

ANNUAL REPORT 2025



Evangelical
Lutheran Church
in America



ANNUAL CONGREGATIONAL MEETING OPENING LITURGY

Recognizing that our faith is a living, busy, active and mighty thing, may the grace of our Lord Jesus Christ and the communion of the Holy Spirit be with each of you.

And also with you.

Teach us to love you with all our heart, soul, mind and strength.

Receive our prayer, O God.

Descend on our hearts, that we may love others in the ways Jesus loves us.

Receive our prayer, O God.

Empower us to be enthusiastic in pursuing your vision for our congregation.

Receive our prayer, O God.

Move us to engage issues in our community in Christlike ways, and to pursue deep and authentic relationships with those with whom we serve and partner.

Receive our prayer, O God.

Strengthen us to face the barriers we encounter in doing your work, learning to work with others amid disagreement.

Receive our prayer, O God.

Give us the ability to adapt to the cultural, economic and social changes that occur in the neighborhoods we serve.

Receive our prayer, O God.

Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.

Receive our prayer, O God.

As we strive to become the church that we proclaim to be, raise up leaders who focus on the gospel of freedom, forgiveness and reconciliation as given to us through God's indescribable act of love in the death and resurrection of Jesus Christ. Renew us daily in our baptism, that we may discover vitality in our relationships with you, each other and those we serve in the world.

Amen.

Founded on Faith



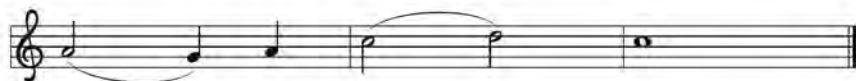
1 Found - ed on faith, the church— a - live by grace—
2 Your cross, O Christ, re - news our life each day.
3 E - quipped by prayer, we live the Spir - it's call.
4 Grow - ing in grace for God's cre - at - ed earth,
5 Found - ed on faith, called forth, em - pow'ed to serve,



pro - claims the gos - pel here and ev - 'ry place.
Bap - tized in you, we learn and teach and pray.
Em - pow'ed to serve with gifts, both great and small,
we yearn for jus - tice, peace, and hu - man worth;
we share God's end - less love with - out re - serve.



The word of God re - sounds through time and space:
Fed by your love, with thank - ful hearts, we say;
we bring the liv - ing hope of God to all.
a world re - stored; a faith - ful, car - ing church.
Then let us shout a - loud the liv - ing Word!



Al - le - lu - ia!

All Creation Sings, 1048

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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, which appears 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



ANNUAL 2025 REPORT

of the saint paul area synod

*But go, tell his disciples and Peter that Jesus is going ahead of you to Galilee;
there you will see him, just as he told you. Mark 16:7*

At Easter, when the three women come to the empty tomb in Mark's Gospel, an angel gives them a surprising assignment. They are instructed to tell the others that the Risen Christ has gone before them into Galilee. I continue to ponder what the message of a God "who goes before us" means for us as a synod in this first quarter of the 21st century. Like those first disciples, we have been entrusted with a message of surprising, good news to share with others in our day.

We have found a variety of ways to join the congregations and baptized members of this synod in doing just that, being especially mindful of our mission statement and care values:

**As followers of Jesus, we are called to accompany faith communities
and equip leaders for God's mission in the world.**

Our core values are – authenticity, connection, compassion, and curiosity.

Through The Planting Hope Campaign in 2025, we were able to address the seminary debt load of 16 pastors and deacons, fully retiring the debt of six and greatly reducing the debt of 10 others. We invested an additional \$100,000 in congregational vitality, complementing the funding already in our budget. We hosted 11 summer interns at a variety of work sites, offering young adults an opportunity to explore their own vocation while being immersed in a ministry site. We offered financial assistance to enable 16 youth and young adults to travel with their congregations to our global mission partners in Guatemala and Tanzania. Thank you for contributing to this common work.

As a synod, we equip leaders through training events for lay leaders, a theological conference and gatherings of the ministerium for rostered ministers, and through Zoom events on timely topics like Minnesota's new Paid Family & Medical Leave and the ELCA's Social Statement on Faith and Civic Life. This included six day-long workshops, sponsored by the Congregational Vitality team and two cohorts of pastors and lay leaders, working on increased skills for stewardship and congregational renewal. The synod also received an ELCA grant for worship renewal and hosted a day-long seminar on "Worship in an Inviting Church" in April. We know that we are all stronger when we work together on matters that impact all 106 congregations and mission starts in the synod.

Not every congregation was in transition in 2025, but the synod staff worked with 17 call processes for pastors and deacons and supplied interim pastors during those times of transition. We also supported the discernment and candidacy process for 22 individuals. We received two of those candidates back into our synod for their first call. Ordained in 2025 were Pastor Katie Hendrikson (called to Abiding Savior, Mounds View) and Pastor Lauren Mildahl (called to St. Mark in Circle Pines).


As always, I am particularly grateful for those who serve on synod committees and on Synod Council. They are the key guarantors of continuity and stability in our work. In 2025 we welcomed Matt Smith as our new synod treasurer and sent 21 voting members to the Churchwide Assembly in Phoenix.

Throughout these months, God continued to bless us financially with \$1.675 million received as mission support from congregations in 2025 toward our goal of \$1.95 million by the end of January. Your contributions funded the work noted above and a portion was shared with the Churchwide Organization for global mission, ecumenical and inter-religious endeavors, advocacy, and preparation of a new generation of leaders. In addition, many of you contributed generously to the work of our global companions through our Bega Kwa Bega partnership with the Iringa Diocese in Tanzania and our work with the Iglesia Luterana Agustina de Guatemala (ILAG).

Finally, as I begin my last months as the bishop of this synod and help prepare for a new bishop to lead you starting in August 2026, I am keenly aware of the many relationships that make us a healthy, growing and thriving synod. Many of you see those signs of new life in your own congregation and neighborhood. Like me, I know you also appreciate the work of the whole synod staff, who serves alongside me. They include Rachel Holsten, Mary Smith, David Roinas, Kirsten Levorson, Rolf Lowenberg-DeBoer (through July), Justin Grimm, Krista Lind, Leslie Ortiz, Dawn Alitz (beginning September), Joe Lees (beginning September), and Terri Endres (beginning December).

Like the very first disciples, God continues to call us to go forward into the places where God awaits our coming. This includes all the messy places of mistrust and division in our world today. It is a privilege for me – as it is for each of you – to bear the good news of Christ to our many neighbors, who feel especially discouraged and beat down these days, and it is an added joy to share that news alongside all the ministry that happens in and through our lives.

Yours in God's service,



Bishop Patricia Lull



**Memorial Lutheran Church of Afton
2026 Annual Meeting Agenda
February 1, 2026**

Confirm Quorum – Church Council Secretary Nicole Twisk

Call to Order – Liz Kroschel, Council President

Opening Liturgy – Pastor Karen Treat

New Business

- a. Adoption of Agenda for Annual Meeting
- b. Approval of Meeting Minutes of 2025 Annual Meeting
- c. President's Report – Liz Kroschel
- d. Pastor's Report Rev. Karen Treat
- e. Treasurer's Report – George Clements
 - Discussion and Approval of 2026 Budget
- f. Amendments to Model Constitution for Congregation
 - Congregational vote
- g. Nomination Committee Report – Russ Vogt
 - Nominations and Elections of new and returning council members
- h. Endowment Fund Report
- i. Capital Improvements Resolution

Adjournment

Benediction

**Memorial Lutheran Church of Afton
2025 Annual Meeting Minutes
January 26, 2025**

Confirm Quorum - Church Council Secretary Nicole Twisk- A Quorum was confirmed.

Call to Order - Mike Miller, Council President @ ~10:47 am

Opening Liturgy - Pastor Karen Treat/Serina Hallquist

New Business

- a. **Adoption of Agenda for Annual Meeting-** The agenda was approved.
- b. **Approval of Meeting Minutes of 2024 Annual Meeting-** The minutes were approved.
- c. **President's Report - Mike Miller-** See 2024 Annual Report
- d. **Pastor's Report - Rev. Karen Treat-** See 2024 Annual Report. Thank-you to Jill Chezik and Mike Miller for service on the Church Council.
- e. **Treasurer's Report - George Clements**
 - **Discussion and Approval of 2025 Budget-** The budget was approved. The approved budget is a deficit budget.
- f. **Member Survey & Time and Talent- Reminder to complete.**
- g. **Nominations Committee Report - Jill Chezik**
 - **Nominations and Elections of new and returning Council Members**
The following new Council Members were announced: Steve Rucker (3 yrs) and Thad Heimendinger (3 yrs). One member at large is still open.
Outgoing Council: Jill Chezik, Mike Miller
- h. **Endowment Fund Report- see Annual Report**
 - **Nominations and Elections of Endowment Committee:** New committee member for 2025: Jack McDowell.
 - **Continuing Committee Members:**
 - Mike Miller (council rep)
 - Bruce Bjerva
 - Barb Twisk
 - Janelle Christmann
 - Lori Ames
 - Cathy Gjermo
 - Carla Bataglia
 - Jon Maisley

Adjournment @ ~11:49 am

Benediction by Pastor Karen Treat

President's Report-

Last year, Memorial "Activated" our mission through our ministry teams:

Evangelism, Memorial as a Caring Community, Spiritual Growth, and Community Outreach and Service. These four teams replaced the previous eight committees. In the past, each council member had one responsibility. We have discovered that the four teams overlap in mission, and we can work more collaboratively as a council. We invite members of the Memorial community to join any of our teams, or to participate in any of the activities that have grown out of this endeavor.

Team members will share stories in the report, sharing experiences they enjoyed in 2025.

Evangelism includes Property (inside and out), Worship and Music, and Stewardship. Highlights include our Prairie Restoration Ministry, which built welcoming paths that offer soothing pastoral walks and tie us to the community of Afton. The Worship and Music team helped support a smooth transition after Serina Hallquist's departure in June to Jake Driefort's arrival in October. Thank you! Stewardship revealed once again that you are incredibly generous: a high percentage made pledges and increased your offering for 2026. Thank you!

Memorial as a Caring Community includes our weekly fellowship after worship, visitation ministry, and the many ways we were active in the community of Afton.

Spiritual Formation is revealed through new families coming to Memorial and bringing their littles with them, and has indeed seen growth in the past year. Bible study is open to all who would like to dig deeper into Scripture, and the weekly prayer group continues on Tuesday mornings. Please continue to tap the Prayer Chain with your concerns and requests for group prayers.

Community Outreach and Service includes our Endowment Committee, which distributes funds to local and international non-profit services; the Addiction and Mental Health ministry; and community non-profits serving the underserved,

including Valley Outreach, Neighbors Inc., and our benevolence giving to the Saint Paul Area Synod and non-profits such as Lutheran Social Services, Lutheran Disaster Relief–National, and Shobi’s Table.

The council and Pastor Karen are grateful for the pledges given for the Capital Campaign. We remain hopeful we will reach our goal of \$196,000 to complete the needed repairs and updates where needed. For more information check our website or talk to a council member.

All of our missions grow in God’s grace. We hope you join us in whatever capacity you are able in 2026. Please consider it—we are all so blessed!

Liz Kroschel

Pastor's Report

"I came to bring life, life abundant." John 10:6

"I will instruct you and teach you the way you should go; I will counsel you with my eye upon you." Psalm 32:8.

This past year has been filled with blessings, and I am deeply grateful for each of you.

I began my call at Memorial Lutheran Church in the spring of 2023, just as we were emerging from Covid's long grip. Black masks and bottles of hand sanitizer still stood at the entrance to the sanctuary—quiet reminders of a difficult season. Today, they are nearly gone. Life has moved forward. And at times it still feels uncertain or even backward, yet as a church we continue to live into our calling to be God's presence in the world.

Last year marked the beginning of a three-year vision forward: *Activating our Mission, Building Momentum, and Sustaining our Mission*. This report offers a glimpse into a fruitful first year as we activated our mission together.

In 2026, we turn our focus to *Building Momentum*. Over the past year, the council spent significant time reflecting on the mindset of abundance. As we planned the budget, we trusted in the generosity of Memorial's members and in our shared desire to remain "a beacon of hope in our community and beyond." Out of that trust, a faith-based budget emerged.

As we look ahead to another year at Memorial Lutheran in Afton, I invite you to reflect on your place in living through the lens of abundance.

- How might you share your time, talents, and financial gifts to support and grow our ministries?
- How can you help sustain the work of our Capital Campaign and Prairie Restoration Ministry?
- In what ways are we as a church called to share Memorial's abundance with the wider world?
- And finally, how do we tend to our spiritual lives in fractured times—from our

littles, to young parents, to our wise ones who know history and hope for the future.

My gratitude to the Church Council and all the ways you supported MLC and me.

For Russ Vogt who is a champion for MLC and compassionate servant for Jesus. Thank-you! We will miss you on council!!!

The wonderful staff, including Elise Winter- you make it all happen and God is so proud of you.

I give thanks for a God who walks with us through every season, and for this community that continues the journey together. Thanks be to God.

Pastor Karen

Treasurers Report
Balance Sheet 12/31/2025

	Dec 31, 2024	Dec 31, 2025	Variance
Assets			
1101100 - Wells Fargo Checking	\$46,818	\$50,511	\$3,693
1101101 - Wells Fargo Savings	\$3,121	\$721	(\$2,400)
1101103 - Wells Fargo Memorial Checking	\$3,304	\$3,304	\$0
1101104 - Wells Fargo Youth Ministry	\$7,695	\$7,317	(\$378)
1101105 - Edward Jones	\$81,220	\$160,520	\$79,300
1103102 - MLC Of Afton Endowment Edward Jor	\$540,858	\$586,829	\$45,971
1104100 - Building	\$1,094,087	\$1,094,087	\$0
1104101 - Land	\$300,000	\$300,000	\$0
1104200 - Contents, Equipment & Supplies	\$454,103	\$454,103	\$0
Total Current Assets	\$2,531,207	\$2,657,393	\$126,186
 Restricted Equity / Fund Balances			
3101101 - Organ Fund Balance	\$3,304	\$3,304	\$0
3104102 - Emergency Operating Reserve Balance	\$3,121	\$721	(\$2,400)
3104400 - Handbells (s) Balance	\$261	\$261	\$0
3104402 - MLC Of Afton Endowment Balance	\$540,858	\$586,829	\$45,971
3104450 - Equity Fund Balance	\$1,348,135	\$1,348,135	\$0
3104455 - Building Equity Fund Balance	\$500,056	\$500,056	\$0
3107100 - WELCAM Fund Balance	\$489	\$934	\$445
3107104 - Garden Fund Balance	\$659	\$2,139	\$1,481
3107105 - Cemetery Fund Balance	\$1,894	\$1,894	\$0
3107106 - Library Balance	\$310	\$310	\$0
3107108 - Kitchen Fund Balance	\$4,723	\$5,585	\$863
3107109 - Music Fund Balance	\$9,679	\$9,679	\$0
3107111 - Children's Ministry Balance	\$7,695	\$7,317	(\$378)
3107112 - Children's Capital Fund Balance	\$2,053	\$2,053	\$0
3108137 - Pastoral Sabbatical Escrow Balance	\$3,600	\$3,600	\$0
3108138 - Capital Improvement Balance	\$3,219	\$30,998	\$27,780
3108140 - Bob Swenson Balance	\$1,700	\$3,083	\$1,384
3108141 - Dorothy Ames Balance	\$3,849	\$98	(\$3,751)
3108146 - ISWEM Events Balance	\$98	\$45,226	\$45,128
3108148 - Columbarium Balance	\$39,209	\$15	(\$39,194)
3108150 - Fine Arts Camp Balance	\$15	\$468	\$453
3108152 - Community Meal Balance	\$468	\$462	(\$6)
3108153 - Pastor's Discretionary Fund Balance	\$4,843	\$1,377	(\$3,466)
3108156 - MLC Tech Team Balance	\$2,793		(\$2,793)
3108159 - Marlyce Miller Balance	\$325		(\$325)
Total Restricted Net Assets	\$2,501,918	\$2,554,544	\$52,626
 Unrestricted Net Assets			
3101100 - General Operating Fund Balance	\$29,289	\$102,849	\$73,560
Total Unrestricted Net Assets	\$29,289	\$102,849	\$73,560
 Total Equity / Fund Balances	 \$2,531,207	 \$2,657,393	 \$126,186
 TOTAL LIABILITIES AND EQUITY	 \$2,531,207	 \$2,657,393	 \$126,186

Treasurer's Report 2025 Income/Expense

	2025 Actual	2025 Budget	Variance
Income			
Pledged Offering	\$222,973	\$197,294	\$25,679
Non-pledged offering	\$44,941	\$34,576	\$10,365
Other	\$12,704.89	\$26,930.00	(\$14,225)
Total Income	\$280,619	\$258,800	\$21,819
Expense			
Personnel	\$200,170	\$207,823	\$7,653
Benevolence	\$13,037	\$11,909	(\$1,128)
Utility	\$12,683	\$13,823	\$1,140
Property	\$26,988	\$23,760	(\$3,228)
Admin	\$11,381	\$6,548	(\$4,833)
Education	\$1,210	\$880	(\$330)
Worship and Music	\$9,586	\$6,170	(\$3,416)
Evangelism, Stewardship, Soc. Min, Misc	\$5,044	\$4,520	(\$524)
Total Expense	\$280,098	\$275,433	(\$4,665)
Net	\$521	(\$16,633)	\$17,154

Treasurer's 2025 Income/Expense Report

Income	2025 Actual	Evangelism	Memorial As a Loving Community	Spiritual Growth	Community Outreach and Service
Offering					
Member Pledged Offering	\$222,998	\$148,841	\$33,844	\$15,955	\$18,373
Member Non-pledged Offering	\$36,592	\$24,423	\$7,759	\$3,658	\$4,212
Loose Offering	\$4,018	\$2,682	\$663	\$313	\$360
Easter	\$1,351	\$902	\$223	\$105	\$121
Lent	\$646	\$431	\$107	\$50	\$58
Christmas	\$2,309	\$1,541	\$381	\$180	\$207
Total Offering	\$267,914	\$178,820	\$42,978	\$20,261	\$23,331
Interest	\$0	\$0	\$0	\$0	\$0
Property Use Donation	\$3,327	\$2,221	\$549	\$259	\$298
Special Events	\$4,397	\$2,935	\$726	\$342	\$394
Other	\$4,980	\$3,324	\$822	\$388	\$446
Total Other Income	\$12,705	\$8,480	\$2,098	\$989	\$1,139
Total Income	\$280,619	\$187,300	\$45,076	\$21,250	\$24,470
		\$1	\$0	\$0	\$0
Expense					
Personnel	\$200,170	\$114,660	\$39,061	\$20,691	\$25,758
Benevolence	\$13,037	\$8,702	\$2,152	\$1,015	\$1,168
Utility	\$12,683	\$8,465	\$2,094	\$987	\$1,137
Property	\$26,988	\$18,013	\$4,455	\$2,100	\$2,419
Admin	\$11,381	\$7,596	\$1,879	\$886	\$1,020
Education	\$1,210	\$808	\$200	\$94	\$108
Worship and Music	\$9,586	\$6,398	\$1,583	\$746	\$859
Evangelism, Stewardship, Soc. Min,	\$5,044	\$3,366	\$833	\$393	\$452
Total Expense	\$280,098	\$168,008	\$52,257	\$26,912	\$32,921
Net	\$521				

Evangelism

Building and Grounds, Garden Team, Design Team

From Karen Tangen

Several years ago, a few of us formed the Garden Team with the intention of creating a tranquil garden entrance to welcome all who enter. This year the team enhanced the garden outside the sanctuary wall facing the parking lot. Along with Cheryl Mackereth, Paula Roen, we met with Horta Culture in Afton to implement a design for the re-landscape project on the west side of the church. Thank you to all those who financed and worked to make this project happen, and many thanks to the Garden Team gals who faithfully give their time and effort to keep the gardens beautiful!

As a member of the Building and Grounds Committee this past year it had become apparent that we needed to replace old, outdated systems and refurbish several areas in our church. Thus, the decision was made with the approval and assistance of the council to proceed with a Capital Campaign. This committee is responsible for a lot of decisions that have to be made and implemented to keep our church relevant, open and, again, important for us to be a welcoming church in our community.

God's Peace in 2026,
Karen Tangen

From Memorial Council Member, Jerry Engebretson

This year I was inspired by members Heidi Kassenborg and Gary Palmen to get involved in the Prairie Restoration Project throughout the year. We met weekly and on some week-ends with other members-
Removing buckthorn and undesirable trees.
Brush chipping and removal

Removing invasive weeds
Sowing seeds and planting native plants
Removing old playground fencing
Grooming the path created by Gary

Memorial presence is made known by the banner along Hwy 42. I Installed and removed various sign banners throughout the year as passive outreach banners included, Artist Joe Davis, Holy Week Worship, All Are Welcome, 4th of July Parking, Advent/Christmas.

From Cheryl Mackereth

I have been on the “Property Team” for several years. It includes the Garden Team.

In October 2023, the “gardeners” set out to make an update to the garden area adjacent to the sanctuary wall, west facing. This area had been neglected for some time. The plan included removing some of the overgrown shrubs and letting the ground rest for a year. This summer, we asked members to participate by paying for the plants and other materials needed to complete the project. Members did the heavy work by planting and even installing a sprinkler system to keep the plants and new sod healthy. This project was completed in October 2025, and I look forward to the beautiful trees and plants flourishing and being a welcoming sight for many years to come.

From Memorial Council Member- Gary Palmen

In spring of 2025, my concern was the safety of the handrail on the deck off the Fellowship Hall. I reinstalled it by adding extra blocks, bracings and a more secure attachment to the building. It was pretty cold out but I wanted it to be complete before spring weather invited us outside.

Early in the summer the work turned to the Prairie Restoration Ministry Project. Every Thursday morning and occasionally on some Saturdays we worked to renew the land and make it inviting for the community to enjoy. We received a grant to fund the project from the Washington County Watershed District. It was also enjoyable to work alongside members of the Washington County Extension Services, Master Garden Interns..

Also, during the summer I had an idea to use some of the cedar wood that we had cut down to create some unique rustic furniture; a three legged chair and a six foot bench using rough cut cedar logs.



Russ Vogt- Stewardship

Stewardship is an intentional & active effort of the congregation to support our ministries. In 2025, Memorial offerings helped bring our mission forward to “Worship and Serve” through our ministries.

This year council read the book **Abundance – Creating a Culture of Generosity** by author Michael Ward. In 2025, the council was encouraged with the language that supports a perspective of abundance, rather than scarcity. The understanding that when we see what we have rather than what we don’t, we can grow. That’s exactly what is happening at Memorial. 2026 will definitely be a year of “Building Momentum” with this perspective.

Worship and Music

Music in worship continues to be a gift to the community. Serina Hallquist resigned in May this year and stayed through June to help in the transition. She played for member Kimberly Ryan as we celebrated her ordination in June.

July through September we were gifted with talented musicians for Sunday worship. It is amazing all the talented musicians there are in the surrounding area. Jake Dreifort was hired as Music Minister and started October 1.

We held five Celebrations of Life in 2025: Jan Storebo, Keith Englund, Carol Hering, Loni Anderson, William Hering.

And welcomed six new members marked with the cross of Christ through baptism: Tate Larson, Molly Ries, Cooper Tompkin, Elena Springer, and a special gift on Christmas Eve, Jacobo Antonio Robles.

New members- Sharon Waiwole, Sean & Rachel Tompkins, Trish & Scott, Lucas and Olivia Schwietz, Jake Larson, Riley & John Ries.

From Jake Dreifort- Music Minister

I am a high school band teacher in River Falls, WI and am excited to add this role as Music Minister in October. The choir and bell choir went quickly into rehearsing twice every other week and Sundays in preparation for Advent Vespers. It was fun to bring in a few instrumentalists during December, which include a Brass Quartet, a trumpet player, and an oboe player.

The Memorial Music Plan moving forward is to have more presence of choir and bells during the weekly services, and special music once a month. We hope to have a "Spring Sing." It will feature the choir, and many other members of Memorial Lutheran who want to sing solo or in pairs. I think that it'll be another great chance to showcase the music at Memorial and in the community. Additionally, I hope to bring back the children's choir, connecting with youth in the community and maybe local schools.



Memorial as a Caring Community

The stories are countless of how Memorial lives out God's love in the world. It would be wonderful if one Sunday we gathered around the fellowship hall tables and shared one way each of us revealed God to someone during the week. We all do this more often than we realize.

This year, we shared meaningful moments together through pop-up events and community activities. Highlights include:

In March, Gary Palmen organized a Saturday outing where we toured the **Belwin Conservancy** buildings and enjoyed a hike together.

Russ Vogt brought us together for two baseball outings—one to a **Twins** game and another where we all climbed on the bus in Woodbury and ended up at the **Saints** Field in St. Paul. It was quite the adventure and a lot of fun.

Bob Chezik gathered volunteers for another delicious **Palm Sunday Brunch**. Thank-you!

In June, our high school graduates, Bjorn Bentley and Calissa Newton were sent off to their next ventures with a Memorial quilt and a blessing.

Our office administrator, Laura Fritts, expanded her role to help organize *Jesus and Me* and to gather young parents on **Sunday mornings for crafts and fellowship**.

The **Visiting Ministry** met every other month, receiving support for their visits with members in the community and learning more about how to better serve, listen, and care for our friends and neighbors, including our friends from Afton House.

In the spring, on a cool Saturday morning, a group of us cleaned up Memorial's portion **Adopt a Highway**, Hwy 41. It was good to resume a tradition lost during Covid.

In June, a few of us volunteered at the **Afton Strawberry Festival**. Memorial's legacy Strawberry Festival is now celebrated in the town we love and serve.

This October, **Trunk or Treat** welcomed special guests Lower St. Croix Valley Fire Department. Thank-you, Newtons for making it all possible (and the Werners for bringing the coats collected to Neighbors Inc.

This year's **lefse making** was intended for the evening meal that follows the **Advent Vespers**. Members and friends (many who never made lefse before) enjoyed both the eating and the turning. Thank-you, Janelle Christmann and Korene and Jason Newton for another fun event!



Spiritual Formation

Our year started out with poet and spoken artist, **Joe Davis** sharing his inspiring poetry on a cold evening in January. Youth came from Bethlehem in Newport and many members and friends enjoyed his words of hope in a trying world.

Monthly Bible Studies continued throughout the year, on Sundays, monthly women's Bible study and special Sunday speakers- Luther Seminary professor **Katherine Schiffendecker** on the Biblical prophets, and St. Thomas Professor **Dan Pioske** shared on the prophet Habakkuk.

In May, Kyle Twisk celebrated with his Memorial Family the Affirmation of Baptism.

Tuesday morning **Contemplative Prayer** has become a sacred routine for a small group at Memorial. It offers time for a time in silence with God, and personal reflection and support for those who attend. All are welcome.

Jesus and Me Time has grown in numbers as a good handful of young parents and their littles have made Memorial their home. You can see the paper shapes of the children in the halls outside the classroom.

The church was busy with volunteers, children and youth this summer as we offered **VBS- Live it Out-** Living like Jesus did. It was fun to share Jesus' message to love, serve, forgive and pray through activities, singing, dancing and playing games! Thank-you all for making this week a great success!!!

We offered three evenings to our community to use **art as a contemplative practice**. Thank-you Janell Christmann, our artist in residence, sharing her gifts as we colored and painted with the intention of experiencing God in the moment.



“Contemplative prayer has added a new dimension to my prayer life. In this time of such unrest and despair in this country it offers time set aside to give God our full attention as we look to him for guidance. I find peace for 20 minutes and much shared love.”

Jenny Palmen

“Centering Prayer for me is a time and place set aside for clearing the mind of noise and recognizing the beauty of God’s world around us.” Paula Roen

Outreach and Service

Addiction and Mental Health Team

From Liz Kroeshel- The A&MH team (Mike Miller, Ed Treat, Liz Kroschel, Pastor Karen & me) gave herculean effort into applying for a grant from **Washington County's Opioid Settlement**; we did not receive it this year, but in the writing of the proposal we determined areas we can educate and support our local members and communities navigating and succeeding in recovery effort.. Please don't hesitate to reach out if you are in need of resources or support.

From Russ Vogt- This year, the A&MH Team adopted the **Mission Statement**:
"Memorial walks with those affected by addiction and mental health challenges—offering hope, support, and healing through faith, education, and community." This is added to the church website. We are considered a Recovery Friendly Church through the Center of Addiction & Faith.

In September, we celebrated **Recovery Awareness** month on Sunday morning with Pastor Ed preaching and testimony and uplifting music with musician Tim Rice.

October 2025, we hosted a Sunday adult forum with the non-profit- **Mental Health Connect**. This organization is a collaborative of faith communities working together to help destigmatize mental illness to make sure all people can find free, customized, and confidential help they need. Memorial hopes to join in the collaborative.

"I participated in the Oct 28-2025 "Awakening the Church" Addiction and Faith conference. I'm always amazed at what I don't know and how much I learn about addiction and how we can support others with this disease. " Russ Vogt

*Memorial is a **Narcan Access Point** for the community, along with Fentanyl testing strips. Please feel free take the kits home for yourself or family members (always good to have on hand, especially for young adults and teens.) The kits are found in the hall closet outside the fellowship hall, next to the AED.*

Community Outreach

“God’s Work. Our Hands” Sunday was a congregational day of service. Together we served by: Quilting with our experienced quilters for global support, **Lutheran World Relief** (MLC Quilter sent 250 quilts through the year!); From member contributions and Thrivent Action Dollars we assembled care bags for unhoused youth through **Lutheran Social Services**; and many helped outside with the **Memorial Prairie Renewal Ministry**.

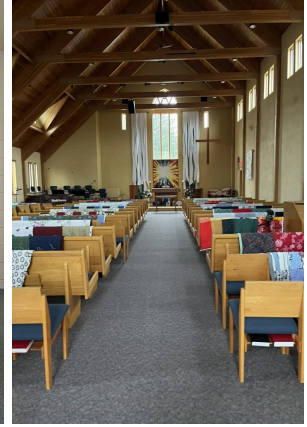
Valley Outreach- Thank-you for the continued support of our monthly requests for personal care products to Valley Outreach.

Food Shelf- This fall, with the extra needs at food shelves, Memorial shared with their abundance food supplies (including for Thanksgiving meals) for food shelves, including *Friends in Need Food Shelf* in Cottage Grove. Memorial will continue to support food shelves with increased needs in our community.

Both our annual ***“Stuff the Bus”*** and ***Seasonal Clothes and Coat Drive*** were a great success! Thank-you!

Thank-you Barb and Jerry Werner and Sarah Prunty for delivering our contributions to the non-profits serving those in need and Denise Eisinger dropping off to LSS

“With every delivery of our donation, I am so grateful for the giving heart of my Memorial family.” Barb Werner



Volunteer Hours

Gary Palmen- 150 hours (larger portion to the Prairie restoration- 100 hours)

Russ Vogt- SPAS Events /MLC Afton Event Support 23.5

MLC-Afton Addiction Support Mtgs	30.0
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MLC-Afton Ushering	15.0
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MLC-Afton Banners Swap	30.0
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MLC-Afton Council Mtgs	41.0
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MLC-Afton Prairie Restoration	45.0
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Volunteer Hours – TOTAL	184.5
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Karen Tangen- 40 hours

Cheryl Mackerath

Gardening for the entire group at 58 hours.

For just me on gardening project was 60 hours.

Quilting for just on Mondays would be 6 quilters X3 hours X 52 weeks = 936 hours. Kathy Gard and Donna Bath also sew at home. I don't have a clue what that would be.

Decorating, guessing 20 hours for each person.(Cheryl, Jenny, Gary, Russ)

From Heidi Kassenborg- Prairie

We had 226.5 hour hourly rate if \$25/hour which equals \$5662.5

There were volunteer hours from the Master Garden interns which are not included. There are 2 who come for 4 hours a week for 12 weeks.

George Clement- In my case I would say I spent about 90 hours in 2025 on church business. About 25 hours on Advent Vespers and 55 on treasurer.

Liz Kroschel - Council meetings + prep, A&MH meetings, Fellowship hosting, Prairie Ministry, Trunk or Treat, Endowment Committee, Vespers, cleaning gutters, 4th July parking - approximately 112 hours

2026 Proposed Income/Expense Budget

Income	2026 Proposed	Evangelism	Memorial As a Loving Community	Spiritual Growth	Community Outreach and Service
Member Pledged Offering	\$205,000	\$133,209	\$32,949	\$20,955	\$17,887
Member Non-pledged Offering	\$47,000	\$31,370	\$7,759	\$3,658	\$4,212
Loose Offering	\$4,018	\$2,682	\$663	\$313	\$360
Easter	\$1,351	\$902	\$223	\$105	\$121
Lent	\$646	\$431	\$107	\$50	\$58
Christmas	\$2,309	\$1,541	\$381	\$180	\$207
Total Offering	\$260,324	\$170,135	\$42,083	\$25,261	\$22,845
Interest	\$0	\$0	\$0	\$0	\$0
Property Use Donation	\$3,330	\$2,223	\$550	\$259	\$298
Special Events	\$4,400	\$2,937	\$726	\$342	\$394
Other	\$25,000	\$16,686	\$4,127	\$1,946	\$2,241
Total Other Income	\$32,730	\$21,846	\$5,404	\$2,547	\$2,933
Total Income	\$293,054	\$191,981	\$47,486	\$27,808	\$25,778
		\$1	\$0	\$0	\$0
Expense					
Personnel	\$220,325	\$129,608	\$41,913	\$21,856	\$26,947
Benevolence	\$15,619	\$10,425	\$2,579	\$1,216	\$1,400
Utility	\$13,380	\$8,931	\$2,209	\$1,041	\$1,199
Property	\$28,727	\$19,174	\$4,743	\$2,236	\$2,575
Admin	\$11,555	\$7,712	\$1,908	\$899	\$1,036
Education	\$1,350	\$901	\$223	\$105	\$121
Worship and Music	\$9,515	\$6,351	\$1,571	\$741	\$853
Evangelism, Stewardship, Soc. Min,	\$7,400	\$4,939	\$1,222	\$576	\$663
Total Expense	\$307,871	\$188,041	\$56,367	\$28,670	\$34,793
Net	(\$14,817)				

2026 Proposed Budget Summary

	2025 Actual	2026 Proposed	Variance
Income			
Pledged Offering	\$222,973	\$205,000	(\$17,973)
Non-pledged offering	\$44,941	\$55,324	\$10,383
Other	\$12,704.89	\$32,730.00	\$20,025
Total Income	\$280,619	\$293,054	\$12,435
Expense			
Personnel	\$200,170	\$220,325	\$20,155
Benevolence	\$13,037	\$15,619	\$2,582
Utility	\$12,683	\$13,380	\$697
Property	\$26,988	\$28,727	\$1,739
Admin	\$11,381	\$11,555	\$174
Education	\$1,210	\$1,350	\$140
Worship and Music	\$9,586	\$9,515	(\$71)
Evangelism, Stewardship, Soc. Min, Misc	\$5,044	\$7,400	\$2,356
Total Expense	\$280,098	\$307,871	\$27,773
Net	\$521	(\$14,817)	(\$15,338)

**2025 CHURCHWIDE ASSEMBLY AMENDMENTS TO THE
MODEL CONSTITUTION FOR CONGREGATIONS OF THE
EVANGELICAL LUTHERAN CHURCH IN AMERICA®**

[WITH RATIONALES]

Prepared by the Office of the Secretary
Evangelical Lutheran Church in America
August 2025

Following are amendments to the *Model Constitution for Congregations* that were approved by the 2025 Churchwide Assembly. Additions are underlined; deletions are ~~struck through~~; all changes are highlighted.

Provisions within the *Model Constitution for Congregations* are of two types:

- **Those provisions marked with an asterisk (*) are required when a congregation amends its governing documents.** They must be used without alteration or amendment of the text in any manner (i.e., neither additions nor deletions are permissible). Such provisions go into effect immediately upon approval by a majority vote of those voting members present and voting at any legally called meeting of the congregation, provided that they have been presented to the congregation at least 30 days prior to the meeting.
- **Provisions not marked with an asterisk are non-required provisions.** These provisions represent wording recommended by the Churchwide Assembly. If the congregation chooses to incorporate them into the congregation's constitution exactly as presented here, these provisions require a majority vote of those voting members present and voting at any legally called meeting of the congregation, provided that they have been presented to the congregation at least 30 days prior to the meeting.

If the wording of non-required provisions is altered or amended in any way from the text presented here, the provisions must be approved at one congregation meeting by a majority vote and then must be ratified *unchanged* by a two-thirds vote at the next regular meeting of the congregation. (See *Model Constitution for Congregations*, *C16.04. for more detail.)

For convenience, the rationale that was presented to the Churchwide Assembly for each amendment is provided in italics following the amendment. These rationales are *not* part of the amendments with which they are associated, they are *not* part of the *Model Constitution for Congregations*, and they are *not* intended to be incorporated into the constitutions of congregations. They are here only to give context for the amendments.

The Office of the Secretary would like to express gratitude for your faithful attention to your congregation's constitution!

Chapter 1. NAME AND INCORPORATION

- C1.02. For the purpose of this constitution and the accompanying bylaws [and continuing resolutions], the congregation of (insert full legal name) is hereinafter designated as “this congregation.”

Rationale: Insertion for comprehensiveness.

Chapter 5. POWERS OF THE CONGREGATION

- *C5.04. This congregation or the Congregation Council shall elect from among its the voting members of the congregation laypersons to serve as voting members of the Synod Assembly as well as persons to represent it at meetings of any conference, cluster, coalition, or other area subdivision of which it is a member. The number of persons to be elected by this congregation and other qualifications shall be as prescribed in guidelines established by the (insert name of synod) of the Evangelical Lutheran Church in America.

Rationale: This change allows for lay voting members of the Synod Assembly to be elected either by the congregation or by the Congregation Council. Current language requires election by the congregation.

Chapter 7. PROPERTY OWNERSHIP

- *C7.03. If the voting members of this congregation present at a legally called and conducted special meeting of this congregation vote to relate transfer to another Lutheran church body, title to property shall continue to reside in this congregation, provided the process for termination of relationship in *C6.05. has been followed. Before this congregation takes action to relate transfer to another Lutheran church body, it shall consult with representatives of the (insert name of synod).

Rationale: Consistency with 9.71.d. of the ELCA Constitution.

Chapter 9. ROSTERED MINISTER

- *C9.02. Only This congregation may call as a pastor only:
a. a member of the roster of Ministers of Word and Sacrament of the Evangelical Lutheran Church in America, or
b. a candidate for the roster of Ministers of Word and Sacrament who has been recommended for this congregation by the synod bishop.
may be called as a pastor of this congregation.

Rationale: Formatting for clarity.

- *C9.03. Consistent with the faith and practice of the Evangelical Lutheran Church in America,
a. Every minister of Word and Sacrament shall:
.....
8) speak publicly to the world in solidarity with the poor and oppressed, proclaiming God's love for the world, advocating dignity, justice, and equity for all people, working for peace and reconciliation among the nations, caring for the marginalized, and embracing and welcoming racially and ethnically diverse populations.

Rationale: A number of amendments were made by the 2019 Churchwide Assembly to this bylaw and to its parallels throughout the constitutions. In the process, the phrase “proclaiming God’s love for the world” was omitted from the list of responsibilities of rostered ministers. This amendment restores the phrase.

- *C9.06. At a time of pastoral vacancy, an interim pastor ~~shall~~ may be appointed by the bishop of the synod with the consent of this congregation or the Congregation Council.

Rationale: It is not always possible for a synod bishop to appoint an interim pastor for every congregation.

- *C9.15. Under special circumstances, subject to the approval of the synod bishop and the concurrence of this congregation, a minister of Word and Sacrament of a church body with which the Evangelical Lutheran Church in America officially has established a relationship of full communion may serve temporarily as pastor of this congregation under a contract between this congregation and the pastor in a form proposed by the synod bishop and approved by this congregation.

Rationale: Provision is being changed to “required.” With the increasing use of exchangeability of rostered ministers with full communion partners, it is advisable that all congregations make allowance for that possibility.

- *C9.22. ~~Only This congregation may call as a deacon only:~~
a. a member of the roster of Ministers of Word and Service of the Evangelical Lutheran Church in America; or
b. a candidate for the roster of Ministers of Word and Service who has been recommended for this congregation by the synod bishop;
~~may be called as a deacon of this congregation.~~

Rationale: Editorial reformatting for clarity.

- *C9.23. Consistent with the faith and practice of the Evangelical Lutheran Church in America, every minister of Word and Service shall:
-
- c. Speak publicly to the world in solidarity with the poor and oppressed, proclaiming God’s love for the world, advocating dignity, justice, and equity for all people, working for peace and reconciliation among the nations, caring for the marginalized, and embracing and welcoming racially and ethnically diverse populations;

Rationale: A number of amendments were made by the 2019 Churchwide Assembly to this bylaw and to its parallels throughout the constitutions. In the process, the phrase “proclaiming God’s love for the world” was omitted from the list of responsibilities of rostered ministers. This amendment restores the phrase.

Chapter 10. CONGREGATION MEETING

- C10.02. A special Congregation Meeting may be called by the [senior] pastor, the Congregation Council, or the president¹ of this congregation, and shall be called by the president of this congregation upon the written request of [number] ~~[percent]~~ of the voting members. The president of the Congregation Council shall call a special meeting upon request of the synod bishop. The call for each special meeting shall specify the purpose for which it is to be held, and no other business shall be transacted.

Rationale: The recommendation is to use a fixed percentage of voting members to request a Congregation Meeting, rather than the option of a given number of voting members.

Chapter 15. DISCIPLINE OF MEMBERS AND ADJUDICATION

- *C15.01. Persistent and public denial of the Christian faith, willful or criminal conduct grossly unbecoming a member of the Church of Christ, continual and intentional interference with the ministry of this congregation, or willful and repeated harassment or defamation of member(s) of this congregation is sufficient cause for discipline of a

¹ If the pastor is the president of the congregation, the congregation may consider giving the vice president the authority to call a special meeting.

member. Prior to disciplinary action, reconciliation and repentance will be attempted following Matthew 18:15–17, proceeding through these successive steps, as necessary:

- a) private counsel and admonition by the pastor,
- b) censure and admonition by the pastor in the presence of two or three witnesses,
- c) written referral of the matter by the Congregation Council to the vice president of the synod, who will refer it to a consultation panel drawn from the Consultation Committee of the synod, and
- d) written referral of the matter by the consultation panel to the Committee on Discipline of the synod.

If, for any reason, the pastor is unable to administer the admonitions required by paragraphs a. and b. hereof, those steps may be performed by another pastor chosen by the Executive Committee of the Congregation Council.

Rationale: Formatting correction and consistency of constitutional language.

- *C15.11.** When there is disagreement between or among factions within this congregation on a substantive issue which cannot be resolved by the parties, members of this congregation may petition the synod bishop for consultation after informing the president [vice president] of this congregation of their intent to do so. The synod bishop shall seek a timely resolution of the dispute. If the issue relates directly to the pastor, the bishop may begin the process in ~~§14.18~~ ***C9.05**.d. In all other matters, if the bishop's consultation fails to resolve the issue, the bishop shall refer the matter to the Consultation Committee of the synod, which shall undertake efforts to find an appropriate solution. If the Consultation Committee's efforts fail to resolve the dispute, the entire matter shall be referred to the Synod Council for adjudication by whatever process the Council deems necessary. The Synod Council's decision shall be final.

Rationale: It is more logical to cross-reference within the Model Constitution, rather than to make reference to the synod constitution.

Chapter 16.

AMENDMENTS

- *C16.02.** An amendment to this constitution, proposed under *C16.01., shall:
- a. be approved at any legally called meeting of this congregation by a majority vote of those voting members present and voting; and
 - b. be ratified ~~without change unchanged~~ at the next regular meeting of this congregation by a two-thirds vote of those voting members present and voting.

Rationale: Consistency of constitutional language.

Chapter 20.

PARISH AUTHORIZATION

[Required provisions when congregation is part of a parish]*

- *C20.04.** Any one of the congregations of the parish may terminate their relationship with the pastor as provided in ~~§14.18~~ ***C9.05**.d. ~~of the synod constitution of the synod named in *C6.01.~~ In such case, the other congregation(s) of the same parish shall have the right to terminate the parish agreement.

Rationale: It is more logical to cross-reference within the Model Constitution, rather than to make reference to the synod constitution.

- *C20.05.** Any one of the congregations of the parish may terminate their relationship with a minister of Word and Service as provided in ~~§14.43~~ ***C9.25**.d. ~~of the synod constitution of the synod named in *C6.01.~~ In such case, the other congregation(s) of the same parish shall have the right to terminate the parish agreement.

Rationale: It is more logical to cross-reference within the Model Constitution, rather than to make reference to the synod constitution.

Endowment 2025

Our Endowment Committee started off a little slow in 2025, but finished the year with a great plan for the future. The plan included a way to get back on schedule by requiring applicants to have their requests submitted by March 31, 2026. One other issue we resolved involved the two separate scholarship funds, one a long established annuity and the other a bequest from Bob Swenson. We combined the two funds for bookkeeping purposes.

I want to thank all the members of the committee, with special recognition to Cathy Gjermo, Treasurer, and to Lori Ames, who along with Pastor Karen did an excellent job of updating the MLC Endowment Grant Value Statements used to assess our grant candidates.

At the close of 2025, it is projected we will have approximately \$30,000 for disbursement.

Jack McDowell, Endowment Chairperson

Endowment Members include: Jack McDowell- Chairperson, Barb Twisk- Secretary, Cathy Gjermo- Treasurer, Lori Ames, Janell Christmann, Jon Maisley, Bruce Bjerva, Liz Kroschel- Council president.

Jon Maisley resigned from the committee in the summer of 2025.

Revised grant value statements.

2026 Memorial Lutheran Church (MLC) Endowment Grant Value Statements:

1. Conform to one or more of the goals of the MLC Endowment Fund:
Religious, Educational, Charitable.
2. Strong likelihood the grant will be successful in fulfilling its purpose.

3. Potential to create impact by expanding MLC membership or generate future donations to the MLC Endowment Fund.
4. Ability to benefit the reputation of MLC outside our congregation through God's work in the grant.
5. High probability the MLC Endowment grant will result in the project being fully funded, hence viable, as requested. (In other words, given the same size grant, it likely makes more sense to fully fund a smaller project, than to partially fund a larger project.)

The distribution of funds statement for 2025 include:

The Dwelling Place

ComMUSICation

Christ's Footprints in Africa

Shobi's Table

ACM India

Center of Addiction & Faith

River Valley Riders

Humble Walk

Total Disbursement- \$24,339

TUITION SCHOLARSHIPS

Calissa Newton

Jack McCaffrey

Total- \$ 2704

THROUGH YOUR GENEROSITY, GOD IS AT WORK ACROSS THE ELCA.

MISSION SUPPORT

A portion of your offering, called Mission Support, advances the ministry of our church, helping the ELCA nurture Christian community, raise up leaders, serve our neighbors and strive for justice.

ELCA WORLD HUNGER

Part of our church's long tradition of meeting human needs, ELCA World Hunger testifies to our hope for and commitment to God's promise of a time when we will hunger and thirst no more. ELCA World Hunger walks alongside communities in more than 60 countries — including the United States — to create unique solutions to hunger and poverty.

LUTHERAN DISASTER RESPONSE

Lutheran Disaster Response shares God's hope, healing and renewal with people whose lives have been disrupted by disasters in the United States and around the world. When the dust settles and the headlines change, we stay to provide ongoing assistance to those in need.

WHERE NEEDED MOST

Where Needed Most supports the powerful ways we work together around the world — supporting leaders, inspiring young people, fueling ministries and championing global mission. Gifts to Where Needed Most support and sustain the people, congregations, synods and ministries working around the world to realize the hope-filled future God promises.



Evangelical
Lutheran Church
in America

Sign up to hear more stories of impact from the ELCA churchwide organization at [ELCA.org/subscribe](https://elca.org/subscribe).

Read about Mission Support and learn more at LivingLutheran.org/SOFIA.