



St. Lucas United Church of Christ
Annual Report
November 9, 2025

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St. Lucas United Church of Christ
Annual Meeting
November 9, 2025

AGENDA -

Opening Prayer

Meeting Covenant

Introduction of Staff, Council Members, and Parliamentarian

Approval of Semi-Annual Meeting Minutes from May 4, 2025

Council President's Report → Barbara Smith

Report from the Senior Pastor → Pastor George

Report from the Associate Minister of Pastoral Care & Visitation → Pastor Janet

Report from the Financial Committee → Wanda Gillman

Financial Reports of the Church

- 2025 - 1st Three Quarters
- Beyersdorfer Trust & General Endowment
- Review of the 2026 Budget
 - Motion to Approve the 2026 Budget
 - Discussion of the 2026 Budget
 - Vote taken for the 2026 Budget

Cemetery Board Report → Jim Kaiser

Perpetual Endowment Trust Report → Jack Laudenslager

Preschool Board Report → Barb O'Brien

Other Reports?

Other Old Business?

Election of New Ministry Members

Other New Business?

Other Questions and/or Comments?

~ Adjournment with The Lord's Prayer ~

SAINT LUCAS UNITED CHURCH OF CHRIST
Minutes of the Semi-Annual Congregational Meeting
May 4, 2025

CALL TO ORDER: Barbara Smith (President, Church Council) called the Semi-Annual Congregational Meeting to order at 10:55 A.M. on Sunday, May 4, 2025, in the Sanctuary and via Zoom. Phil Denton confirmed that at least 50 members were in attendance for a quorum.

OPENING PRAYER: Rev. George Miller (Senior Minister) opened the meeting with a prayer.

MEETING COVENANT: Barbara Smith communicated the expectations for how public comments would be handled. Members were encouraged to use the two microphone stations, wait to speak until having been recognized by the President, and conform to discussion limits outlined by Robert's Rules of Order.

It was recommended by Barbara Smith, moved by Kay Zink, and seconded by Pat Fribis to follow the meeting rules described in an email distributed on May 3, 2025 (see attached). The motion carried by show of hands.

Paul Litzinger thanked everyone for the reports prepared for this meeting and for the progress made in the last 4-5 years.

Barbara Smith reminded attendees to "speak only for oneself, listen respectfully to the opinions of others, and to not in any way diminish or debase each other" (Bylaws, Part V, Section C, 1e) and of the importance of "I statements". Attendees agreed to these principles by stating "I will with the help of God."

MEETING AGENDA: No revisions to the agenda were requested.

INTRODUCTIONS OF STAFF, COUNCIL MEMBERS, AND PARLIAMENTARIAN: Barabara Smith recognized members of the Staff and Church Council by name. Paul Simons agreed to serve as Parliamentarian.

MINUTES APPROVAL: One change was requested to the Senior Minister's Report to correct a misspelling of "Lindbergh" on Page 13.

It was recommended by Barbara Smith, moved by Pat Fribis, and seconded by Cynthia Rosfeld to approve the minutes of the Annual Congregational Meeting held on November 10, 2024. The motion carried by show of hands.

It was recommended by Barbara Smith, moved by Fay Schneider, and seconded by Karen Papin to approve the minutes of the Special Congregational Meeting held on April 28, 2024. The motion carried by show of hands.

COUNCIL PRESIDENT'S REPORT: No additional discussion was necessary.

SENIOR MINISTER'S REPORT: No additional discussion was necessary.

ASSOCIATE MINISTER'S REPORT: No additional discussion was necessary.

FINANCIAL SECRETARY'S REPORT: Wanda Gillman (Financial Secretary, Church Council) read the written report submitted for the meeting packet. No additional discussion was necessary.

CEMETERY BOARD REPORT: Jim Kaiser (Financial Secretary, Cemetery Board) introduced the members of the Cemetery Board, summarized the 2024 metrics from the written report, and shared preliminary 2025 metrics. For 2025 Q1, income was approximately \$10K and expenses were \$14K for a net loss of approximately \$4K. Income was down compared to 2024 Q1 because the perpetual fund transfer was delayed until April 2025. There have been 3 lot sales and 5 burials year-to-date. Plans for 2025 include identifying two additional tree planting locations, reducing investment expenses, formalizing operating procedures, and recovering from recent overspending due to tree removal and road improvements.

PERPETUAL ENDOWMENT TRUST REPORT: Jack Laudenslager (Chair, Perpetual Endowment Trust) opened the floor for questions. Ken Graesser identified an error in the Perpetual Endowment Fund report on page 52 of the packet, which listed over \$3.5 MM under both Revenues and Expenses for the YTD Actual (2025 Q1) column. Jeff Wagener confirmed that this was a mistake and agreed to correct the report. Jack Laudenslager added that the fund expenses for the entire year are expected to be approximately \$15K, or roughly half of what was paid in 2024, due to the changes made to the portfolio mix.

PRESCHOOL BOARD REPORT: Barbara Bilgram O'Brien (Chair, Preschool Board) shared that the Preschool is thriving under the leadership of Kelly Blessing. Enrollment remains full due to strong word-of-mouth advocacy. Barbara Bilgram O'Brien thanked Jean Berry, Ken Graesser, and Vic Lenz for agreeing to serve a second term on the Preschool Board.

It was recommended by Barbara Smith, moved by Karen Papin, and seconded by Linda Taylor to approve new 3-year terms on the Preschool Board for Jean Berry, Ken Graesser, and Vic Lenz. The motion carried by show of hands.

OTHER REPORTS: Barbara Smith recognized the other ministry reports prepared for the meeting and asked whether any representatives wished to share additional content. No additional discussion was necessary.

OLD BUSINESS: Barbara Smith opened the floor for questions or comments.

> **Open & Affirming Task Force:** PJ Barbeau requested an update on the status of the Open and Affirming process.

Barbara Smith shared that the ONA Task Force consists of Karen Papin (Co-Chair), Cynthia Rosfeld (Co-Chair), Bill Brinkhorst, Kirk Dalgaard, and herself. The group plans to continue holding one-on-one conversations with members. Members were encouraged to contact individuals on the task force to schedule a conversation.

PJ Barbeau acknowledged the sensitivity of this process. Concerns were expressed about whether St. Lucas UCC is moving too slowly given that Open and Affirming was first established by the United Church of Christ 40 years ago. PJ thanked everyone for their efforts.

Rev. Miller emphasized that taking a slow, deliberate approach is an act of love even though this may seem counterintuitive. He believed that St. Lucas UCC has made substantial progress toward the goal of being Open

and Affirming by calling him to serve as Senior Minister, welcoming his boyfriend, and empowering him to feel comfortable speaking publicly about this topic. Adopting the ONA label cannot be undone and may have unanticipated consequences that impact all members. It is most important that St. Lucas UCC continue to exist for another 100 years to fulfill its mission to offer care to the many types of vulnerable individuals in our community. He stated that he would rather pastor a church that loves him, engages in open conversation, and takes things at its own pace than one that feels pressured to become ONA before it is ready. Rev. Miller thanked everyone for their care and support.

NEW BUSINESS: Barbara Smith opened the floor for questions or comments.

> **Saturday Evening Worship:** Donovan Larson initiated a discussion about the recent discontinuation of Saturday evening worship services so that all perspectives could be heard. Roughly 15-20 people regularly attended this service with David Kuhns as the organist and Julie Kies filling in as a guest minister on a week-by-week basis. The decision to end this service was made by the Church Council earlier this year with limited input from the broader Congregation.

Donovan Larson requested that an advisory vote be taken to indicate to the Church Council whether it was the will of the Congregation that the decision to end Saturday evening services be reconsidered. As parliamentarian, Paul Simons explained that advisory votes are non-binding and do not require a motion.

Discussion Themes:

- Membership
 - Few churches in the area offer Saturday evening services, so this could attract new members seeking an alternative to Sunday mornings (Donovan Larson)
 - There is a need to attract more young people in general (Lynne Moiser, Andrew Richardson)
 - Members who attended Saturday services may not be interested in or able to attend on Sunday morning (Donovan Larson, Kathy Herron)
 - It can be challenging to get ready and be here by 9:30 am on Sunday mornings (Ellen Littleton, Andrew Richardson)
 - Failure to reinstate the service will result in a loss of members in a time when St. Lucas UCC needs to grow (Bill Biedenstein, Lynne Moiser)
 - The decision was not made with the intent of excluding members, as everyone has the option to attend live in-person, live online, or watch the recording (Barbara Smith)
- Fellowship
 - Worshiping together in a single service creates an opportunity to strengthen relationships among members who did not otherwise interact (Barbara Smith, Pat Fribis, Katy Forand)
 - There is a new vibrant energy on Sunday mornings (Katy Forand, Cynthia Rosfeld)
 - Members who enjoyed dining together after the Saturday service were encouraged to consider transitioning to breakfast before or lunch after the Sunday morning service (Pat Fribis)
 - Saturday worshipers are wonderful people who welcomed anyone who chose to attend their service (Kathy Herron)
 - The perception that Saturday attendees are not active participants in the life of St. Lucas UCC is inaccurate. These members have been very supportive of the youth fundraisers and events (Lynn Fey Follis)

- Multiple people expressed love for this church and its members (Donovan Larson, Kathy Herron, Julie Murphy, Cythnia Rosfeld)
- Financials
 - The Saturday service was relatively inexpensive to execute (Donovan Larson)
 - Whether we can afford the service in order to accommodate members is more important than debating why someone might prefer Saturday night (Donovan Larson)
 - Saturday members have been faithful contributors for decades (Kathy Herron, Ellen Littleton)
 - Budgetary concerns and low attendance were important factors in the decision (Phil Denton)
- Personnel
 - An organist and ordained minister were available to staff the Saturday service (Bill Biedenstein)
 - The Saturday service was not staffed by a minister with a call agreement at the time that the service was discontinued (Katy Forand)
- Damaged Relationships
 - Long-time members were hurt by this decision and deserve to have hope that it may be reversed. Efforts should be made to mend the relationships damaged by this decision (Bill Biedenstein)
 - Saturday attendees are grieving (Kathy Herron, Amanda Boyer)
 - Past decisions made by this church have hurt others, but it did not lead them to stop tithing or participating because love for this church was greater than the disappointment (Julie Murphy)
 - We cannot continue fostering divisiveness in this church because this is a sacred place to give and receive love. Anger has no place here (Julie Murphy)
- Governance
 - Ending Saturday services was not a topic of discussion for the 2024 Church Council (Donovan Larson, Wanda Gillman)
 - The decision to end Saturday services was not made cavalierly by the 2025 Church Council (Phil Denton, Katy Forand, Amanda Boyer)
 - The Church Council is elected to make decisions on behalf of the entire Congregation, works hard to evaluate options, and should be supported when difficult decisions are necessary (Pat Fribis, Julie Murphy, Phil Denton, Tom Winter)
 - It is encouraging to see the Church Council finally address difficult decisions, especially when they know that the outcome will disappoint some members (Tom Winter)
 - A discussion like today should have occurred before the Church Council vote (Wanda Gillman)
- Legacy
 - The Saturday night worship service has been in place for decades (Kathy Herron, Ellen Littleton)

It was moved by Carol Stelmach and seconded by Barbara Beck to cease discussion. The motion carried by show of hands.

The advisory vote asking the Church Council to reconsider the decision to end Saturday evening worship services was not affirmed by a majority, receiving only 20 votes in favor by show of hands.

Joy Dressel expressed gratitude for the opportunity to discuss the Saturday evening service and that so many members stayed to listen.

ADJOURNMENT: There being no other business to come before the Congregation, Barbara Smith entertained a motion to adjourn the meeting.

It was recommended by Barbara Smith, moved by Kay Zink, and seconded by Cathy Viehman that the Semi-Annual Congregational Meeting be adjourned. The motion carried by show of hands.

The Lord's Prayer was recited. The meeting was adjourned at 12:40 P.M.

(Minute marker: 1 hour/45 minutes)

Respectfully submitted,
Tracy Mulderig
Recording Secretary

Minutes: Approved Meeting Guidelines

Information Regarding Meeting Proceedings on Sunday, May 4, 2025:

General information:

- This meeting is for the benefit of the church members of St. Lucas United Church of Christ only.
- As stated under the Constitution, Part V - Meetings and Quorums A.) The Congregation shall hold an Annual and a Semi-Annual Congregational Meeting and such other meetings as are provided for in the By-Laws. B.) Fifty (50) active members shall constitute a quorum. Absentees give silent consent to all resolutions adopted or action taken. D.) All procedural matters not covered by this Constitution and By-Laws shall be governed by the most recent revision of the Robert's Rules of Order.
 - Our Parliamentarian for May 4, 2025, will be Paul Simons.
- As stated under the Bylaws, Part V / Membership, paragraph E, section 1: Each person will "Speak only for oneself, listen respectfully to the opinions of others, and to not in any way diminish or debase each other."

New processes to expect in this meeting:

- Two mics will be placed in the center aisle for speakers to use: one toward the front section and one in the middle section. Those wishing to speak will be asked to stand in line to wait for their turn.
 - The first person in front will speak first. The first person in the middle will speak second. The second person in front will speak third. And the second person in the middle will speak fourth, etc. This alternate arrangement will continue until all persons have had an opportunity to speak their voice.
- There will only be one mic runner for the benefit of those members who are not able to stand for a long period of time in line. The meeting chair will recognize those individuals for their time when due.

In the interest of time management, the following Robert's Rules of Order will be used:

- Whether seated or standing, a member cannot speak until they are recognized by name by the meeting chair.
- One person may speak in debate (i.e., discussion) on any one topic/motion twice on the same day. Bringing up the same topic more than twice by the same person on the same day is not allowed.
- The standard length of time to speak per Robert's Rules of Order is ten minutes maximum. However, if the congregation so chooses, an agreed-upon time limit (for example, 3-4 minutes) for each speaker can be established by vote on Sunday at the onset of the meeting.

Minutes: Staff, Board, Trust, & Ministry Members

Staff:

- Rev. George Miller, Senior Minister
- Rev. Janet Pillman, Associate Minister of Pastoral Care and Visitation
- Kelly Blessing, Preschool Director
- Denee Bowers, Communications Coordinator
- Amy Bush, Coordinator of Youth Ministries
- Lynn Fey Follis, Coordinator of Youth Ministries
- Debbie Heagle, Administrative Assistant
- Michele Ottinger, Director of Children's Ministries and All-Church Programming
- Charlie Singler, Head of Building Maintenance
- Jeff Wagener, Church Administrator
- Linda Radick, Musician
- Linda Taylor, Music Coordinator

Church Council:

- Barbara Smith, President
- Katy Forand, Vice President
- Wanda Gillman, Financial Secretary
- Tracy Mulderig, Recording Secretary
- Marty Schmidt, Treasurer
- Melinda Borman
- Amanda Boyer
- Kirk Dalgaard
- Phil Denton

Cemetery Board:

- Jim Kaiser, Financial Secretary
- Ted Ball
- Joan Dalgaard
- Sandy Harris
- Jeff Heutel
- Justin Wenk

Finance Ministry:

- Wanda Gillman, Chair
- Ken Fey
- Adam Rustige
- Marty Schmidt
- Sue Simmons
- Carol Stelmach
- Jeff Wagener

Perpetual Endowment Trustees:

- Jack Laudenslager, Chair
- Bill Biedenstein
- Eric Fey
- Dan Wenk
- [Vacancy]

Preschool Board:

- Barbara Bilgram O'Brien, Chair
- Donna Alexander
- Jean Berry
- Ken Graesser
- Sandy Heine
- Vic Lenz
- Pat Stephens

President's Report - 2025 Annual Meeting

To My St. Lucas UCC Brothers & Sisters:

Welcome, and thank you for participating in this season's 2025 Annual Meeting!

Since we last gathered in May, we have experienced many joyful and exciting events:

- General Synod was held in Kansas City this past July,
- The HS Mission Trip served Biloxi, MS, in July,
- A new Disaster Preparedness Task Force has been established,
- The nomination committee has been working to find candidates to fill our Council & ministries,
- The return of our Confirmation program started up in September with Amy, Lynn, & Pastor George,
- Plus the Continuation/Return of: Lego blocks, Sunday Fun Days, our Pet Blessings in June, Celebration Sunday in September, the highest start-up numbers of the Back-Back Program in September, the highest one month collection ever to Feed My People in September, Blood Drives, an exciting return to Choir, Habitat to Humanity workdays, Church Workdays, along with more Apple Dumplings baked in September, plus a return performance to our Chancel "stage" this Advent Season, by the Zac 'n Lizzy Performers! So many amazing activities to encourage fellowship.
- And last but not least, the upcoming celebration for St. Lucas UCC to experience the installation of our newest Senior Pastor, Rev. George Miller. A celebration we haven't seen here in 11 years.

Yet, even with these joyous times filling our church life, there have also been some sorrowful events: the passing of some of our dearest St. Lucas family members, whom we will hold in remembrance at this fall's Totenfest. A congregation that, even with increased attendance, hasn't grown as steadily as we'd like to see. A budget deficit that refuses to go away. And most distressingly of all, an unsettling undercurrent within our own congregation.

Those who attend faithfully on Sundays may not feel the fracture forming beneath our feet. However, those who have weathered it before may recognize the weight in the air. Someone recently asked me, *"Are we beginning to crumble again?"* With more honesty than comfort, I replied, *"Yes - I think we are."* Their reply was: *"But Pastor George is wonderful!"* And he is! Don't forget he received a 93% approval vote in 2024. Still, despite that, there are voices among us who selfishly no longer value his presence or his gifts.

The only explanation I could offer is that Pastor George has a backbone. He will not bow to those who have long held their own designs for our church. Nor does he yield to a familiar body that has criticized so many ministers before his arrival. Whether it's due to the belief that some feel *their* way is the only way to steer our congregation? Or whether it's by those who are attempting to protect *"their power base by actively opposing our Senior Pastor?"* This pattern of repetition still remains unchanged and can no longer continue. False gossip and deception need to stop tearing us apart.

We like to believe *"Love Grows Here"*. Yet, even the loveliest garden can be strangled by weeds unattended.

I am, after all, a daughter of Illinois. So I turn again to Abraham Lincoln, who warned in 1858: *"A house divided against itself cannot stand... It will become all one thing or all the other."*

As Pastor George shared on October 12th, *"Throughout the Bible, we find a lineage of hope that says, 'Even though things seem messy, even though things look like they make no sense, through our faith in God, by our actions and intellect, we can make it through.'"*

The time to face our "messiness" at St. Lucas UCC is long past due. If we refuse to name it, we need not fear a budget deficit. As we will have undone our church long before the numbers ever could.

Your sister in Christ,

Barbara Smith, Council President

Rev. George Miller Annual Report 2025

Fall, Winter, Spring, Summer- this is my 1st St. Lucas Annual Report to cover all 4 seasons. What a group of seasons they were- from the flooding in Fall, to a Winter that would not quit, to a gorgeous Spring, to a Summer without rain, we have been through so much together. After a year at St. Lucas UCC, I have a better grasp of who St. Lucas is and what it means to be the Senior Pastor. I give thanks for your support, grace, and demonstrations of love. This report covers October 15, 2024 to September 30, 2025.

- Worked closely with Office staff, in which none of this would be possible.
Met with Rev. Pillman to discuss care
- Hosted Team Luncheons with Staff
- Attended Monthly Program Meeting
- Sent cards, texts, e-mails to members, home and hospital visits.
- Officiated 1 commitment ceremony, 3 baptisms, 9 funerals/memorials; assisted with wedding
- Created and led Adult Bible Study at church and Friendship Village
- Created liturgies for Advent, Christmas, Lent, Saturday & Sunday worship and other special services. Participated in Zac & Lizzy.
- Attended various committees- Finance, Council, AV, Membership & Evangelism, ONA, Social Justice, Pre-School Board, Stewardship, Pastoral Care, Personnel, Cabinet Meeting, Pastoral Relations Committee
- Attended meetings of the Association, Committee on Ministry, Community of Practice, Conference, General Synod, and Ministerium. Attended Eden Seminary gatherings, Convocation, and Black Student Alumni Breakfast. Met with Mentor. Worshipped at St. John's UCC. Spoke at and volunteered at General Synod 35
- Secretary of STAR (Small Town and Rural) Steering Committee; co-facilitator of STAR Coalition meetings; worked on STAR Resolution that was passed at General Synod 35; spoke to Grape Cluster about STAR
- Engaged with Community Organizations like M.I.C.A. Project, STL Para Ti, Lindbergh School Board, Emmaus Homes, Sunset Hills Alderman Meeting, Gateway Men's Chorus, Unleashing Potential, ECH, American Chamber Chorale & Orchestra, Isaiah 58, CAIM (Council of American Indian Ministries), Central Reform Congregation
- Assisted in Backpack Program; delivered food to schools
- Visited St. Lucas Pre-School; had meals with students; prayed at events
- Participated in church events- Coffee Hour ZOOM, Trunk or Treat, Mad Science, Adult Botley, Apple Dumpling Making, the youth's Friendsgiving, Preschool Bookfair, "Sox, Crocs & Cocoa", Trivia Night, Pancake Dinner, Day of Service, LEGO workday/movie, Celebration Sunday
- Created Pastoral Letters to congregation during times of high emotions
- Wrote letters to Military members
- Participated in Pet Blessing with Rev. Pillman
- Held Communion Services at Friendship Village

- Secured participants for Advent, Christmas Eve, Good Friday
- Created and led weekly Lent Worship services
- Co-taught New Member Information Class
- Found ways to honor days like Grandparent's Day, JUNEteenth, Black History Month, Veteran's Day, Memorial Day, PRIDE, Haitian Flag Day, Father's Day, Mother's Day, July 4, UCC Anniversary
- Introduced "Old Fashioned Easter" and continued "Stump the Pastor"
- Created Disaster Preparedness Team
- Guest speaker at UCC *Nurture the Soul* panel on "Lessons, Stories & Theologies of Small Town and Rural (STAR) Churches in 2025"
- General Synod 35 volunteer, representative of STAR Coalition, attended ONA Gala, Eden Luncheon, PAAM Banquet
- Did 2 home blessings
- Inspired by parishioner to create sermons on The Apostle's Creed and UCC Statement of Faith.
- Created "Morning Watch" services for Youth Mission Trip
- Worked closely with Communicator Director on website, social media, "From My Heart" bulletin board etc.
- Collaborated with Sister Carol Jean Hecht for Commitment Ceremony at Friendship Village
- Preached at Grace Temple Deliverance Church in Minneapolis, MN
- Met with Youth Coordinators to plan and discuss Confirmation
- Continues to be inspired by our Music Program and the gifts they bring.
- Maintaining an on-line presence that puts a shine on St. Lucas.
- Working with Association and Conference on November 2 Installation.

Associate Minister of Pastoral Care

- *Visited 136 individuals in person
- *Had phone visits (30+ minutes) with 62 individuals
- *Led 13 sessions of Bible study at Friendship Village
- *Preached and led 8 worship services
- *Officiated at 2 funerals
- *Sent 141 cards (birthdays for turning 70, and 80+ years old; Thinking of You and Easter)
- *Attended 10 Staff luncheon meetings
- *Attended 7 Council meetings in person or by Zoom
- *Attended various church activities: Blessing of animals, Lego workday, Celebration Sunday, Polka worship, Youth Mission trip send-off, Caring Committee luncheon, Pre-school performance.

I have enjoyed visiting, getting to know, praying with and for, and keeping in touch with the St. Lucas "community", be it at church, in people's homes, at Friendship Village, in hospitals or care facilities, or in restaurants. There are many of you that I have yet to visit with. Please contact me if you would like a visit or know someone who would like a visit.

In Christ, Pastor Janet

Financial Secretary Report

Financial Status by quarter -(three months)

The first quarter ending last day of March resulted with the total income of \$259,010.23 for the first quarter. Of this amount the offering amount was \$165,196.11. The total expenses were \$255,379.95. The difference between the total income and expenses was a surplus amount of \$3,630.28. At the end of March and the first quarter the General Fund Balance was \$607,565.62

The last day of June brought us to the end of the second quarter. The totals for the two quarters resulted in the total of \$435,577.59. Of this amount \$289,947.51 was from offering. The total expenses for the two quarters were \$515,960.04 making a difference of negative (\$80,382.45). At the end of the second quarter the General Fund Balance was \$530,396.89.

This brings us to the end of September and the totals through the first three quarters of 2025. The total income is \$643,958.20. Of this total amount \$411,959.42 is from offering. The total expenses were \$793,930.43 resulting in the difference of negative (\$149,972.23). At the end of the third quarter the General Fund Balance was \$470,866.36.

With these figures in mind along with knowing that there are still three more months left in the calendar year, three months of income and expenses. It is now time to consider what the budget should be for 2026.

2026 Budget Highlights

The following is a list of line items that have vital differences in 2026 that were not included in the budget for 2025 or were increased over 2025 budget:

Income

1. Offering increase by 5%- part of the Finance Committee felt this may challenge folks to contribute more. Keep in mind, the larger the offering amount, the smaller the deficit= (difference between revenue and expense).
2. Rent on 11825-Sexton house up 36%
3. Slight uptick of 3.49% in Endowment distributions
- 4.General Fund increase of 2%

Expenses

1. Health insurance increase for Senior Pastor up by 15%=\$2388
2. Health insurance increase for three staff members

	<u>2025</u>	<u>2026</u>
Jeff-35.95%=\$8977	17.95%	17.95%
Debbie-19.15%=\$5720	9.57%	9.57%
Charlie-20.59%=\$3,417.06	10.29%	10.29%

3. Six staff members salary increase of 3%=\$7291.60
4. Senior Pastor sabbatical-\$5000
5. Special Events -\$2500
6. Search Ministry-\$2000
7. Social Justice-\$1000
8. Confirmation-\$2200
9. Audit-\$8000
10. Sr Pastor mileage & expense-\$5,000
11. Designated Term Associate Minister of Pastoral Care mileage-\$600
12. Music Director place holder for the amount of \$30,000 that may not be used
13. MOCL place holder for the amount \$40,000 in addition to Pastor Janet's salary that may not be used

There will be a lot of moving parts of this budget that will result in a different outcome with the actual activities in 2026.

All of this is important information to keep in mind when voting to accept the budget for 2026 created and accepted by your Finance Ministry consisting of Ken Fey, Sue Simmons, Carol Stelmach, Jeff Wagener and myself.

I am very grateful to have good folks to work with and to have this congregation that is so generous with contributions, but most of all the time/love put forth to do the work of our God.

Respectfully submitted,
Wanda Gillman
Financial Secretary

Saint Lucas United Church Of Christ
2026 Proposed Budget

	<u>Actual</u>	<u>YTD Actual</u>	<u>BUDGET</u>	<u>PROPOSED</u>
	<u>2024</u>	<u>Sept. 2025</u>	<u>2025</u>	<u>2026</u>
Revenues				
<u>GENERAL FUND REVENUE</u>				
Regular Offerings				
400000 Regular Envelopes	\$ 584,717.63	\$ 403,863.92	\$ 656,973.00	\$ 689,822.00
400001 Loose Offering	\$ 3,833.00	\$ 4,060.50	\$ 2,247.00	\$ 2,359.00
400002 Initial Offering	\$ 82.00	\$ -	\$ 899.00	\$ 944.00
400003 Easter Offering	\$ 3,100.00	\$ 1,825.00	\$ 8,987.00	\$ 9,436.00
400004 Lenten Offering	\$ 2,285.00	\$ 1,005.00	\$ 4,494.00	\$ 4,719.00
400005 Thanksgiving Offering	\$ 2,265.00	\$ -	\$ 1,685.00	\$ 1,769.00
400006 Christmas Offering	\$ 8,987.00	\$ -	\$ 10,111.00	\$ 10,617.00
400007 Stocks Received	\$ -	\$ -	\$ 11,234.00	\$ 11,796.00
400008 Mission Support Offering	\$ 2,230.00	\$ 775.00	\$ 3,370.00	\$ 3,538.00
400009 Good Friday Offereing	\$ 305.00	\$ 430.00	\$ -	\$ -
Total Regular Offerings	\$ 607,804.63	\$ 411,959.42	\$ 700,000.00	\$ 735,000.00
Challenge Missions				
410000 Lydia's House	\$ -	\$ 323.50	\$ -	
410001 Disaster Relief	\$ -	\$ -	\$ -	
Total Challenge Missions	\$ -	\$ 323.50	\$ -	
Building Use Revenue				
430000 Building Use	\$ 1,600.00	\$ 1,000.00	\$ 1,000.00	\$ 1,800.00
430002 Preschool Building Fee	\$ 21,500.00	\$ 18,000.00	\$ 24,000.00	\$ 24,000.00
Total Building Use Revenue	\$ 23,100.00	\$ 19,000.00	\$ 25,000.00	\$ 25,800.00
Interest Revenue				
430015 Interest Money Market/Enterpris	\$ 765.23	\$ 3,419.95	\$ 1,000.00	\$ 4,000.00
430024 Interest on 180 Day CD	\$ 4,605.81		\$ 4,000.00	\$ -
430025 Interest on 13 Month CD	\$ 10,524.53	\$ 919.45	\$ -	\$ -
Total Interest Revenue	\$ 15,895.57	\$ 4,339.40	\$ 5,000.00	\$ 4,000.00
Endowment Revenues				
430007 Income from GEN	\$ 35,830.72	\$ 39,997.28	\$ 39,997.28	\$ 45,000.00
430008 Income from PET	\$ 115,637.60	\$ 81,435.25	\$ 120,000.00	\$ 120,000.00
430010 Income from S. Beyersdorfer	\$ 11,776.68	\$ 13,682.72	\$ 13,683.00	\$ 14,749.60
Total Endowment Revenues	\$ 163,245.00	\$ 135,115.25	\$ 173,680.28	\$ 179,749.60
Rental Properties Revenue				
430011 11815 Denny Rental Revenue	\$ 16,551.74	\$ 9,324.00	\$ 15,000.00	\$ 15,000.00
430012 11825 Denny Rental Revenue	\$ 16,800.00	\$ 5,600.00	\$ 16,800.00	\$ 21,900.00
Total Rental Properties Revenue	\$ 33,351.74	\$ 14,924.00	\$ 31,800.00	\$ 36,900.00
Confirmation Revenue				
420000 Confirmation Revenue	\$ -	\$ 700.00	\$ -	\$ -
Kitchen Revenue				
460000 Kitchen Revenue	\$ 5,305.00	\$ 4,092.65	\$ -	
Total Kitchen Revenue	\$ 5,305.00	\$ 4,092.65	\$ -	

	<u>Actual</u>	<u>YTD Actual</u>	<u>BUDGET</u>	<u>PROPOSED</u>
	<u>2024</u>	<u>Sept. 2025</u>	<u>2025</u>	<u>2026</u>
Christian Education				
450000 Child-Min Special Projects	\$ -	\$ 1,186.00		
Total Christian Education Revenue		\$ 1,186.00		
Victory Garden Revenue				
493000 Victory Garden Revenue	\$ 760.00	\$ 440.00	\$ -	
Total Victory Garden Revenue	\$ 760.00	\$ 440.00	\$ -	
Athletics Fields Revenue				
430013 Athletics Field Revenue	\$ 8,399.00	\$ 5,460.00	\$ 9,000.00	\$ 10,000.00
430016 Concessions Revenue	\$ -	\$ -	\$ 2,000.00	\$ -
Total Athletics Fields Revenue	\$ 8,399.00	\$ 5,460.00	\$ 11,000.00	\$ 10,000.00
Environmental Revenue				
497000 Environmental Revenue	\$ 734.62	\$ 100.37	\$ -	
Total Environmental Revenue	\$ 734.62	\$ 100.37	\$ -	
Miscellaneous Revenue				
430003 Miscellaneous Revenue - Other	\$ 53,853.67	\$ 1,995.10	\$ 33,000.00	\$ 4,000.00
430004 Flower Revenue	\$ 1,500.00	\$ 1,020.00	\$ 1,200.00	
430006 Special Events - Council Revenue	\$ 1,257.00	\$ -	\$ -	
430014 Loaves and Fishes Revenue	\$ 200.00	\$ 75.00	\$ 10,000.00	\$ 100.00
430017 Backpack Revenue	\$ 15,976.68	\$ -	\$ -	\$ 15,000.00
400128 Women With a Mission Revenue	\$ 150.00	\$ 15,000.00	0	\$ -
470003 Misc. Bequest to General Fund	\$ 154,150.25	\$ -	0	\$ -
Total Miscellaneous Revenue	\$ 227,087.60	\$ 18,090.10	\$ 44,200.00	\$ 19,100.00
Total GENERAL FUND REVENUE	\$ 1,085,683.16	\$ 615,730.69	\$ 990,680.28	\$ 1,010,549.60
Expenses				
Salaries & Benefits				
Clergy Staff				
Senior Minister				
500000 SR Min-Base	\$ 65,504.16	\$ 41,820.12	\$ 55,760.00	\$ 55,760.00
500001 SR Min-Housing	\$ 25,420.00	\$ 31,356.00	\$ 41,808.00	\$ 41,808.00
500002 SR Min - FICA Allowance	\$ 5,526.06	\$ 5,609.34	\$ 7,479.12	\$ 7,479.12
500003 SR Min-Pension	\$ 11,239.80	\$ 10,244.70	\$ 13,659.60	\$ 13,659.60
500004 SR Min-Disability/life	\$ 1,204.34	\$ 1,097.73	\$ 1,463.64	\$ 1,463.64
500050 Sr. Min-Bonus		\$ 2,000.00		\$ -
500005 SR Min-Health	\$ 12,770.67	\$ 12,327.03	\$ 15,924.00	\$ 18,312.60
Total Senior Minister	\$ 121,665.03	\$ 104,454.92	\$ 136,094.36	\$ 138,482.96
Min. of Congregational Life				
500006 M O C L - Base	\$ 32,250.10	\$ 29,566.55	\$ 67,888.00	\$ 67,888.00
500007 M O C L - Housing	\$ 12,500.10	\$ 18,750.06	\$ -	
500008 M O C L - Pension	\$ 7,116.73	\$ -	\$ 9,504.32	\$ 9,504.32
500009 M O C L - FICA	\$ 2,342.55	\$ -	\$ 5,193.43	\$ 5,193.43
500010 M O C L - Dis/Life	\$ 856.36	\$ -	\$ 1,170.00	\$ 1,170.00
500011 M O C L - Health/Dental Insurance	\$ 11,472.50	\$ -	\$ 16,245.00	\$ 16,245.00
Total Min. of Congregational Life	\$ 66,538.34	\$ 48,316.61	\$ 100,000.75	\$ 100,000.75

	<u>Actual</u>	<u>YTD Actual</u>	<u>BUDGET</u>	<u>PROPOSED</u>
	<u>2024</u>	<u>Sept. 2025</u>	<u>2025</u>	<u>2026</u>
Supply Minister				
500048 Supply Minister	\$ -	\$ 2,800.00	\$ -	\$ 2,800.00
Total Supply Minister	\$ -	\$ 2,800.00	\$ -	\$ 2,800.00
Total Clergy Staff	\$ 188,203.37	\$ 155,571.53	\$ 236,095.11	\$ 241,283.71
Other Staff				
Business Administrator				
500012 Bus. Mgr.-Base	\$ 47,250.00	\$ 36,500.58	\$ 48,667.44	\$ 50,127.46
500013 Bus. Mgr.-Pension	\$ 2,834.88	\$ 2,190.06	\$ 2,920.05	\$ 3,007.65
500014 Bus. Mgr.-Health	\$ 20,952.75	\$ 16,768.84	\$ 24,968.16	\$ 33,945.35
500015 Bus. Mgr.-FICA	\$ 3,102.41	\$ 2,408.13	\$ 3,723.06	\$ 3,834.75
Total Business Administrator	\$ 74,140.04	\$ 57,867.61	\$ 80,278.71	\$ 90,915.21
General Maintenance				
500016 Gen. Maint. - Base	\$ 46,640.81	\$ 36,322.87	\$ 45,595.01	\$ 45,595.01
500017 Gen.Maint. - Pension	\$ 2,552.34	\$ 2,162.13	\$ 2,735.70	\$ 2,735.70
500018 Gen. Maint. - Health	\$ 15,922.49	\$ 12,455.45	\$ 16,593.84	\$ 20,010.90
500019 Gen. Maint. - FICA	\$ 3,498.71	\$ 2,730.51	\$ 3,488.02	\$ 3,488.02
Total General Maintenance	\$ 68,614.35	\$ 53,670.96	\$ 68,412.57	\$ 71,829.63
Administrative Assistant				
500020 Admin Assistant-Base	\$ 49,245.10	\$ 37,601.65	\$ 49,924.08	\$ 51,421.80
500021 Admin Assistant-Health	\$ 21,735.20	\$ 17,366.06	\$ 29,866.44	\$ 35,586.91
500022 Admini Assistant-Pension	\$ 2,777.90	\$ 2,246.43	\$ 2,995.45	\$ 3,085.31
500023 Admin Assistant-FICA	\$ 3,213.04	\$ 2,460.87	\$ 3,819.19	\$ 3,933.77
Total Administrative Assistant	\$ 76,971.24	\$ 59,675.01	\$ 86,605.16	\$ 94,027.79
Communications Coordinator				
500024 Comm Coord-Base	\$ 42,000.00	\$ 32,445.00	\$ 43,260.00	\$ 44,557.80
500025 Comm Coord- Pension	\$ 2,520.00	\$ 1,946.70	\$ 2,595.60	\$ 2,673.46
500026 Comm Coord-FICA	\$ 3,213.00	\$ 2,482.04	\$ 3,309.39	\$ 3,408.67
Total Communications Coordinator	\$ 47,733.00	\$ 36,873.74	\$ 49,164.99	\$ 50,639.93
Youth/Child Coordinators				
500027 Childrens Mini-Base	\$ 58,288.44	\$ 45,501.84	\$ 60,669.12	\$ 62,489.19
500028 Childrens Min-FICA	\$ 4,569.30	\$ 3,480.89	\$ 4,641.18	\$ 4,780.42
500029 Childrens Mini-Pension	\$ 3,386.98	\$ 2,730.06	\$ 3,640.14	\$ 3,749.35
500030 Lead Youth Min-Base	\$ 22,508.16	\$ 17,387.46	\$ 23,183.28	\$ 23,878.78
500031 Lead Youth Min.-FICA	\$ 1,721.88	\$ 1,330.14	\$ 1,773.52	\$ 1,826.73
500032 Lead Youth Min.-Pension	\$ 1,350.48	\$ 1,043.28	\$ 1,390.99	\$ 1,432.73
500033 Asst. Youth Min-Base	\$ 10,710.00	\$ 8,273.52	\$ 11,031.36	\$ 11,362.30
500034 Asst. Youth Min.-FICA	\$ 819.32	\$ 632.93	\$ 843.89	\$ 869.22
500035 Asst. Youth Min.-Pension	\$ -	\$ -	\$ 661.88	\$ -
Total Youth/Child Coordinators	\$ 103,354.56	\$ 80,380.12	\$ 107,835.36	\$ 110,388.72
Music Department				
500036 Music Min-Base	\$ 4,065.00	\$ -	\$ 30,000.00	\$ 30,000.00
500037 Music Min-Pension	\$ -	\$ -	\$ 1,800.00	\$ 1,800.00
500039 Music Min.- FICA	\$ 310.89	\$ -	\$ 2,295.00	\$ 2,295.00
500042 Sat. Musician-Base	\$ 4,045.20	\$ 2,083.20	\$ 4,166.40	\$ -
500043 Sat. Musician-FICA	\$ 309.46	\$ 159.37	\$ 318.73	\$ -
Total Music Department	\$ 8,730.55	\$ 2,242.57	\$ 38,580.13	\$ 34,095.00

	<u>Actual</u>	<u>YTD Actual</u>	<u>BUDGET</u>	<u>PROPOSED</u>
	<u>2024</u>	<u>Sept. 2025</u>	<u>2025</u>	<u>2026</u>
Audio/Visual Technician				
500044 Audio-Visual Tech - Base	\$ 7,451.35	\$ 1,410.00	\$ 6,298.45	\$ 6,487.40
500045 Audio-Visual Tech - FICA	\$ 569.99	\$ -	\$ 481.83	\$ 496.29
Total Audio/Visual Technician	\$ 8,021.34	\$ 1,410.00	\$ 6,780.28	\$ 6,983.69
Total Other Staff	\$ 387,565.08	\$ 292,120.01	\$ 437,657.20	\$ 458,879.97
Program & Facility				
Staff Expenses				
500046 Sr. Pastor Vehicle Mileage	\$ 343.76	\$ 803.61	\$ 50.00	\$ 2,500.00
510000 SR Min. Educ/Prof/Travel	\$ 283.18	\$ 2,376.80	\$ 5,500.00	\$ 2,500.00
510001 MOCL Vehicle Mileage	\$ -	\$ 538.30	\$ -	\$ 1,200.00
510002 MOCL Prof. Expense	\$ 302.85	\$ 132.83	\$ 2,400.00	\$ 1,200.00
510003 Search Committee	\$ 2,706.49	\$ -	\$ -	\$ 2,000.00
510005 Sabbatical Expense - Senior Pastor	\$ -	\$ 3,750.03	\$ 5,000.00	\$ 5,000.00
510008 Pastor Relocation Expenses	\$ 9,772.39	\$ -	\$ -	\$ -
Total Staff Expenses	\$ 13,408.67	\$ 7,601.57	\$ 12,950.00	\$ 14,400.00
Maintenance & Repair				
520000 Campus Grounds	\$ 9,261.13	\$ 7,274.00	\$ 6,000.00	\$ 7,000.00
520001 Lawn maintenance	\$ 20,320.90	\$ 14,583.83	\$ 28,000.00	\$ 15,000.00
520002 Parking Lot Maintenance	\$ -	\$ -	\$ 5,000.00	\$ 5,000.00
520003 Building Maintenance	\$ 45,413.81	\$ 7,945.29	\$ 50,000.00	\$ 50,000.00
520007 Painting	\$ -	\$ -	\$ 1,000.00	\$ 1,000.00
520008 HVAC	\$ 8,521.30	\$ 6,393.09	\$ 8,500.00	\$ 9,000.00
520009 Carpet Cleaning	\$ -	\$ -	\$ 1,000.00	\$ 1,000.00
520010 Custodial Supplies	\$ 6,139.96	\$ 5,487.48	\$ 4,000.00	\$ 5,000.00
520011 Custodial Services	\$ 38,751.47	\$ 33,407.50	\$ 40,000.00	\$ 40,000.00
Total Maintenance & Repair	\$ 128,408.57	\$ 75,091.19	\$ 143,500.00	\$ 133,000.00
Improvements & New Equipment				
530000 Building Improvements	\$ -	\$ -	\$ 5,000.00	\$ 5,000.00
530001 Parking Lot Improvements	\$ 21,950.00	\$ -	\$ 1,000.00	\$ 500.00
530002 Landscaping	\$ -	\$ -	\$ 300.00	\$ 300.00
530005 New Equipment	\$ -	\$ -	\$ 1,000.00	\$ 1,000.00
Total Improvements & New Equipment	\$ 21,950.00	\$ -	\$ 7,300.00	\$ 6,800.00
Utilities				
540000 Electric - Church	\$ 27,454.93	\$ 23,767.48	\$ 26,000.00	\$ 28,000.00
540001 Gas - Church	\$ 6,062.88	\$ 4,922.38	\$ 9,000.00	\$ 7,000.00
540002 Telephone	\$ 5,298.39	\$ 3,243.58	\$ 7,000.00	\$ 6,000.00
540003 Trash	\$ 3,471.94	\$ 2,424.54	\$ 4,000.00	\$ 3,500.00
540004 Water	\$ 3,436.07	\$ 3,038.47	\$ 3,500.00	\$ 3,500.00
540005 Sewer	\$ 1,381.05	\$ 2,633.81	\$ 2,000.00	\$ 2,000.00
Total Utilities	\$ 47,105.26	\$ 40,030.26	\$ 51,500.00	\$ 50,000.00
Rental Property Expense				
520004 11815 Denny - Other Expenses	\$ 3,501.47	\$ 3,601.48	\$ 6,000.00	\$ 6,000.00
520005 11815 Denny - Management Fee	\$ 1,513.24	\$ 857.00	\$ 1,300.00	\$ 1,300.00
520006 11825 Denny Expense	\$ 5,547.06	\$ 13,308.40	\$ 6,000.00	\$ 6,000.00
Total Rental Property Expense	\$ 10,561.77	\$ 17,766.88	\$ 13,300.00	\$ 13,300.00

	<u>Actual</u>	<u>YTD Actual</u>	<u>BUDGET</u>	<u>PROPOSED</u>
	<u>2024</u>	<u>Sept. 2025</u>	<u>2025</u>	<u>2026</u>
Office Expense				
550001 Printed Supplies	\$ 43.00	\$ -	\$ -	
550003 Postage	\$ 2,144.77	\$ 1,708.46	\$ 2,000.00	\$ 3,000.00
550004 Office Supplies	\$ 2,379.85	\$ 1,066.64	\$ 2,250.00	\$ 1,600.00
550005 Bank/credit card fees	\$ 788.22	\$ 875.77	\$ 1,000.00	\$ 1,000.00
550007 Online Giving Expense	\$ 2,843.94	\$ 2,886.38	\$ 3,500.00	\$ 4,250.00
550008 Miscellaneous-office	\$ 1,694.55	\$ 1,234.55	\$ 750.00	\$ 675.00
550009 Email Communication and Desig	\$ 765.40	\$ 605.55	\$ 750.00	\$ 750.00
550011 Broadband Internet	\$ 1,618.89	\$ 1,349.91	\$ 1,450.00	\$ 1,800.00
580005 Office Equipment	\$ 6,715.65	\$ 8,097.42	\$ 4,500.00	\$ 4,000.00
580006 Monthly Staff Meeting Expense	\$ -	\$ 211.61	\$ -	\$ 225.00
Total Office Expense	\$ 18,994.27	\$ 18,036.29	\$ 16,200.00	\$ 17,300.00
Victory Garden Expense				
598014 Victory Garden Expense	\$ 463.43	\$ 413.72	\$ -	
Total Victory Garden Expense	\$ 463.43	\$ 413.72	\$ -	
Athletic Fields Expense				
560012 Athletic Fields Expense	\$ 5,912.00	\$ 5,179.26	\$ 4,000.00	\$ 14,000.00
Total Athletic Fields Expense	\$ 5,912.00	\$ 5,179.26	\$ 4,000.00	\$ 14,000.00
Environmental Expense				
598007 Environmental Expense	\$ 441.00	\$ 623.70		
Total Environmental Expense	\$ 441.00	\$ 623.70		
Kitchen Expense				
560014 Kitchen Expense	\$ 4,915.79	\$ 3,134.19		
560015 Kitchen-Funeral Meals	\$ 450.08	\$ 862.44		
Total Kitchen Expense	\$ 5,365.87	\$ 3,996.63		
Insurance Expense				
570000 Workmen's Compensation Ins.	\$ 2,305.59	\$ 1,442.34	\$ 3,700.00	\$ 3,000.00
570001 Church Insurance (package)	\$ 50,531.00	\$ 55,290.00	\$ 50,264.00	\$ 55,500.00
570002 Worker's Compensation Audit	\$ 381.44	\$ -	\$ -	\$ -
Total Insurance Expense	\$ 53,218.03	\$ 56,732.34	\$ 53,964.00	\$ 58,500.00
Information Systems				
580000 ACS/Realm Software Support	\$ 2,847.20	\$ 1,967.27	\$ 2,762.00	\$ 2,900.00
580001 System Backup - Katy	\$ 1,657.20	\$ 90.00	\$ 1,344.00	\$ 108.00
580002 Server	\$ 1,170.89	\$ 1,428.63	\$ 950.00	\$ 1,404.00
580003 Website costs	\$ (450.00)	\$ (405.00)	\$ -	\$ -
580004 Maintenance	\$ 7,511.56	\$ 4,695.12	\$ 8,142.00	\$ 5,544.00
Total Information Systems	\$ 12,736.85	\$ 7,776.02	\$ 13,198.00	\$ 9,956.00
Christian Education				
Children's Ministry				
590000 Supplies	\$ 21.00	\$ -	\$ 300.00	\$ 300.00
590001 Curriculum/Teaching Aids	\$ -	\$ -	\$ 100.00	\$ 100.00
590002 Gift Bibles	\$ 294.19	\$ -	\$ 250.00	\$ 250.00
590003 VBS/Sunday Funday	\$ 2,131.69	\$ 911.82	\$ 3,000.00	\$ 3,000.00
590004 Child-Min Special Projects	\$ -	\$ 556.31	\$ -	\$ -
Total Children's Ministry	\$ 2,446.88	\$ 1,468.13	\$ 3,650.00	\$ 3,650.00

	<u>Actual</u>	<u>YTD Actual</u>	<u>BUDGET</u>	<u>PROPOSED</u>
	<u>2024</u>	<u>Sept. 2025</u>	<u>2025</u>	<u>2026</u>
Youth Ministry				
591001 Youth Fellowships	\$ 161.60	\$ -	\$ 500.00	\$ 500.00
Total Youth Ministry	\$ 161.60	\$ -	\$ 500.00	\$ 500.00
Adult Ministry				
592001 Guest Speaker	\$ -	\$ 200.00	\$ 1,200.00	\$ 1,000.00
Total Adult Ministry	\$ -	\$ 200.00	\$ 1,200.00	\$ 1,000.00
Confirmation				
593000 Confirmation Reception	\$ 910.66	\$ -	\$ -	\$ 100.00
593001 Confirmation Retreats	\$ 236.68	\$ 1,450.00	\$ -	\$ 1,450.00
593002 Confirmation Curriculum	\$ -	\$ 321.04	\$ -	\$ 300.00
593003 Confirmation Gifts	\$ 316.87	\$ -	\$ -	\$ 250.00
593004 Confirmation Miscellaneous	\$ 155.50	\$ -	\$ -	\$ 100.00
Total Confirmation	\$ 1,619.71	\$ 1,771.04	\$ -	\$ 2,200.00
Total Christian Education	\$ 4,228.19	\$ 3,439.17	\$ 5,350.00	\$ 7,350.00
Social Justice Ministry				
xxxxxx Social Justice Ministry	\$ -	\$ -	\$ -	\$ 1,000.00
Total Social Justice Ministry	\$ -	\$ -	\$ -	\$ 1,000.00
Worship Expense				
560000 Chancel Supplies	\$ -	\$ -	\$ 100.00	\$ 100.00
560001 Worship Supplies	\$ 1,474.97	\$ 1,121.74	\$ 900.00	\$ 900.00
560009 Candle Expense	\$ -	\$ -	\$ 100.00	\$ 100.00
560010 Flower Expense	\$ 1,162.29	\$ 1,189.20	\$ 1,000.00	\$ -
560011 Devotional Supplies	\$ -	\$ -	\$ 100.00	\$ 100.00
Total Worship Expense	\$ 2,637.26	\$ 2,310.94	\$ 2,200.00	\$ 1,200.00
Music Expense				
594000 Sheet Music	\$ 288.18	\$ 69.98	\$ 500.00	\$ 500.00
594001 Instrument Maintenance & Rep.	\$ 385.00	\$ 320.00	\$ 500.00	\$ 500.00
594002 Professional Musicians	\$ 10,650.00	\$ 10,230.99	\$ 4,500.00	\$ 12,000.00
594003 Robe & Stole Cleaning	\$ -	\$ -	\$ 200.00	\$ -
594004 Music License	\$ -	\$ -	\$ 500.00	\$ 500.00
Total Music Expense	\$ 11,323.18	\$ 10,620.97	\$ 6,200.00	\$ 13,500.00
Membership & Evangelism				
595000 Other Advertisement	\$ 99.99	\$ -	\$ -	
595001 Evangelism Outreach	\$ 371.98	\$ 118.45	\$ 3,200.00	\$ 1,900.00
Total Membership & Evangelism	\$ 471.97	\$ 118.45	\$ 3,200.00	\$ 1,900.00
Stewardship Ministry				
560008 Stewardship Programs	\$ 1,931.76	\$ 1,345.86	\$ 4,100.00	\$ 3,300.00
Total Stewardship Ministry	\$ 1,931.76	\$ 1,345.86	\$ 4,100.00	\$ 3,300.00
Caring Ministry				
596000 Caring Ministry Programs	\$ -	\$ -	\$ 1,335.00	\$ 1,335.00
596001 Caring Ministry Supplies	\$ -	\$ -	\$ 45.00	\$ 45.00
Total Caring Ministry	\$ -	\$ -	\$ 1,380.00	\$ 1,380.00
Mission				

	<u>Actual</u>	<u>YTD Actual</u>	<u>BUDGET</u>	<u>PROPOSED</u>
	<u>2024</u>	<u>Sept. 2025</u>	<u>2025</u>	<u>2026</u>
Funded Mission				
597000 Every Childs Hope	\$ 3,300.00	\$ 2,475.00	\$ 3,300.00	\$ 3,300.00
597001 Emmaus Homes	\$ 3,300.00	\$ 2,475.00	\$ 3,300.00	\$ 3,300.00
597002 Unleashing Potential	\$ 4,299.97	\$ 3,224.97	\$ 4,300.00	\$ 4,300.00
597003 Feed My People	\$ 2,200.00	\$ 1,649.97	\$ 2,200.00	\$ 2,200.00
597004 Isaiah 58 Ministries	\$ 3,300.00	\$ 2,475.00	\$ 3,300.00	\$ 3,300.00
597005 One Great Hour of Sharing	\$ 2,199.96	\$ 1,649.97	\$ 2,200.00	\$ 2,200.00
597006 Veterans of the Cross	\$ 1,500.00	\$ 1,125.00	\$ 1,500.00	\$ 1,500.00
597007 Neighbors in Need	\$ 500.04	\$ 375.03	\$ 500.00	\$ 500.00
597008 Eden Seminary	\$ 4,300.00	\$ 3,224.97	\$ 4,300.00	\$ 4,300.00
597009 Habitat for Humanity	\$ 3,700.00	\$ 2,774.97	\$ 3,700.00	\$ 3,700.00
597010 Lydia's House	\$ 4,700.00	\$ 3,548.47	\$ 4,300.00	\$ 4,300.00
597011 Miscellaneous Mission	\$ -	\$ -	\$ 500.00	\$ 500.00
597012 Camp MO Val	\$ 4,299.96	\$ 3,224.97	\$ 4,300.00	\$ 4,300.00
597013 Epiphany Meals	\$ 650.00	\$ 487.53	\$ 650.00	\$ 650.00
597014 Strengthen the Church	\$ 1,500.00	\$ 1,125.00	\$ 1,500.00	\$ 1,500.00
597015 Oikos Peanut Butter	\$ 2,200.00	\$ 1,649.97	\$ 2,200.00	\$ 2,200.00
Total Funded Mission	\$ 41,949.93	\$ 31,485.82	\$ 42,050.00	\$ 42,050.00
Covenanted Ministries				
597016 MO Conference ("OCWM")	\$ 27,000.00	\$ 20,250.00	\$ 27,000.00	\$ 27,000.00
597017 St. Louis Association	\$ 5,500.00	\$ 4,124.97	\$ 5,500.00	\$ 5,500.00
Total Covenanted Ministries	\$ 32,500.00	\$ 24,374.97	\$ 32,500.00	\$ 32,500.00
St. Lucas Missions				
597018 Backpack/Loaves and Fishes	\$ 14,687.28	\$ 9,792.59	\$ 18,000.00	\$ 18,000.00
Total St. Lucas Missions	\$ 14,687.28	\$ 9,792.59	\$ 18,000.00	\$ 18,000.00
Total Mission	\$ 89,137.21	\$ 65,653.38	\$ 92,550.00	\$ 92,550.00
Miscellaneous Expenses				
560002 Payroll Fees	\$ 2,623.94	\$ 2,386.33	\$ 2,000.00	\$ 3,900.00
560004 Audio Visual Expense	\$ 2,297.24	\$ 1,232.87	\$ 2,700.00	\$ 3,000.00
560006 Miscellaneous Expense-Other	\$ 2,662.02	\$ 5,024.51	\$ 500.00	\$ 500.00
560007 Special Events	\$ 865.66	\$ 1,178.63	\$ -	\$ 2,500.00
560020 Women With a Mission - Expen:	\$ 150.00	\$ -	\$ -	\$ -
560021 Fraud Expense		\$ 113.22	\$ -	\$ -
560022 Audit Expenses				\$ 8,000.00
Total Miscellaneous Expenses	\$ 8,598.86	\$ 9,935.56	\$ 5,200.00	\$ 17,900.00
Special Offereing Expense				
599400 New Hymnal Expense	\$ 5,177.50	\$ -	\$ -	\$ -
Total Special Offering Expense	\$ 5,177.50	\$ -	\$ -	\$ -
TOTAL EXPENSES	\$ 1,017,840.10	\$ 774,363.73	\$ 1,109,844.31	\$ 1,157,499.68
TOTAL REVENUES	\$ 1,085,683.16	\$ 615,730.69	\$ 990,680.28	\$ 1,010,549.60
DIFFERENCE	\$ 67,843.06	\$ (158,633.04)	\$ (119,164.03)	\$ (146,950.08)

St. Lucas Cemetery

The St. Lucas Cemetery Board is responsible for maintaining the 13.2 acres of cemetery property. The committee has three main objectives:

1. Provide an empathetic and professional experience for grieving families that have lost a loved one.
2. Provide a safe and pleasant atmosphere for the internments.
3. Be financially good stewards of funds entrusted to the cemetery for the current and future needs of the cemetery.

We strive to be good stewards of the funds entrusted to us. During 2025 we worked with our financial advisor to adjust our investments into low-cost index funds to reduce the fees on our investment accounts.

We joined in communications with the Facilities Committee and Nursery School Board looking at expanding the church security camera system to cover the shed, playground, pavilion, garden and ball field areas. Currently the Church has decided not to move forward with the expanded group system.

We strive to ensure the graves and grounds are kept in a presentable and safe condition for all users. In conjunction with the Tree Planting Taskforce, 2 new trees have been planted in the St. Lucas portion of the Cemetery. We have recently completed fall season work to level recent grave sites and seed the bare spots. We have also completed our semi-annual Cemetery clean-up.

Through September 7 lots were sold. An effort was made this year to quantify the remaining surveyed lots available for sale. Approximately 900 lots are available currently.

Through September, 18 interments have been completed with the support of Church staff, third party contractors, and the family's funeral home to ensure each internment is managed with dignity and meets the specific needs of the grieving family.

PET Report for November 2025 Annual Congregational Meeting

PET is managed by 5 Trustees elected by the Congregation. The current Trustees include Eric Fey, Jack Laudenslager, Bob Mondava, Bill Biedenstein, and Dan Wenk. Jason Sturm from Butler and Associates is the investment advisor for the PET fund. The Trustees serve a 5 year term. Dan Wenk's term ends at the end of this year and we thank him for his years of service.

The Trustees meet at the end of each quarter to review the portfolio's performance and consider a distribution amount to the Church's General Fund. At the Annual November meeting in 2024, the Congregation approved the Trust's annual maximum distribution to the Church be increase from 80% to 100% of the Trust's annual income (dividend and interest income). This amendment to the Trust was officially signed and went into effect in September of this year.

At the end of the 3rd Quarter of 2025, the PET account balance was \$3,655,819.40. This compares to a balance of \$3,590,885.91 for the ending of the 3rd Quarter in 2024.

PET income for the 3rd Quarter 2025 was \$32,005.71. The Trustees approved a distribution of this amount (100%) minus the management fee of \$3726.84 which came to \$28,305.28, approximately 88% of 3rd Quarters income.

Contributions from PET to the Church's General Fund are as noted:

Q4 2024.....	\$22,204.70
Q1 2025.....	\$28,815.40
Q2 2025.....	\$25,458.41
Q3 2025.....	\$28,305.28

For the first 3 quarters of 2024, PET transferred \$72,692.84 to the General Fund. For this same period in 2025, PET has transferred \$82,579.09

The estimated annual income from the PET at this point is \$128,000.

Submitted by Jack Laudenslager
Chair, Perpetual Endowment Trust

St. Lucas UCC Preschool Report

We begin the 2025 school year by celebrating the 55th Anniversary of the St. Lucas Preschool. We have grown even more this year by adding another classroom. This fall, we have also enrolled the third generation of one family. This speaks to the value of our preschool in our community.

Our extraordinary staff led by our director, Ms. Kelly Blessing, continues to create a safe-learning environment while focusing on strategies that meet each student's needs and abilities. A trip through the building seeing the smiles and hearing the laughter confirms why St. Lucas Preschool is so popular.

Our strong enrollment and careful financial planning by Ken Graesser (he's our hero) and the board, has afforded us a balanced budget along with making some necessary upgrades (painting the entire school) and purchasing necessary supplies as well as some new office equipment. So that we can maintain this awesome staff, we are proud to offer competitive salaries along with a very pleasant work environment. We also look forward to making another year-end donation to St. Lucas UCC.

On behalf of our dedicated Preschool Board, thanks to the congregation for their continued support of the Preschool which enables us to continue our mission in making a difference in the lives of so many children and in our community. We consider this to be an important mission for St. Lucas.

Respectfully submitted,

St Lucas United Church of Christ Preschool Board

Barbara Bilgram O'Brien, Chairperson
Pat Stephens, Co-Chair
Donna Alexander
Jean Berry
Ken Graesser, Financial Secretary
Sandy Heine
Vic Lenz

**St. Lucas
United Church
of Christ
Financial
Report**

St. Lucas United Church Of Christ
Annual Report Balance Sheet Analysis

As of: Sep 30th 2025 | Filtered by: Fund

Fund: General Fund

Accounts	Balance 2024 Thru September	Balance 2025 Thru September
Assets		
Cash Assets		
100001 General Fund -Enterprise Checking	93,120.24	104,429.51
100002 Money Market - Enterprise	102,068.63	366,436.85
100004 CD (Enterprise 13 Months)	207,828.90	0.00
Total Cash Assets	403,017.77	470,866.36
Asset Funds (Included in Checking)		
Memorial Fund		
100005 Memorial Fund	35,451.43	36,875.44
Total Memorial Fund	35,451.43	36,875.44
Scholarship Fund		
100006 Doernhoefer Fund	24,000.00	24,000.00
Total Scholarship Fund	24,000.00	24,000.00
Kruse Center Fund		
100007 Kruse Center Fund	8,949.04	8,921.04
Total Kruse Center Fund	8,949.04	8,921.04
Audio-Visual Fund		
100008 Audio-Visual Fund	5,494.07	5,124.07
Total Audio-Visual Fund	5,494.07	5,124.07
H.S. Youth/Mission Trip Fund		
100009 H.S. Youth/Mission Trip Fund	8,952.26	21,522.31
Total H.S. Youth/Mission Trip Fund	8,952.26	21,522.31
Sabbatical Fund - Sr. Pastor		
100011 Sabbatical Fund - Sr. Pastor	0.00	3,750.03
Total Sabbatical Fund - Sr. Pastor	0.00	3,750.03
Total Asset Funds (Included in Checking)	82,846.80	100,192.89
Offset to Asset Funds		
100010 Offset to Asset Funds	(82,846.80)	(100,192.89)
Total Offset to Asset Funds	(82,846.80)	(100,192.89)
RECEIVABLES		
180001 Preschool School Receivable	82.30	0.00
180003 PET Receivable	23,348.54	28,305.28
Total RECEIVABLES	23,430.84	28,305.28
Total Assets	\$ 426,448.61	\$ 499,171.64
Liabilities & Net Assets		
Liabilities		
Other Liabilities		
210000 Accounts Payable	0.00	13,822.50
Total Other Liabilities	0.00	13,822.50
Withholdings		
210001 Social Security Withheld	8,024.83	7,937.41
210002 Medicare Tax Withheld	(8,241.66)	(8,262.11)
210003 Federal Income Tax Withheld	25.21	25.21

Accounts	Balance 2024 Thru September	Balance 2025 Thru September
210004 State Income Tax Withheld	158.32	263.32
210006 Other Deductions	(575.00)	(575.00)
210007 Annuities Withheld	6,115.05	2,377.83
Total Withholdings	5,506.75	1,766.66
Total Liabilities	5,506.75	15,589.16
Net Assets		
EQUITY ACCOUNTS		
300000 St. Lucas UCC Equity	420,941.86	483,582.48
Total EQUITY ACCOUNTS	420,941.86	483,582.48
Total Net Assets	420,941.86	483,582.48
Total Liabilities & Net Assets	\$ 426,448.61	\$ 499,171.64

St. Lucas United Church Of Christ
Annual Report Revenue and Expense Statement

Date Range: Sep 1st 2025 - Sep 30th 2025 | Filtered by: Fund

Fund: General Fund

Accounts	Actual 2024	Actual 2025 Thru September	Annual Budget 2025
Revenues			
GENERAL FUND REVENUE			
Regular Offerings			
400000 Regular Envelopes	584,717.63	403,863.92	656,973.00
400001 Loose Offering	3,833.00	4,060.50	2,247.00
400002 Initial Offering	82.00	0.00	889.00
400003 Easter Offering	3,100.00	1,825.00	8,987.00
400004 Lenten Offering	2,285.00	1,005.00	4,494.00
400005 Thanksgiving Offering	2,265.00	0.00	1,685.00
400006 Christmas Offering	8,987.00	0.00	10,111.00
400007 Stocks Received	0.00	0.00	11,234.00
400008 Mission Support Offering	2,230.00	775.00	3,370.00
400009 Good Friday Offereing	305.00	430.00	0.00
Total Regular Offerings	607,804.63	411,959.42	699,990.00
Challenge Missions			
410000 Lydia's House	0.00	323.50	0.00
Total Challenge Missions	0.00	323.50	0.00
Building Use Revenue			
430000 Building Use	1,600.00	1,000.00	1,000.00
430002 Preschool Building Fee	21,500.00	18,000.00	24,000.00
Total Building Use Revenue	23,100.00	19,000.00	25,000.00
Interest Revenue			
430015 Interest Money Market/Enterprise	765.23	3,419.95	1,000.00
430024 Interest on 180 Day CD	4,605.81	0.00	4,000.00
430025 Interest on 13 Month CD	10,524.53	919.45	0.00
Total Interest Revenue	15,895.57	4,339.40	5,000.00
Endowment Revenues			
430007 Income from General Endowment	35,830.72	39,997.28	39,997.28
430008 Income from Perpetual Endowment	115,637.60	81,435.25	120,000.00
430010 Income from Bequest Fund (Beyersdorfer)	11,776.68	13,682.72	13,683.00
Total Endowment Revenues	163,245.00	135,115.25	173,680.28

Rental Properties Revenue			
430011 11815 Denny Rental Revenue	16,551.74	9,324.00	15,000.00
430012 11825 Denny Rental Revenue	16,800.00	5,600.00	16,800.00
Total Rental Properties Revenue	33,351.74	14,924.00	31,800.00
Confirmation Revenue			
420000 Confirmation	750.00	700.00	0.00
Total Confirmation Revenue	750.00	700.00	0.00
Kitchen Revenue			
460000 Kitchen Revenue	5,305.00	4,092.65	0.00
Total Kitchen Revenue	5,305.00	4,092.65	0.00
Christian Education			
450000 Child-Min Special Projects	0.00	1,186.00	0.00
Total Christian Education	0.00	1,186.00	0.00
Victory Garden Revenue			
493000 Victory Garden Revenue	760.00	440.00	0.00
Total Victory Garden Revenue	760.00	440.00	0.00
Athletics Fields Revenue			
430013 Athletics Field Revenue	8,399.00	5,460.00	9,000.00
430016 Concessions Revenue	0.00	0.00	2,000.00
Total Athletics Fields Revenue	8,399.00	5,460.00	11,000.00
Environmental Revenue			
497000 Environmental Revenue	734.62	100.37	0.00
Total Environmental Revenue	734.62	100.37	0.00
Miscellaneous Revenue			
430003 Miscellaneous Revenue-Other	53,853.67	1,995.10	33,000.00
430004 Flower Revenue	1,500.00	1,020.00	1,200.00
430006 Special Events-Council Revenue	1,257.00	0.00	0.00
430014 Loaves and Fishes Revenue	200.00	75.00	10,000.00
430017 Backpack Revenue	15,976.68	0.00	0.00
430018 Women With a Mission - Revenue	150.00	0.00	0.00
470003 Misc. Bequests to General Fund	154,150.25	15,000.00	0.00
Total Miscellaneous Revenue	227,087.60	18,090.10	44,200.00
Asset Fund Revenue			
480000 Memorial Fund Revenue	1,690.00	844.01	0.00
494000 Audio Visual Fund Revenue	300.00	1,700.00	0.00
495000 H.S. Youth Mission Trip Fund Revenue	28,483.50	25,683.50	0.00
Total Asset Fund Revenue	30,473.50	28,227.51	0.00
Special Offerings			
440001 Hymnal Contributions	4,895.00	0.00	0.00
Total Special Offerings	4,895.00	0.00	0.00
Total GENERAL FUND REVENUE	1,121,801.66	643,958.20	990,670.28
Total Revenues	\$ 1,121,801.66	\$ 643,958.20	\$ 990,670.28
Expenses			
GENERAL FUND EXPENSES			
Salaries & Benefits			
Clergy Staff			
Senior Minister			
500000 SR Min-Base	65,504.16	41,820.12	55,760.00
500001 SR Min-Housing	25,420.00	31,356.00	41,808.00
500002 SR Min - FICA Allowance	5,526.06	5,609.34	7,479.12
500003 SR Min-Pension	11,239.80	10,244.70	13,659.60
500004 SR Min-Disability/life	1,204.34	1,097.73	1,463.64
500005 SR Min-Health	12,770.67	12,327.03	15,924.00
500050 Sr. Min-Bonus	0.00	2,000.00	0.00
Total Senior Minister	121,665.03	104,454.92	136,094.36
Min. of Congregational Life			
500006 M O C L - Base	32,250.10	29,566.55	67,888.00
500007 M O C L - Housing	12,500.10	18,750.06	0.00
500008 M O C L - Pension	7,116.73	0.00	9,504.32
500009 M O C L - FICA	2,342.55	0.00	5,193.43
500010 M O C L - Dis/Life	856.36	0.00	1,170.00
500011 M O C L - Health/Dental Insurance	11,472.50	0.00	16,245.00
Total Min. of Congregational Life	66,538.34	48,316.61	100,000.75
Supply Minister			
500048 Supply Minister	0.00	2,800.00	0.00
Total Supply Minister	0.00	2,800.00	0.00
Total Clergy Staff	188,203.37	155,571.53	236,095.11
Other Staff and Expenses			
Business Administrator			
500012 Bus. Mgr.-Base	47,250.00	36,500.58	48,667.44
500013 Bus. Mgr.-Pension	2,834.88	2,190.06	2,920.05
500014 Bus. Mgr.-Health	20,952.75	16,768.84	24,968.16
500015 Bus. Mgr.-FICA	3,102.41	2,408.13	3,723.06
Total Business Administrator	74,140.04	57,867.61	80,278.71

Accounts	Actual 2024	Actual 2025 Thru September	Annual Budget 2025
General Maintenance			
500016 Gen. Maint. - Base	46,640.81	36,322.87	45,595.01
500017 Gen. Maint. - Pension	2,552.34	2,162.13	2,735.70
500018 Gen. Maint. - Health	15,922.49	12,455.45	16,593.84
500019 Gen. Maint. - FICA	3,498.71	2,730.51	3,488.02
Total General Maintenance	68,614.35	53,670.96	68,412.57
Administrative Assistant			
500020 Admin Assistant-Base	49,245.10	37,601.65	49,924.08
500021 Admin Assistant-Health	21,735.20	17,366.06	29,866.44
500022 Admin Assistant-Pension	2,777.90	2,246.43	2,995.45
500023 Admin Assistant-FICA	3,213.04	2,460.87	3,819.19
Total Administrative Assistant	76,971.24	59,675.01	86,605.16
Communications Coordinator			
500024 Comm Coord-Base	42,000.00	32,445.00	43,260.00
500025 Comm Coord- Pension	2,520.00	1,946.70	2,595.60
500026 Comm Coord-FICA	3,213.00	2,482.04	3,309.39
Total Communications Coordinator	47,733.00	36,873.74	49,164.99
Youth/Child Coordinators			
500027 Childrens Mini-Base	58,288.44	45,501.84	60,669.12
500028 Childrens Min-FICA	4,569.30	3,480.89	4,641.18
500029 Childrens Mini-Pension	3,386.98	2,730.06	3,640.14
500030 Lead Youth Min-Base	22,508.16	17,387.46	23,183.28
500031 Lead Youth Min-FICA	1,721.88	1,330.14	1,773.52
500032 Lead Youth Min-Pension	1,350.48	1,043.28	1,390.99
500033 Asst. Youth Min-Base	10,710.00	8,273.52	11,031.36
500034 Asst. Youth Min-FICA	819.32	632.93	843.89
500035 Asst. Youth Min-Pension	0.00	0.00	661.88
Total Youth/Child Coordinators	103,354.56	80,380.12	107,835.36
Music Department			
500036 Music Min-Base	4,065.00	0.00	30,000.00
500037 Music Min-Pension	0.00	0.00	1,800.00
500039 Music Min- FICA	310.89	0.00	2,295.00
500042 Sat. Musician-Base	4,045.20	2,083.20	4,166.40
500043 Sat. Musician-FICA	309.46	159.37	318.73
Total Music Department	8,730.55	2,242.57	38,580.13
Audio/Visual Technician			
500044 Audio-Visual Tech - Base	7,451.35	1,410.00	6,298.45
500045 Audio-Visual Tech - FICA	569.99	0.00	481.83
Total Audio/Visual Technician	8,021.34	1,410.00	6,780.28
Staff Expenses			
500046 SR Pastor Vehicle Mileage	343.76	803.61	50.00
510000 SR Min. Educ/Prof/Travel	283.18	2,376.80	5,500.00
510001 MOCL Mileage	0.00	538.30	0.00
510002 MOCL Prof Expense	302.85	132.83	2,400.00
510003 Search Committee Expense	2,706.49	0.00	0.00
510005 Sabbatical Expense SM	0.00	3,750.03	5,000.00
510008 Pastor Relocation Expenses	9,772.39	0.00	0.00
Total Staff Expenses	13,408.67	7,601.57	12,950.00
Total Other Staff and Expenses	400,973.75	299,721.58	450,607.20
Total Salaries & Benefits	589,177.12	455,293.11	686,702.31
Facility Expenses			
Maintenance & Repair			
520000 Campus Grounds	9,261.13	7,274.00	6,000.00
520001 Lawn maintenance	20,320.90	14,583.83	28,000.00
520002 Parking Lot Maintenance	0.00	0.00	5,000.00
520003 Building Maintenance	45,413.81	7,945.29	50,000.00
520007 Painting	0.00	0.00	1,000.00
520008 HVAC	8,521.30	6,393.09	8,500.00
520009 Carpet Cleaning	0.00	0.00	1,000.00
520010 Custodial Supplies	6,139.96	5,487.48	4,000.00
520011 Custodial Services	38,751.47	33,407.50	40,000.00
Total Maintenance & Repair	128,408.57	75,091.19	143,500.00
Improvements & New Equipment			
530000 Building Improvements	0.00	0.00	5,000.00
530001 Parking Lot Improvements	21,950.00	0.00	1,000.00
530002 Landscaping	0.00	0.00	300.00
530005 New Equipment	0.00	0.00	1,000.00
Total Improvements & New Equipment	21,950.00	0.00	7,300.00
Utilities			
540000 Electric - Church	27,454.93	23,767.48	26,000.00
540001 Gas - Church	6,062.88	4,922.38	9,000.00
540002 Telephone	5,298.39	3,243.58	7,000.00
540003 Trash	3,471.94	2,424.54	4,000.00
540004 Water	3,436.07	3,038.47	3,500.00
540005 Sewer	1,381.05	2,633.81	2,000.00
Total Utilities	47,105.26	40,030.26	51,500.00

Accounts	Actual 2024	Actual 2025 Thru September	Annual Budget 2025
Rental Property Expense			
520004 11815 Denny - Other Expenses	3,501.47	3,601.48	6,000.00
520005 11815 Denny - Management Fee	1,513.24	857.00	1,300.00
520006 11825 Denny Expense	5,547.06	13,308.40	6,000.00
Total Rental Property Expense	10,561.77	17,766.88	13,300.00
Office Expense			
550001 Printed Supplies	43.00	0.00	0.00
550003 Postage	2,144.77	1,708.46	2,000.00
550004 Office Supplies	2,379.85	1,066.64	2,250.00
550005 Bank/credit card fees	788.22	875.77	1,000.00
550007 Online Giving Expense	2,843.94	2,886.38	3,500.00
550008 Miscellaneous-Office Expense	1,694.55	1,234.55	750.00
550009 Email Communication and Design	765.40	605.55	750.00
550011 Broadband Internet	1,618.89	1,349.91	1,450.00
580005 Office Equipment	6,715.65	8,097.42	4,500.00
580006 Monthly Staff Meeting Expense	0.00	211.61	0.00
Total Office Expense	18,994.27	18,036.29	16,200.00
Victory Garden Expense			
598014 Victory Garden Expense	463.43	413.72	0.00
Total Victory Garden Expense	463.43	413.72	0.00
Athletic Fields Expense			
560012 Athletic Fields Expense	5,912.00	5,179.26	4,000.00
Total Athletic Fields Expense	5,912.00	5,179.26	4,000.00
Environmental Expense			
598007 Environmental Expense	441.00	623.70	0.00
Total Environmental Expense	441.00	623.70	0.00
Kitchen Expense			
560014 Kitchen Expense	4,915.79	3,134.19	0.00
560015 Kitchen-Funeral Meals Expense	450.08	862.44	0.00
Total Kitchen Expense	5,365.87	3,996.63	0.00
Insurance Expense			
570000 Workmen's Compensation Insurance	2,305.59	1,442.34	3,700.00
570001 Church Insurance (package)	50,531.00	55,290.00	50,264.00
570002 Worker's Compensation Audit	381.44	0.00	0.00
Total Insurance Expense	53,218.03	56,732.34	53,964.00
Information Systems			
580000 ACS/Realm Software Support	2,847.20	1,967.27	2,762.00
580001 System Backup -Katy	1,657.20	90.00	1,344.00
580002 Server/Software	1,170.89	1,428.63	950.00
580003 Website costs	(450.00)	(405.00)	0.00
580004 Maintenance	7,511.56	4,695.12	8,142.00
Total Information Systems	12,736.85	7,776.02	13,198.00
Audio Visual Expense			
560004 Audio Visual Expense	2,297.24	1,232.87	2,700.00
Total Audio Visual Expense	2,297.24	1,232.87	2,700.00
Total Facility Expenses	307,454.29	226,879.16	305,662.00
Program Expenses			
Worship Expense			
560000 Chancel Supplies	0.00	0.00	100.00
560001 Worship Supplies	1,474.97	1,121.74	900.00
560009 Candle Expense	0.00	0.00	100.00
560010 Flower Expense	1,162.29	1,189.20	1,000.00
560011 Devotional Supplies	0.00	0.00	100.00
Total Worship Expense	2,637.26	2,310.94	2,200.00
Christian Education			
Children's Ministry			
590000 Supplies	21.00	0.00	300.00
590001 Curriculum/Teaching Aids	0.00	0.00	100.00
590002 Gift Bibles	294.19	0.00	250.00
590003 VBS/Sunday Funday	2,131.69	911.82	3,000.00
590004 Child-Min Special Projects	0.00	556.31	0.00
Total Children's Ministry	2,446.88	1,468.13	3,650.00
Youth Ministry			
591001 Youth Fellowships	161.60	0.00	500.00
Total Youth Ministry	161.60	0.00	500.00
Adult Ministry			
592001 Guest Speaker	0.00	200.00	1,200.00
Total Adult Ministry	0.00	200.00	1,200.00
Confirmation			
593000 Confirmation Reception	910.66	0.00	0.00
593001 Confirmation Retreats	236.68	1,450.00	0.00
593002 Confirmation Curriculum	0.00	321.04	0.00
593003 Confirmation Gifts	316.87	0.00	0.00
593004 Confirmation Miscellaneous	155.50	0.00	0.00
Total Confirmation	1,619.71	1,771.04	0.00

Accounts	Actual 2024	2025 Thru September	Annual Budget 2025
Total Christian Education	4,228.19	3,439.17	5,350.00
Music Expense			
594000 Sheet Music	288.18	69.98	500.00
594001 Instrument Maintenance & Repair	385.00	320.00	500.00
594002 Professional Musicians	10,650.00	10,230.99	4,500.00
594003 Robe & Stole Cleaning	0.00	0.00	200.00
594004 Music License	0.00	0.00	500.00
Total Music Expense	11,323.18	10,620.97	6,200.00
Membership & Evangelism			
595000 Other Advertisement	99.99	0.00	0.00
595001 Evangelism Outreach	371.98	118.45	3,200.00
Total Membership & Evangelism	471.97	118.45	3,200.00
Mission			
Funded Mission			
597000 Every Child's Hope	3,300.00	2,475.00	3,300.00
597001 Emmaus Homes	3,300.00	2,475.00	3,300.00
597002 Unleashing Potential	4,299.97	3,224.97	4,300.00
597003 Feed My People	2,200.00	1,649.97	2,200.00
597004 Isaiah 58 Ministries	3,300.00	2,475.00	3,300.00
597005 One Great Hour of Sharing	2,199.96	1,649.97	2,200.00
597006 Veterans of the Cross	1,500.00	1,125.00	1,500.00
597007 Neighbors in Need	500.04	375.03	500.00
597008 Eden Seminary	4,300.00	3,224.97	4,300.00
597009 Habitat for Humanity	3,700.00	2,774.97	3,700.00
597010 Lydia's House	4,700.00	3,548.47	4,300.00
597011 Miscellaneous Mission	0.00	0.00	500.00
597012 Camp MOVal	4,299.96	3,224.97	4,300.00
597013 Epiphany Meals	650.00	487.53	650.00
597014 Strengthen the Church	1,500.00	1,125.00	1,500.00
597015 Oikos Peanut Butter	2,200.00	1,649.97	2,200.00
Total Funded Mission	41,949.93	31,485.82	42,050.00
Covenanted Ministries			
597016 Missouri Conference ("OCWM")	27,000.00	20,250.00	27,000.00
597017 St. Louis Association	5,500.00	4,124.97	5,500.00
Total Covenanted Ministries	32,500.00	24,374.97	32,500.00
St. Lucas Missions			
597018 Backpack Program	14,687.28	9,792.59	18,000.00
Total St. Lucas Missions	14,687.28	9,792.59	18,000.00
Total Mission	89,137.21	65,653.38	92,550.00
Stewardship			
560008 Stewardship Programs	1,931.76	1,345.86	4,100.00
Total Stewardship	1,931.76	1,345.86	4,100.00
Caring Ministry			
596000 Caring Ministry Programs	0.00	0.00	1,335.00
596001 Caring Ministry Supplies	0.00	0.00	45.00
Total Caring Ministry	0.00	0.00	1,380.00
Asset Fund Expense			
598003 Kruse Center Fund Expense	0.00	28.00	0.00
598004 Audio Visual Fund Expense	622.00	2,550.00	0.00
598005 H.S. Youth/Mission Trip Fund Expense	28,674.73	16,988.70	0.00
598013 Doernhoefer Fund Expense	250.00	0.00	0.00
599100 Memorial Fund Expense	2,284.00	0.00	0.00
Total Asset Fund Expense	31,830.73	19,566.70	0.00
Total Program Expenses	141,560.30	103,055.47	114,980.00
Miscellaneous Expenses			
560002 Payroll Fees	2,623.94	2,386.33	2,000.00
560006 Miscellaneous Expense-Other	2,662.02	5,024.51	500.00
560007 Special Events	865.66	1,178.63	0.00
560020 Women With a Mission - Expense	150.00	0.00	0.00
560021 Fraud Expense	0.00	113.22	0.00
Total Miscellaneous Expenses	6,301.62	8,702.69	2,500.00
Total GENERAL FUND EXPENSES	1,044,493.33	793,930.43	1,109,844.31
Total Expenses	\$ 1,044,493.33	\$ 793,930.43	\$ 1,109,844.31
Net Total	\$ 77,308.33	(\$ 149,972.23)	(\$ 119,174.03)

**St. Lucas
United Church
of Christ
Endowments**

Annual Report Balance Sheet Analysis

As of: Sep 30th 2025 | Includes Open Transactions | Filtered by: Fund

Fund: Perpetual Endowment Fund

Accounts	Balance 2024 Thru September	Balance 2025 Thru September
Assets		
SPECIAL FUNDS		
Perpetual Endowment		
160000 Perpetual Endowment - Enterprise Bank	2,212.17	2,212.17
160002 Perpetual Endowment - IShares	3,588,673.74	0.00
160003 Perpetual Endowment Brokerage (OSAIC)	0.00	3,653,607.23
Total Perpetual Endowment	3,590,885.91	3,655,819.40
Total SPECIAL FUNDS	3,590,885.91	3,655,819.40
Total Assets	\$ 3,590,885.91	\$ 3,655,819.40
Liabilities & Net Assets		
Liabilities		
Other Liabilities		
Perpetual Endowment		
230000 PET Accounts Payable - General Fund	23,348.54	28,305.28
Total Perpetual Endowment	23,348.54	28,305.28
Total Other Liabilities	23,348.54	28,305.28
Total Liabilities	23,348.54	28,305.28
Net Assets		
EQUITY ACCOUNTS		
300002 Perpetual Endowment Equity	3,567,537.37	3,627,514.12
Total EQUITY ACCOUNTS	3,567,537.37	3,627,514.12
Total Net Assets	3,567,537.37	3,627,514.12
Total Liabilities & Net Assets	\$ 3,590,885.91	\$ 3,655,819.40

St. Lucas United Church Of Christ

Annual Report Revenue and Expense Statement

Date Range: Sep 1st 2025 - Sep 30th 2025 | Filtered by: Fund

Fund: Perpetual Endowment Fund

Accounts	Actual 2024 Thru September	Actual 2025 Thru September
Revenues		
PERPETUAL ENDOWMENT		
491000 Perpetual Endowment-Contributions	1,000.00	0.00
491001 Perpetual Endowment-Interest	11,278.05	2,212.67
491002 Perpetual Endowment-Dividends	85,844.87	98,371.19
Total PERPETUAL ENDOWMENT	98,122.92	100,583.86
Total Revenues	\$ 98,122.92	\$ 100,583.86
Expenses		
PERPETUAL ENDOWMENT FUND EXPENSE		
599300 Perpetual Endowment Transfer to St. Lucas	92,289.06	104,783.79
599301 Perpetual Endowment Operating Expense	23,846.40	13,138.53
599302 Perpetual Endowment Taxes Withheld	2,867.76	336.92
Total PERPETUAL ENDOWMENT FUND EXPENSE	119,003.22	118,259.24
Total Expenses	\$ 119,003.22	\$ 118,259.24
Net Total	(\$ 20,880.30)	(\$ 17,675.38)

St. Lucas United Church Of Christ
Annual Report Balance Sheet Analysis

As of: Sep 30th 2025 | Filtered by: Fund

Fund: General Endowment Fund

Accounts	Balance 2024 Thru September	Balance 2025 Thru September
Assets		
SPECIAL FUNDS		
General Endowment		
150000 General Endowment - Cash	15,473.20	16,642.62
150001 General Endowment - OSAIC	720,866.25	775,538.99
Total General Endowment	736,339.45	792,181.61
Total SPECIAL FUNDS	736,339.45	792,181.61
Total Assets	\$ 736,339.45	\$ 792,181.61
Liabilities & Net Assets		
Liabilities		
Total Liabilities	0.00	0.00
Net Assets		
EQUITY ACCOUNTS		
300003 General Endowment Equity	736,339.45	792,181.61
Total EQUITY ACCOUNTS	736,339.45	792,181.61
Total Net Assets	736,339.45	792,181.61
Total Liabilities & Net Assets	\$ 736,339.45	\$ 792,181.61

St. Lucas United Church Of Christ
Annual Report Revenue and Expense Statement

Date Range: Sep 1st 2025 - Sep 30th 2025 | Filtered by: Fund

Fund: General Endowment Fund

Accounts	Actual 2024	Actual 2025 Thru September	Annual Budget 2025
Revenues			
GENERAL ENDOWMENT REVENUE			
490001 General Endowment - Interest	49.93	18.61	0.00
490002 General Endowment - Dividends	12,846.98	10,047.27	0.00
490003 General Endowment - Deposits	214.11	2,071.75	0.00
Total GENERAL ENDOWMENT REVENUE	13,111.02	12,137.63	0.00
Total Revenues	\$ 13,111.02	\$ 12,137.63	\$ 0.00
Expenses			
GENERAL ENDOWMENT FUND EXPENSE			
599200 General Endowment Operating Expense	4,059.55	3,044.20	0.00
599201 General Endowment Transfer to St. Lucas	35,830.72	19,998.64	0.00
599202 General Endowment Cash/Securities Withdrawals	109.67	26,438.44	0.00
Total GENERAL ENDOWMENT FUND EXPENSE	39,999.94	49,481.28	0.00
Total Expenses	\$ 39,999.94	\$ 49,481.28	\$ 0.00
Net Total	(\$ 26,888.92)	(\$ 37,343.65)	\$ 0.00

St. Lucas United Church Of Christ
Annual Report Balance Sheet Analysis

As of: Sep 30th 2025 | Filtered by: Fund

Fund: Bequest Fund

Accounts	Balance 2024 Thru September	Balance 2025 Thru September
Assets		
SPECIAL FUNDS		
Bequest Fund		
120000 Beyersdorfer OSAIC	248,806.88	266,371.71
Total Bequest Fund	248,806.88	266,371.71
Total SPECIAL FUNDS	248,806.88	266,371.71
Total Assets	\$ 248,806.88	\$ 266,371.71
Liabilities & Net Assets		
Liabilities		
Total Liabilities	0.00	0.00
Net Assets		
EQUITY ACCOUNTS		
300001 Bequest Fund Equity	248,806.88	266,371.71
Total EQUITY ACCOUNTS	248,806.88	266,371.71
Total Net Assets	248,806.88	266,371.71
Total Liabilities & Net Assets	\$ 248,806.88	\$ 266,371.71

St. Lucas United Church Of Christ
Annual Report Revenue and Expense Statement

Date Range: Sep 1st 2025 - Sep 30th 2025 | Filtered by: Fund

Fund: Bequest Fund

Accounts	Actual 2024	Actual 2025 Thru September	Annual Budget 2025
Revenues			
BEQUEST FUNDS REVENUE			
470001 Beyersdorfer- Interest	17.27	(3.52)	0.00
470002 Beyersdorfer - Dividends	5,074.80	3,382.11	0.00
Total BEQUEST FUNDS REVENUE	5,092.07	3,378.59	0.00
Total Revenues	\$ 5,092.07	\$ 3,378.59	\$ 0.00
Expenses			
BEQUEST FUNDS EXPENSE			
599000 Bequest Fund (Beyersdorfer) Advisory Fees	1,447.99	1,074.37	0.00
599003 Bequest Fund (Beyersdorfer) Transfer to St. Lucas	11,776.68	6,841.36	0.00
Total BEQUEST FUNDS EXPENSE	13,224.67	7,915.73	0.00
Total Expenses	\$ 13,224.67	\$ 7,915.73	\$ 0.00
Net Total	(\$ 8,132.60)	(\$ 4,537.14)	\$ 0.00

**St. Lucas
United Church
of Christ
Cemetery
Financial
Report**

St Lucas UCC Cemetery
Annual Meeting Balance Sheet

As of: Sep 30th 2025

Accounts	Balance September 2024	Balance September 2025
Assets		
Cash Assets		
100000 Enterprise Bank & Trust-Checking	30,077.42	52,756.55
100003 SEI Cemetery Fund	464,369.00	501,583.00
100004 SEI Perpetual Care	1,177,009.00	1,305,573.00
Total Cash Assets	1,671,455.42	1,859,912.55
Total Assets	\$ 1,671,455.42	\$ 1,859,912.55
Liabilities & Net Assets		
Liabilities		
Total Liabilities	0.00	0.00
Net Assets		
Fund Principal1		
300000 General Fund Equity	503,575.90	556,089.55
300001 Perpetual Care Equity	1,167,879.52	1,303,823.00
Total Fund Principal1	1,671,455.42	1,859,912.55
Total Net Assets	1,671,455.42	1,859,912.55
Total Liabilities & Net Assets	\$ 1,671,455.42	\$ 1,859,912.55

St Lucas UCC Cemetery
Annual Report Revenue and Expenses

Date Range: Sep 1st 2025 - Sep 30th 2025

Accounts	2024 End of Year	2025 Thru September	2025 Annual Budget
Revenues			
Operating Income			
400000 Sale of Lots	21,750.00	5,250.00	16,500.00
400001 Grave Openings	32,100.00	23,100.00	40,000.00
400002 Foundations	2,400.00	1,400.00	1,700.00
400003 Miscellaneous	0.00	400.19	0.00
400004 Interest Income-checking account	460.08	304.97	500.00
400005 Income-SEI Cemetery Fund	5,762.00	4,398.44	8,000.00
400007 Income-SEI PET Care	13,296.38	8,418.06	23,000.00
Total Operating Income	75,768.46	43,271.66	89,700.00
Perpetual Care Income			
410000 Sale of Lots Perpetual Care	7,250.00	1,750.00	5,500.00
410001 Transfers to Operating Income	14,052.31	0.00	0.00
410002 Perpetual Care Revenue	0.00	13,693.95	0.00
Total Perpetual Care Income	21,302.31	15,443.95	5,500.00
Total Revenues	\$ 97,070.77	\$ 58,715.61	\$ 95,200.00
Expenses			
Operating Expenses			
Salaries and Contractors			
500000 Grass Cutting Contract	33,120.40	20,365.28	25,000.00
500001 Grave Digging Contract	10,200.00	5,050.00	13,000.00
500002 Grave Maintenance Contract	0.00	0.00	1,000.00
500003 Grave/Foundation Layouts	1,734.50	1,155.00	2,200.00
500004 Tree Trimming	450.00	2,992.50	5,000.00
500005 Cemetery Grounds Clean-up	365.40	360.00	1,000.00
Total Salaries and Contractors	45,870.30	29,922.78	47,200.00
Insurance and License			
510000 Other	76.75	174.93	150.00
Total Insurance and License	76.75	174.93	150.00

Accounts	2024 End of Year	2025 Thru September	2025 Annual Budget
Utilities			
520000 Utilities	0.00	0.00	100.00
520001 Garage-electric	695.82	558.27	850.00
Total Utilities	695.82	558.27	950.00
Improvements			
530000 Cemetery Improvements	0.00	0.00	500.00
530001 Road Improvements	37,400.00	0.00	0.00
Total Improvements	37,400.00	0.00	500.00
Equipment			
540000 New Equipment	0.00	0.00	5,000.00
540001 Building Repairs/Equip. Repairs	0.00	126.70	1,000.00
Total Equipment	0.00	126.70	6,000.00
Other Expense			
550000 Foundation expense	1,615.00	625.00	1,500.00
550001 Materials & Supplies	395.86	453.37	500.00
550002 Miscellaneous Expense	0.00	0.00	1,000.00
550003 Data Entry	0.00	0.00	500.00
550004 Bank fees	0.00	0.00	100.00
550005 Investment Fees -Cem Account	2,341.63	2,529.63	2,700.00
550006 Trash Service	587.40	440.55	600.00
550007 SEI Investment Expense (PET)	17,335.28	5,350.26	11,500.00
Total Other Expense	22,275.17	9,398.81	18,400.00
Total Operating Expenses	106,318.04	40,181.49	73,200.00
Perpetual Care Expense			
560001 Transfer to Cemetery Operating Account	0.00	8,418.06	0.00
Total Perpetual Care Expense	0.00	8,418.06	0.00
Total Expenses	\$ 106,318.04	\$ 48,599.55	\$ 73,200.00
Net Total	(\$ 9,247.27)	\$ 10,116.06	\$ 22,000.00

ST. LUCAS CEMETERY - 2026 BUDGET

<u>ACCOUNT NUMBER</u>	<u>DESCRIPTION</u>	<u>2026 BUDGET AMOUNT</u>	<u>2025 BUDGET AMOUNT</u>	<u>2024 ACTUAL AMOUNT</u>
PERPETUAL CARE INCOME				
410000	SALE OF LOTS PERPETUAL CARE	5,000	5,500	7,250
410002	INCOME - SEI PET CARE	27,000	23,000	27,349
GENERAL FUND INCOME				
400000	SALE OF LOTS	15,000	16,500	21,750
400001	GRAVE OPENINGS	40,000	40,000	32,100
400002	FOUNDATIONS	1,900	1,700	2,400
400003	MISC.	500	-	-
400004	INTEREST INCOME - CHECKING ACCT	400	500	460
400005	INCOME - SEI CEMETERY FUND	8,900	8,000	5,762
400007	INCOME - PERPETUAL CARE REVENUE	17,000		
TOTAL REVENUES		<u>115,700</u>	<u>95,200</u>	<u>97,071</u>
PERPETUAL EXPENSES				
560001	TRANSFER TO CEM OPERATING ACCT	17,000	-	-
GENERAL EXPENSES				
SALARIES AND CONTRACTORS				
500000	GRASS CUTTING	25,000	25,000	33,120
500001	GRAVE DIGGING	11,500	13,000	10,200
500002	GRAVE MAINTENANCE	1,500	1,000	-
500003	GRAVE LAYOUT	2,000	2,200	1,735
500004	TREE TRIMMING AND REMOVAL	6,000	5,000	450
500005	CEMETERY GROUNDS CLEAN-UP	<u>1,000</u>	<u>1,000</u>	<u>365</u>
TOTAL SALARIES AND CONTRACTORS		<u>47,000</u>	<u>47,200</u>	<u>45,870</u>
INSURANCE AND LICENSE				
510000	OTHER	<u>200</u>	<u>150</u>	<u>77</u>
TOTAL INSURANCE AND LICENSE		<u>200</u>	<u>150</u>	<u>77</u>

ST. LUCAS CEMETERY - 2026 BUDGET

<u>ACCOUNT NUMBER</u>	<u>DESCRIPTION</u>	<u>2026 BUDGET AMOUNT</u>	<u>2025 BUDGET AMOUNT</u>	<u>2024 ACTUAL AMOUNT</u>
UTILITIES				
520000	UTILITIES	100	100	-
520001	GARAGE ELECTRIC	850	850	696
TOTAL UTILITIES		950	950	696
IMPROVEMENTS				
530000	CEMETERY IMPROVEMENTS	7,000	500	-
530001	ROAD IMPROVEMENTS	1,000	-	37,400
TOTAL IMPROVEMENTS		8,000	500	37,400
EQUIPMENT				
540000	NEW EQUIPMENT	5,000	5,000	-
540001	BUILDING REPAIRS/EQUIPMENT REPAIRS	1,000	1,000	-
TOTAL EQUIPMENT		6,000	6,000	-
OTHER EXPENSES				
550000	FOUNDATION EXPENSE	1,500	1,500	1,615
550001	MATERIALS & SUPPLIES	500	500	396
550002	MISCELLANEOUS EXPENSE	1,000	1,000	-
550003	DATA ENTRY	500	500	-
550004	BANK FEES	-	100	-
550005	INVESTMENT FEES CEM ACCT	3,400	2,700	2,342
550006	TRASH SERVICE	600	600	587
550007	SEI INVESTMENT FEES (PET)	11,000	11,500	17,355
TOTAL OTHER EXPENSES		18,500	18,400	22,295
TOTAL EXPENSES		97,650	73,200	106,338
NET TOTAL		18,050	22,000	(9,267)

**St. Lucas
United Church
of Christ
Preschool
Financial
Report**

St. Lucas UCC Preschool
Balance Sheet
As Of June 30, 2023, 2024 and 2025

	June 30 2023	June 30 2024	June 30 2025
<u>Assets</u>			
Cash			
Checking Account	30,381	12,250	24,629
Money Market Account	288,118	149,737	100,921
Total Cash	318,499	161,987	125,550
Prepaid Expense	706	0	0
Interest Receivable	0	853	0
Investments			
Certificates of Deposit	0	207,523	217,715
Total Assets	319,205	370,363	343,265
<u>Liabilities and Fund Principal</u>			
Liabilities			
Payables - St. Lucas	92	0	0
Payables - Workers' Compensation	777	0	0
Payables - Other	7,963	7,523	5,007
Total Payables	8,832	7,523	5,007
Deferred Income			
Next Year Registration	9,325	7,550	8,225
Next Year Tuition	596	149	3,636
Summer Tuition Deferred	7,953	8,550	6,240
Total Deferred	17,874	16,249	18,101
Total Liabilities	26,706	23,772	23,108
Fund Principal			
St. Lucas Preschool Equity	152,174	292,499	346,591
Current Year Net Income	140,325	54,092	(26,434)
Total Fund Principal	292,499	346,591	320,157
Total Liabilities and Fund Principal	319,205	370,363	343,265

St. Lucas UCC Preschool
Analysis of Revenues & Expenses
Fiscal Year Ended June 30

	2023-24 Actual	2024-25 Budget	2024-25 Actual	2025-26 Budget
<u>REVENUES</u>				
Registration Fees	10,075	8,675	8,825	9,125
Tuition - Regular	397,317	374,432	367,007	420,012
Tuition - Summer	8,328	8,550	8,550	6,080
Tuition - Lunch Bunch	7,672	7,128	8,504	7,128
Tuition - Before Care	21,443	12,578	10,146	8,775
Tuition - Parents Day Out	5,250	10,800	10,500	11,664
Tuition - After Care	32,492	28,294	24,593	17,028
Total Tuition	482,577	450,457	438,125	479,812
Other Income	408	400	1,623	1,300
Reimbursements - Field Trips	2,555	2,500	1,485	2,000
Reimbursements - Miscellaneous	1,559	1,400	430	1,400
Investment Income	9,996	10,600	10,523	10,600
TOTAL REVENUES	497,095	465,357	452,186	495,112
<u>EXPENSES</u>				
Director's Salary & Benefits				
Salary	54,605	59,754	59,755	62,730
FICA/Medicare	4,177	4,571	4,572	4,799
Pension/Annuity	3,164	3,463	3,463	3,671
Total Director's Salary & Benefits	61,946	67,788	67,790	71,200
Teachers/Staff Salaries & Benefits				
Salaries	259,868	281,722	278,573	292,811
FICA/Medicare	19,879	21,551	21,311	22,400
Total Teachers/Staff Salaries & Benefits	279,747	303,273	299,884	315,211
Total All Salaries & Benefits	341,693	371,061	367,674	386,411
Other Expenses				
Advertising/Promotion	1,229	1,540	540	1,040
Reimbursements - Field Trips	2,560	2,500	1,463	2,000
Reimbursements - Miscellaneous	871	800	45	500
Professional Development	1,024	3,050	2,287	2,400
Insurance (St. Lucas Allocation)	730	2,000	1,618	2,000
Overhead (St. Lucas Custodial Allocation)	21,000	24,000	24,000	24,000
Donation to St. Lucas	30,000	30,000	30,000	30,000
Maintenance & Repairs	11,889	7,500	22,464	7,000
Office Expense	6,161	7,100	5,142	6,000
Classroom/Staff Expense	17,824	18,900	15,574	14,800
Fees	1,491	5,000	2,145	2,500
New Equipment/Furniture	5,434	4,500	4,296	15,000
Board Expense	1,097	1,500	1,372	1,250
Total - Other Expenses	101,310	108,390	110,946	108,490
TOTAL EXPENSES	443,003	479,451	478,620	494,901
YEAR'S SURPLUS (DEFICIT)	54,092	(14,094)	(26,434)	211

Nominees for 2026

Council

Chris Blanke

Phil Denton

Key Fey

Katy Forand

Margit Scott