastors or friends that we have a "Goldilocks" sized church. That is we are not too big - thus impersonal. We are not too small - thus we can DO things and support ourselves without great anxiety. That's a nice, sweet, size to be. (Not that we wouldn't want to always be welcoming new people into our community!)

Looking into 2026 I hope to continue to look into our "growing edges". We are a very healthy and gifted church on MANY levels, and I want us to continue to seek to adapt how we function so that we can continue to be healthy well into the future.

Last year I launched the "tiny missions possible" gimmick in order to help bring attention to small needs that were not being met (and continued to fall onto my plate). We, along with most churches, continue to live into the reality of the 2020s where younger adults do not have the same availability of time and money as the generations before them. Which, in turn, leaves small tasks at the church left undone. Tasks that since an unknown "someone" used to always take care of them...were not easily obvious to the general congregation.

This is our main growing edge - in spite of generous financial support - we do not have the same resources of volunteers (or money to hire out the tasks that volunteers would otherwise take care of). It is what may well be a multi-year exploration of how we can "right size" our operation.

That is - to make sure that the resources which we have match our expectations of what we are able to do. This is property, this is social and charitable programs,...and things as simple as ...who was supposed to put out that sign-up sheet? Rather than allowing few people (or staff) to burn out because too much falls to them.

It's not finding a solution because we are a bad congregation...we are a GREAT congregation - and we want to continue to build on that! I assembled a working group toward the end of 2025 to begin looking at these challenges from a bird's-eye view and we will continue to do that into this year.

It's not "Pastor Rachel's Church", it is OUR church - and it functions because of what WE do together. More accurately it is CHRIST's church and it functions where we follow the call of the Spirit to be disciples (to make following Jesus our way of life beyond Sunday). And we will, in joy and celebration, continue to be the loving, fun, caring, and welcoming congregation that we are! And for that, I give thanks to God.

Pastor Rachel Manke

2025 annual meeting

Sunday, February 22, 2026

President's report

This meeting every year provides us all with an opportunity for reflection. I look back at the year and can see the things that went right, and the things that went wrong. I find myself filled with gratitude for the members of this congregation that always find a way to step up when needed, but more importantly I am always impressed with our ability as a group to find joy and grace in all aspects of our church life.

2025 saw a number of big capital projects completed. The parking lot was the biggest project of the year. With the incredible generosity of our membership, we raised enough money to cover the cost without having to tap into the endowment. The completed parking lot makes for a much safer property and has certainly increased our curb appeal. We replaced all of our outside doors, increasing the safety and security of the buildings. With the updating of the electric in the parsonage from knob and tube to the standard more modern system, we can be sure that our pastor is living in a much brighter and safer home. Our property is large and complicated to keep running and our volunteers on the property team have given so much of their time and expertise. Without them, we would be lost.

As we all know, the boiler that warms the sanctuary and Troster room has been out of order for a number of weeks. The process to get the system back up and running has been long and frustrating for us all. Add in that we have been experiencing the coldest winter in our area in recent memory, it is reasonable to be concerned about the length of time it took to be fixed. 5 years ago when the boiler system was installed it was done incorrectly. The company that did the installation failed to meet the manufacturer's requirements which is what, at the end of the day, caused the system to fail. We are extremely lucky to have members with a background in this field to have helped us identify the actual problem and to get the situation resolved. Fabrication of the parts needed to fix the issues took a long time. That's just the reality of the situation. I think we did our best to make the best out of a bad situation with space heaters for downstairs and the auxiliary heat to the sanctuary. Was it ideal? Of course not, but hopefully this is a situation we won't need to face again for a very long time.

Capital projects and improvements are always the most big ticket things that come to mind when reflecting on the year, but, while they are certainly the most costly, they are just a fraction of the good work that is done at St John every day. Our Nursery School continues to provide care and learning for the community, bible studies provide fellowship and biblical introspection, Sunday School and Youth events help to educate our younger members in a fun and engaging way. Our music programs continue to be top notch. The Arts at St John performances are a gift to the community that we are so lucky to be a part of. Music during our Sunday Worship is extremely special and unique to our congregation. Every part of St John is supported by volunteers. Without the generous gifts of time and talents from our congregation,

we would not be able to function. Giving back to our congregation has been an important way that I've been able to share in God's love throughout my life. There are so many opportunities here. Two spots are opening on council at the end of 2026, maybe you might feel called to help in that capacity. There are always new outreach and fellowship events that can be started, maybe you have an idea that we could support. Keeping St John the kind and welcoming community that it is now takes all of us and I encourage everyone to get involved in whatever way works best for you.

Thank you for giving me the opportunity to serve our community again this year, and I look forward to what 2026 brings.

Megan Kiefski  
Council President

## *The Arts at St. John's* Treasurer's Report

The mission of *The Arts at St. John's* is to offer high quality classical and sacred music programs for the congregation of St. John while reaching out to the community at large.

### **2025 Programs**

March 30	Lent Vespers
May 4	<i>The Springtime of the Year</i> : English Chamber Music for Strings, Tenor, Piano & Oboe
October 26	Fairmount String Quartet and Friends
November 23	<i>Classical Splendor</i> : St. John's Festival Choir and Chamber Orchestra

### **Financial Report**

Balance January 1, 2025	Univest Checking # ****0546	\$13,484.00
Income		
	Patron contributions	\$14,380.00
	Foundation grant	2,500.00
	Cash offerings	2,452.00
	Total	\$19,332.00
Expenses		
	Performances	\$26,450.00
	Miscellaneous	130.00
	Total	\$26,580.00
Balance December 31, 2025		\$6,236.00

Respectfully submitted,

*Lawrence Baker*

*David Ochocki*

Lawrence Baker  
Director

David Ochocki  
Bookkeeper



February 2026

Hello from Scout Troop 98!

Greetings, parishioners of St. John's. Here's what is going on with Scout Troop 98. Our troop is *chartered* by St. John's, which means the parish is our official sponsor, or "franchisee". The church also sponsors Cub Scout Pack 6, with whom we have a great and mutually supportive relationship.

We've completed another year of providing the Scouting program to boys. We are still one of the largest troops in the area, with around 70 Scouts registered. Here's some of what we've been doing and plan to do this year.

- We meet at St. John's on most Fridays to teach Scout skills, prepare for outings and service projects, and earn merit badges. From time to time we have a sleepover campout in the Fellowship Hall or an actual campout in the yard near the fire pit. We're very fortunate to have the amazing outdoor grounds at St. John's that allow us to do Scouting this way (many troops don't have the luxury of "grounds" as we do).
- We've continued our strong showing in helping Scouts earn the Eagle rank. Last Spring we recognized three of our new Eagle Scouts and we will end up having about ten new Eagle Scouts be recognized this coming Spring. Since its founding, Troop 98 has awarded the Eagle Scout rank to 116 boys.
- We continue an ambitious camping and outing schedule, and last summer we organized two weeks of sleep-away Summer Camp, attended by over 50 of our Scouts. We also went back to the Philmont Scout Ranch in New Mexico, for a two-week backpacking expedition in the Sangre de Cristo mountains.
- Last October we ran a "camporee" at Green Lane Park, where over 300 other Scouts came to camp and compete against each other in Scouting skills. We planned this for over a year and our boys are very proud of the challenges and good times they were able to provide for so many others.
- We continue to seek opportunities for our Scouts to engage in community service, a key element of Scouting. This past year we carried out food drives, a cemetery cleanup, and several Eagle Scout service projects. One of our Scouts rehabilitated the Labyrinth at Trinity Episcopal in Blue Bell (formerly St. Dunstan's) and another helped St. John's Nursery School during their summer work projects. Please contact us if you know of any opportunity for our Scouts to be helpful and serve others; it's what Scouts do!

We're very close to starting the construction of a new gear shed for the troop, and removal of the two (very ugly) sheds behind the barn next to Pastor's house. This has taken a *very long time*, but when it's done it will tidy up that area and reduce the burden of our "stuff" on the church and nursery school. The new shed will be on the opposite side of the property, behind where the dumpster sits today. We truly appreciate the support we've received from St. John's Property and Council for this project.

Scouting is alive and well. We still capture the interest of boys with the straightforward and fun activities offered by Scouting and Troop 98 continues to be a testament to Scouting's relevance and importance. The Scouts, parents and leaders of Troop 98 remain most grateful for St. John's continuing sponsorship and support as our chartered organization.

Bob Trejo  
Scoutmaster

PS: You can always see what we're up to, and view our photo albums, on our website, [www.bsa98.com](http://www.bsa98.com)



## Cemetery Committee Report

The Cemetery committee is responsible for ensuring:

- Landscaping and general appearance and care of the cemetery grounds,
- All interments and new monument placements conform with the published rules and regulations,
- Maintenance of all cemetery records including the deed ledger, the plot map, and the register of all interments,
- Oversight of the Cemetery endowment fund.

Here are the statistics for 2025 activities:

- Three interments
- Two grave stones installed
- Five lot sales.

\$10,000 was contributed from the Cemetery endowment fund to the parking lot project. The Cemetery endowment was valued at \$173,700 at the beginning of the year and \$173,567 at year end.

Below is a depiction of the last section of the cemetery for which plots are available for purchase.

Cemetery Section 8. (Row 4 is closest to the parking lot.)			
Row	Plot 1	Plot 2	Plot 3
18	Myers	Myers	
17	Elcik		
16	Posen		
15	Voges		
14			
13	McKinney		
12	Klein	Klein	Klein
11			
10			
9			
8	Stokker		
7	Ochocki		
6	Scheffey	Scheffey	
5	Welther	Welther	Welther
4	Yoder	Yoder	

Respectfully submitted,

Dave Ochocki, chairperson

Committee members: Bob Elcik, Mary Ellen Scheffey and Pastor Rachel

In 2025, we continued strengthening our Children, Youth, and Family ministries with a focus on consistent connection, a safe community for all involved, and meaningful relationships across generations. Building on recent momentum, we refined several ministry formats to better fit family schedules while expanding opportunities for faith formation, service, and belonging.

### 2025 Key Events

- **Sunday School** was held twice a month and split into two grade groupings.
- **Youth Events** - We shifted to an intentional, event-specific schedule.
- **Egg Hunt** - Welcomed nearly 40 children from the congregation, nursery school, and community.
- **Trivia Night Fundraiser** - Helped fund the summer trip and 2025 events.
- **Summer Mission Trip** - United Lutheran Seminary in Gettysburg
- **Fall Family Musical Sing-Along** — Chilly night, but enjoyed by many
- **Thanksgiving Community Dinner** - remained a cherished tradition after 4 years.
- **Trunk or Treat** - returned outdoors and will be held again in 2026.
- **Nativity Pageant** - Year 2 was even better, and we are excited for Year 3.

### Sunday School Notes

Sunday School was updated at the start of the 2024–2025 year. Meeting twice a month supports consistent participation, accommodates family schedules, and allows age-appropriate learning with staff available on those Sunday mornings. In fall 2025, Carin Antochy agreed to plan and coordinate the program. Including confirmation students, average attendance on those Sundays was 11 students. We are grateful for a team of six adults (including two new teachers) who teach and assist, helping ensure class is offered each scheduled week.

### Teen Youth Events

Youth Events for confirmation-aged and older teens continued with a set, event-based approach that supports relationship-building, faith conversations, and a safe community. Events included game night, movie night, family video game night, Water Ice and Trivia, and bowling. We ended the year with an Advent Overnight event, extended until noon due to larger-than-expected snowfall. In 2026, we plan similar events and will incorporate additional teen ideas—watch for updates.

### Summer Mission Trip — Service and Learning Trip

In June 2025, our mission trip at United Lutheran Seminary replaced our prior Appalachia Service Project experience and offered a different type of summer service and learning. Our group of eight reorganized and cleaned the campus store, removed existing furniture, learned about seminary history, visited historic landmarks, enjoyed plenty of ice cream, and discussed several social issues together. In 2026, the group will return to Gettysburg July 12–17. The program will be held on campus alongside a young adult program, providing an opportunity for our teens to connect with young adults and stay engaged in the Lutheran community after high school.

Thank you to every adult who supports Sunday School and youth events. Your leadership—teaching, mentoring, driving, organizing, preparing, and showing up—makes a lasting difference. Your support doesn't just make events happen; it shows our children and teens what a strong faith community looks like and models a life of faith, service, and welcome that can shape them for a lifetime. Adults are strengthened too, through shared purpose, renewed faith, and the joy of walking alongside the next generation.

- RAY HOBKINS

## 2025 Financial Review

*On behalf of Pastor, your Council and myself, thank you again for your generous support of St John's in 2025.*

### The Current Fund

This past year we saw a noticeable improvement in St John's finances. In 2025 we were able to reduce our annual operating deficit by \$23,900 over the previous year. This was achieved by a \$11,540 increase in Congregational giving (*thank you for your generous support*) and a strong effort by pastor and the church staff to reduce expenses wherever possible. We are far from done. We continue to see increased costs in insurance, gas and electricity just to name a few of our expense categories that continue to give us problems. It is a battle that never ends.

### Capital Improvements

2025 also saw major capital improvements. A successful capital campaign raised enough funds to resurface the church / school parking lot this year. Again, thank you for your generous support. We also replaced an A/C system in the school and we replaced an "ancient" heating oil fuel tank in the parsonage that probably should have failed inspect five years ago not last year. We also had three projects in 2025 that we will finish up in the first quarter of 2026. After discussions with the manufacturer and various vendors we arrived at the best, and most cost effective solution to repair our church boiler. We are also replacing three outside doors that have been on order, and we are finally finishing the replacement of all the knob and tube wiring in the parsonage.

<i>Current Fund 2024 -2025</i>		<i>2024</i>		<i>2025</i>
<b><u>Current Fund Income</u></b>	<b><u>100%</u></b>	<b>\$ 320,376.19</b>	<b><u>100%</u></b>	<b>\$ 306,391.74</b>
<b>Current Congregational Giving</b>	<b><u>61.5%</u></b>	<b>\$ 197,134.19</b>	<b><u>68.1%</u></b>	<b>\$ 208,673.74</b>
Weekly Current Envelopes		\$ 180,281.14		\$ 197,117.74
Plate Offerings - Current		\$ 4,193.25		\$ 3,133.00
Non-weekly Envelopes		\$ 10,119.30		\$ 5,321.00
Bulletins/Flowers		\$ 2,540.50		\$ 2,880.00
Christian Ed/VBS				\$ 222.00
<b>Current Third Party Income</b>	<b><u>12.9%</u></b>	<b>\$ 41,342.00</b>	<b><u>13.0%</u></b>	<b>\$ 39,718.00</b>
Nursery School		\$ 21,867.00		\$ 23,488.00
Misc Room Rental		\$ 1,235.00		\$ 1,225.00
Visual Arts Program		\$ 11,940.00		\$ 10,345.00
1810 House Rentals		\$ 6,300.00		\$ 4,660.00
<b><i>Endowment-Deficit Funding</i></b>	<b><u>25.6%</u></b>	<b><i>\$ 81,900.00</i></b>	<b><u>18.9%</u></b>	<b><i>\$ 58,000.00</i></b>
<b><u>Current Fund Expenses</u></b>		<b>\$ 314,608.77</b>		<b>\$ 299,928.41</b>
Pastoral Care		\$ 84,325.31		\$ 90,771.73
Worship & Music		\$ 56,898.51		\$ 58,985.73
Parish Administration		\$ 52,951.87		\$ 41,937.87
Building Services		\$ 100,566.74		\$ 87,400.70
Christian Education		\$ 19,866.34		\$ 20,832.38
<b><u>YTD Current Acct Net Loss or Gain</u></b>		<b><u>\$5,767.42</u></b>		<b><u>\$6,463.33</u></b>

### **Benevolence & Mortgage Funded Accounts**

Benevolence (Support of Our Synod) in 2025 giving dropped by \$2,334 from the previous year. Whatever you can do to support the Synod is appreciated.

Mortgage giving in 2025 was higher than 2024 by \$438. We experienced strong mortgage giving in December 2025 which pushed mortgage giving for the year to within \$600 of our yearly mortgage payment of **\$14,085**. \$1,400 had already been allocated from our Endowment to cover our 2025 mortgage payments. The funds not used in 2025 will be used to cover any shortfall that may occur in 2026. In 2024 we used up most of the surplus funds we had in the mortgage account from the previous year.

	2024	2025
<i>Benevolence</i>	\$18,755.00	\$16,421.00
<i>Mortgage</i>	\$13,039.00	\$13,477.00
<i>Endowment Funding to support the Mortgage</i>		\$1,400.00

### **The St John Endowment Fund**

Our Endowment report for 2025 is found on the next page. Total 2025 withdraws from the St John Endowment, were \$98,400. As usual, our operating deficit and capital expense needs represent most of the withdraws. Despite our high withdraw rate our Endowment fund's principal remained about the same (down 1.61% for the year). For 2026 we expect our operating deficit and capital expense needs will require similar Endowment withdraws.

Recognizing we needed to do something to increase our investment cashflow the investment committee, with the approval and support of council, developed a plan to build a diverse portfolio of higher yielding dividend and interest producing securities with the aim of providing St John with a larger and more stable stream of income, now and in the future. Last year, we opened a Schwab brokerage account and built such a portfolio over the year with \$250,000 transferred from our Uninvest investment account. For a point of reference, at the end of 2024 the Uninvest account, estimated income from dividends and interest for 2025 was \$40,365. At the end of 2025 the combined Uninvest (80%) and Schwab (20%) accounts produced an estimated income from dividends and interest for 2026 of \$53,381. As we transfer more funds over to the Schwab account from Uninvest our dividend and interest income will continue to grow.

### **The Cemetery Endowment**

In 2025 the Cemetery committee made a \$10,000 contribution to the Parking Lot Capital Campaign. Normally we only drawdown \$3,000 to \$3,500 per year for mowing and other ground maintenance, resulting in an average 6% to 8% investment growth per year. This year the Cemetery Fund Investment growth was flat for the year. The income from normal investment growth went instead into the one time Capital Contribution.

## Audit Report

The financial records of the Congregation were audited for the 2025 calendar year. The following documents were examined:

- Monthly treasurer's report summary of fund balances
- Monthly summary statement of income and expense
- Monthly record of individual expenses (by payee and amount) and related budgets
- Monthly record of bank deposits
- Monthly record of the general ledger
- Weekly offering counters sheets
- Weekly bank deposit slips and receipts
- Electronic giving reports
- Monthly Uninvest checking account statements and reconciliations
- Semi-monthly payroll reports
- Quarterly employer payroll tax returns (IRS form 941, PA form W-3 and local HAB-EIT)
- Annual Uninvest (\*\*3200, \*\*9000) and Charles Schwab (\*\*3665) reports of disbursements from the endowment.

The financial records of the Nursery School were audited for the period of July 2024 – June 2025. The following documents were examined:

- Annual budget of expenses and income
- Annual statement of Profit & Loss (Income & Expense)
- Quarterly payroll tax returns (IRS form 941, PA Withholding and local HAB-EIT)
- Annual employer payroll tax reconciliations (IRS forms W-2 and W-3, local W2-R)
- Monthly checking accounts statements (Well Fargo \*\*6512, \*\*6444 and \*\*8983)
- Monthly checking/saving accounts statements (Citadel \*\*6249)
- Monthly checking accounts Reconciliation Summaries
- Monthly checking accounts Reconciliation Detail (individual check payee and amount).

All documents noted above were available and well organized. All documents were checked for accuracy and consistency with each other. No errors, omissions or inconsistencies were noted. It is my opinion that the financial records listed above justly represent the financial transactions of St. John Church and School during the audited periods. Also, it is my opinion, that the congregation Bookkeeper and Treasurer, and the school Bookkeeper and Director, maintained effective control over financial records and reporting.

Respectfully submitted,

*David P. Ochocki*

David P. Ochocki



## STEWARDSHIP COMMITTEE REPORT – 2025

### HOW WE STEWARD OUR LIVES IN DISCIPLESHIP

- Congregational giving for the year has exceeded the previous year's giving as well as the budgetary estimation for 2025.
- Added to that, we must be thankful for the very successful capital campaign for repaving of the parking lot.
- The congregation needs to be commended for these successes! But we all know that we need to keep up the good work!
- Through discussions with Pastor and the committee members, it was decided to change the focus of the 2026 stewardship campaign.

This year we are going to concentrate only on stewardship of our time and talents.

- We will not be talking about giving monetarily and there will be no pledge cards issued.

Instead:

Three topics involving time and talents will be stressed during the coming year;

1. Stewardship of our Household Family (Living the Baptismal Vows we all made). Tentatively scheduled for April 19<sup>th</sup>.
2. Stewardship of our Church Family (Greater participation in our church's various committees, educational opportunities, worship services and social activities). Tentatively scheduled for September 20<sup>th</sup>.
3. Stewardship Within our Community Family (Addressing through volunteering and support the needs of people and charitable organizations in our surrounding communities). Tentatively scheduled for November 1.

Members of the Stewardship committee who have put forth amazing work deserving of our thanks are Audrey Pyle, Bill Schwab and Pastor Rachel Manke.

Respectfully Submitted

Robert Elcik; Chairman



**St. John Lutheran Church  
Property Committee  
Annual Report for 2025**

**Property Committee Responsibilities:**

The Property Committee shall provide for the maintenance and protection of all property of the congregation and shall see that the same is kept in good repair and adequately insured (By-Laws).

**Property Committee Budget and Expense Management:**

The Property Committee has the budget authority and monitoring responsibilities for the church capital budget, which includes an expense allocation yearly from the building endowment and the 1810 House.

**2025 Accomplishments**

- Multiple plumbing repairs to bathroom fixtures.
- Gutters on the parsonage were cleaned.
- Replaced the heater oil tank in the parsonage.
- Began replacement of old electrical wiring in the parsonage (it was knob and tube original wiring). Our insurance company required us to do this or our coverage would be terminated.
- Otis Elevator annual maintenance and repair on elevator was completed.
- Annual maintenance to the heating systems.
- Annual inspections of all fire and safety equipment was performed and certified.
- Had parking lot and driveways repaved, parking spaces were relined as part of this project.
- New air conditioning unit installed to service church and offices. Replaced unit was 27 years old.

While not an accomplishment, unfortunately, Frank Schmidt our facilities manager and handy person, resigned in August of 2025. We are searching for a replacement whether that would be an on-call handyman company or an individual with skills to care for St. John's facilities.

**St. John Lutheran Church  
Property Committee  
Annual Report for 2025**

We also had numerous small maintenance repairs, gardening and mulching that was performed by members. We appreciate that they gave their time and provided materials at their own expense.

**Special Thanks**

Again, on behalf of the committee and the congregation, we would like to thank those church members who performed tasks without being asked but because they acted on something that needed attention.

**Respectfully submitted by Property Committee Members:**

**Guy Gilpin (Chair), Bart Gorman, Ron Nordmeyer, Jack Ruse**

## Quilt Group Report: 2025

We have between 15 to 29 quilts so far (last year's total at the season end: 53 - a record!). That will at least temporarily finish the "quilt group" for the time being since we, as a group, will retire.

Of course, there's always the possibility that someone will pick up and take over after we "retire". Dolly and I have decided that we will "retire when the batting runs out". Yes, our criteria for retirement has finally become official and we're ready to pass it on, God willing, to the next lady or group of ladies who are interested.

We started about 2011(?) and have been "going strong" even through a pandemic. As time marches on, however, we think it's a good idea to pass it on to anyone who is willing to keep the tradition going. We have lots of "material" to pass on to the next generation.

If you are even remotely interested, please let me know and we can include you in our last few meetings. Just to let you know how we work: It's a process, and we'd like to share it with you. It's not the only way, but it's how we "evolved" over the years. Please contact me, Anita Hill at 610-279-2421. My email address is [owlson@aol.com](mailto:owlson@aol.com).

Respectfully submitted,  
Anita Hill

Our group includes:

Dolly Saltmer, Betty Jeanguenin, Joan Linton, Mary Ellen Scheffey, Doris Petusky, and Marilyn Bushaw



## St. John's Nursery School Annual Report

Registration for the 2026 -2027 school year began for current students, siblings of current and past students as well as church members on January 15, 2026. Registration opened to the general public on February 1. Enrollment looks good for the 26-27 school year. Most families will be returning, many siblings are joining and new families as well.

We are excited by the number of people that have heard from friends, neighbors and local mom's groups to come to St. John's. We are humbled by the fact that the community continues to embrace our school and spread the word.

Enrollment for the current year is as follows:

Youngn's(2 year olds)

10 students Tuesday/Thursday

11 students Wednesday/Friday

Full enrollment on each day is 12, 10 is preferred.

Middies(3 year olds)

22 students

12 students come 4 day

Full enrollment is 30

PreK(4 year olds)

26 students

3 half day - 5

4 half day - 7

3 full day - 13

3 full day with 1 half - 1

Full enrollment is 30

Our teaching staff is as follows:

Youngn's	Mrs. Liz Rosti - lead
	Mrs. Margie Klein - assistant
	Mrs. Colette Dougherty - assistant
	Mrs. Katie Kovacs - assistant
Middies	Mrs. Donna Dickson - lead
	Mrs. Kathy Roman - assistant
	Mrs. Christine Calef - assistant
	Mrs. Bev Borkowski - lead
	Mrs. Maureen Cosenza- assistant
PreK	Mrs. Sondra Haley - lead
	Mrs. Margaret Malloy - assistant
	Mrs. Beth Kedra - lead
	Mrs. Denise Schwanholt - assistant

Director Mrs. Carrie Engel

BookKeeper Mrs. Karen Delaney

Substitutes: Mrs. Barb Wieland, Mrs. Joyce Gilpin, Mrs. Laura Goetter

We are lucky to have a creative, dedicated staff that meets each child with a warm welcome and creates an environment where children feel safe, accepted and successful. Teachers work hard to create fun, hands on, multi-sensory, positive experiences each class day. There is joy and pride coming from the children as they share with each other and their teachers. They are happy and excited to learn. It is amazing to watch their growth and development over the course of the school year.

Winter conferences were held in person in January. Teachers evaluate each child individually using a checklist. Parents were scheduled every twenty minutes throughout the day. Conferences were scheduled on a regular school day with students off that day.

To engage the students in service, the school participated in collecting canned goods and gift cards for the Breathing Room to help serve Thanksgiving dinner to over 200 families in the Philadelphia Area. We also supported The Giving Tree's MLK sock roll challenge by donating socks, granola bars and crackers and making sock rolls that go to local homeless people.

In April, we had an ice cream social where families came to school to have an ice cream sundae made by the assistant teachers and visited the classrooms and hallways that were covered in student art. It was great to see so many children proudly showing off their school to their families. The ice cream social was funded by the money received from LifeTouch for school pictures that were purchased.

We finished the school year with the Youngn's parents coming in to complete handprint paintings with their child and enjoying popsicles and time on the playground together. The Middies performed a spring program outside and then played on the playground with their families. PreK celebrated their time at St. John's with a closing program that included songs, ringing the church bell when their name was called and a picnic on the playground with their families.

Students thoroughly enjoyed the new playground all school year. The wood chips allow the area to dry out much faster so we missed very few nice days outside.

A huge change to the school came over the summer with a cooperative effort from William Zurzola whose Eagle Scout project combined with the generous bequest from the Veihl family(Mrs. B.'s parents) for new flooring to be installed. William and his crew unloaded the entire school into Pods located on the side of the church by the playground. Once emptied, S&P Asbestos contained the original portion of the school and removed all of the asbestos tile. When the asbestos test results came back clear,

Floors USA removed the carpets from the new end of the school, leveled and installed vinyl plank throughout the entire school. Once all the flooring was complete, William came back and made sure that the Pods were emptied, bringing everything back to the school and placing it in the correct rooms. There were a lot of moving parts to orchestrate, but the project was well worth it. The floors have brightened the rooms and hall. Not only that, it is easy to wipe up spills and sweep up messes. We are very grateful for the Veil family, William, and all those who helped make this project happen.

In its second year, our four day Middies program reached its capacity of twelve students. On Wednesdays, Mrs. Dickson leads a small group of students that come from both classrooms in extra activities that go along with their Middies themes.

In the beginning of September, we hosted playground playdates for each age group so children and parents were able to meet one another in a casual and fun setting. These were well attended and the weather was beautiful!

Back to school orientations were scheduled throughout the morning just before the start of school. In small groups, parents and students came to the classrooms to see them set up for the year, meet the teachers and a few other classmates. This visit really breaks the ice and allows the students a smoother car line entry on day 1. We scheduled back to school meetings immediately following each orientation session.

We had Prayer Services throughout the school year. Parents park and come up to the church with their child at drop off time. The first service was a blessing of pictures of pets or a favorite stuffed animal, the second was a food drive. Next was St. Nicholas complete with filled shoes. In the spring, were people we love and noting signs of spring. Pastor Rachel led these prayer services with echo prayer, music and wonderful messages of love and the importance of sharing that love with those around you. It was a nice and valuable way to bring our community together.

The Middies joined the PreK for trunk or treat to celebrate Halloween. All of the students went around to trick or treat from parents cars which circled the lot. At the end, the PreK sang some fun Halloween songs for all.

Youngn's invited a parent or special person in to make angels and share a treat for Christmas. Middies celebrated Christmas a little differently this year. They started the program sitting with their parents. Each child had painted a wooden ornament and came forward with it to hang on a Christmas Tree as a story of the birth of Christ was read and coordinated songs were played on the piano. They stayed up front near the tree and sang a a few songs to their families. They returned to their families for a sing a long of some Christmas favorites. Santa heard them singing Jingle Bells and made an appearance and gave out candy canes to all of the children. Following the program, they completed a craft in the classroom together. PreK celebrated the Christmas season with an amazing singing program in the church for their families followed by a craft and lunch snacks and treats in their classrooms. They certainly spread the joy of the season!

For the second year, during the PreK's monster theme week, they drew monsters that were delivered to ceramics students at Plymouth Whitemarsh High School. The high school students rendered amazing statues of the monsters that our students got to keep. The high school students delivered the monster sculptures in person this year and the children had a pizza party with their very talented high school buddies. It was so fun to see all the big and little kids talking and laughing together, a great day for all!

With Frank's resignation, we were very concerned about how we would be able to keep the school hall running properly. We would like to thank Guy Gilpin and Ron Nordmeyer for their hard work and attention to the school. Even when one thing after another broke, backed up, or went out, we did not have to do without or wait for anything to be fixed. In classrooms and on the playground Guy and Ron have gone above and beyond. We truly appreciate you both!

I would like to thank the staff for all of the extra work they put into each day. Not only do they help in numerous ways in and out of the classrooms, but their families help too. There are countless ways in which everyone pitches in. St. John's Nursery School is a great place because of all of you. Thank you.

As always, we appreciate the church congregation's support and your recommendations to neighbors, families and friends! We also appreciate being included in church activities as well as the constant support that comes from Pastor Rachel, and the school board.

Respectfully Submitted, Carrie Engel

1:54 PM  
02/10/26  
Cash Basis

**St. John's Nursery School**  
**Profit & Loss**  
July 2024 through June 2025

	Jul '24 - Jun 25
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
Donations	1,314.50
Lunch Bunch	
Middles Lunch Bunch	-30.00
<b>Total Lunch Bunch</b>	-30.00
Registration Fees	
Nursery School Registration	3,700.00
<b>Total Registration Fees</b>	3,700.00
Tuition-Creative Crew	2,080.00
Tuition-Lunch Bunch	
Middles Lunch Bunch	1,440.00
<b>Total Tuition-Lunch Bunch</b>	1,440.00
Tuition-Middies	
3 Day Middies	53,491.00
Tuition-Middies - Other	33,644.75
<b>Total Tuition-Middies</b>	87,135.75
Tuition-Pre K	
3 Full Day	54,547.00
3 Full/1 or 2 half	11,200.00
3 Half Day	13,760.00
4 Half Day	32,785.75
<b>Total Tuition-Pre K</b>	112,292.75
Tuition-Youngins	36,379.50
<b>Total Income</b>	244,312.50
<b>Gross Profit</b>	244,312.50
<b>Expense</b>	
Bad Debt	0.00
Bank Service Charges	-30.00
Building Usage	17,595.00
Cleaning Services	2,973.00
Cleaning Supplies	317.89
Computer and Internet Expenses	3,103.76
Dues and Subscriptions	25.00
Gifts/Donations	631.63
Insurance Expense	4,837.00
Office Supplies	1,220.85
Paper Products	179.43
Payroll Expenses	
Employer Taxes	12,238.15
Gross Wages - Instruction	99,327.19
Payroll Wages - Administration	60,575.91
<b>Total Payroll Expenses</b>	172,141.25
Playground Maintenance	1,053.22
Postage and Delivery	238.80
Professional Fees	
Prof Fees-Outside Accountant	2,975.00
Prof Services - Non Staff	195.00
Professional Fees - Other	75.00
<b>Total Professional Fees</b>	3,245.00

1:54 PM  
02/10/26  
Cash Basis

**St. John's Nursery School**  
**Profit & Loss**  
July 2024 through June 2025

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	<u>Jul '24 - Jun 25</u>
Reconciliation Discrepancies	-0.50
Repairs and Maintenance	2,369.16
Snacks	2,183.49
Teaching Supplies	3,994.18
Telephone Expense	<u>300.00</u>
Total Expense	<u>216,378.16</u>
Net Ordinary Income	<u>27,934.34</u>
Net Income	<u><u>27,934.34</u></u>