



ST. STEPHEN'S
LUTHERAN CHURCH

2025 ANNUAL REPORT

60th Annual Meeting
January 25, 2026

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.

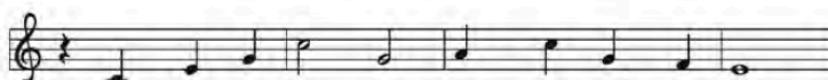
Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.

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



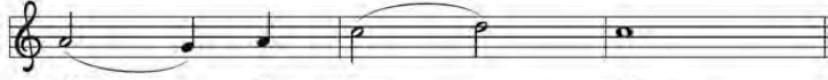
1 Found - ed on faith, the church— a - live by grace—
2 Your cross, O Christ, re - news our life each day.
3 E - quipped by prayer, we live the Spir - it's call.
4 Grow - ing in grace for God's cre - at - ed earth,
5 Found - ed on faith, called forth, em - pow'red to serve,



pro - claims the gos - pel here and ev - ry place.
Bap - tized in you, we learn and teach and pray.
Em - pow'red 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 - 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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AGENDA

Annual Meeting
January 25, 2026

WELCOME

- Opening Liturgy
- Introductions
- Reports
 - Council Secretary - Quorum - 2025 Minutes & Council Highlights
 - Council President
 - Introduction of Council Members
 - Introduction of Council Nominees [Vote]
 - Introduction of Synod Assembly Voting Members [Vote]
 - Pastor Joseph Graumann
 - Michael Wyatt

COMMITTEE REPORTS

- Christian Education & Youth Ministry
- Evangelical Outreach & Social Ministry
- Fellowship Committee
- Future Church Committee
- Property Committee
- Worship & Music Committee
- Financial Secretary
- Treasurer
 - 2026 Budget [Vote]

CLOSING

- For the Good of the Order
- Thank You & Closing Remarks
- Motion to Adjourn
- Closing Prayer

ANNUAL MEETING MINUTES

January 26, 2025

Number of Voting Members: 224

Number in Attendance: 38

Number Needed for a Quorum: 22

The meeting was called to order at 11:00am by Jack Bryant. A Quorum was met.

Welcome from Jack Bryant.

Pastor Joseph Graumann led with an Opening Liturgy.

Introduction of the Council Members.

A motion to accept the minutes from the 2024 Annual Meeting was made and seconded.

The motion passed.

Introduction of Council Nominees: Nominees were Michael Wyatt and Alisia Carnovsky and Reappointment to Council was Kevin Glass. A motion was made to elect to Council all of all of the above and second. The motion was passed.

The Council President's report was reviewed and accepted.

Synod Assembly

Jack made a motion for Gail Gassaway and Dottie Shields to be representatives at the 2025 Assembly. The motion was made and seconded. The motion passed.

The Pastor's Report was reviewed and a short video was shown of our activities in the year 2024.

The Music Director's Report was reviewed. The Reports are in the Annual Report.

All Committee reports were reviewed. The reports are in the Annual Report.

The Financial Secretary report was reviewed.

The Treasurer's report was reviewed and a motion to accept the 2025 Budget was made and seconded. The Budget was reviewed before the vote and included a 3% increase for all

staff. The budget did not include a line item for the Youth Directory since she resigned. The motion to accept the budget was accepted by all.

Future Church: The church made a motion to adopt the Mission Statement, "Sharing God's vision, together in faith" as its new mission statement and God's Word, Acceptance, Respect, Action, Community and Love as its values. The motion was passed unanimously.

Since all items were reviewed and accepted, Pastor Joe led the congregation in a closing prayer.

Motion to adjourn the meeting was made by Cathy Decina and seconded by Andrea Gerrard at 11:50am. The motion was passed.

Submitted by Dorothy Keenan

"Hear, everyone who thirsts;
come to the waters;
and you who have no money,
come, buy and eat!
Come, buy wine and milk
without money and without price.
Why do you spend your money for that
which is not bread
and your earnings for that which does not
satisfy?
Listen carefully to me, and eat what is
good,
and delight yourselves in rich food.
Incline your ear, and come to me;
listen, so that you may live.

I will make with you an everlasting
covenant,
my steadfast, sure love for David.
See, I made him a witness to the
peoples,
a leader and commander for the peoples.
Now you shall call nations that you do
not know,
and nations that do not know you shall
run to you,
because of the LORD your God, the Holy
One of Israel,
for he has glorified you. "

Isaiah 55:1-5

God gives us a vision of a world restored. This world has no hunger or injustice. The mighty are cast down and the lowly lifted up, and we all have equal place. Violence, and even death itself, are destroyed. Our mission statement is *Sharing God's vision, together in faith*. This year, we have been doing just that: sharing God's vision of a world made whole. I liken my role to that of a party planner, arranging for the celebration of this vision made real.

A few examples:

- The Sunday Social continues to be an enactment of God's heavenly banquet. Here, food is freely given, and people are celebrated for who they are. This past year, we have lived into the *social* aspect with raffles, giveaways, and special celebrations. More and more people from the community are turning out.
- We reach out to kids and young families with our Easter egg hunt and our Santa event.
- Our budget continues to include supporting our mission partners, both locally like Bridge of Peace and globally like Lutheran Disaster Response.
- The Future Church committee has begun to implement parts of our 5-year plan, including our book club and our advocacy committee.
- We welcome people to the church through the sacrament of Baptism, and we have new people who find us almost every month.

- For the first time in a few years, we marked the “Season of Creation” with teaching, art, and special worship services.
- Our weekly Bible studies continue to be thoughtful and supportive fora where folks come for education and community support.

Annual Meetings are also the time to share with you some reflections regarding my role here. A blooming congregation makes this “party planner” very happy.

A few thoughts:

- One of my joys is supporting our staff. We are lucky to have such professionals who dedicate their time and talents to our mission. Gail, Mike, Michael, Meghan, and now Cheryl, make coming to work a joy.
- This past year, I served on the Bishop’s transition team, which gave me the chance to help coordinate a complicated election and plan an installation service. I also serve on the Mission Advocacy Table, and the Synod’s “Go And...” evangelism training group. This past year, I was also elected “cluster counselor,” which is a very light leadership role among the eight congregations in our cluster.
- Our new Worship Innovation Team brought excitement to what we do each Sunday morning. We hope to continue our new tradition of highlighting the themes of the church year in all we do.
- I’m grateful for the faithful service of Gail Gassaway, who is leaving our office staff, and of Jack Bryant, who has so ably led this congregation the past six years, along with those rotating off council.
- Supporting you all through life’s joys and hardships is my greatest privilege. I hope you always feel that you have in me a supportive resource.
- With my own health challenges this year, I am so grateful for your support and flexibility.

While it can be easy to fear what the future holds, God promises that it holds more joy than we can ever imagine. I am certain our best years are ahead of us, and I’m so grateful to be your pastor.

*Submitted by The Rev. Joseph Graumann, Jr.
Pastor*

MEMBERSHIP & PASTORAL ACTS

Membership as of 2024: 263 baptized, 228 confirmed

Baptisms: 1

New Members Welcomed by Affirmation of Baptism: 1

Members' funerals: 1 (2 non-members)

Transfers from St. Stephen's: None

Membership as of 2025: 264 baptized, 229 confirmed

Weddings: 1

Weekly Attendance	2022	2023	2024	2025
Average Online	84	53	33	26
Average In-Person	60	70	69	64
Average Total	143	136	110	94

2022 to 2025 In-Person Worship Attendance: +7%

COUNCIL PRESIDENT'S REPORT

St Stephen's had a successful year in faith and community service which is reflected in this booklet. Please take a moment to read the committee reports and celebrate the accomplishments of your fellow congregants. If you are interested in learning more about a committee, please reach out to the committee chairperson.

At the conclusion of the Annual Meeting three council members' terms will come to an end. Gail Gassaway, John Murray, and Dottie Shields. Their wisdom, time and dedication was much appreciated. The next time you see them, please thank them for serving on council.

Also, my term on council will end. It has been a pleasure serving the congregation and representing St Stephen's for the past six years. I appreciate all the support I received from the congregation which made my job easy!



It's time to welcome and embrace the council members for 2026.

*Submitted by Jack Bryant
Council President*

MUSIC DIRECTOR'S REPORT

As we get to the end of another year, I find myself reflecting on the mission I have for the congregational choir: to break down the barriers between the choir, and our congregation. This year I feel as if we have struck a delicate balance in our musical offerings for any given Sunday. We continue to push the congregation to more global music, while still keeping true to the Lutheran musical traditions. I have said this before and I will say it again. It is my hope that throughout each year, every single one of our members feels seen and moved through music.

This year has not seen much change to our Sundays but we have reinforced and continue to grow in areas that we have in the last few years. First we have continued to increase the membership of the choir. I am truly grateful to all of the individuals in my choir who have given of themselves and their time to bring music to our congregation.



The second is the use of our "Brass" quartet. These individuals have become a regular staple at special services and bring a level of depth and warmth to our feast days this year throughout the service. The addition of these instruments give these days a sense of grandeur that they are deserving of. They have also continued our tradition of playing Christmas carols prior to our evening service out in the foyer to welcome all into our church.

As is customary, I would like to thank each of you for your support over the past year. Your words of aspiration and enthusiasm after Sunday services truly mean a great deal. It shows me that the choices being made are ones that are not just heard but truly listened to.

*Submitted by Michael Wyatt
Music Director*

COMMUNICATION DIRECTOR'S REPORT

In 2025, our communication efforts continued to support connection and engagement within our congregation and the wider community.

Our website remains a key point of connection. The homepage continues to be the most visited page, with the goal of providing clear and accessible information for both members and visitors. Blog content performed consistently throughout the year and contributed positively to our overall online visibility. The most-read blog post of the year was "A Mighty Fortress: A Pastoral Message." Website traffic fluctuated month to month, with noticeable increases around major holidays such as Easter and Christmas as expected. December was our strongest month, with significant growth both month-over-month and year-over-year, which can be attributed to the strong performance of our "What Are You Waiting For?" Christmas advertising campaign that ran on Google, Facebook and Instagram.

In 2025, we ran five targeted social media advertising campaigns to promote key ministries and events, including Youth Group Kickoff, Easter Sunday, the Health Fair, Santa Photos, and Christmas Eve worship. Easter was our top-performing campaign, followed by Christmas Eve.

Google advertising continued to be an effective (though relatively more expensive compared to social media ads) tool for increasing visibility. These campaigns work best when paired with a clear call to action, such as a special event or sermon series, to encourage meaningful engagement.

Overall, our digital outreach in 2025 helped connect people to St. Stephen's in meaningful ways. Through our website, social media, email communication, and Google Business Profile, we continue to welcome new visitors and share opportunities for worship and service.

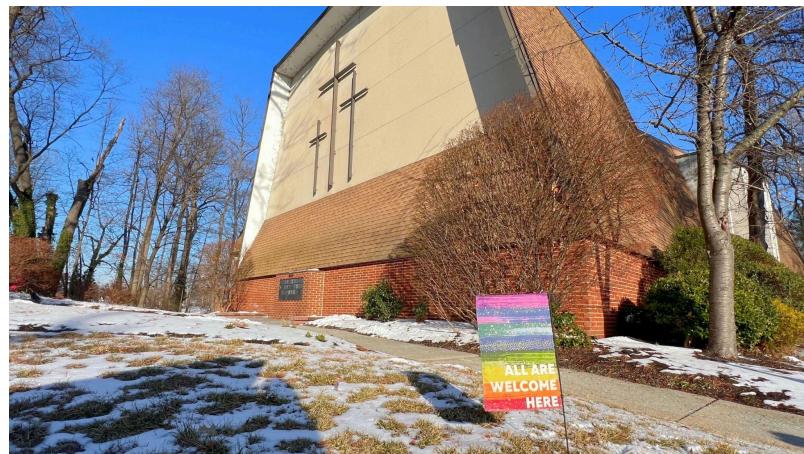
I am grateful to everyone who supported me in my role this year. From sharing stories, providing photos and videos, to supporting events, your contributions help me connect with our congregation and the wider community and I look forward to building more connections in 2026.

*Submitted by Meghan Ruggeri
Communications Director*

FACILITY MANAGER'S REPORT

In 2025 we addressed several issues with an approximate total cost of \$43,200. These included:

- Emergency roof repair: \$4,000
- Roof repairs to extend the life of the flat roofs: \$12,800
- Resealing and striping of the parking lot: just over \$12,000
- Striping repairs scheduled for 2026: \$2,000 (½ to be paid by Durand School)
- Sanctuary lighting upgrade: \$3,700
- Boiler component upgrades: \$4,700
- Power washing of the building (brick only): \$4,000



During the year, we also encountered routine plumbing and electrical repairs related to normal building use and age.

Standard miscellaneous items for both the church and the school were completed, with any school-related costs forwarded to the school for reimbursement.

At this time, no major projects are scheduled or being addressed. Hopefully, 2026 will be a quiet year for repairs.

I look forward to continuing to assist both the church and the school in the future.

*Submitted by Michael G. Wyatt Sr.
Facilities Manager*

FINANCIAL SECRETARY'S REPORT

THIS MONTH	YEAR TO DATE	YEAR TO DATE
DECEMBER	DECEMBER	DECEMBER
2025	2025	2024

INCOME FOR CURRENT EXPENSES			
Weekly Offering Envelopes **	10,916.30	131,266.64	133,297.10
Plate Offering	772.00	2,676.00	4,311.00
Special Offering Envelopes	2,940.00	6,353.00	4,636.00
Sunday School Offering	-	-	-
Interest	-	2,136.59	6,945.62
Thrivent Choice	-	664.00	102.00
Flowers	580.00	1,910.00	1,858.50
Weddings, Baptisms, Etc.	-	200.00	1,155.00
Miscellaneous	-	-	-
Grants	-	-	28,350.39
Bequests	-	-	-
Use Donations	-	-	-
	-	-	200.00
Total Current Exp. Income	15,208.30	145,206.23	179,070.61
		-	-
DURAND RENTAL INCOME	23,629.00	271,842.00	256,470.00
		-	-
SPECIAL PURPOSE GIVING FUND			
Special Purpose Giving	-	1,036.00	280.00
World Hunger	10.00	70.00	110.00
Disaster Relief	-	100.00	549.00
Blankets	-	25.00	70.00
Lords Lunch	-	-	-
Greater Wdbry Coop Ministry	25.00	2,010.00	1,995.00
Total Special Giving Income	35.00	2,191.00	3,004.00
		-	-
Total Income (Funds A to C)	38,872.30	384,730.93	378,850.13
		-	-
MEMORIAL FUND			
Regular Contributions	-	575.00	350.00
Memorial Garden	-	-	-
Total Memorial Fund Income	-	575.00	175.00
		-	-
COLUMBIARIUM			
		-	-
		-	-
		-	-
		-	-
		-	-
INTEREST *****			
Checking Acct.	8.01	45.06	-
Thrivent Interest	27.15	27.15	-
Money Market Acct.	384.08	1,654.50	-
Total Interest	419.24	1,727.01	-
		-	-
		-	-
TOTAL RECEIPTS FROM ALL SOURCES	38,872.30	385,775.24	622,691.18
**Includes Simply Giving	3,671.30	34,154.30	28,746.60

STATEMENT OF FINANCIAL POSITION

For all funds as of 12/31/2025

Assets

Bank

1005 - Checking (Fulton Bank of NJ)	24,627.43
1015 - Raymond James Account	267,763.52
1100 - Thrivent Annuity	2,694.83
1300 - Fulton Money Market	161,836.22
	<hr/>
Total Bank	456,922.00

Total Assets

456,922.00

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Net Assets

Unrestricted

Capital Fund	3,900.00
General Fund	438,088.42
	<hr/>
Total Unrestricted	441,988.42

Restricted

Columbarium	3,597.79
Memorial Fund	7,866.60
Memorial Garden	3,469.19
	<hr/>
Total Restricted	14,933.58

Total Net Assets

456,922.00

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Total Liabilities + Net Assets

456,922.00

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FUND BALANCES DETAIL REPORT

FUND	2024 Balance	Income	Expenses	2025 Balance
7015- Memorial	8636.91	\$575.00	\$1,345.31	\$7,866.60
6080- Memorial Garden	3585.89	\$0.00	\$116.70	\$3,469.19
6075- Columbarium	3597.79	\$0.00	\$0.00	\$3,597.79
TOTAL RESTRICTED FUNDS:				<u>\$14,933.58</u>

INVESTMENTS

RAYMOND JAMES INVESTMENTS

Balance 12/31/2024	\$234,508.19
Change in value:	<u>\$33,255.33</u>
Balance 12/31/2025	\$267,763.52

FULTON BANK CD

Balance 12/31/2024	\$114,437.91
Interest	\$554.96
Balance	\$114,992.87
Transferred to Money Market	(\$114,992.87)
Balance - CD closed	\$0.00

FULTON BANK MONEY MARKET

Opening Deposit:	\$62,253.93
Transfer from CD	\$114,992.87
Transfer from General Fund to Capital:	\$3,900.00
Transfer to General Account:	(\$25,000.00)
2025 Interest	\$5,689.42
Balance 12/31/2025	\$161,836.22

2026 PROPOSED OPERATING BUDGET

		2025 Budget	2025 Actual	2026 Proposed
Operating Income:				
Weekly Offering Envelopes	4001	130,000	131,267	130,000
Plate offerings	4002	3,500	2,676	2,700
Special Envelopes	4003	3,000	6,353	6,000
Sunday School Offerings	4004	0	0	0
Interest	4005	150	128	125
Weddings/Baptisms/Funerals	4006	0	200	0
Flowers	4007	1,150	1,910	1,700
Thrivent Choice	4008	400	664	650
Use donations	4010	0	0	0
Grants	4015	0	0	0
Bequests	4020	0	0	0
Capital	4801	<u>0</u>	<u>0</u>	<u>0</u>
Total:		138,200	143,198	141,175
Designated Giving:				
Special Purpose	4502	250	1,036	500
World Hunger Appeal	4503	3,430	70	2,600
Disaster Relief	4504	0	100	0
Quilts/Blankets	4505	0	25	0
GWCM	4510	<u>3,430</u>	<u>2,010</u>	<u>2,000</u>
Total:		7,110	3,241	5,100
Other Revenue				
Durand Academy Rent	4101	256,602	271,842	287,802
Interest - CD	4005	3,945	596	0
Interest - Money Market	4005	<u>2,027</u>	<u>5,305</u>	<u>4,500</u>
Total:		262,574	277,743	292,302
TOTAL INCOME:		400,774	420,941	438,577
Proposed 2026 Income:				438,577
Proposed 2026 Budget:				415,993

	Account	2025 Budget	2025 Actual	2026 Proposed
OPERATING EXPENSES:				
Mission Support				
Synod Support	5005	18,970	19,645	20,000
World Hunger	5020	3,375	3,552	3,500
Mission Partnership- Brdg of Peace	5030	2,400	2,400	2,400
Disaster Response	5060	0	100	0
LSM	5067	0	0	0
Grtr Wdbury Com. Min.	5510	3,375	3,552	3,500
Quilts	5515	1,000	1,000	1,000
Community Mission	5535	1,000	1,437	5,000
Other Appeals	5540	<u>200</u>	<u>200</u>	<u>200</u>
Total:		30,320	31,886	35,600
Church Property				
Gas Heat	6010	12000	13,346	14500
Electric	6015	28,000	22,107	25,000
Water/Sewer	6020	8,000	7,225	7,500
Janitorial Supplies	6025	300	196	300
Trash Hauling	6030	4,400	4,624	4,800
Property & Liability Ins.	6035	21,380	20,795	26,447
Security System	6040	900	893	900
Furniture & Equipment	6045	3,000	1,476	1,800
Bldg. Maint. & Repair	6055	12,000	21,885	15,000
Capital Improvements	6057	0	35,819	2,000
Cleaning Service	6060	0	4,832	9,826
Organ & Piano Maint.	6065	2,000	3,328	1,840
Landscaping	6070	<u>15,000</u>	<u>18,111</u>	<u>18,000</u>
Total:		106,980	154,637	127,913

	Account	2025 Budget	2025 Actual	2026 Proposed
Congregational Ministries				
Worship & Altar Supplies	7005	2,000	1,383	2,000
Flowers	7010	1,250	1,779	1,500
Music	7020	5,000	2,344	5,000
Sunday Church School	7030	500	28	250
Catechetics & 1st Communion	7040	250	0	200
Youth	7045	2,000	318	500
Adult Education	7050	250	104	250
Fellowship	7055	2,000	2,170	2,500
Social Ministry	7060	1,200	411	1,000
Stewardship	7065	1,200	200	750
Evangelism	7070	500	0	500
Communication	7075	3,000	2,976	3,200
Devotionals	7080	300	384	400
The Lutheran	7085	0	170	170
Supply Organist	7090	1,050	350	1,050
Supply Pastors	7095	<u>1,300</u>	<u>600</u>	<u>1,200</u>
Total:		21,800	13,217	20,470
Administrative Expenses				
Office Expenses	8005	5,000	4,118	4,300
Convention & Retreats	8010	600	150	200
Travel (general)	8015	500	813	1,000
Travel - Pastor	8020	1,000	997	1,000
Telephone (Office & Bldg.)	8027	2,880	2,867	2,900
Postage	8030	250	452	500
Offering Envelopes	8035	1,100	1,278	1,300
Payroll Service	8045	1,450	1,439	1,500
Acctg., Legal & Professional	8050	2,500	0	0
Bank Fees & Finance Chrgs.	8055	0	35	0
Vanco Service Charges	8056	325	391	400
Office Equipment Leasing	8060	5,976	6,029	6,180
Office Equip. Maint. & Repair	8065	200	369	400
Miscellaneous	8070	0	250	0
Workers' Comp. Ins.	8075	<u>3,100</u>	<u>2,327</u>	<u>2,140</u>
Total:		24,881	21,516	21,820

	Account	2025 Budget	2025 Actual	2026 Proposed
Pastor's Compensation				
Salary	9005	60,032	59,841	62,133
Pension	9010	10,228	10,203	10,586
Medical	9015	10,530	10,529	10,947
Housing Allowance	9020	25,200	25,187	26,082
Continuing Education	9025	700	0	700
Book Allowance	9030	<u>500</u>	<u>0</u>	<u>500</u>
Total:		107,190	105,760	110,948
Music Director's Compensation				
Salary	9050	<u>17,047</u>	<u>17,009</u>	<u>17558</u>
Total:		17,047	17,009	17558
Office Staff Compensation				
Director of Communications	9065	34,102	34025	35121
Office Assistant	9070	0	660	11440
Office Manager	9072	<u>9,365</u>	<u>9344</u>	<u>1261</u>
Total:		43,467	44029	47822
Building Maintenance Staff				
Sexton	9075	30,906	18,950	0
Maintenance Person	9077	<u>18,701</u>	<u>18,660</u>	<u>19263</u>
Total:		49,607	37,609	19,263
Wedding Compensation				
Pastor's Wedding Compensation	9035	0	0	0
Musicians Wedding Compensation	9060	0	0	0
Maintenance Wedding Compensation	9078	<u>0</u>	<u>0</u>	<u>0</u>
Total:		0	0	0
Taxes				
Soc. Sec. & Med.	9090	11,000	12,073	12,000
NJ Payroll taxes	9095	<u>3,200</u>	<u>2,483</u>	<u>2,600</u>
Total:		14,200	14,556	14,600
Staff Compensation:		231,511	218,963	210,190
Expenses:		<u>183,981</u>	<u>221,255</u>	<u>205,803</u>
Total Expenses:		415,492	440,218	415,993

CHRISTIAN EDUCATION AND YOUTH MINISTRY REPORT

Sunday School is for children who have not started confirmation class and is scheduled to meet every week, except the first Sunday of the month. Our meeting time is after the Church service in the Sanctuary for approximately 30 minutes. On the first Sunday of the month, the children and their families are encouraged to join the Sunday Social. During our time together, we use a lectionary-based curriculum that aligns with the lessons and Gospel that are heard during the worship service. First Communion instruction is available for families who are interested. As for older children in our congregation, please reach out if you are interested in learning a deeper understanding of the Lutheran faith. Please contact Andi or Pastor Joe for any information on all above.

Youth group for older children began in January, meeting twice a month on alternating Sundays for two hours. Each gathering included sharing a meal, a brief lesson, and time for games and fellowship as participants enjoyed one another's company. During the year, the youth group volunteered at a Red Cross event hosted at the church, and the boys were also thrilled to attend an Eagles game thanks to tickets generously donated by a church member.

In September, the youth group shifted to family and friend themed events, with the goal of gathering every other month. One such event took place in November, when participants came together to paint and decorate pumpkins. Looking ahead to 2026, we are hopeful to offer even more events where all are welcome to join in the fun.

In 2025, Andi became part of the Youth Mission Ministry Team for the synod. Andi was also available to attend the Shepherd's Gathering at Cross Roads.

Every other month, a group of members from St. Stephen's gather to go to Bridge of Peace Community Church in Camden to supply dinner and enjoy a fun time of fellowship with members of the community. Please join us for our next visit on February 17th.

Submitted by Maryann Entrekin and Andrea Gerrard



EVANGELISM AND SOCIAL MINISTRY REPORT

The Evangelism/Social Ministry committee was busy again this year!

We partnered with the Sunday Social in March for a Mardi Gras inspired meal while collecting undergarments for the GWCM pantry – 3 bins of undergarments were collected as well as cash donations. We hosted a community Easter Egg hunt in April which was well attended, and we partnered again with the Sunday Social in June to honor local First Responders and provide them with collected stuffed animals to give to children they encounter. Also in June, we hosted our annual Blood Drive. In July, we had our “Back-to-School” event which collects school supplies for children of the families using the GWCM pantry (& includes a fun Fellowship picnic!). This Fall, we collected 90 new hats & gloves (& a few coats) during our “Share the Warmth” drive. These were distributed to students/staff at Evergreen Elementary School & The Durand Academy. Our 3rd annual Senior Health Fair, which is open to the community, was held in October providing countless resources and vaccinations! We organized the Angel Tree, which, through your generous donations, provided Christmas presents for 15 needy children (7 families).

On a weekly basis, we continue to have collections which help our community. These include soda can tabs for Ronald McDonald House, items for the Clayton animal shelter, and food donations for the GWCM food pantry.



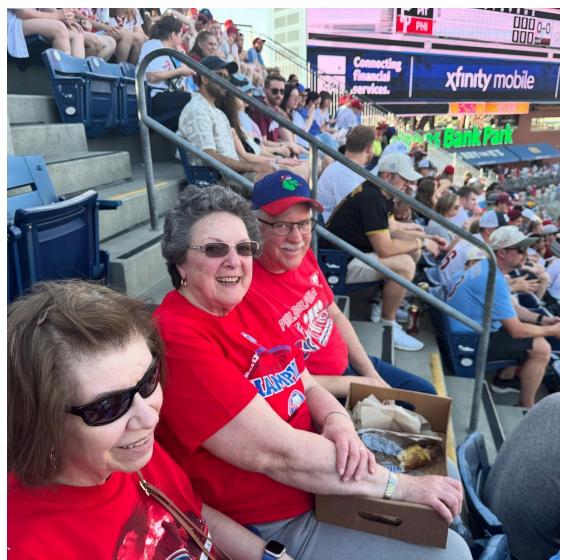
If you have other ideas &/or would like to help out with this committee, please contact me. Our committee will be meeting in February to plan events for 2026.

Submitted by Judy Hunter

FELLOWSHIP COMMITTEE REPORT

In 2025, the Fellowship Committee organized two group outings that provided opportunities for fellowship and shared experiences. In April, members traveled by bus to Lancaster, Pennsylvania, to attend the Sight & Sound Theatre production of *Noah*. In May, the congregation enjoyed an evening of fellowship at Lutheran Night at a Philadelphia Phillies game.

Submitted by Kathy Young



FUTURE CHURCH COMMITTEE REPORT

The Future Church Committee (FCC) has spent the past year working to achieve several of the goals outlined in last year's annual report. The Sunday Social has continued to thrive, with a small increase in guests over the past year. The monthly meals have been filled with fun and fellowship.

St. Stephens held its first "Welcome Back BBQ" for the teachers and staff at Durand Academy. The event was well attended, and everyone enjoyed the day. It provided a wonderful opportunity to connect with our friends at Durand Academy.



The FCC has formed an advocacy committee. This committee is in its early stages, so anyone interested in joining is encouraged to contact Dottie Shields.



We launched a book club in 2025 called St. Stephens Page Turners and will begin our third book at our March meeting. This quarterly book club offers a fun opportunity to gather for lively conversation while enjoying some tasty snacks. Come join us!

I would like to thank the committee for their time and talents in moving these wonderful projects forward. The committee also has some exciting initiatives planned for 2026. If you would like to be part of this committee, please contact me.

Submitted by Jackie Wyatt

STEWARDSHIP COMMITTEE REPORT

The Stewardship Committee is grateful to share several ways God's people generously supported the ministry of St. Stephen in 2025.

In partnership with the Social Ministry Committee, we participated in the Share the Warmth drive, collecting 90 new hats and gloves, along with several coats. These items were distributed to students and staff at Evergreen Elementary School and Durand School.

The Stewardship Committee continues to reach out to members who are unable to attend worship in person by sending mailers to better understand their spiritual needs. This outreach helps us support our homebound members and encourage continued growth in discipleship.

In December, during Sunday Social, we shared Christmas gift bags with non-members who regularly attend Sunday Social as a gesture of welcome and gratitude.

All are welcome to join the Stewardship Committee and share ideas as we continue this important ministry together.

Submitted by Dorothy Keenan



ST. STEPHEN'S STITCHERS REPORT

2025 was a transitional year for us. Nancy MacMaster stepped down as chair of this group & turned the reins over to Cathy Decina. JoAnn Fabrics closed which put a crimp in our fabric shopping! Then with the renovations made to the Choir Room, we moved any remaining supplies that were stored in the closet in Fellowship Hall upstairs to the wonderful storage closet we now have formerly known as the Women's Robing Room! It is still a work in progress, but we hope to be able to keep all our sewing supplies, fabric, finished quilts and machines in there so when not in use, it's all out of sight.

Our small little group of 4 accomplished a lot in 2025. In addition to making quilts for Lutheran World Relief, we took on a project to make quilts for Veterans in our congregation. In the past, we made dresses for Dress a Girl Around the World.

In September, 24 quilts were packed up and shipped off to Lutheran World Relief.
In November, 7 quilts were given to our Veterans in recognition of their service.
In December, 3 quilts & 2 blankets were raffled off at our holiday Sunday Social.
And throughout the year, 3 quilts were given to homebound members of our congregation.



That's a total of 37 quilts & 2 blankets!

I would like to thank Nancy MacMaster, Jeannette Bryant & Jackie Wyatt for their dedication to this group and making all the above possible!

Submitted by Cathy Decina

WORSHIP INNOVATION COMMITTEE REPORT

St. Stephen's worship and music committee has seen a bit of a reboot, with the help of church council. Now the Worship Innovation Team, this committee has endeavored to have brief, frequent, meaningful meetings with the express intention of making worship more faithful, more innovative and more accessible.

Currently, the worship innovation team is comprised of Pastor Joe, Michael Wyatt, Gail Gassaway, Andi Gerrard, Jason Puskar, David and Carol Wohr, Kathy Young, and Connie Belko.

Highlights from this year include the Season of Creation and Advent. This Season of Creation, we joined with the World Council of Churches in honoring the earth and all God made. This season incorporated art, teaching, worship texts, preaching, and music.

Each week had a theme, too.

- God's Creation Waits
- Water and Air
- Soil, Seeds, Trees, and other Plants,
- All kinds of Animals
- Caring for All Creation



Advent was similarly themed, using the tagline, "What are you waiting for?" Like the Season of Creation, we made use of all aspects of the church's life, including art projects, videos, blogs, and teaching. Throughout the week of Advent, we focused on four themes:

- Peace
- Repentance
- Healing
- Community

If you are interested in bringing an adventurous eye to worship, please contact Pastor Joe! The Worship Innovation Team meets monthly on Tuesdays at 4PM.

Submitted by Pastor Joe

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).

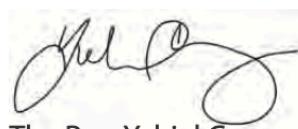
I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God's grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization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



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