

ANNUAL REPORT

2025

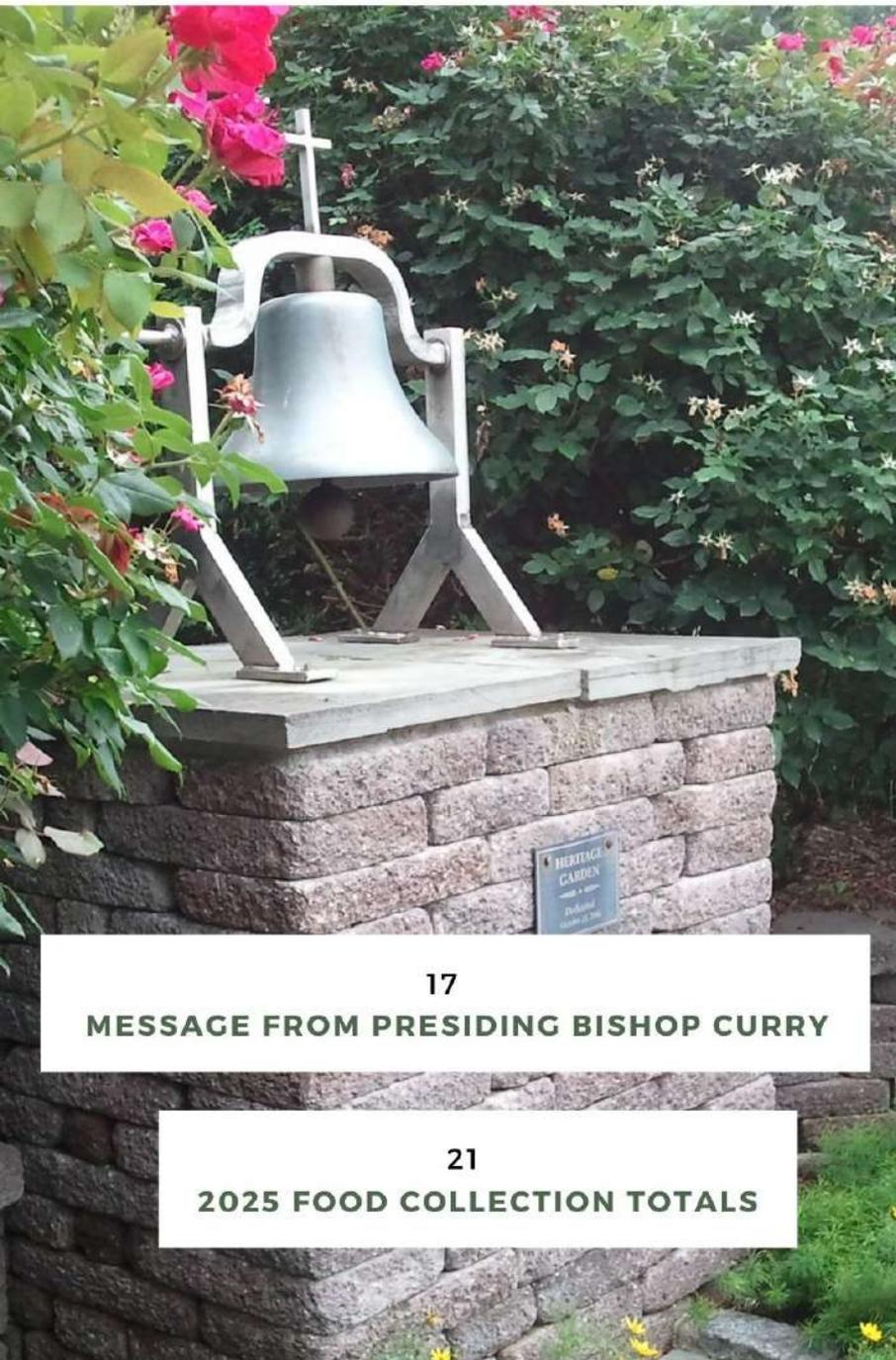
ST. ANDREW'S LUTHERAN CHURCH

Easton, Pennsylvania
www.standrewspalmer.org

2025 ANNUAL REPORT

CONTENTS

ST. ANDREW'S LUTHERAN CHURCH



17

MESSAGE FROM PRESIDING BISHOP CURRY

21

2025 FOOD COLLECTION TOTALS

2

PASTOR'S REPORT

The Rev. Thomas A. Neel

4

6-2-6-1: A PATH FORWARD

A model for congregations to collaborate and share ministry resources.

5

CONGREGATION COUNCIL

8

CONGREGATIONAL MEETINGS

18

MINISTRY REPORTS

Individual reports from many of our most active teams, committees, and ministries.

34

FINANCIAL REPORTS

The 2025 Budget, Profit & Loss Statements from the Church, SAW, and Nursery School, as well as the Approved 2026 Budget.

43

PARISH REGISTER REPORT

Attendance and Membership Statistics

Back Cover

CHURCH STAFF AND CONTACT INFORMATION

PASTOR'S REPORT

Greetings my dear friends.

2025 was a busy year, and while that might be true it seems like that is something that we all say every year. And I believe it to be true. We are busy people, and we stop and take stock what happened in the past year we are often surprised at how much was accomplished.

I suppose for St. Andrew's and myself the biggest event was announcing my retirement. When I announced it back in the summer it seemed like a long time to the end of the year... it went fast. Just be reminded:

1. I will be staying on as your half time pastor for two years. We had a congregational meeting to discuss my job description and salary (*see pages 11-14*).
2. It would be quite normal and expected that directly after retirement I would leave the congregation. But after conversation with Bishop deForest, it was decided that it might be better if I stayed on so that I could help lead the congregation toward 6261.
3. 6261- a way to address the severe shortage of clergy in the ELCA, and at the same time help churches stay in their buildings and grow their ministry. This will necessitate cooperative ministry between participating congregations (*see page 4*).
4. So, you will see changes starting the beginning of 2026, we will work through it together.

2025 was also a year that there was a transition of power in Washington DC. Honestly, that power transfer was received with either strong support or disdain. The challenge I have seen all of us struggle with is the separation that formed in our society. And perhaps that is the worst part of what has happened, we are afraid to talk with each other about anything but the weather. God draws us together by God's gift of love, together let that be the uniting force.

St. Andrew's also transitioned to Service Master for our weekly cleaning needs and to a "special events" custodian for things like funerals. This change will have little to no effect on our budget.

On to other kinds of things. One of this year's joys was the invitation by the Nursery School to read/interact with the wonderful children of the nursery. Mostly I have read stories, but I also got the opportunity to make donuts on "D" day and decorate those donuts with sprinkles, of course these were donuts of the cardboard variety. The children are wonderful to be with, and the teaching staff are all of the angelic variety. Many thanks to Elizabeth Campbell for running that extraordinary ministry.

I want to offer a shoutout to the Property Committee. I do know that there are many volunteers doing many things, but please take the time to read the Property report and see the list of things that were accomplished. We enjoy our building, and we are able to do that because of the hard work from the Property Committee. Oh and this year we replaced the roof over the Social Room. Cross your fingers that it will be the last roof that has to be replaced in a while.

SAW... what a fabulous group of ladies. St Andrew's would not be the same congregation without the efforts of SAW. Yes, this year the decision was made to end the Rummage Sale. Like it or not, things change over time, and it was time (as SAW decided) to give up the sale. Of course that doesn't mean all the other SAW activities will stop. Quite the opposite. SAW is still alive and well and thank God for that.

As much as I highlight the Nursery, Property and SAW, that does not mean there aren't countless other groups that contribute to the mission and ministry of St. Andrew's. So many people make St. Andrew's special and wonderful. That is the beauty of this report. Their reports are included here for you to read. So many of you support our worship, Worship & Music planning worship, Community Care helping with our support of the food insecure, Spiritual Gifts, they do a fabulous job challenging us to give to the ministries of St. Andrew's. I need to stop here because it will be impossible for me to include everyone who gives of their time, and I apologize if I haven't included you. All of you make this a great place, and I am grateful to each and every one of you.

THANK YOU

As my full-time ministry with you ends, I offer my gratitude for welcoming me to be a part of this ministry we all call St. Andrew's. Again, Thank you.

Pastor Neel

6261



NEPA SYNOD

Northeastern Pennsylvania Synod

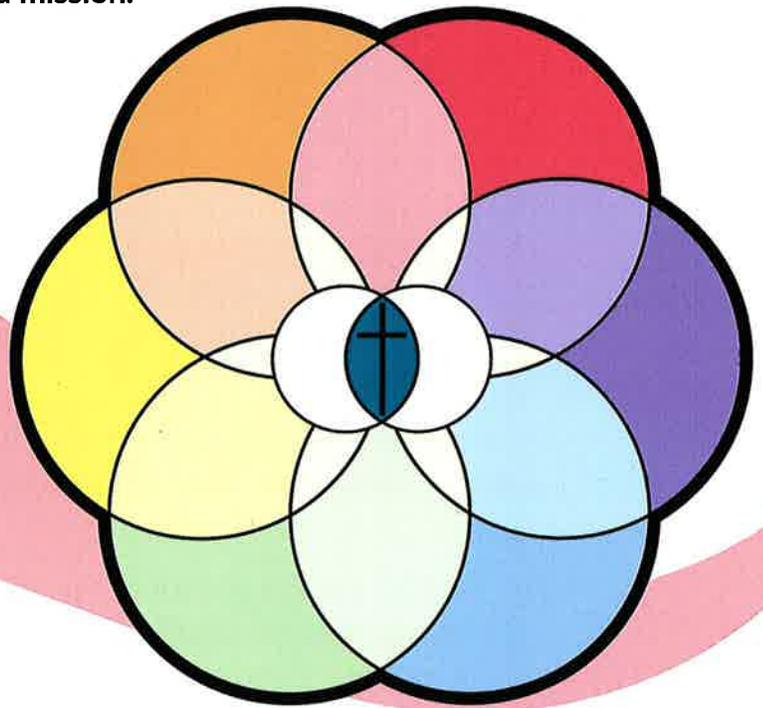
godslove.org/6261mc

MINISTRY COMMUNITIES

...bundled together in common life, ministry, and mission.

WHAT is a 6261 Ministry Community?

6261 Ministry Communities are groups of 6 congregations served by 2 full-time pastors, 6 synod-licensed lay ministers, and 1 full-time deacon for shared ministry within their community.



- 6 Congregations**
- 2 Pastors**
- 6 Licensed Lay Ministers**
- 1 Deacon**

The goal is that each 6261 Ministry Community will be bundled together in common life, ministry, and mission. For many, this is a cultural, paradigm shift. Leaders work in co-partnership with one another and across the 6 congregations for the purpose of deeply rooted, shared, vital, and sustainable ministry within the community.

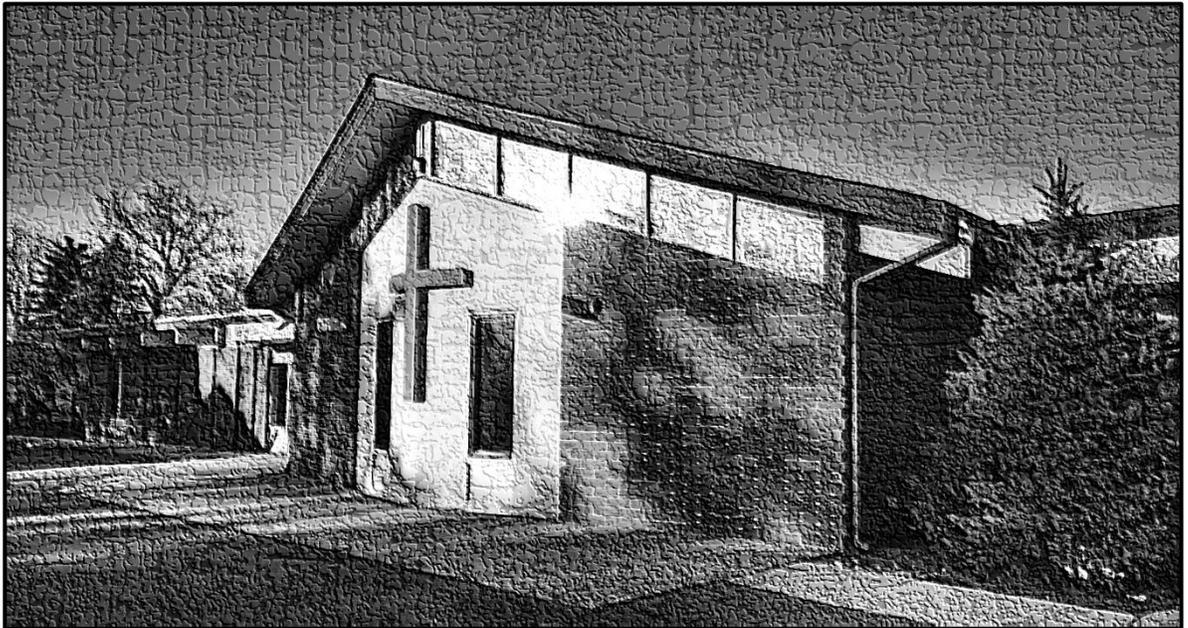
Each 6261 Ministry Community will be formed around at least one primary ministry project. This core, ministry focus will be embedded in its community and that community's context to address specific areas of human suffering by building relationships and encountering mutual transformation. This is one way we can do more together than alone as we seek to LOVE, HEAL, and ENGAGE like Jesus.

Whatever the passion and contextual need, a 6261 Ministry Community can commit to this profound work for the sake of the Gospel and one another.

OVERSEEING THE LIFE AND ACTIVITIES OF THE
CONGREGATION.

RESPONSIBLE FOR THE FINANCIAL AND PROPERTY
MATTERS OF CONGREGATION.

RESPONSIBLE FOR THE EMPLOYMENT AND
SUPERVISION OF STAFF.



These tasks, among many others, are the direct responsibility of the elected church members
that serve as

THE CONGREGATION COUNCIL

COUNCIL PRESIDENT

2025 had activities, construction, and news of Pastor Neels retirement on January 1st, 2026.

At our congregational meeting on June 22, 2025, Pastor Neel announced that he would be retiring at the end of the year. A motion was made and voted on for approval by the congregation. The Pastor in the New Year will be the interim pastor for at least two Sundays a month and Steve Moyer will be the pastor for the other Sundays. The Pastors retirement and commitment to stay at St. Andrews was contingent on the congregation moving toward 6261. This will be for the next two years. The motion was made and approved along with his salary.

Activities for 2025 including the Rummage Sale, Women's Tea, and Craft Fair all of these events benefited our congregation, our community, and charitable organizations. The St Andrews Women organizes and participates in these events along with church members to make them the success that they are.

Property Committee was busy working on projects around the Church. Our Nursery School and hallway leading up to the Nursery School was painted by our volunteers led by Elizabeth Campbell. They spent several weeks finishing the job. The Property Committee was also working on projects on the outside playground for the Nursery School. Our Social Hall roof was completed in November of 2025. The inside roof of the Social Hall will also be completed.

Our Community Care Committee continue to support the ProJeCt of Easton Food Pantry. The church started a Chime Choir made up of several children from our congregation. Nursery School named a mascot named ANDI. The nursery school continues to grow with a full staff and enrollment has been increasing.

This year our Stewardship Committee had different speakers addresses to keep open. They brought focus to how important St Andrew's Lutheran Church is to them and us being here for them.

The annual Budget Meeting was held December 7th 2025 for the Budget and it was approved.

Thank you to our Council Members Pastor Neel, Laurie Roth, Julie Kraft, Heidi Butler, Diane Laustsen, Deborah Ealer, Teresa Diehl, Chandra Bleice, Jonathan Bleice (non Council Member) and Elizabeth Campbell, your commitment and contributions have been what makes our church successful. Thank you to all of the church members and volunteers for donations and support, without you our congregation would not function or survive.

We trust that God will give us the courage, wisdom and willingness to follow his lead for the future of our church. We will trust his plan for the future.

Yours Faithfully,

Diane Dutko, Council President

2025

CONGREGATION COUNCIL

Diane Dutko, President

Laurie Roth, Vice President

Liaison to: Staff/Mutual Ministry and Spiritual Gifts

Teresa Diehl, Secretary, Exec. Committee

Liaison to: Community Care

Chandra Bleice

Liaison to: Congregational Care

Heidi Butler

Deborah Ealer

Liaison to: Finance

Julie Kraft

Liaison to: Property

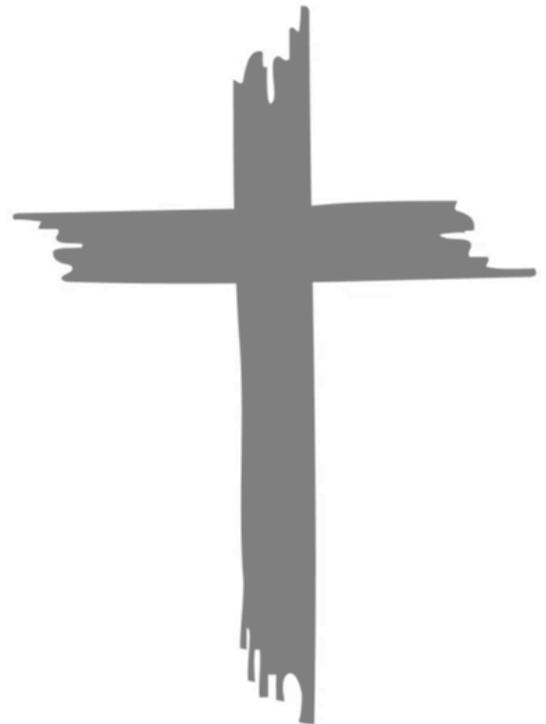
Diane Laustsen

Liaison to: Community Care

Non-Council Appointed Officers

Jonathan Bleice, Treasurer

Elizabeth Campbell, Secretary



St. Andrew's Lutheran Church
2025 Annual Congregational Meeting
The 71st Annual Celebration
Meeting Minutes
Sunday, February 23, 2025

The meeting was called to order by Diane Dutko, Council President, at 10:55 AM.

A **Quorum** was established with 50 church members present in person and 8 members online via Zoom.

Approval of Agenda: A motion was made by April Shaheen to approve the agenda, 2nd by Lucy Lynch and the motion was carried.

Approval of Minutes of 2024 Annual Congregational Meeting, December 1, 2024 - A motion was made by Irene Neel to approve the minutes, 2nd by Faye Slater and the motion was carried.

Recognition of 2024 Council Members and Staff

Reports of Staff (Pages 2-5 of the St. Andrew's Lutheran Church 2024 Annual Report)

2024 Congregational Council President's Report (Page 8 of the St. Andrew's Lutheran Church 2024 Annual Report)

Parish Register (page 46) – Pastor Neel discussed the total confirmed membership number is more realistic than in recent years. Membership Rolls have been updated according to the Congregation's Constitution, "Such confirmed members, during the current or preceding calendar year, shall have communed in this congregation and shall have made a contribution of record to this congregation." Families that have not contributed financially or been recorded in worship for over a year have been removed from the rolls.

Financial Reports (Pages 32 – 44)

Ministry Reports (pages 18 – 29) – Celebrating the many people of St. Andrew's who are doing God's work.

Old Business-n/a

New Business-n/a

Courtesy of the Floor for Q & A-

- **Melanie Lynn** asked if a snippet from Council Meeting Minutes could be added to the Cross Newsletter. By a show of hands a majority of members agreed. Diane shared that all council meetings are open to church members. The zoom link is on the calendar. Meetings are held the second Monday of every month. Pastor Neel added that only members of counsel are allowed to vote.
- **Ron Roth** questioned where the word Lutheran was on all documents shared with members. Pastor Neel responded that he had instructed staff to do this to make our church more inviting to all. **Cindi Callantine** and **Claire Sadler** both joined in with agreeing opinions. By a show of hands a majority of members agreed that the word Lutheran should be put back in all correspondence. **Cindy Holland** questioned why this decision was just Pastor's decision and not the entire council.

Adjournment: A motion was made by Sue Heater to adjourn, 2nd by Anna Fretz and the motion was carried. The meeting adjourned at 11:20.

Congregational Meeting

June 22, 2025

Congregational Council President Diane Dutko called the meeting to order at 10:41 AM.

A quorum was established with 53 congregational members present in-person and 18 members participating via Zoom for a total of 71 participants (quorum is 25 congregational members).

PART I:

On behalf of the Property Committee, Ed Schaeffer explained the need for the replacement of the entire roof over the Social Room and surrounding areas covered by that roof, the process used to obtain estimates from several contractors, and the final Property Committee recommendation to use Dutt Roofing Solutions, LLC., who are considered to be experts at installing tapered roof systems. The estimated cost is

\$42,000, plus any necessary overage for unknowns

MOTION: The Congregational Council presented a motion to replace the Social Room roof using Dutt Roofing Solutions, LLC at a cost of up to \$50,000 using approximately \$41,000 from the Thrivent investment and the remainder from Gurinko funds. No second to the motion was needed.

DISCUSSION: Various questions asked by the congregations were answered.

VOTE: The congregation unanimously approved the motion.

The congregation thanked the Property Committee for their thorough and excellent work on this issue.

PART II:

Pastor Tom Neel announced his retirement effective January 1, 2026. The Bishop is working on next steps for our congregation. The Council President will call another congregational meeting when Council has a clearer idea of those steps.

The congregation asked several questions and many offered their congratulations, best wishes, and personal gratitude for Pastor's ministry with St. Andrew's and care for our congregation.

Pastor Neel assured the congregation that someone will be present with us after he retires.

The meeting was closed with prayer at 11:25 AM.

Respectfully submitted,
Laurie Roth, Council Vice President

St. Andrew's Lutheran Church Congregational Meeting Minutes Sunday, September 7, 2025

The meeting was called to order by **Diane Dutko**, Council President, at 10:50 AM.

A **Quorum** was established with 56 church members present in person and 13 members online via Zoom.

Pastor Neel discussed the following.

- His retirement is effective December 31, 2025.
- 6261 is where the future of the church is heading
- His professional time and the cost associated with it
- According to the constitution, all decisions are made by the congregation.
- There is a severe shortage of clergy. In our Synod, there are approximately 70 openings with fewer than 10 seminarians available to fill those openings.
- 6261 is being created to combat this shortage. It is not a merger of any churches. It is a community of churches coming together to share ministries and help all of us through these challenging times.
 - 6 Congregations
 - 2 Pastors
 - 6 Licensed Lay Ministers
 - 1 Deacon
- Understanding the roles of a Pastor versus a Deacon. A Pastor has 4 years of education in Word and Sacrament Ministry. A deacon has 3 years of education in Word and Service Ministry.
- The path of Pastor Neel is less expensive.
- Between both Steve Moyer and Pastor Neel, the interim pastor, St. Andrews will be covered.

Example of coverage described below:

- * A four-Sunday month – Pastor Neel will preach and preside over communion for two Sundays. The third Sunday, he will preside over Communion and Steve Moyer will preach. On the **fourth Sunday** Steve Moyer will preach and there will be no communion.
- * A five-Sunday month – Pastor Neel will preach and preside over Communion for three Sundays. On the fourth Sunday, he will preside over Communion, and Steve Moyer will preach. On the **fourth Sunday** Steve Moyer will preach and there will be no communion.

Courtesy of the Floor for Q & A-

- **David Sales** asked a question. Who covers Pastor Neel when he is on vacation? Pastor Neel replied that he would make coverage arrangements for vacations, as he has in the past.
- **Cindi Callantine** questioned the cost of medical. Pastor Neel replied that he and David will cover their own cost.
- **Nicholas Enblom** questioned the location of Pastoral Counseling. Pastor Neel replied that most likely it will occur in Hope House in the Pastor's office.
- **Sue Himmelreich** questioned if other congregations participating in 6261? Pastor Neel shared that these congregations are participating, St. Andrew's Lutheran Church, St. John's Evangelical Lutheran Church, Arndt's Lutheran Church, St. Paul's Lutheran Church, and United Fellowship Lutheran Church.
- **Fay Slater** questioned whether St. Mark's Evangelical Lutheran Church on William Penn Highway is part of the group. The reply was that they are part of the Bethlehem cluster and have been invited to join the 6261 conversation.
- **Jane Fraser** asked for Pastor Neel's cell phone number. His response, 610-739-6791.
- **Susan Heater** questioned why Pastor Neel would be receiving retirement benefits after January 1, 2026. Pastor Neel replied that the figures listed on the attached document represent a part-time salary, which counsel approved.
- **Cindi Callantine** asked for clarification on the financial aspects of 6261. Pastor Neel explained that St. Andrew's would manage its building expenses as part of its annual budget, as it has always done. He also added that pastoral care would be included as a budget line item for the entire 6261 group of congregations, not individual congregations.
- **Jeff Connlain** stated that everything seems like everything will be good for St. Andrew's during the two years that Pastor Neel will be with us. He then raised the question of how we can be sure that 6261 will actually take place within that time frame. Pastor Neel responded that meetings will be held regularly so that everyone will be aware of the progress.
- **Laura Azzalina** asked for clarification regarding Pastor Neel's formal title during the two-year transition. Pastor explained that as of January 1, 2026, he would be retired and part-time interim Pastor.
- **Pastor Neel** explained that there would be one governing body between the six congregations, with two representatives from each.
- **Claire Sadler** mentioned that there have been meetings regarding 6261 for a year, yet many questions remain unanswered. Pastor Neel explained that all councils were invited to a meeting with Kat Tigerman, the Director for Evangelical Mission. She is available for any further questions at Kat@nepsynod.org.

- **Pastor Neel** explained that St. Andrew's needs to decide if we are committed to moving forward with participation in 6261. We will then need to choose two representatives that will meet with Kat Tigerman for further discussion. The structure of 6261 will be two representatives from each congregation and the Pastoral staff. Our St. Andrew's Council will still exist.
- **Deb Ashton** expressed concern that we are like "guinea pigs" in this situation. If things do not work out, we could end up being two years behind in finding a new pastor. Pastor Neel responded if we do not want to participate in 6261 they may not be able provide us with an interim pastor. **Laurie Roth** added that if we went the traditional call route, we could be without pastoral leadership for up to five years.
- **Cindy Holland** questioned what St. Andrew's will be financially responsible for. Pastor Neel explained that we would be responsible for maintaining the physical property of St. Andrew's and the current ministries that we are choosing to maintain.
- **Lois Ritchie** shared that our congregation has decreased and our only true option is to join other churches. In order to continue to come to St. Andrew's Church and keep God in our lives together. The traditional route would be a challenge, especially since we would be looking for a part time pastor and the NEPA SYNOD has a very limited number of clergy available.
- The bishop is prioritizing 6261. It may be our best option.
- **Lois Ritchie** responded to **Nancy Konn's** question concerning the availability of Bible Study in the future, with 6261. She explained that a Licensed Lay Minister can be the facilitator of a Bible Study. Each church remains its own, having its own personality. We could invite others in to share.
- **Sue Himmelreich** shared that 6261 is a way of staying in the building. It is not about a merge.
- **Follow-Up** suggestions/questions go to Pastor Neel.

David Sales made a motion to approve the document listing the Pastor's interim salary and responsibilities, as corrected to include interfacing with church staff. Linda Baskwell seconded the motion. Motion carried with unanimous support.

SEE ATTACHED DOCUMENT (page 14).

Diane Dutko, Council President, adjourned the meeting at 11:50 AM.

Pastor Neel ended the meeting with a prayer.

HALF TIME PASTORAL DUTIES AND COMPENSATION FOR 2026 CONGREGATION APPROVED SEPTEMBER 7, 2025

	SALARY & HOUSING	FICA	MEDICAL	RETIREMENT	BOOKS	GAS	SUPPLY PASTOR	TOTAL
		.0765		.2219				
2024	61,812.00	4,728.84	5,106.00	13,721.00	250.00	500.00		86,117.84
2025	51,489.40	3,938.94	5,616.60	13,721.00				74,765.34
2026	30,000.00	2,295.00	Medicare	6,657.00			4,800.00	43,752.00

Supply Pastor: 2 Sundays per month at \$200.00 per Sunday (that number includes mileage)

Half Time Pastoral Duties

- Preach/Lead Worship 3 or 2 Sundays a month (Depends on how many Sundays in a month)
- Attend Worship one Sunday when not preaching to consecrate elements for Holy Communion
- Pastoral Acts
 - Weddings, Funerals Baptisms
- Hospital Visits
- Home Bound Visits
- Confirmation
- First Communion
- Pastoral Counseling
- Congregation Council Meetings
- Advisory to committee chairs (not attending meetings)
- No regular office hours
- Vacation 3 weeks
- Work with the Narrative Budget (Spiritual Gifts Committee)
- 6261 Transition
- Interface with the Church Staff
- Worship Planning

NOTE: As now the Pastor will still be available by calling his cell phone

**St. Andrew's Lutheran Church
Congregational Meeting Minutes
Sunday, December 7, 2025**

The meeting was called to order by **Diane Dutko**, Council President, at 10:44 AM.

Quorum was established with 48 church members present in person and 6 members online via Zoom. (25 is needed to meet quorum requirements)

Diane Dutko reviewed the current council members and requested nominations for any new members.

Current Members: Pastor Neel
Diane Dutko (President)
Laurie Roth (Vice President)
Teresa Diehl (Exec. Secretary)
Deborah Ealer
Diane Laustsen
Heidi Butler
Julie Kraft
Chandra Bleice

Non-Council Officers – Jonathan Bleice (Treasurer)
Elizabeth Campbell (Secretary)

Jane Fraser – Volunteered to serve on Council.

David Abel made a motion to close the nominations for Council. **Diane Laustsen**

seconded the motion. Motion carried. The secretary will cast the vote to welcome Jane Fraser to the Council

Jonathan Bleice (Treasurer) presented the 2026 Budget and opened the floor to questions/discussion. **Laura Azzalina** asked for clarification between commitment pledges and actual offerings received.

April Shaheen questioned why we are still funding the St. Andrew's Comforters Ministry when it no longer exists. The response was that it is now known as St. Andrew's Crafters. April also asked for further clarification of Nursery

School Donations (\$200.00) under Ongoing Ministries. Jonathan did not have an answer but will check into it and report back to the congregation at the next meeting.

Cindy Holland asked about the financial information for the Nursery School. Pastor Neel responded by explaining that a Nursery School Committee is responsible for running the nursery school. The financial report will be available in the bulletin of reports which will be available at the second annual meeting.

Guy Ehler made a motion to accept the 2026 General Fund Expense Budget.

Linda Trigiani seconded the motion. There were three opposed, the rest voted in favor. The motion carried.

Melanie Lynn made a motion to adjourn the meeting. **Lois Ritchie** seconded the motion. Motion carried.

The meeting adjourned at 11:08 AM.

Minutes Submitted By: Teresa Diehl

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).

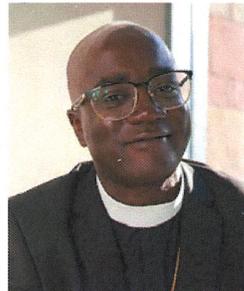
I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God’s grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization 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

WORKING TO PERFORM CRITICAL CHURCH TASKS.

ENCOURAGING SPIRITUAL GROWTH.

SERVING OTHERS.

BUILDING A STRONGER CONGREGATION.



The church revolves around the work of our many and varied ministry groups. The reports on the following pages represent many, but not all, of these ministries. Thank you to everyone who participates in

THE MINISTRIES OF ST. ANDREW'S

Adult Bible Study

Pastor Neel

2025 was the last year that I will lead Adult Bible Study as we all transition to part-time ministry. It is unfortunate, but necessary, as there are simply not enough hours in a part-time day. The Bible Study group was a dedicated group of individuals who worked on growing their faith through study of the bible and people that we read about in the bible.

It is the hope that as the congregation moves toward 6261 ministry there will be an opportunity to restart Bible Study, perhaps with folks from other congregations.

Altar Guild

Pastor Neel

Every Sunday morning when we come into worship, we experience the work of the Altar Guild. Everything is set and ready for our worship celebration. The elements of Holy Communion are prepared, paraments are the proper color, linens are crisp and white, just to name a few of the important things that the Altar Guild does.

Altar Guild is one of our very important “behind the scenes” groups that we depend on weekly for a meaningful worship experience.

Currently we have a trio of very dedicated women who are serving on the Altar Guild. But I really encourage you to join these women as they prepare the worship space for our weekly gathering.

A big thank you goes out to Sue Heater, Debbie Ealer and Linda Trigiani, and again, I invite you to join this wonderful group of dedicated “Guilders”.

Community Care Committee

Terry Diehl, Coordinator

Members: Pastor Neel
Diane Laustsen
Terry Diehl
Julie Kraft

Highlights from 2025

- We are still collecting nonperishable food items for ProJeCt Easton Pantry. You can drop off your donations at Hope House, and containers are available in the Narthex. Their contents are delivered to the food pantry regularly. Our current donations for 2025 have now reached an incredible **3,395 pounds**. Wow! What a fantastic display of generosity! Congratulations, St. Andrew's!
- On October 5th, we welcomed Erin Roman, the Director of Programs at ProJeCt Easton, to speak during the 9:30 worship service. She shared information about the number of families supported through their pantry and expressed how much St. Andrew's Lutheran Church is appreciated for its contributions.
- We served a picnic-style meal at Safe Harbor on August 12th. It was a great experience, and we received many smiles and thank-yous.
- The Ingathering is undergoing some changes and did not take place as it has in the past. St. Andrew's donated the funds collected from the second offering in November to support the organizations that benefit from the Ingathering. These organizations include Project Easton, New Bethany Ministries, Safe Harbor, Hellertown Area Food Bank, Community Services, Bright Hope, Turning Point, and Victory House. We are looking forward to the restructured Ingathering that will take place in 2026.
- Julie coordinated The Giving Tree. All 50 tags were removed from the tree. Gifts were delivered to the Easton Neighborhood Center. We received thank you notes from a few of the grateful families.

Goals for 2026

- Continue to support ProJeCt Easton by establishing a schedule of volunteers to help in the areas of need.
- Serve at least one meal, or more, at Safe Harbor.
- Once again, invite a speaker from ProJeCt Easton to speak to the congregation about the ways we can continue to help.
- Share the ProJeCt Easton newsletter with the congregation to help keep everyone informed. We want to establish consistent communication to improve our support.

Congratulations

COMMUNITY CARE TEAM

AND ALL OF ST. ANDREW'S

for collecting a total of

3,395 lbs

of food in 2025



for the
ProJeCt of Easton Food Bank

English Handbell Choir

Guy Ehler, Director

2025 was a time of fun and frustration! The frustration has been centered on not being able to play more challenging selections and not playing more often because of our choir's size. We only have seven bell ringers plus a director/ringer. We handle two octave music very well, but some of the music we would like to play is written for three octave choirs. The second frustration is also related to our size. Because "life gets in the way of our plans", we have not been able to rehearse and play because the ringers experience illness, family problems and even personal vacation.

The solution is more members. If you like handbells, and want to learn and play, **YOU ARE NEEDED!** Ideally, four additional ringers are needed to stretch to a three-octave choir or provide flexibility to fill parts when ringers are not able to play.

Now for the fun we share! The choir has learned that their director can't count the meter from time to time. They also learned that he turns two pages sometimes and calls out wrong measures. That is not to say the choir is without funny happenings that cause laughter and friendly kidding. If you listened closely, you would hear extra bells stretching the music to three octaves on the high end, sometimes a real fun time while learning music.

We look forward to playing during worship several times in 2026 and look forward to the challenge of welcoming and providing instruction to new ringers.

If you have an interest in playing English Handbells, make your interest know to Mark Jonkman, any member of the Handbell Choir, or me.

Finance Committee

Jonathan Bleice, Treasurer

Thank you to the congregation for your giving throughout the year. Your contributions helped keep the ongoing ministry of St Andrew's, and aid from local to international charity giving.

The challenge for 2025 was to continue with all our budgeted expenses. Our income was 12K lower than 2024, while expenses were \$14K lower than 2024.

As the year progressed, giving did match the budget expenses for each month, and for the year we had an overrun of \$3K. We did not have to withdrawal from the Building Fund!

The Financial Committee conducted their audit in April, and we thank all the volunteers' help to complete the task successfully!

With Pastor Neal's semi-retirement, the budget for 2026 was updated with significant changes for the following:

- Pastor's ministry reduction of \$35K (Approved by Congregation 3rd quarter)
- Offset by supply pastor increase of \$4K (Also approved by Congregation 3rd quarter)

We increased staff costs with a 2% raise and with other minor adjustments the 2026 budget was reduced by a total of \$31K.

We look forward to serving the congregation again in 2026. Working with the council of St. Andrew's, we feel we can handle another challenging year and succeed with Christ as the guiding spirit.

Music Ministry

Mark S Jonkman, Director of Music

Chancel Choir: The Chancel Choir continues to rehearse faithfully on Thursday evenings, and new singers are most **welcome** to join us. If you are interested in participating, please speak with Mark or feel free to come to rehearsal any Thursday night.

Cluster Choir: You are also invited to participate in the Cluster Choir, which brings together members of the adult choirs from Arndt's, St. Paul's the Third, St. John's, and United Fellowship. These special joint services take place during the Advent and Lenten seasons and provide a meaningful opportunity to share in worship through music. Members of the congregation are warmly encouraged to take part, especially if you are only able to commit for a limited time.

Bell Choir: The Bell Choir is back in full swing and would love to welcome new members! If you've ever wanted to give ringing a try, now is the perfect time. Please talk to Guy Ehler or any member of the Bell Choir for more information.

The Children's Chime Choir: It is truly an exciting time as the children once again share their musical voices at St. Andrew's. We extend a warm welcome to new members and heartfelt thanks to those currently participating—Josephine, Collins, Lincoln, Elias, Grayson, and Welles (official poster holder). The group rehearses after church on select Sundays. Anyone interested in joining is invited to speak with Donna George.

It continues to be both an honor and a privilege to serve as Director of Music at St. Andrew's. I am deeply grateful for the opportunity to share my passion for music within this inspiring church community. Sincere thanks are extended to the dedicated choir members and to the entire congregation for their steadfast support throughout the year.



Offering Counters

Janet Rhymer, Coordinator

Thank you to counters Kathy Brandt, Shirley Kerbaugh, Donna George, Nina Kramer, and April Shaheen for all their hard work and dedication.

Unfortunately, Jean Pleiss had to give up counting earlier in the year. We were sorry to see her leave but thankful that our substitute Donna George could take over for her.

We can always use more help either on a regular basis or as a substitute. We count every Tuesday at 9:30am except for June, July and August which we can do at 9:00am. We count at Hope House in teams of two.

Parish Nurses

Sue Himmelreich, Chair

Members: Sue E. Himmelreich, Tracy Payonk, Kate Piorkowski, Debra Wilson

1. The Parish Nurses continue to write health related articles for the Cross, as well as posting health related information on the bulletin board in the entrance hallway of the church.
2. In May, we took blood pressure at the SAW meeting and gave a brief talk on Fall Prevention.
3. We met with Nursery School teachers to review the Heimlich maneuver and use of the pediatric key for the AED.
4. We took blood pressures for those interested members after church and plan to take blood pressures for the congregation in the New Year.
5. We will be meeting in the New Year to plan for 2026.



Property Committee

Ed Schaeffer, Coordinator

Another busy year for all the Property Committee members maintaining both the church building and Hope House.

Committee Members: Chuck Bleice, Rich Heater, Julie Kraft, Pete Merluzzi, Pastor Tom Neel, Anthony Rodriguez, Ron Roth, Don Sachs, and Ed Schaeffer.

1. The grounds are well taken care of, weeding, mulching, trimming of bushes, removal of overgrown trees and plants, the removal of an old bed and rocks, planted grass. Spring cleanup was well attended and successful.
2. A piece of the old stained glass was mounted in a frame with backlights added and mounted in the Narthex.
3. Fixed all exit lights, replaced bad receptacles with GFCI, replaced or repaired burned out lights throughout the building.
4. Air conditioning (5) units for the church building were evaluated to determine proper operation and if any units need to be replaced. Results were good, but we should consider replacing several in the near future.
5. Painted the Nursery school room.
6. Repaired all doors on cabinets in nursery school room.
7. Painted hallway near nursery school room and re arranged/hung all pastor pictures.
8. Repaired all equipment in the nurse school playground.
9. Mounted brackets in the hallway next to the choir room for shades to hang nursery school artwork for art show.
10. Painted both exterior crosses on each side of the building.
11. Scraped and painted the hand railings at Hope House.
12. Repaired and painted damaged stucco at the front of the church.
13. Replaced the social room roof, facia boards and siding.
14. Replace all ceiling tiles and light grids in social room.

A big thank you to all committee members, church members and volunteers who gave their time, talents and money to help maintain our cherished church property.

The committee welcomes anyone who would like to join. Please see any of the Property Committee members or contact the church office.



Redner's Save-a-Tape

Kathy Brandt, Coordinator

In 2025, our total received from Redner's Rewards tapes was \$613.20, collected from register tapes that totaled \$61,319.50. This number reflects a significant decrease in tapes from the previous year.

Every dollar collected goes to the Pastor's Discretionary Fund, which is used to help members of the congregation with critical housing needs, for example. We truly appreciate everyone who contributes to this program which takes little to no effort.

After church, head over to Redner's to pick up a few things. If you don't already have a Redner's Rewards Card, ask the cashier for a card. Then bring your register tapes to St. Andrew's. That's all you have to do! There are collection boxes in the Narthex as well as in Hope House. Only those register tapes that were used with a Reward Card can be used for this program, so don't delay. Get your Rewards Card now.

Spiritual Gifts Committee

Ron Roth, Chairperson

Members: John Costanzo, Ron Roth (Chairperson), Don Sachs, Linda Trigiani. Pastor Neel participated in all committee meetings and provided invaluable guidance and assistance throughout the year.

The committee has been busy throughout the year. We conducted a variety of activities for the fall 2025 Stewardship Drive (for the 2026 giving year).

We hosted an after-worship service brunch on May 4 to provide time for members to socialize. This activity coincided with our Nursery School's art show, and examples of art work were on display throughout the building.

We also hosted before and after-service snacks on November 16 in recognition of our annual Commitment Sunday.

This year's Stewardship Drive focused on the many ministries that St. Andrew's provides to our congregation and the greater community. The program included the following: letters to members, a monthly focus on a particular ministry, and a Commitment Sunday Worship Service with snacks. The three, monthly ministry programs included a guest speaker and a sermon specifically related to the month's focus ministry. The three ministries that were highlighted this year were St. Andrew's Nursery School, our regular donations to the local food bank, and the Crossroads Program that meets weekly in our building.

We asked for, and received, pledges from Church Council and Spiritual Gifts Committee members in September before the start of the actual Stewardship Drive. Thank you to everyone who contributed financially and/or made a financial pledge for the coming year.

We believe that the stewardship activities have been successful in communicating how our ministries reach out into the community. This shows that we are doing more than providing a building for worship; we are providing a place for important activities that help people thought the community.

We also believe that we have a welcoming and giving congregation that is supportive of our mission. We hope that we can grow the number of members and active members to further advance our mission.

The results of the 2025 Stewardship Campaign, with a comparison to the previous years, are provided here:

Year (pledged in the fall of a year for the following year's program and budget)	Pledges Received	Amount Pledged	People/Families who increased their pledges from the previous year	Notes
2020 for 2021	Not available	\$ 91,058	Not Available	
2021 for 2022	45	\$137,047	23	
2022 for 2023	54	\$127,885	26	
2023 for 2024	49	\$110,310	22	
2024 for 2025	48*	\$110,466*	20	
2025 for 2026	46	\$104,112	18	9 pledges were decreased from their 2025 pledge.**

*These numbers have been revised from the original January 2025 Annual Report to reflect commitment(s) that were received after the report was published.

** We believe that most of these decreased pledges are a result of personal life changes such as retirement from full-time employment.

We need to keep the following information in mind when we look at the data presented here.

Some pledges will likely be submitted after the Stewardship Drive deadline and the publication of this Annual Report. This means we can expect some additional pledges.

There are church members who choose not to pledge but who give financially to our church on a regular basis. The amount of non-pledged money given to the church has historically been slightly less than the amount of pledged money. So, we can expect to receive more than the pledged amount.

Things may change in the lives of our members, and we recognize that their financial support may increase or decrease during any given year.

We believe that, in addition to what we are doing now to financially support St. Andrew's, we need to encourage non-active members to become active and to add new members to our church family. These two things will help us achieve the financial and spiritual goals of our church.

Thank you to all of our members who contribute both financially and with their time and talents to accomplish all of the good ministries that happen here and throughout the community. Watch for upcoming Spiritual Gifts announcements and activities.

St. Andrew's Nursery School

Elizabeth Campbell, Director

Managed chaos. This is a term we use frequently in the south end of the building. To visitors, the energy and hum in the classroom on any given school day may seem overwhelming. But if you spend a little time with the children, you will observe that there is a plan in place and our teachers have created an environment where our young learners can thrive. A place where lessons are created to meet children at their individual levels, to stimulate critical thinking, grow social skills, and build a solid foundation for their future education.

Our first year after the transition was a chance to create something very new. Some of the changes in 2025 included:

Andi the Chick - The Nursery School Committee decided to adopt Andi the Chick as our new school mascot. The chick, of course, harkening back to the beginning of our school in the old chicken coop. Perhaps you have seen a few images of Andi around the building? At the same time, we selected Maroon and Bird Beak Gold as our official school colors.



In the spring we held a **March Madness Snack Bracket**. The children were promised that their overall choice would be the featured snack at the upcoming Art Show. We can't explain it, but applesauce somehow took the honors as the most beloved snack in the school. Keep in mind that ice cream went down in Round Two. Ice Cream! When the

winner was announced, there were tears as the kiddos suddenly wanted to name strawberries as their favorite. We had a quick discussion about the blessings and pitfalls of democracy, which they promptly forgot.



The Art Show, held the first Saturday in May, was a huge success. Our little artists came dressed to the nines (one little boy showed me his new necktie!) and they were so excited and proud to show off their work. We had so many people come out that at one point it appeared the large parking lot was completely full. It was an incredibly joyful afternoon, and we are looking forward to doing it again on Saturday, May 2nd. Mark your calendars now!

We held a **Moving Up Ceremony and Preschool Graduation** in May. We celebrated with two of our friends, clad in maroon cap and gown, who were headed to kindergarten. We also sang songs and enjoyed a slide show with highlights from the year.

Over the summer we **painted the classrooms**. This was an enormous undertaking, and I am so thankful for the church members who came out to make the transformation. A special shout out to Julie Kraft who came in after work, on weekends, over and over again, to get the job done. It has made a huge difference in the classrooms not only making things fresh and clean again, but the new colors are much more calming for the children.

In December, we had a **Food Drive and Hands Across St. Andrew's** (a playful nod to Hands Across America in 1986 that was organized to raise awareness and to fight hunger). Food was collected for two weeks before being given to the ProJeCt Food Bank. We even had a representative here from ProJeCt to join in the festivities.

While all of these events were wonderful, one monumental difference came with the addition of a **new portable sink** in the smaller classroom. Thanks to a donation from two incredible members, our new sink was up and running in March. Previously, we had relied on wet wipes to quickly wash over hands after fingerpainting, after coming in from the playground, before snack time, etc. It isn't always practical to walk all the way to the ladies' room, but that was our only handwashing option. This sink has not only helped to keep the children cleaner, to help stop the spread of germs, but has added valuable time back into the schedule for the teachers. Thank you again!

Finally, I would like to thank the Property Team for their continued support of the school. Although they are always smiling, I know that our Property Team members probably secretly groan when they see me coming. Yet, they have tackled dozens of small jobs to make the school safer, brighter, and more efficient. One notable upgrade is the new window from the hallway into the smaller classroom. What a difference that has made!

As we move into 2026, we have already concluded several fundraisers, including the dinner at Red Robin (another is planned for April), and a chilly Saturday afternoon in December when we had children come in for a movie, crafts, and hot cocoa. We have a few remaining before the end of summer, including our first summer camp which will be all about science. "Exploration Squad" is geared towards children ages 4-8 and is open to the community.



My gratitude abounds for the wonderful souls listed below who make this little corner of the world a magical place for our children and families.

2025/26 Nursery School Staff:

Staci George, Head Teacher

Ruth Erickson-Bethmann, Lead Teacher
MaryAnn Barone, Ella Campbell-Becker, and Rachel Schuck, Assistants

Nursery School Committee Members: David Abel, Kathy Brandt, Donna George, Pastor Neel, and Tracy Payonk.

St. Andrew's Women (SAW)

Donna George, President

2024 Officers:

Donna George, President
Linda Baskwell, Vice President
Sue Heater, Secretary
April Shaheen, Treasure

It has been a very productive year with many accomplishments.

SAW hosted the Annual Ladies Spring Tea. The Proceeds of \$1,106.00 were donated to the United Fellowship and ProJeCt of Easton Food Banks.

SAW once again held the Annual Rummage Sale. The proceeds of \$7,040.00 were distributed to various local agencies (See SAW Treasurer's Report).

SAW would like to thank all the people that helped during the rummage sale, however that was our last Rummage Sale.

We hosted a revamped Vender and Craft Fair this year. We had 16 vender/crafters. A lot of good fellowship was shared. The proceeds of \$6,634.00 will benefit future church projects. (See SAW Treasurer's Report).

We purchased a new computer for the Church office.

We purchased nine six-foot tables.

SAW once again supported the men at Gracedale with the purchase of sweatpants and socks for all at Christmas.

Due to the Food Bank shortage, SAW decided to fund a Summer and Christmas season of \$1,500.00 in grocery gift cards and distributed them to select members of the congregation.

Worship and Music

Committee

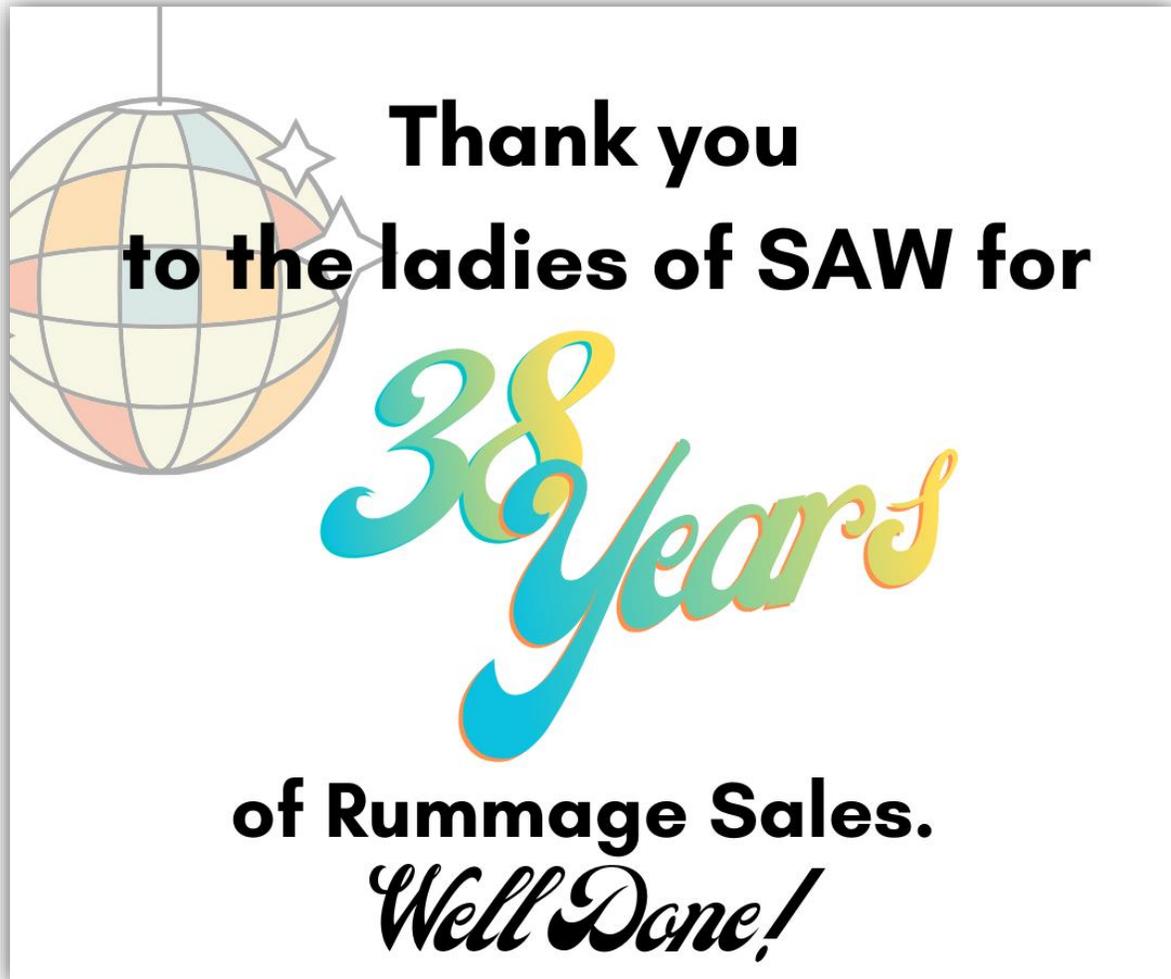
Donna George, Chairperson

The 2024 Worship and Music Committee consisted of the following members:
Donna George, Chair, Pastor Tom Neel, Guy Ehler, Jerry Heebner, Mark Jonkman,
Chris Lynn, Jill Machado, and Kim Merluzzi.

St. Andrew's had some positives in the year 2025 including:

- Zoom services continuing.
- Continuing one service each Sunday at 9:30am.
- Communion is now given in the pews for anyone unable to come to the steps.

- Weekly Soup Suppers followed by worship services were held again during Lent and Advent with the Easton Cluster churches.



St. Andrew's Evangelical Lutheran Church

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

January - December 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
Income				
Building Fund	100.00		100.00	
Building Use	625.00		625.00	
Donations	2,863.54		2,863.54	
Bosco's Coupons	130.00		130.00	
Total Donations	2,993.54		2,993.54	
Nursery School Utilities Paymen	5,499.99		5,499.99	
Offering	133,354.30		133,354.30	
Second Offering	-47.00		-47.00	
Special Offerings	7,674.00		7,674.00	
Thrivent Choice	1,408.00		1,408.00	
Total Income	151,607.83		151,607.83	
Vanco Services - Simply Giving	32,510.00		32,510.00	
Total Income	\$184,117.83	\$0.00	\$184,117.83	0.00%
GROSS PROFIT	\$184,117.83	\$0.00	\$184,117.83	0.00%
Expenses				
Administration				
Conferences & Assemblies	200.00	100.00	100.00	200.00 %
Copier Fees	2,967.00	2,200.00	767.00	134.86 %
Dues and Subscriptions	4,012.55	3,700.00	312.55	108.45 %
Envelopes & Statements	872.44	1,000.00	-127.56	87.24 %
Nursery School Payroll	1,563.40		1,563.40	
Office Supplies	1,211.17	1,200.00	11.17	100.93 %
Office Expenses	414.42		414.42	
Postage	969.43	2,000.00	-1,030.57	48.47 %
Telephone	3,817.61	3,300.00	517.61	115.69 %
Total Administration	16,028.02	13,500.00	2,528.02	118.73 %
Faith Formation				
Adult Learning	128.28	300.00	-171.72	42.76 %
Background Checks		50.00	-50.00	
Confirmation Ministry		700.00	-700.00	
Stepping Stones & Milestone Ministry		100.00	-100.00	
Sunday School		50.00	-50.00	
Vacation Bible School		0.00	0.00	
Youth & Family Ministry		0.00	0.00	
Total Faith Formation	128.28	1,200.00	-1,071.72	10.69 %
Mission Support		0.00	0.00	
Churchwide & Synod	-441.00	0.00	-441.00	
Hurricane Relief 2024		0.00	0.00	
Total Churchwide & Synod	-441.00	0.00	-441.00	
Other Mission Support	194.00	100.00	94.00	194.00 %

St. Andrew's Evangelical Lutheran Church

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

January - December 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total Mission Support	-247.00	100.00	-347.00	-247.00 %
Ongoing Ministries				
Community Care - Diapers, Food, etc.		50.00	-50.00	
Fellowship		50.00	-50.00	
Growth & Outreach	224.99	50.00	174.99	449.98 %
Nursery School Donations		0.00	0.00	
Parish Nurses	133.55	0.00	133.55	
Spiritual Gifts		50.00	-50.00	
St. Andrews Comforters		50.00	-50.00	
Total Ongoing Ministries	358.54	250.00	108.54	143.42 %
Pastoral Ministry				
Auto & Gas Allowance		0.00	0.00	
Combined Benefits	12,286.29	19,337.60	-7,051.31	63.54 %
Continuing Education & Books		0.00	0.00	
Pastor's FICA	3,939.00	3,938.94	0.06	100.00 %
Pastor's Housing	21,453.96	21,453.92	0.04	100.00 %
Pastor's Salary	30,035.52	30,035.48	0.04	100.00 %
Total Pastoral Ministry	67,714.77	74,765.94	-7,051.17	90.57 %
Property & Building				
Building Fund	1,025.00	0.00	1,025.00	
Carpet Cleaning		500.00	-500.00	
Hope House Sexton		0.00	0.00	
Lawn Care		1,400.00	-1,400.00	
Maintenance & Supplies	5,124.63	7,200.00	-2,075.37	71.18 %
Miscellaneous		0.00	0.00	
Snow Removal	4,015.00	4,500.00	-485.00	89.22 %
Utilities		11,500.00	-11,500.00	
Electric	6,059.26		6,059.26	
Heat	5,349.98		5,349.98	
Water and Sewage	733.52		733.52	
Total Utilities	12,142.76	11,500.00	642.76	105.59 %
Water Run-Off Tax	4,431.24	5,900.00	-1,468.76	75.11 %
Total Property & Building	26,738.63	31,000.00	-4,261.37	86.25 %
Staff Salaries				
Administrative Coordinator	21,504.12	21,504.08	0.04	100.00 %
Administrative Coordinator Benefits		0.00	0.00	
Bookkeeper - Salary	2,379.72	2,379.76	-0.04	100.00 %
Bookkeeper Mileage-Phone		0.00	0.00	
Church Sexton Salary	6,840.56	10,260.79	-3,420.23	66.67 %
Director of Music Salary	21,448.80	21,448.76	0.04	100.00 %
Hope House Sexton Salary	1,854.36	1,854.36	0.00	100.00 %
Payroll Expense	1,909.52	2,000.00	-90.48	95.48 %

St. Andrew's Evangelical Lutheran Church

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

January - December 2025

	ACTUAL	TOTAL		% OF BUDGET
		BUDGET	OVER BUDGET	
Payroll Taxes		5,254.02	-5,254.02	
Federal Tax	0.00		0.00	
Local Tax	0.00		0.00	
Medicare	783.41		783.41	
OPT	0.00		0.00	
Social Security	3,349.71		3,349.71	
State Tax	0.00		0.00	
Total Payroll Taxes	4,133.12	5,254.02	-1,120.90	78.67 %
Property/Liability/Workmen's Comp	7,334.42	9,712.92	-2,378.50	75.51 %
Total Staff Salaries	67,404.62	74,414.69	-7,010.07	90.58 %
Worship & Music				
ALCM & AGEHR Memberships		100.00	-100.00	
Altar Care & Worship Supplies	383.64	800.00	-416.36	47.96 %
Altar Flowers	-351.96	100.00	-451.96	-351.96 %
Altar Food Baskets - Voided - replaced by Community Care	35.00	0.00	35.00	
American Guild of Organists		105.00	-105.00	
Director of Music Cont. Ed.		0.00	0.00	
Instrument Care/Tuning	280.00	1,000.00	-720.00	28.00 %
Music-Purchase & Copyrights	1,188.83	1,200.00	-11.17	99.07 %
Supply Organist		400.00	-400.00	
Supply Pastor	1,090.20	1,000.00	90.20	109.02 %
Total Worship & Music	2,625.71	4,795.00	-2,079.29	55.81 %
Z - Inactive Accounts				
Misc Business Expense	-15.00		-15.00	
Total Z- Inactive Accounts	-15.00		-15.00	
Total Expenses	\$180,736.57	\$199,935.63	\$-19,199.06	90.40 %
NET OPERATING INCOME	\$3,381.26	\$-199,935.63	\$203,316.89	-1.69 %
NET INCOME	\$3,381.26	\$-199,935.63	\$203,316.89	-1.69 %

St. Andrew's Evangelical Lutheran Church
2025 Building Fund Report
(Fulton Bank)

Beginning Balance as of 1/01/2025	\$10,611.97
Withdrawals	0
Interest	<u>1.07</u>
Ending Balance as of December 31, 2025	\$10,613.04

St. Andrew's Evangelical Lutheran Church

2025 Memorial Funds Report

Memorial Account (as of 1/1/25)	\$133,361.19
Deposits	\$ 49,326.10*
Interest Credited	\$ 988.07
Transferred to Checking	<u>\$(39,219.00)</u>
Memorial Account (as of 12/31/25)	\$144,456.36

Checking Account (as of 1/1/25)	\$ 70.90
Transferred from Money Market	\$ 39,219.00
Checks Paid	<u>\$(39,249.00)</u>
Checking Account (as of 12/31/25)	\$ 40.90

Restricted Funds	\$ 36,336.53
Unrestricted Funds	\$ 45,933.67
Nursery School Funds	\$ 16,785.46
Gurinko Funds	\$ 45,400.70

Disbursements:

Ck. #212 Northampton Memorial Co (brick)	\$ 30.00
Ck. #213 Dutt Roofing (1/3 deposit)	\$14,000.00
Ck. #214 C M Almay (floor stand for vase)	\$ 1,219.00
Ck. #215 – VOID	
Ck. #216 Dutt Roofing (1/3 payment)	\$14,000.00
Ck. #217 Dutt Roofing (bal due less 10%)	\$10,000.00

Other:

There is a life insurance policy owned by St. Andrews with an anticipated death benefit of \$16,523.40

Elizabeth L Gaumer trust – amount undetermined at this time.

***Thrivent account funds used to pay for new roof**

ST. ANDREW'S WOMEN TREASURER'S REPORT - 2025

BALANCE as of 12/31/24 \$14,302.28

INCOME:

Offering	\$679.00
Funeral Luncheon Contributions	0.00
Church Women United - Least Coin	0.00
Bus Trip - Penn's Peak	4,845.00
Tea	1,106.00
Rummage Sale	7,057.26
Craft Fair	6,901.50
Christmas Luncheon	620.00
Miscellaneous Contributions	0.00
Interest Income	1.00

TOTAL INCOME \$21,209.76

DISBURSEMENTS:

Operating Disbursements:

Honorariums	\$100.00
Memorials	89.97
Funeral Luncheons	0.00
Gracedale Projects	89.90
Church Women United - Least Coin	0.00
Carpet Cleaning	0.00
Bus Trip Advance	200.00
Tea Proceeds-Project-Food Bank	553.00
Tea Proceeds-United Fellowship-Food Bank	553.00
Christmas Luncheon - Marblehead	1,314.06
Computer Purchase	740.94
Bus Trip - Penn's Peak	4,162.00
Tables Purchase	667.61
Kitchen Supplies	254.54
Mulch/Weed Killer	222.48
Miscellaneous	196.72
New Checks	32.00

TOTAL OPERATING DISBURSEMENTS \$9,176.22

RUMMAGE SALE:

ShopRite Gift Cards	2,909.70
Safe Harbor	500.00
ProJeCt of Easton	1,270.00
Third Street Alliance	500.00
Turning Point	500.00
United Fellowship - Food Bank	1,270.00

TOTAL RUMMAGE SALE DISBURSEMENT \$6,949.70

CRAFT FAIR

Miscellaneous Expenses	267.50
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TOTAL CRAFT FAIR DISBURSEMENT 267.50

BALANCE 12/31/25 (Income minus disbursements) \$19,118.62

Above account balance includes the following:

SAW Reserve Account	14,985.04
Designated Funds:	
Education Ministry Fund	200.00
Funeral Luncheon/Memorial	1,325.43
Bus Trip Surplus	1,689.95

2025 Purchases -
Computer, Tables

ST. ANDREWS NURSERY SCHOOL
Income Statement
For the Period Ended June 30, 2025

	12 Months Ended Jun. 30, 2025	Pct
Revenue		
Receipts - Tuition	\$ 33,697.60	97.12
Receipts - Registrations	1,000.00	2.88
Total Revenue	34,697.60	100.00
Operating Expenses		
Accounting	1,600.00	4.61
Office Expense	1,153.43	3.32
Bank Charges	175.00	0.50
Field Trip	207.00	0.60
Postage & Printing	550.00	1.59
Capital Replacement	1,729.95	4.99
Staff Training	150.00	0.43
Repairs & Maintenance	1,422.51	4.10
Milk & Snacks	267.29	0.77
Supplies	813.95	2.35
Telephone & Internet	883.79	2.55
Utilities	5,499.99	15.85
Insurance - Liability	525.00	1.51
Insurance - Workmens Comp.	1,678.00	4.84
Miscellaneous	162.20	0.47
Salaries/Wages	50,321.71	145.03
Employer FICA/Medicare Expense	3,872.92	11.16
Refunds - Tuition & Others	2,780.00	8.01
Total Operating Expenses	73,792.74	212.67
Operating Income	(39,095.14)	(112.67)
Interest Income/Checking	3.98	0.01
Total Other Income	3.98	0.01
Net Income (Loss)	\$ (39,091.16)	(112.66)

ST. ANDREW'S NURSERY SCHOOL

Balance Sheet

Period Ending June 30, 2025

ASSETS

Current Assets

Cash in Bank (Wells Fargo)	\$ (133.20)
Cash in Bank (Fulton)	28,996.48
Cash in Memorial Account (prev. Merrill Lynch)	<u>16,785.46</u>

Total Assets **\$45,648.74**

**St Andrew's ELC 2026
General Fund Expense Budget Approved By Congregation 2% Staff**

Percent Increase

Expense Item	2026 Budget	2025 Budget	Difference	Pro-rated Actuals for the year	Actuals Expense thru 9/30	Percent change for 2026	Percent of Total Budget
Administration:							
Conferences & Assembly	\$ 200.00	\$ 100.00	\$100.00	\$266.67	\$200.00	100.0%	0.1%
Offering Envelopes	\$ 1,000.00	\$ 1,000.00	\$0.00	\$925.77	\$694.33	0.0%	0.6%
Memorial Fund - Admin cost	\$ -	\$ -	\$0.00	\$0.00	\$0.00	0.0%	0.0%
Office Supplies	\$ 1,200.00	\$ 1,200.00	\$0.00	\$0.00	\$0.00	0.0%	0.7%
Copier Fees	\$ 2,200.00	\$ 2,200.00	\$0.00	\$2,013.35	\$1,510.01	0.0%	1.3%
Dues and Subscriptions	\$ 3,700.00	\$ 3,700.00	\$0.00	\$4,007.85	\$3,005.89	0.0%	2.2%
Postage	\$ 1,000.00	\$ 2,000.00	-\$1,000.00	\$676.39	\$507.29	-50.0%	0.6%
Telephone/Wireless	\$ 3,400.00	\$ 3,300.00	\$100.00	\$3,700.13	\$2,775.10	3.0%	2.0%
Total-Administration	\$ 12,700.00	\$ 13,500.00	\$ (800.00)	\$ 11,590.16	\$ 8,692.62	-5.9%	7.5%
Faith Formation:							
Confirmation Ministry	\$ -	\$ 700.00	-\$700.00	\$0.00	\$0.00	-100.0%	0.0%
Adult Learning	\$ 300.00	\$ 300.00	\$0.00	\$171.04	\$128.28	0.0%	0.2%
Stepping Stones & Milestone Ministry	\$ 100.00	\$ 100.00	\$0.00	\$0.00	\$0.00	0.0%	0.1%
Sunday School	\$ 50.00	\$ 50.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
Vacation Bible School	\$ -	\$ -	\$0.00	\$0.00	\$0.00	#DIV/0!	0.0%
Youth & Family Ministry	\$ -	\$ -	\$0.00	\$0.00	\$0.00	#DIV/0!	0.0%
Background Checks	\$ 50.00	\$ 50.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
Sr. Youth Group	\$ -	\$ -	\$0.00	\$0.00	\$0.00	0.0%	0.0%
Total-Faith Foundations	\$ 500.00	\$ 1,200.00	(\$700.00)	\$ 171.04	\$ 128.28	-58.3%	0.3%
Staff Salaries							
Administrative Coordinator-Salary	\$ 21,934.16	\$ 21,504.08	\$430.08	\$21,504.12	\$16,128.09	0.0%	13.0%
Bookkeeper-Salary	\$ 2,427.36	\$ 2,379.76	\$47.60	\$2,379.72	\$1,784.79	0.0%	1.4%
Hope House Sexton	\$ 1,891.45	\$ 1,854.36	\$37.09	\$1,854.36	\$1,390.77	0.0%	1.1%
Sexton-Salary	\$ 10,466.01	\$ 10,260.79	\$205.22	\$9,120.75	\$6,840.56	0.0%	6.2%
Director of Music-Salary	\$ 21,877.74	\$ 21,448.76	\$428.98	\$21,448.80	\$16,086.60	0.0%	13.0%
Guild of Organists	\$ 105.00	\$ 105.00	\$0.00	\$0.00	\$0.00	100.0%	0.1%
ALCM & AGEHR Memberships	\$ 100.00	\$ 100.00	\$0.00	\$0.00	\$0.00	200.0%	0.1%
Property/Liability/Workman's Comp	\$ 7,500.00	\$ 9,712.92	-\$2,212.92	\$6,535.75	\$4,901.81	0.0%	4.5%
Payroll Expense	\$ 2,000.00	\$ 2,000.00	\$0.00	\$1,832.27	\$1,526.89	0.0%	1.2%
Payroll Taxes	\$ 5,254.02	\$ 5,254.02	\$0.00	\$4,307.56	\$3,230.67	0.0%	3.1%
Total-Staff Salaries	\$ 73,555.73	\$ 74,619.70	\$ (1,063.96)	\$ 68,983.32	\$ 51,890.18	-1.4%	43.7%
Pastoral Ministry:							
Pastor-Salary	\$ 30,000.00	\$ 30,035.48	-\$35.48	\$30,035.52	\$22,526.64	-0.1%	17.8%
Pastor-Housing	\$ -	\$ 21,453.92	-\$21,453.92	\$21,453.96	\$16,090.47	-100.0%	0.0%
Pastor-FICA Adjustment	\$ 2,295.00	\$ 3,938.94	-\$1,643.94	\$3,939.00	\$2,954.25	-41.7%	1.4%
Pastor-Medical	\$ -	\$ 5,094.12	-\$5,094.12	\$0.00	\$0.00	-100.0%	0.0%
Pastor- Retirement & Assoc Benefits	\$ 6,657.00	\$ 13,721.00	-\$7,064.00	\$13,690.44	\$10,267.83	-51.5%	4.0%
Continued Education & Books	\$ -	\$ -	\$0.00	\$0.00	\$0.00	#DIV/0!	0.0%
Auto & Gas Allowance	\$ -	\$ -	\$0.00	\$0.00	\$0.00	#DIV/0!	0.0%
Total-Pastoral Ministry	\$ 38,952.00	\$ 74,243.45	-\$35,291.45	\$ 69,118.92	\$ 51,839.19	-47.5%	
Mission Support:							
Churchwide & Synod	\$ -	\$ -	\$0.00	\$0.00	\$0.00	#DIV/0!	0.0%
Other Mission Support	\$ 100.00	\$ 100.00	\$0.00	\$0.00	\$0.00	0.0%	0.1%
Total-Mission Support	\$ 100.00	\$ 100.00	\$0.00	\$ -	\$ -	0.0%	0.1%
Property & Buildings							
Utilities-Electric, Gas, Water, Sewer	\$ 13,260.00	\$ 11,500.00	\$1,760.00	\$13,263.33	\$9,947.50	15.3%	7.9%
Water Run-off Tax	\$ 5,500.00	\$ 5,900.00	-\$400.00	\$4,431.24	\$3,323.43		3.3%
Maintenance & Supplies	\$ 7,200.00	\$ 7,200.00	\$0.00	\$4,825.51	\$3,619.13	0.0%	4.3%
Snow Removal	\$ 4,500.00	\$ 4,500.00	\$0.00	\$3,140.00	\$3,140.00	0.0%	2.7%
Lawn Care	\$ 1,400.00	\$ 1,400.00	\$0.00	\$0.00	\$0.00	0.0%	0.8%
Carpet Cleaning/Misc	\$ 500.00	\$ 500.00	\$0.00	\$0.00	\$0.00	0.0%	0.3%
Building Fund	\$ 1,000.00	\$ -	\$1,000.00	\$1,025.00	\$1,025.00	#DIV/0!	0.6%
Total-Property & Buildings	\$ 33,360.00	\$ 31,000.00	\$2,360.00	\$ 26,685.08	\$ 21,055.06	7.6%	19.8%
Ongoing Ministries							
St. Andrew's Comforters	\$ 50.00	\$ 50.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
Fellowship	\$ 50.00	\$ 50.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
Growth & Outreach	\$ 50.00	\$ 50.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
Nursery School Donations	\$ 200.00	\$ -	\$200.00	\$200.00	\$200.00	#DIV/0!	0.1%
Community Care	\$ 150.00	\$ 50.00	\$100.00	\$178.07	\$133.55	200.0%	0.1%
Spiritual Gifts Programing	\$ 50.00	\$ 50.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
Total-Ongoing Programing	\$ 550.00	\$ 250.00	\$300.00	\$ 378.07	\$ 333.55	120.0%	0.3%
Worship & Music							
Altar Care & Worship Supplies	\$ 800.00	\$ 800.00	\$0.00	\$171.15	\$128.36	0.0%	0.5%
Altar Flowers & Food Baskets	\$ 100.00	\$ 100.00	\$0.00	-\$37.95	-\$28.46	0.0%	0.1%
Instrument Care/Tuning/Audio-Video Production	\$ 1,000.00	\$ 1,000.00	\$0.00	\$373.33	\$280.00	0.0%	0.6%
Music-Purchase & Copyrights	\$ 1,500.00	\$ 1,200.00	\$300.00	\$1,538.47	\$1,153.85	25.0%	0.9%
Supply Organists	\$ 400.00	\$ 400.00	\$0.00	\$0.00	\$0.00	0.0%	0.2%
Supply Pastor	\$ 4,800.00	\$ 1,000.00	\$3,800.00	\$1,211.33	\$908.50	380.0%	2.9%
Total-Worship & Music	\$ 8,600.00	\$ 4,500.00	\$4,100.00	\$ 3,256.33	\$ 2,442.25	91.1%	5.1%
Total Operational Expenses	\$ 168,317.73	\$ 199,413.15	-\$31,095.42	\$ 180,182.92	\$ 136,381.13	-15.6%	100.0%
Total Budgeted Expenses	\$168,317.73	\$199,413.15	-\$31,095.42	\$180,182.92	\$136,381.13	-15.6%	100.0%

Notes

Not including nursery sch

Member may agree to a s

Brotherhood mutual \$720

Not including a -\$132

Parish Nurse

Increase Chimes for kids

PARISH REGISTER

2025 PARISH REGISTER

Funerals/Memorial Services: 3
Students Confirmed as New Adult Members: 0
First Holy Communicants: 0
Weddings: 0

Baptized Members, December 31, 2024: 446

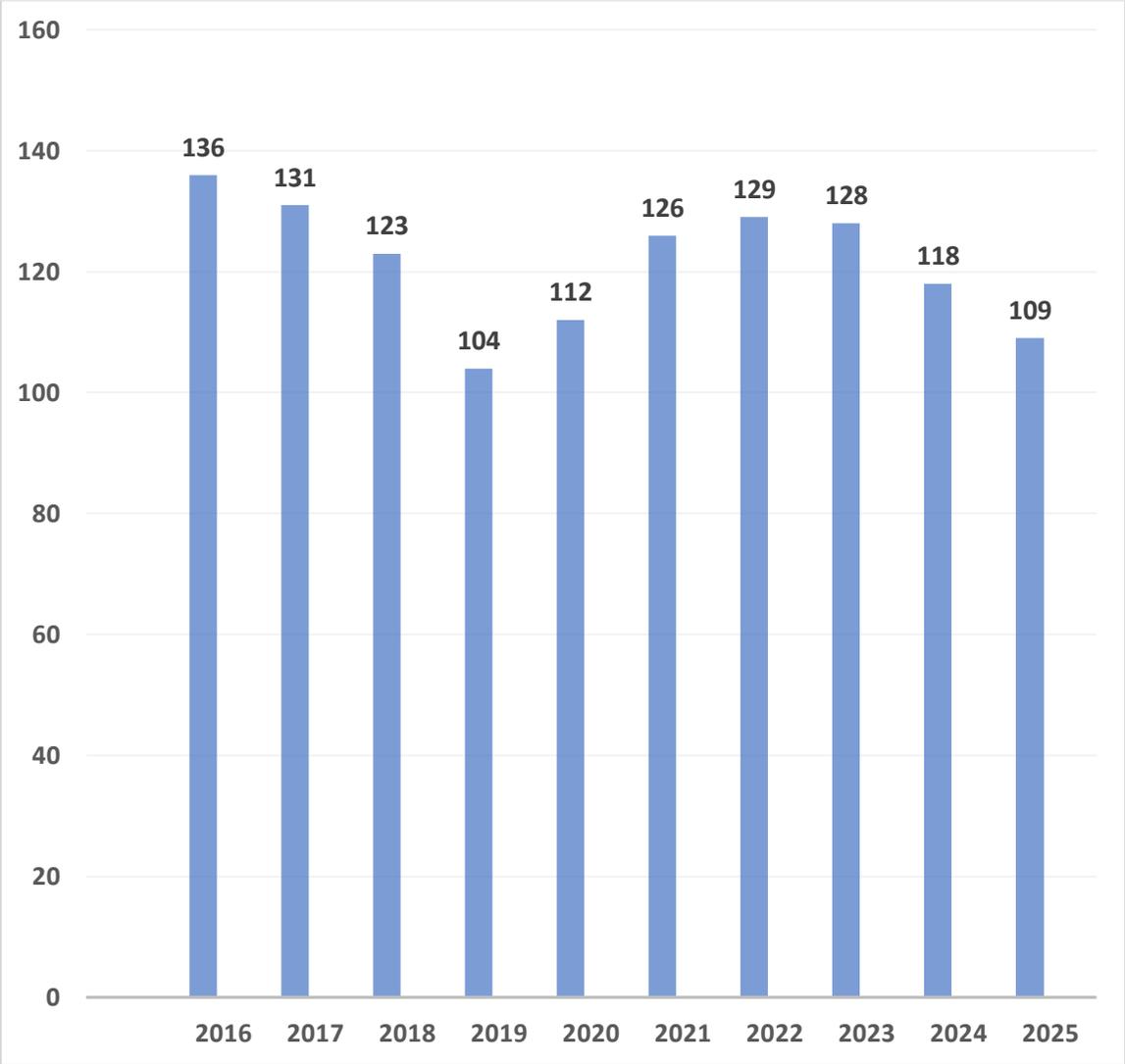
Baptized Members Received in 2025: 0
 By Affirmation of Faith: 0
 By Baptism (15 years and younger): 2
 By Baptism (16 years and older): 0
 By Transfer from ELCA Churches: 0
Total Members Received in 2025: 0

Baptized Members Removed in 2025:
 Member Transfers: 0
 Member Deaths: 1
 Removed by Council: 32
Total Members Removed in 2025: 33

Baptized Members, December 31, 2025: 413

Total Confirmed Membership December 31, 2025: 273

Average Weekly Worship Attendance



CHURCH STAFF & CONTACT INFO

the Rev. Thomas A. Neel, Pastor

Elizabeth Campbell, Administrative Coordinator

Mark Jonkman, Director of Music

Sue Heater, Bookkeeper

Janet Ward, Hope House & Special Events Sexton

610-252-2258

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