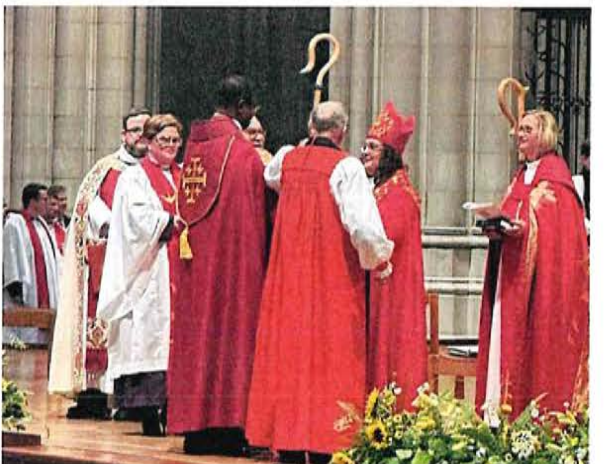


ANNUAL REPORT 2025



Evangelical
Lutheran Church
in America



A MESSAGE FROM PRESIDING BISHOP YEHIEL CURRY

Dear friends in Christ,

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

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

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

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

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

In Christ,



A handwritten signature in black ink, which appears to read "Yehiel Curry". The signature is fluid and stylized, with a large loop at the end.

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

Zion Lutheran Church, Lewistown Montana

Annual meeting agenda – February 1, 2026

Opening prayer

Approval of 2025 annual meeting minutes

President's report

Pastor's report

Treasurer's report

Adoption of Budget

Nominating Committee Report

Election of Council members

Election of Trust members

Election of Delegates

Montana Synod Delegates – one male, one female

Flathead Lutheran Bible Camp

St. John's United

Election of two congregational members for the nominating committee

New Business

Call committee update

Benediction – Sing Doxology

February 1, 2026

2025 ANNUAL REPORT

Welcome & Call to Order
Devotions

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Elections for:

Council Members (3)

Trust Members (2)

Nominating Committee (4)

(2 outgoing Council Members and 2 members from the congregation. 2026 outgoing Council members are:
Lloyd McKenna & Denise Goodwyn

St. John's Delegates (2)

(2025) delegates were Bill & Vickey Cowen)

Synod Delegates (2)

2026 Synod Assembly May 28 – 31

(2025) delegates were Lloyd & Meryl McKenna)

Flathead Bible Camp (2)

(2025 delegates were Craig & Suzie Flentie)

Audit Committee consists of 3 members elected by Council for a 1 yr. term, re-electable. 2025 committee was Tracy Golik, Bob Bjelland, & Wayne Leininger

2026 BUDGET -42

Discussion & Adoption

CLOSING PRAYER

Zion Lutheran Church
2024 Annual Meeting Minutes

January 26, 2025

The annual meeting was called to order by President Lloyd McKenna at 10:42 am. Members present had access to the annual report. A quorum of 51 members was established, being signed and submitted.

President Lloyd McKenna referred members to the 2024 Annual Report, table of contents. Members were given a chance to review the 2024 Annual Meeting minutes. Stan Olson made the motion to approve the minutes, 2nd by Aaron Aanenson. The motion passed.

Thank you from Lloyd McKenna to the current council members. He shared some of the council's accomplishments for this year.

Pastor Audrey thanked the congregation and shared some highlights of the year.

Members were given a chance to review the annual ministry reports.

Treasurer's Report: Lynn Franz (for Bob Bjelland) Lynn spoke about our church body and thanked everyone for the gifts they've shared to help with the mission of Zion. She asked for questions. Motion made by Brian Salee to accept the treasurer's report for 2024, 2nd by Lana Papp. The motion passed.

2025 Budget Proposal: Bob Giese went through each section of the budget and asked for questions after each category. Motion made by Cindy Giese to accept the 2025 budget, 2nd by Wayne Leininger. The motion passed.

Nominating Committee - This committee will include outgoing council members from the current year and two church member volunteers. As 2025 outgoing council members, Lloyd McKenna and Denise Goodwyn will serve on the nominating committee for 2026. Cindy Giese and Falan Aanenson volunteered from the floor. No other nominations were made. Motion made by Lana Papp to accept the nomination committee members, 2nd by Wayne Leininger. The motion passed.

2025 Church Council - Three members have accepted nominations to join the church council for a three-year term. Nominated members are Lana Papp, Hans Pederson, and Audrey Olson. Pastor nominated Riley Cowen from the floor. Voted to accept the four candidates. (Suzie Flentie nominated Scott Lutz, but because there were already four, he agreed to be nominated next year, for 2026.)

Trust committee nomination is Stan Olson. Motion passed.

St. John's United Delegates - There was no interest from the floor. Bill and Vicki Cowen have volunteered to serve again for 2025. Motion made by Suzie Flentie, 2nd by Wayne Leininger. The motion passed.

Flathead Lutheran Bible Camp Delegates - There was no interest from the floor. Craig and Suzie Flentie have volunteered to serve again for 2025. Motion by Lana Papp, 2nd by Denise Goodwyn. Motion passed.

Synod Delegates - This year's convention will be held May 30 and 31st at the Heritage Inn in Great Falls. There was no interest from the floor. Lloyd & Meryl McKenna have agreed to serve again for 2025. Motion made by Suzie Flentie to accept Lloyd and Meryl as synod delegates, 2nd by Wayne Leininger. Motion passed.

Audit Task Force - Tracy Golik and Wayne Leininger have agreed to continue on this committee for 2025. Jim Fredrickson declined. A third member is needed and will be discussed at the February council meeting.

President Lloyd McKenna thanked the council members and Pastor Audrey Rydbom. Pastor asked members to share 'good things' Zion has accomplished/experienced in the last year.

Lloyd called for a motion to adjourn the annual meeting. Denise Goodwyn made the motion, 2nd by Pam Bowen. The motion passed.

Respectfully submitted by Julie Comes, Secretary.

2025 Zion Lutheran Church Staff
 Rev. Audrey Rydbom, Pastor
 Roger Woltermann, **LMA** & Meryl McKenna, **LMA**

Falan Aanenson, Admin Asst	Lynn Franz, Bookkeeper
Rhonda Geide, Pianist	Meryl McKenna, Pianist
Steve & Michelle Trafton, Custodians	Kyrie Benes, B.L.A.S.T. Director

Church Council Members

Lloyd McKenna, President	Denise Goodwyn, Vice President
Audrey Olson, Secretary	Bob Bjelland, Treasurer
Bob Bjelland, Finance	Rylee Cowen, Faith Formation
Laurie Bentley, Community Connections	Lana Papp, Caring Ministry
Denise Goodwyn, Stewardship	Brian Sukut, Facilities
Laurie Bentley, ZLCW	Annette Fjeldheim, Worship & Music
Lana Papp, Mutual Ministry	Chelsey Rogers, Technology

Terms Expire

<u>January 2026</u>	<u>January 2027</u>	<u>January 2028</u>
Denise Goodwyn	Brian Sukut	Lana Papp
Lloyd McKenna	Bob Bjelland	Hans Pederson
	Annette Fjeldheim	Audrey Olson
	Chelsey Rogers	Rylee Cowen
	Laurie Bentley	

Trust Committee

	Term Expire- December
Monte Solberg, Chair	2025
Byron Swanby, Vice Chair	(Moved 2026)
Wayne Leininger	2027
Stan Olson, Secretary	2027
Lana Papp, Council Rep.	2027
Jim Fredrickson	2025
Lynn Franz, Bookkeeper	
Pr. Audrey Rydbom, Ex-Officer	
Stacey Arntzen, CPA, Ex-Officer	

2025 Nomination Committee: Denise Goodwyn and Lloyd McKenna along with Cindy Giese and Falan Aanenson.

Dear Zion family,

For the first time in eighteen years, I am writing my “annual” report on the fourth Sunday of Advent, knowing that my final week at Zion, and ministry will be packed full of everything Christmas and farewells. As I look back on the past three and half years I have decided that God had a plan when calling me to Zion as my final congregation.

Over the past year we have grown together in faith engaging in deep and meaningful bible studies. Together we have studied; Luke, The Story, The Call of the Apostle Paul, and Acts. The circle groups continued using the bible study from the Gather magazine. It was interesting to see how the magazine bible study sometimes overlapped with the other bible studies. We have learned how important it is to study scripture in community. Participation in bible studies more than doubled. By studying together we hear different perspectives of understanding and our own faith, while sometimes, stretched, is strengthened.

Due to my pending retirement, two different classes of confirmation students affirmed their faith in one year. Three affirmed their faith in May. Their final year focused on the catechism and living their faith in the world. When the “first year” class returned in September we agreed to meet on both Wednesday and Sunday to get in 22 classes on the Bible before Confirmation Sunday in December. We used a highly recommended curriculum from Luther House of Study (better yet it is free). By December 14th six were ready to affirm their faith. Both groups were great to work with, and as always, the lock-ins, where they plan their confirmation Sunday worship, was the “favorite” part. All of us have been blessed with Starla Solberg’s input as a mentor for confirmation.

During the first half of 2025 Zion’s youth group continued to meet in the basement of the rental house. Pastor Kimmie from First Presbyterian co-led this group with me. On average we had three attending. We did plan and went on a short mission trip to Great Falls. We served a meal at the Mission in Great Falls, and delivered over fifty pairs of socks. Two youth attended this event. It was rewarding to see how excited the people were about the socks and how quickly the socks were scooped up. The recipients were very grateful.

With the dwindling size of those attending high school youth group, I tried something different in the fall. I met with the youth pastor at First Christian and agreed we would partner our high school youth group. I also planned to have a fourth Sunday lunch with any high school student (whether attending youth group or not) was invited. I sent out post cards and texts to make all of the high school students aware of the change.

I attended the youth group at First Christian. Contrary to popular belief those who attend are not just having fun or being indoctrinated with Christian Nationalism. The curriculum used is bible based and directed on growing disciples. The youth are welcomed to engage in a game prior to worship and study time. I have counted as few as twenty, and more than thirty attending. Once a worship song is sang, an adult mentor presents on the bible study, and how the scripture correlates with life. This is followed by a 20 to 30 minute small group with guided discussion. I was a small group leader. It was very enlightening for me to hear and participate in these discussions. For the most part one of Zion’s youth attends on a regular basis. One high school

student attended the lunch. I continue to pray and discern why Zion has such a low high school youth group attendance.

Prayer circle continued to meet each Thursday at noon. We trust in the promise that where two or more are gathered in God's name, God hears and answers. Please feel free to join this group as often as you are able. I know those who have been attending plan to continue this wonderful ministry.

I continued to hold worship services at the Villa, the Vista, and the State Hospital once a month. As I did last December, I will again this year, lead a "candlelight" worship service at the Villa, December 23. During the year residents at the State Hospital asked their aids if they could ever come to Zion for worship. We made a plan, and once they attended worship in Zion's sanctuary, they decided Zion's sanctuary is where they wanted to worship. We worked out a time when we knew there would be the least number of people in the Zion building and made this happen. The environment of the sanctuary truly blessed these people.

With gratitude I served and lived out ministry with you. I pray you continue this gratitude, especially with the staff of Zion. Falan, Lynn, Kyrie, Steve, Michelle, Rhonda and Meryl are very dedicated to the ministry of Zion. I was blessed to work with them, and God has blessed them with an attitude of service to the congregation. I pray in every opportunity you will continue to let them know how grateful you are for them.

Thank you for calling me as your pastor at Zion. It truly is a joy. I am humbled to lead in your faith journey.

In Christ,

Pastor Audrey

2025 Parish Records

Baptized

Clayton Blaster DOB 12/14/2020 (Baptized 08/17/2025)

Parents: Alicia(Mannin) & Dan Balster

Sponsors: Gary & Brenda Saling

Patricia Stranz DOB 3/11/1968 (Baptized 12/24/2025)

Parents: Charlene Barrett & Vance Stranz

Sponsors: Falan Aanenson & Coton Turner

Confirmation 5/4/2025

Adam Sallee

Amy Sallee

Shayla Solberg

Confirmation 12/14/2025

Caylee Aanenson

Noelle Speed

Blake Wirtzberger

Natalie Wichman

Emersyn Benes

Emilea Bowen

Faith Formation

BLAST

Wee Singers

Adult Forum

Bible Study

22

8

25

7

Special Church Events

Annual Meeting

Bazaar

VBS

51

200

55

First Communion 3/12/2025

Lilah Speed

Carson Smyth

Kamdyn Bowen

Pastor Audrey

Retirement

Deaths

Don Pfau (Death 4/10/2025 Memorial 6/21/2025)

Bill Leininger (Death 6/15/2025 Funeral 6/20/2025)

Pat Carroll (Death 8/22/2025 Funeral 8/27/2025)

Helen Scotson (Death 10/19/2025 Funeral 10/29/2025)

DeAnn Paulson (Death 12/6/2025 Memorial 12/16/2025)

Vera McGuire (Death 12/24/2025 Funeral 1/17/2026 (Pastor Stacey Heggem)

Transfers

3/25/2025 (Out) Pam Koterba (King of Glory Lutheran Church Billings, Montana)

2025 Zion Lutheran Church Council President Report

This year was a busy and exciting year for our church! With new members and increased attendance, we have been blessed. With the continuing pursuance of adding solar energy to our church, we are moving in a positive direction.

The church council was blessed with the opportunity to meet with Bishop Ben Quanbeck and receive guidance and have a question and answer session.

Some other things that have happened in 2025:

The incorporation of our new TV screen monitors.

The addition of a Welcome Sign on the front of the church.

The decision to update our elevator.

Falan Aanenson's retirement from her duties as church secretary.

Partnering within our sister churches.

Pastor Audrey's retirement.

I would like to thank our church council for their dedication, guidance, and support during my tenure as Council President. Their patience, understanding, compassion and willingness to work together are a tribute to their personalities. Thank you to outgoing council member Denise Goodwyn for her commitment to the council these past three years.

It has been a great pleasure to work with Pastor Audrey during my tenure. Her encouragement, guidance and caring personality made my term much easier. Her commitment to serving our Lord through pastoral care for members, community, and this council has been invaluable.

Finally, we gather as council members, youth leaders, committee members and Zion church members for one purpose. To serve and worship our Lord and Savior Jesus Christ!

Sincerely,

Lloyd McKenna

Zion Lutheran Council President

February 1, 2026

Finance Committee Report to the Annual Meeting of Zion Lutheran Church

The Finance Committee works on fulfilling the charges and duties as set forth in our Constitution. We feel that this Committee continues to function efficiently and effectively utilizing the concept of meeting as-needed, based on the tasks to be completed.

The Finance Committee has the responsibility of ensuring responsible financial management of all the assets of the Congregation, along with preparing the annual budget that is approved by the Church Council and then presented to the Congregation at the Annual Meeting.

Our primary activities this past year included review and management of accounts and funds, overview of major expenditures, provided overview and assistance with ZLC's cash flow issue and our primary task of budget preparation for 2026. We typically start budget analysis and preparation four months prior to year-end and involve all committees and task forces in this process. Preparing the budget in this manner has proven to be a very effective process. Once again, this year our budget preparation was more difficult due to the issues we had to deal with concerning not being able to cash flow our monthly expenses with our monthly giving. We would like to thank the ZLC Council and the ZLC Congregation for their continued support.

Respectfully Submitted,

ZLC Finance Committee:

Zion Lutheran Church Treasurer Bob Bjelland

Zion Lutheran Church Bookkeeper Lynn Franz

Zion Lutheran Church Finance Chair Bob Giese

Zion Lutheran Church Congregational members Dan Knepper, Wayne Leininger and
Brandon Cowen

February 1, 2026

Personnel Task Force Report to the Annual Meeting of Zion Lutheran Church

The Personnel Task Force works on fulfilling the charges and duties as set forth in our Constitution. The Personnel Task Force has the responsibility of facilitating communications and concerns between the Council and the staff, to encourage harmony between staff and members, and to promote quality and satisfaction in the performance of our church's varied tasks.

Our primary activity this past year was in anticipation of the 2026 Budget, the Task Force discussed and approved salaries for all ZLC staff.

We would like to thank the ZLC Council and the ZLC Congregation for their continued support.

Respectfully Submitted,

ZLC Personnel Task Force:

Zion Lutheran Church Council Vice Chair Denise Goodwyn

Zion Lutheran Church Personnel Task Force Chair Bob Giese

2025 Worship Committee Annual Report

The Zion Lutheran Worship Committee met about every six weeks in 2025 to plan music and liturgy. Prior to the meeting committee members read the scriptures, thought about the season, and tried to connect the music to the theme of the scriptures. Zion used the revised common lectionary.

The screens that were installed in the sanctuary at the end of the previous year have been well received, with many worshipers using them rather than paper bulletins. We are grateful for the several members who have volunteered their time to manage the screens each Sunday.

The Pop-Up Choir continued to bless the congregation with occasional music. Near the end of the year, a Choir was organized with practice held on the first and third Tuesdays at 6:30 pm. They were able to organize and present music for the Bishop's visit, Christmas Eve, and for Pastor Audrey's last Sunday.

We are fortunate to have two talented musicians, Rhonda Jeidi and Meryl McKenna. On the rare occasion that neither is available for some reason, we are reminded how fortunate we are to have them.

Respectfully submitted,

Annette Fjeldheim

Worship and Music Committee

Faith Formation Committee Report

The committee met in May to discuss the curriculum and again in November to go over the 2025 budget.

Faith Formation Events:

- Pastor Audrey put together a lock-in for the confirmation students.
- There were 9 youths confirmed.
- Vacation Bible School was held at Zion. 55 students attended. The Presbyterian Church took charge this year, Zion provided helpers and funds.
- Kyrie Benes led the Christmas Pageant for Rainbow Choir/ BLAST
- Debby Shobe started the Wee Singers group on Wednesday's

Respectfully submitted,

Kyrie Benes

2025 Community Connections Committee

The committee met three times this past year and kept in contact via phone calls and texts to discuss meeting plans. The committee consisted of members Jody d'Autremont, Starla Solberg, Suzie Flentie, Rylee Cowen, and Stacey Heggem. Laurie Bentley is the council representative on the committee. Pastor Audrey attended meetings also.

The Community Connections Committee has not had it's name changed in our Constitution. Pastor advised us of the process that would be addressed at the Annual Meeting to change the name from Evangelism Task Force to Community Connections.

We continue to give welcome bags to new visitors and Zion Lutheran mugs to new members, which are also available for members to purchase.

Discussion was held on organizing monthly potlucks which began in the late fall of 2025.

In September, we worked with the Faith Formation Committee and coordinated a burger fry for the first Blast meeting.

Community Connections sponsored the luncheon in November for Bishop Quanbeck.

The committee has been working on ways to reach out to different segments of the congregation and community and intergenerationalize activities when possible.

We continue to use the website, online ads, and facebook to stay connected with the congregation and community on daily, weekly, and monthly activities.

Respectfully submitted by Laurie Bentley

Caring Ministry 2025 Annual Report

Mission Statement: *Our mission is grounded in the tradition of the early Christian church which promotes health, healing, and care of all God's people. We support the gospel message that we are all called to journey toward wholeness of body, mind, and spirit.*

The Caring Ministry team consists of Vickey Cowen, Sharon Nordahl, Lana Papp, Lynette Sallee, Avis Simpson, Foss Wilson, Laurie Bentley, Karen Combs, and Pr. Audrey Rydbom.

2024 Highlights:

- Cards of concern were sent to Zion members and friends.
- Social Concerns for each month were identified and promoted.
 - January – Zion “Cash on Hand”
 - February – Flathead Lutheran Bible Camp Counselors
 - March – Farm in the Dell
 - April – Zion Trust Scholarship Fund
 - May – Special Olympics
 - June – S.M.I.L.E.S.
 - July – Zion Elevator Fund
 - August – Lutheran World Relief
 - September – Love INC
 - October – Community Cupboard
 - November – College & Military Care Packages
 - December – Salvation Army
- Support of Love INC's Gap Ministry & Holiday Gift Baskets.
- Delivered a lasagna dinner to the clients of Snowy Mountain Industries in May.
- Monthly treats delivered to all five Schools, Administrative offices, Central Kitchen, Bus Barn, Special Education Department, Fire Department, First Responders, Police Department, and Sheriff & Detention Departments.
- Sponsored the collection of gift items for college students, which will be mailed in March, 2026.
- Initiated a new monthly outreach to the Central Montana Cancer Center in October with the delivery of homemade treats to be enjoyed by patients undergoing treatment and their family members.

If you have suggestions for projects or would like us to send cards or make calls to any members of the congregation or anyone in need, please contact me, 406-366-2364, or the office. Anyone is welcome to join us at our monthly meetings, which are on the first Tuesday of each month, at 5:30pm.

Respectfully submitted,
Lana Papp, Chair

Facilities Committee

2025 Projects and Repairs

In January 2025 Falan found water damage in a classroom on the west side of the education wing. The wall was opened to try to locate the source. After monitoring it through the summer and having a plumber from Williams Plumbing and Heating inspect the drainpipes and roof covering we still don't know where the water came in and suspect it could be from before the roof was redone in 2023. We will leave the wall open through the winter to make sure there is no leak before closing the wall back up.

In March we started to pursue the possibility of adding solar panels to augment the electricity used. A grant was applied for to offset the costs. Then in April the elevator started acting up and after a couple service calls and spending \$6800, we found out the elevator system is mostly obsolete. We obtained bids from several companies to update the elevator and the bid was awarded to Kone Elevator out of Helena to complete this upgrade. They should have all the necessary parts and should start the work shortly after the start of 2026. Because of the elevator expense the solar project is shelved for now.

In November a contract was signed with Benchmark for snow removal and hauling as necessary. All heat tapes were checked for operation and the flat roof on the education wing was cleaned of all leaf's, pine needles and other debris.

Respectfully submitted

Brian Sukut

Zion Lutheran Church 2025 Stewardship Committee Annual Report

This committee was formed in early 2023. Its purpose was to review our churches' stewardship practices and plan. We explored prayerfully new paths for our congregation to improve our time, talent and monetary giving.

January of 2025 committee decided to publish a monthly income/cost summary in the monthly Zion Church newsletter. Keeping the congregation updated regularly of our church's finances. Council approved.

Handwritten thank you notes were sent to every church donor in the year 2025.

Information was gathered about the Montana Synod program called Generosity Project by Pastor Kay Wittman. A committee member will attend this workshop early in 2026.

November found Zion's giving falling significantly. An article was placed in the monthly newsletter regarding this concern. In December a temple talk was given by a member of our committee regarding this stewardship concern. Special envelopes were distributed and everyone was asked to use this as an extra advent giving. This was very successful.

Zion has a very rich history and present ministry in sharing with the church, central Montana community, state and world. Members of Zion are sharing their talents in so many ways in our community, from young people to senior citizens, we volunteer daily. We share gifts of time, money and material items to many in need.

This ministry is ongoing. Importantly, we continue to pray for wisdom and insight to create a God centered stewardship for Zion.

Respectively submitted your brother and sisters in Christ.

Lloyd McKenna, Lana Papp, Denise Goodwyn

Zion Trust Committee Report for 2025

Prepared to 2026 Annual Meeting

The five-member board of the Trust Committee is Lana Papp, Byron Swanby (VP), Jim Fredrickson, Stan Olson (Secretary), and Monte Solberg (Chair). This year we met three times to conduct business, July, October, and December. Our thanks and gratitude go out to our retiring member, Jim Fredrickson. 2025 also concludes my final year as the six-year limitation applies. Wayne Leininger was appointed by the board in December to replace Byron Swanby, who moved to Bozeman. Thank you for your service, Byron. Two positions will be open for nomination and approval at the Annual Meeting.

Two deserving recipients from Zion were each awarded \$1,000.00 scholarships in 2025. They were Matthew Golik and Justin Maier. They have so much to be proud of!

Expenditures and Donations made by Trust for 2025:

UM & MSU Campus Ministries	\$ 375.00 each
Lutheran Social Services	\$ 650.00
NRIT	\$ 650.00
ROWL	\$ 300.00
St. John's United	\$ 600.00
Scholarships	\$2,000.00

Stacy Arntzen is responsible for the annual review of our investment portfolio. We have two types of holdings:

Restricted funds (can only spend earnings from these funds)

Unrestricted funds (made up mostly from earnings from original donations since the origination of the Trust Fund)

Also attending our meetings were representatives of various capacities at Zion. These attendees were Pr. Audrey Rydbom, Lynn Franz (Bookkeeper), Bob Giese (Finance Chair), and Bob Bjelland (Council Treasurer).

Scott Knutson with Ashton Thomas Private Wealth Management continues as our investment advisor. Scott Knutson met with the committee in October. He reviewed our portfolio and educated us on the state of the U.S. economy. Our investments have performed very well, and we are fortunate to be in the positions we are in. Please note the annual summary in the report handed out at the Annual Meeting.

The Audit Committee will complete the Trust annual audit in February or March as the final year balances aren't made available until after our Annual Meeting.

Please contact any committee member if you have any questions. Thanks for the opportunity to serve Zion in this capacity.

Monte Solberg, Chair

Zion Lutheran Church Women 2025

The Women of Zion are active in so many areas in the life of Zion Lutheran Church. Three service groups now provide assistance in serving at confirmation and graduation receptions, funerals, maintaining and cleaning the kitchen, as well as other needed events. The Altar Guild, Bereavement Committee, and Prayer Partners are additional ways to serve. Although these are organized factions of the ZLCW, all women serve in many ways during Sunday morning worship services and weekly events.

Pastor Audrey continued assisting in leading the monthly Bible studies through the Gather Magazine. The Hosanna Circle met as a group with Pastor Audrey while the Rachel Circle continued to meet independently. Anyone is welcome to join one of the two Circle/Bible Studies, time and places are listed in the ZLCW directory and the Sunday bulletins. Several women also participated in a noon-hour Bible Study twice a month led by Pastor Audrey studying the book of Luke.

Quilters continue to meet weekly and in May 2025, 54 quilts were sent to LWR, as well as 29 school kits and 10 personal care kits. In addition to quilts being sent to Lutheran World Relief, the quilters provided quilts to local organizations: 1 to a Foster Care child, 1 as a personal prayer quilt, 1 to the Friends of the Pool Fundraiser, 2 given to our graduating seniors, 1 was auctioned for additional funds at the church bazaar, 5 were given to the Hospice program and 5 were given to the Cancer Center.

The Annual Christmas Bazaar was held once again, this year in mid – November. Lana Papp and Cindy Giese co-chaired the event. Lynette Saltee chaired the lefse making. Brian and Lynette Saltee donated their shop space for assembling the wreaths of which approximately 40 wreaths were made this year. Lynn Franz organized the wreath bow gathering. Diane Lutz coordinated the Bake Sale table. Teresa Stokken had organized sessions of crafting for the Arts/Crafts table at the bazaar. A beautiful quilt made by Cindy Giese was raffled off. Bazaar proceeds are used for benevolence to church, synod, and community, and fund missions within the church. Good attendance, and the bazaar was deemed successful. Funds will also be used to update some kitchen equipment and needs, of which the kitchen acquired two new oven/range units, a utensil cart, and new cookware.

Many thanks to those who chair and co-chair committees, the Altar Guild, lead prayer chains, volunteer cookies and treats for Sunday morning coffee hour. Women of Zion volunteer their time by serving in one of three service groups following a monthly rotating schedule as outlined in the ZLCW directory.

Submitted by Laurie Bentley

2025 Technology Annual Report

Zion's technology update continues to be well-received. There have been a few bumps here and there, but overall, everything is working great. The next item for an upgrade will be the microphone system.

I look forward to serving as your technology committee representative.

Respectfully submitted,

Chelsey Rogers

Council Member-Technology Committee

Letter from the Bishop: Montana Synod - January 2026

Acts 4:31 ³¹ *When they had prayed, the place in which they were gathered together was shaken; and they were all filled with the Holy Spirit and spoke the word of God with boldness.*

Dear Sisters and Brothers in Christ,

Thank you for the ministry, service, and love you embody in your congregations and communities. The work we do together as a church is vitally important in the world today. Daily, I pray that God continues to shake and awaken faith in you; that your congregation would be filled with the Holy Spirit as you worship God, teach the faith, serve with love, and tend to the suffering in your midst. May you speak the word of God with boldness to each other and to a world in need of grace and hope.

In my first months serving as Bishop of the Montana Synod, I have learned about the joys and challenges of ministry in this moment from clergy, LMAs, and congregational leaders. As I travel around the synod, I have been encouraged by your deep devotion to the Gospel of Jesus Christ, your care and concern for neighbors, and your resilience in the face of significant challenges. This is not an easy time to be the church, and some congregations acknowledge that transitions and changes have deeply shaken them. Could this be the Holy Spirit leading us into a new future? I wonder whether God might be using some of these uncomfortable experiences to awaken our faith and callings as disciples of Jesus Christ?

I am excited to announce that The Rev. Dr. Dwight Zscheile from Luther Seminary will be the keynote speaker at the 2026 Synod Assembly in Billings on May 29th and 30th. I encourage you to send delegates and other leaders to explore how God is calling us into a new future.

I am also glad to share that we are working on a new Montana Synod website. We aim to increase accessibility, provide new resources for our synod, and create a more welcoming experience for those checking out our synod online for the first time. Look for this website to launch soon.

As a synod, let us continue to pray and look for the Holy Spirit to lead us into this future together. Your participation in your congregation and the ministries of the Montana Synod makes a difference. More than ever, the church and the world need Lutherans to share the hope that we have by extending grace, mercy, and love to our neighbors.

Thank you for your partnership in boldly sharing the Gospel of Jesus Christ.

Bishop Ben Quanbeck



We give thanks for all the ways your congregation has supported the ministries of St. John's United over the past year. Your volunteerism, your financial support, and your prayers have made a remarkable impact while helping us to deliver on God's vision for serving the people of Montana through our mission at St. John's United. This partnership we share inspires our work, each and every day.

FAMILY SERVICES EVOLVING CARE FOR FAMILIES

After 70 years of dedicated service, St. John's Family Services—formerly Lutheran Social Services of Montana—is concluding its Adoptions program. Moving forward, our focus will deepen around prevention and early intervention through our C.A.R.E.S. program, which provides critical support to families before crises occur. This shift reflects our commitment to building stronger, healthier communities by addressing root causes and supporting families in staying safely together. Over the past four years, this program has helped stabilize 251 families by supporting them through crises, connecting them with vital resources, and fostering meaningful relationships that strengthen their support systems.

CAMPAIGN FOR SPIRITUAL CARE

Recognizing the vitality of our faith-based approach to caring for residents, families, and our staff, we are launching a fundraising campaign to further endow Spiritual Care at St. John's. The Campaign for Spiritual Care, "For Every Season of Life," seeks to raise an additional \$2 million to provide sustaining resources as we tend to the spiritual health of those we serve and those who serve them. We are currently seeking leadership gifts and will be making a broader appeal later in 2026. For more information or to make a gift, call 406-655-7783.

SYLVIA GOLLICK GARDEN OF HEALING & HOPE

The Out-Patient Therapy Clinic opened in a remodeled section of our Legacy building earlier this year and has been treating patients in a state-of-the-art facility. Next, we are remodeling the adjacent courtyard to provide an outdoor space for our patients to practice navigating over different surfaces, enjoy simulated gardening, and learn how to safely transfer in and out of a boat (just like a bathtub). This therapeutic space has been dedicated in honor of long-time Director of Nursing, Sylvia Gollick, who passed away earlier this year.

PHILANTHROPY

Our thanks to donors and volunteers who so generously continue to sustain SJU with love and support. SJ Foundation assets now total over \$15 million. 373 registered volunteers plus many unregistered volunteers have provided over 20,000 hours of service in support of our mission of providing living opportunities within nurturing environments of hope, dignity, and love.

BUILDING FOR MISSION

With 4 rooms added to the *Liggett Cottage* on the West-End and 4 rooms to the *Richardson Cottage* at *The Crossings* in Laurel, St. John's now offers 559 residential, supportive living, and transitional care units.

Chapel Court Living, featuring 21 new studio, 1-, and 2-bedroom apartments, is now under construction in the last unrenovated portion of our Legacy building. These independent living apartments will offer an affordable alternative for entry into our continuum of care.

WyndStone Patio Homes, now under construction, will begin opening to new residents in late summer of 2026. Located on four scenic acres across from WyndStone's main entrance in the Billings Heights, this innovative neighborhood, beginning with 16 residences, blends privacy, independence, and community connection.

Aeries, a 12-story, 101-unit residence tower, is set to break ground this coming spring on our West-End campus. This innovatively designed facility will offer a lifestyle tailored for an active and independent 55+ community while also enriching the amenities available to all our West-End campus residents. Nearly 70% of the units have been reserved for anticipated occupancy in 2028.

Luther's Lodge is moving into the construction phase of its planned renovation of a portion of First English Lutheran Church in the downtown Billings medical corridor. This innovative ministry partnership will soon offer improved accommodation for those needing low- or no-cost housing while accessing medical care away from home. *Luther's Lodge* continues raising funds to complete their project goal.

For volunteering, please contact our Director of Volunteer Services at (406) 655-5390.
For financial donations, please contact our Foundation Gift Planner at (406) 655-7783.
For on-line volunteer registration or donations, go to www.stjohnsunitied.org. Thank you!

3:20 PM
01/13/26
Cash Basis

ZION LUTHERAN CHURCH

Profit & Loss

January through December 2025

	Jan - Dec 25
Income	
CHURCH OFFERINGS & RECEIPTS	
Christmas	475.00
Durham Y&F - Trust	19,500.00
Easter	775.00
General Offering	176,188.10
Lent	
40 Days of Lent	230.00
Total Lent	230.00
REIMBURSABLE ITEMS	
Reimbursable other	10,012.30
Reimburseable ZLCW	1,824.17
Total REIMBURSABLE ITEMS	11,836.47
Total CHURCH OFFERINGS & RECEIPTS	209,004.57
DESIGNATED OFFERINGS	
Cash on Hand	40,098.00
Community Cupboard	2,247.00
Elevator Fund	53,604.47
Heart of Montana Love INC	900.00
Heart of MT Farm in the Dell memorial	1,125.00
MT Synod-ELCA	
Flathead Bible Camp	700.00
Lutheran World Relief	900.00
World Hunger	675.00
Total MT Synod-ELCA	2,275.00
S.M.I.L.E.S.	750.00
Salvation Army	2,600.00
Scholarship Fund	1,220.00
Social Concerns	300.00
SPEC DONATIONS-CONGREGATION	
Zion Quilters	300.00
ZLCW Contributions	90.00
Total SPEC DONATIONS-CONGREGATION	390.00
Special Olympics	575.00
Total DESIGNATED OFFERINGS	106,239.47
OTHER RECEIPTS	
Div/Int from Trust	2,011.45
MISCELLANEOUS RECEIPTS	
Receptions	50.00
Total MISCELLANEOUS RECEIPTS	50.00
Total OTHER RECEIPTS	2,061.45
Total Income	317,305.49
Gross Profit	317,305.49
Expense	
Bank Charges	
Vanco Electronic Fees	405.25
Total Bank Charges	405.25

ZION LUTHERAN CHURCH
Profit & Loss
January through December 2025

	Jan - Dec 25
BENEVOLENCE Missions	
ELCA Designated Benevolence	
Lutheran World Relief	900.00
World Hunger	675.00
ELCA Designated Benevolence - Other	17,618.81
Total ELCA Designated Benevolence	19,193.81
Local Benevolence	
Community Cupboard	2,247.00
Heart Of Montana Love INC	2,100.00
Heart of MT Farm in the Dell	1,125.00
Memorial	155.00
S.M.I.L.E.S.	750.00
Salvation Army	2,600.00
Scholarship Fund	1,220.00
Special Olympics	575.00
Zion Quilters	300.00
Total Local Benevolence	11,072.00
MT SYNOD - ELCA Benevolence	
Synod Assembly offering	100.00
Total MT SYNOD - ELCA Benevolence	100.00
OTHER Benevolence	
Flathead Lutheran Bible Camp	1,900.00
Total OTHER Benevolence	1,900.00
Total BENEVOLENCE Missions	32,265.81
Caring/Social Ministry	
Social Concerns	500.00
Total Caring/Social Ministry	500.00
CHURCH AND PROPERTY	
accounting expenses	230.00
Audio/Video Equipment & Maint.	30.55
Building Maintenance & Supplies	2,028.38
Elevator	
Elevator Replacement	53,604.47
Elevator - Other	10,512.30
Total Elevator	64,116.77
GroundsKeeping	7,113.94
Insurance	16,537.00
Musical Instrument Expense	277.00
Office Equipment & Maintenance	
Computer	2,263.98
Copier	1,728.84
Total Office Equipment & Maintenance	3,992.82
Office Supplies	
Postage	462.00
Office Supplies - Other	636.18
Total Office Supplies	1,098.18
Property Tax	
R.E. Taxes - Church	1,063.91
R.E. Taxes - Rental	1,733.75
Total Property Tax	2,797.66

3:20 PM

01/13/26

Cash Basis

ZION LUTHERAN CHURCH
Profit & Loss
January through December 2025

	Jan - Dec 25
Rental House	
Maintenance	101.25
Rental House - Other	1,385.32
Total Rental House	1,486.57
Utilities	
Garbage	848.33
Gas & Electric	12,451.57
Telephone	1,794.46
Water and Sewer	1,209.06
Total Utilities	16,303.42
CHURCH AND PROPERTY - Other	36.00
Total CHURCH AND PROPERTY	116,048.29
Community Connections	
Church Directory	269.40
Marketing	949.76
Community Connections - Other	79.34
Total Community Connections	1,298.50
FAITH FORMATION	
Adult Education	87.35
Children's Ministry	
Zion Youth Group	177.88
Children's Ministry - Other	2,210.40
Total Children's Ministry	2,388.28
Confirmation	344.52
Service/Mission Trips	26.50
Synod Assembly & Conferences	523.11
Vacation Bible School	57.13
Total FAITH FORMATION	3,426.89
NON BUDGETED DISBURSE	
MiscellaneousExpense	65.00
Total NON BUDGETED DISBURSE	65.00
REIMBURSABLE EXPENSE	
Reimbursable other	0.00
Reimbursable ZLCW	1,824.17
Total REIMBURSABLE EXPENSE	1,824.17
SALARIED STAFF	
Pastor	
Continuing Education	520.00
Pastor	30,000.00
Pastor's Discretionary	155.89
Pastor's Social Security Offset	4,869.27
Retirement	25,740.40
Salary	38,923.20
Total Pastor	100,208.76

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Cash Basis

ZION LUTHERAN CHURCH

Profit & Loss

January through December 2025

	Jan - Dec 25
Staff Salaries	
Bookkeeper	4,061.64
Custodian	12,001.63
Musicians	5,675.00
Office Secretary	17,046.54
Staff Salaries - Other	5,140.08
Total Staff Salaries	43,924.89
Taxes	
Medicare-Zion	636.90
SocialSecurity-Zion	2,723.34
State Unemployment	35.14
Total Taxes	3,395.38
Workmans Comp(State Fund)	873.40
Total SALARIED STAFF	148,402.43
Void	0.00
WORSHIP	
Pulpit Supply	625.00
Sustitute musician	100.00
Worship / Music Supplies	2,956.48
Total WORSHIP	3,681.48
ZLCW Church Event	234.40
Total Expense	308,152.22
Net Income	9,153.27

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Cash Basis

ZION LUTHERAN CHURCH
Profit & Loss
January through December 2025

	Jan - Dec 25
Income	
OTHER RECEIPTS	
Interest	6.94
OTHER RECEIPTS - Other	0.45
Total OTHER RECEIPTS	7.39
Total Income	7.39
Gross Profit	7.39
Expense	
Bank Charges	63.27
Total Expense	63.27
Net Income	-55.88

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Accrual Basis

ZION LUTHERAN CHURCH

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
Zion Luther League							10,691.23
Deposit	01/07/2025			Interest	OTHER RECEI...	0.10	10,691.33
Deposit	02/07/2025			Interest	OTHER RECEI...	0.09	10,691.42
Deposit	03/07/2025			Interest	OTHER RECEI...	0.08	10,691.50
Deposit	04/07/2025			Interest	OTHER RECEI...	0.09	10,691.59
Transfer	05/05/2025			Funds Transfer	ZLC Luther Lea...	-10,000.00	691.59
Deposit	05/07/2025			Interest	OTHER RECEI...	0.08	691.67
Deposit	06/06/2025			Interest	OTHER RECEI...	0.01	691.68
Transfer	06/16/2025			Funds Transfe...	ZLC Luther Lea...	-691.68	0.00
Total Zion Luther League							0.00
TOTAL							0.00

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Accrual Basis

ZION LUTHERAN CHURCH

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
ZLC Luther League							0.00
Transfer	05/05/2025			Funds Transfer	Zion Luther Lea...	10,000.00	10,000.00
Deposit	05/30/2025			Interest	Interest	0.76	10,000.76
Check	06/09/2025	EFT	Harland Clarke		Bank Charges	-40.87	9,959.89
Check	06/09/2025	EFT	Harland Clarke		Bank Charges	-22.40	9,937.49
Transfer	06/16/2025			Funds Transfe...	Zion Luther Lea...	691.68	10,629.17
Deposit	06/30/2025			Interest	Interest	0.82	10,629.99
Deposit	07/31/2025			Interest	Interest	0.91	10,630.90
Deposit	08/31/2025			Interest	Interest	0.93	10,631.83
Deposit	09/30/2025			Interest	Interest	0.84	10,632.67
Deposit	10/31/2025			Interest	Interest	0.96	10,633.63
Deposit	11/30/2025			Interest	Interest	0.82	10,634.45
Deposit	12/31/2025			Interest	Interest	0.90	10,635.35
Total ZLC Luther League							10,635.35
TOTAL							10,635.35

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Cash Basis

ZION LUTHERAN CHURCH

Profit & Loss

January through December 2025

	Jan - Dec 25
Income	
DESIGNATED OFFERINGS	
Elevator Fund	10,000.00
memorial	929.58
Total DESIGNATED OFFERINGS	10,929.58
Total Income	10,929.58
Gross Profit	10,929.58
Expense	
Bank Charges	160.23
CHURCH AND PROPERTY	
Building Maintenance & Supplies	1,878.50
Total CHURCH AND PROPERTY	1,878.50
Total Expense	2,038.73
Net Income	8,890.85

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Accrual Basis

ZION LUTHERAN CHURCH

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
Zion Lutheran Memorial Savings							17,401.14
Transfer	01/07/2025			Funds Transfer	Zion Lutheran ...	-1,000.00	16,401.14
Deposit	01/28/2025			Deposit	memorial	30.00	16,431.14
Deposit	01/31/2025			Interest	memorial	0.14	16,431.28
Transfer	02/04/2025			Funds Transfer	Zion Lutheran ...	-878.50	15,552.78
Deposit	02/27/2025			Deposit	memorial	25.00	15,577.78
Deposit	02/28/2025			Interest	memorial	0.12	15,577.90
Deposit	03/31/2025			Interest	memorial	0.13	15,578.03
Deposit	04/30/2025			Interest	memorial	0.13	15,578.16
Transfer	05/06/2025			Funds Transfer	Zion Lutheran ...	-10,000.00	5,578.16
Deposit	05/31/2025			Interest	memorial	0.06	5,578.22
Transfer	06/16/2025			Funds Transfer	Zion Lutheran ...	-5,578.22	0.00
Total Zion Lutheran Memorial Savings						-17,401.14	0.00
TOTAL						-17,401.14	0.00

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Accrual Basis

ZION LUTHERAN CHURCH

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
Zion Lutheran Memorial Fund							12.72
Transfer	01/07/2025			Funds Transfer	Zion Lutheran ...	1,000.00	1,012.72
Check	01/07/2025	1234	Smart's Abbey Carpe...		Building Mainte...	-1,000.00	12.72
Transfer	02/04/2025			Funds Transfer	Zion Lutheran ...	878.50	891.22
Check	02/05/2025	1235	Smart's Abbey Carpe...		Building Mainte...	-878.50	12.72
Transfer	05/05/2025			Funds Transfer	ZLC Memorial ...	-10,000.00	-9,987.28
Transfer	05/06/2025			Funds Transfer	Zion Lutheran ...	10,000.00	12.72
Transfer	06/16/2025			Funds Transfer	Zion Lutheran ...	5,578.22	5,590.94
Transfer	06/16/2025			Funds Transfe...	ZLC Memorial ...	-5,590.94	0.00
Total Zion Lutheran Memorial Fund						-12.72	0.00
TOTAL						-12.72	0.00

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Accrual Basis

ZION LUTHERAN CHURCH

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
ZLC Memorial Fund							0.00
Transfer	05/05/2025			Funds Transfer	Zion Lutheran ...	10,000.00	10,000.00
Check	05/14/2025	EFT	Harland Clarke		Bank Charges	-119.31	9,880.69
Check	05/21/2025	EFT	Harland Clarke		Bank Charges	-40.92	9,839.77
Deposit	05/30/2025			Interest	memorial	0.75	9,840.52
Deposit	06/05/2025			Deposit	memorial	50.00	9,890.52
Transfer	06/16/2025			Funds Transfe...	Zion Lutheran ...	5,590.94	15,481.46
Deposit	06/30/2025			Interest	memorial	1.02	15,482.48
Deposit	07/31/2025			Interest	memorial	1.31	15,483.79
Deposit	08/06/2025			Deposit	-SPLIT-	640.00	16,123.79
Deposit	08/12/2025			Deposit	Elevator Fund	10,000.00	26,123.79
Deposit	08/31/2025			Interest	memorial	4.24	26,128.03
Deposit	09/15/2025			Deposit	memorial	30.00	26,158.03
Deposit	09/30/2025			Interest	memorial	5.19	26,163.22
Deposit	10/31/2025			Interest	memorial	5.92	26,169.14
Deposit	11/30/2025			Interest	memorial	5.01	26,174.15
Deposit	12/31/2025			Deposit	memorial	125.00	26,299.15
Deposit	12/31/2025			Interest	memorial	5.56	26,304.71
Total ZLC Memorial Fund						26,304.71	26,304.71
TOTAL						26,304.71	26,304.71

3:36 PM
01/13/26
Cash Basis

ZION LUTHERAN CHURCH
Profit & Loss
January through December 2025

ZLCW

	Jan - Dec 25
Income	
Christmas Bazaar	6,276.65
DESIGNATED OFFERINGS	
Community Cupboard	1,300.00
Social Concerns	500.00
SPEC DONATIONS-CONGREGATION	
Zion Quilters	300.00
ZLCW Contributions	1,113.00
Total SPEC DONATIONS-CONGREGATION	1,413.00
Total DESIGNATED OFFERINGS	3,213.00
Total Income	9,489.65
Gross Profit	9,489.65
Expense	
Bank Charges	160.23
BENEVOLENCE Missions	
Local Benevolence	
Council on Aging	100.00
Zion Quilters	592.28
Local Benevolence - Other	300.00
Total Local Benevolence	992.28
OTHER Benevolence	
Lutheran Social Services	200.00
St. John's United	
Luther's Lodge	200.00
Total St. John's United	200.00
OTHER Benevolence - Other	500.00
Total OTHER Benevolence	900.00
Total BENEVOLENCE Missions	1,892.28
CHURCH AND PROPERTY	1,777.00
FAITH FORMATION	
Confirmation	69.99
Total FAITH FORMATION	69.99
REIMBURSABLE EXPENSE	
Reimbursable ZLCW	2,749.61
Total REIMBURSABLE EXPENSE	2,749.61
Void	0.00
Total Expense	6,649.11
Net Income	2,840.54

2:57 PM

01/13/26

Accrual Basis

ZION LUTHERAN CHURCH

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
ZLCW Checking							19,675.34
Check	01/06/2025	4392	Cindy Giese		Reimbursable Z...	-44.99	19,630.35
Deposit	01/09/2025			Deposit	ZLCW Contribu...	62.00	19,692.35
Deposit	01/28/2025			Deposit	ZLCW Contribu...	400.00	20,092.35
Check	01/28/2025	4393	Laurie Bentley		Reimbursable Z...	-145.60	19,946.75
Deposit	03/07/2025			Deposit	ZLCW Contribu...	165.00	20,111.75
Deposit	03/12/2025			Deposit	ZLCW Contribu...	10.00	20,121.75
Check	04/01/2025	4394	Cindy Giese		Reimbursable Z...	-200.00	19,921.75
Check	04/01/2025	4395	Cindy Giese		Reimbursable Z...	-325.54	19,596.21
Transfer	05/05/2025			Funds Transfe...	ZLC Women	-10,000.00	9,596.21
Check	05/07/2025	4397	VOID		Void	0.00	9,596.21
Check	05/07/2025	4398	Wier Furniture		CHURCH AND ...	-1,777.00	7,819.21
Check	05/14/2025	4399	Laurie Bentley		Reimbursable Z...	-165.00	7,654.21
Deposit	05/14/2025			Deposit	ZLCW Contribu...	238.00	7,892.21
Check	05/20/2025	4400	Zion Lutheran Church		Reimbursable Z...	-636.19	7,256.02
Deposit	06/10/2025			Deposit	ZLCW Contribu...	26.00	7,282.02
Transfer	06/16/2025			Funds Transfe...	ZLC Women	-7,282.02	0.00
Total ZLCW Checking						-19,675.34	0.00
TOTAL						-19,675.34	0.00

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01/13/26

Accrual Basis

ZION LUTHERAN CHURCH

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
ZLC Women							0.00
Transfer	05/05/2025			Funds Transfer	ZLCW Checking	10,000.00	10,000.00
Check	05/14/2025	EFT	Harland Clarke		Bank Charges	-119.31	9,880.69
Check	05/21/2025	EFT	Harland Clarke		Bank Charges	-40.92	9,839.77
Transfer	06/16/2025			Funds Transfe...	ZLCW Checking	7,282.02	17,121.79
Check	08/21/2025	1001	Sharon Nordahl		Zion Quilters	-287.11	16,834.68
Check	08/21/2025	1002	Laurie Bentley		Zion Quilters	-158.75	16,675.93
Deposit	08/26/2025			Deposit	ZLCW Contribu...	82.00	16,757.93
Deposit	08/31/2025	EFT	Zion Lutheran Church	Deposit	Zion Quilters	300.00	17,057.93
Check	09/15/2025	1003	Cherie Quigley		Zion Quilters	-94.50	16,963.43
Check	10/22/2025	1004	Laurie Bentley		Zion Quilters	-51.92	16,911.51
Deposit	11/07/2025			Deposit	ZLCW Contribu...	130.00	17,041.51
Check	11/12/2025	1005	Cash		Reimbursable Z...	-250.00	16,791.51
Check	11/16/2025	1006	Laurie Bentley		Reimbursable Z...	-44.31	16,747.20
Deposit	11/17/2025			Deposit	Christmas Bazaar	5,824.65	22,571.85
Deposit	11/24/2025			Deposit	Christmas Bazaar	452.00	23,023.85
Check	12/08/2025	1009	Council on Aging		Council on Aging	-100.00	22,923.85
Check	12/08/2025	1010	Great Falls Rescue ...		Local Benevole...	-100.00	22,823.85
Check	12/08/2025	1007	Lutheran Social Servi...		Lutheran Social...	-200.00	22,623.85
Check	12/08/2025	1008	SAVES, Inc.		Local Benevole...	-100.00	22,523.85
Check	12/08/2025	1011	Montana Rescue Mis...		Local Benevole...	-100.00	22,423.85
Check	12/08/2025	1012	Luther's Lodge		Luther's Lodge	-200.00	22,223.85
Deposit	12/09/2025			Deposit	-SPLIT-	1,800.00	24,023.85
Check	12/12/2025	1014	Albertsons		Confirmation	-69.99	23,953.86
Check	12/17/2025	1015	Women of the ELCA		OTHER Benev...	-500.00	23,453.86
Check	12/31/2025	1013	VOID		Void	0.00	23,453.86
Check	12/31/2025	EFT	Zion Lutheran Church		Reimbursable Z...	-937.98	22,515.88
Total ZLC Women						22,515.88	22,515.88
TOTAL						22,515.88	22,515.88

Trust

3:21 PM

01/13/26

Cash Basis

ZION LUTHERAN CHURCH

Profit & Loss

January through December 2025

	Jan - Dec 25
Income	
DESIGNATED OFFERINGS	
Elevator Fund	53,504.47
Scholarship Fund	2,000.00
Zion Trust Fund	650.00
Total DESIGNATED OFFERINGS	56,154.47
Total Income	56,154.47
Gross Profit	56,154.47
Expense	
Bank Charges	63.12
BENEVOLENCE Missions	
Local Benevolence	
R.O.W.L	300.00
Scholarship Fund	2,000.00
Total Local Benevolence	2,300.00
OTHER Benevolence	
Lutheran Campus Ministry	975.00
Lutheran Social Services	650.00
Northern Rockies Inst. Theology	650.00
St. John's United	375.00
Total OTHER Benevolence	2,650.00
Total BENEVOLENCE Missions	4,950.00
CHURCH AND PROPERTY	
accounting expenses	695.00
Elevator	
Elevator Replacement	-100.00
Total Elevator	-100.00
Total CHURCH AND PROPERTY	595.00
Void	0.00
Total Expense	5,608.12
Net Income	50,546.35

2:56 PM

01/13/26

Accrual Basis

ZION LUTHERAN CHURCH
Account QuickReport
As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
Zion Lutheran Trust Committee							571.25
Deposit	01/28/2025			Deposit	Zion Trust Fund	650.00	1,221.25
Check	02/10/2025	1081			accounting exp...	-695.00	526.25
Transfer	05/05/2025			Funds Transfer	ZLC Trust Com...	-500.00	26.25
Transfer	06/16/2025			Funds Transfe...	ZLC Trust Com...	-26.25	0.00
Total Zion Lutheran Trust Committee						-571.25	0.00
TOTAL						-571.25	0.00

2:56 PM

01/13/26

Accrual Basis

ZION LUTHERAN CHURCH
Account QuickReport
As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
ZLC Trust Committee							0.00
Transfer	05/05/2025			Funds Transfer	Zion Lutheran T...	500.00	500.00
Check	05/14/2025	EFT	Harland Clarke		Bank Charges	-22.20	477.80
Check	05/21/2025	EFT	Harland Clarke		Bank Charges	-40.92	436.88
Deposit	05/30/2025		Zion Lutheran Church	Deposit	Scholarship Fund	400.00	836.88
Transfer	06/16/2025			Funds Transfe...	Zion Lutheran T...	26.25	863.13
Deposit	06/30/2025			Deposit	Elevator Fund	399.47	1,262.60
Deposit	07/07/2025			Deposit	Scholarship Fund	820.00	2,082.60
Deposit	07/25/2025			Deposit	Scholarship Fund	780.00	2,862.60
Check	07/25/2025	1002	VOID		Void	0.00	2,862.60
Deposit	07/31/2025			Deposit	Elevator Fund	36,000.00	38,862.60
Check	08/01/2025	1003	Matthew Golik		Scholarship Fund	-1,000.00	37,862.60
Check	08/01/2025	1004	Justin Maier		Scholarship Fund	-1,000.00	36,862.60
Deposit	08/31/2025			Deposit	Elevator Fund	2,645.00	39,507.60
Deposit	09/15/2025			Deposit	Elevator Fund	735.00	40,242.60
Deposit	10/02/2025			Deposit	Elevator Fund	25.00	40,267.60
Deposit	10/31/2025			Deposit	Elevator Fund	1,300.00	41,567.60
Deposit	11/13/2025			Deposit	Elevator Fund	250.00	41,817.60
Deposit	11/19/2025			Deposit	Elevator Fund	11,400.00	53,217.60
Check	12/31/2025	1005			-SPLIT-	-2,000.00	51,217.60
Check	12/31/2025	1006	Lutheran Social Servi...		Lutheran Social...	-650.00	50,567.60
Check	12/31/2025	1007	R.O.W.L		R.O.W.L	-300.00	50,267.60
Deposit	12/31/2025			Deposit	Elevator Fund	750.00	51,017.60
Deposit	12/31/2025			Deposit	Elevator Replac...	100.00	51,117.60
Deposit	12/31/2025			Deposit	Trust Fund Tra...	2,950.00	54,067.60
Total ZLC Trust Committee						54,067.60	54,067.60
TOTAL						54,067.60	54,067.60

3:50 PM
01/13/26
Cash Basis

ZION LUTHERAN CHURCH
Profit & Loss
January through December 2025

	Jan - Dec 25
Income	
OTHER RECEIPTS	714.37
Total Income	714.37
Gross Profit	714.37
Expense	
CHURCH AND PROPERTY	
Elevator	
Elevator Replacement	38,835.00
Total Elevator	38,835.00
Total CHURCH AND PROPERTY	38,835.00
REIMBURSABLE EXPENSE	
Reimbursable other	10,012.30
Total REIMBURSABLE EXPENSE	10,012.30
Total Expense	48,847.30
Net Income	-48,132.93

3:42 PM

01/13/26

Accrual Basis

ZION LUTHERAN CHURCH

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
Mission Investment Account							90,614.37
Deposit	01/31/2025			Interest	OTHER RECEI...	95.67	90,710.04
Deposit	02/28/2025			Interest	OTHER RECEI...	86.49	90,796.53
Deposit	03/31/2025			Interest	OTHER RECEI...	95.85	90,892.38
Deposit	05/02/2025			Interest	OTHER RECEI...	92.86	90,985.24
Deposit	05/30/2025			Interest	OTHER RECEI...	96.06	91,081.30
Check	06/27/2025	1001	Kone		Elevator Replac...	-38,835.00	52,246.30
Check	06/27/2025	1002	Zion Lutheran Church		Reimbursable o...	-10,012.30	42,234.00
Deposit	06/30/2025			Interest	OTHER RECEI...	92.71	42,326.71
Deposit	07/31/2025			Interest	OTHER RECEI...	48.41	42,375.12
Deposit	08/31/2025			Interest	OTHER RECEI...	21.52	42,396.64
Deposit	09/30/2025			Interest	OTHER RECEI...	20.84	42,417.48
Deposit	10/31/2025			Interest	OTHER RECEI...	21.54	42,439.02
Deposit	11/30/2025			Interest	OTHER RECEI...	20.86	42,459.88
Deposit	12/31/2025			Interest	OTHER RECEI...	21.56	42,481.44
Total Mission Investment Account						-48,132.93	42,481.44
TOTAL						-48,132.93	42,481.44

General - main
Savings

2:56 PM

01/13/26

Accrual Basis

ZION LUTHERAN CHURCH
Account QuickReport
As of December 31, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
Zion Lutheran Savings Account							4,335.83
Deposit	01/31/2025			Interest	General Offering	0.40	4,336.23
Deposit	02/28/2025			Interest	General Offering	0.33	4,336.56
Deposit	03/31/2025			Interest	General Offering	0.34	4,336.90
Deposit	04/30/2025			Interest	General Offering	0.36	4,337.26
Deposit	05/30/2025			Interest	General Offering	0.38	4,337.64
Deposit	06/30/2025			Interest	General Offering	0.34	4,337.98
Deposit	07/31/2025			Interest	General Offering	0.37	4,338.35
Deposit	08/29/2025			Interest	General Offering	0.38	4,338.73
Deposit	09/30/2025			Interest	General Offering	0.35	4,339.08
Deposit	10/31/2025			Interest	General Offering	0.39	4,339.47
Deposit	11/28/2025			Interest	General Offering	0.33	4,339.80
Deposit	12/31/2025			Interest	General Offering	0.37	4,340.17
Total Zion Lutheran Savings Account						4.34	4,340.17
TOTAL						4.34	4,340.17

Zion Lutheran Church Church Audit Task Force

The Zion Lutheran Church Review Committee, consisting of Tracy Golik, Wayne Leininger, and Bob Bjelland met with church bookkeeper, Lynn Franz on January 14, 2026 to conduct the annual review of the 2025 books. Audit was completed on 1/14/2026.

The following steps were performed:

1. The year end balances of savings and checking accounts were balanced to the bank statements and year end reports for the general operating accounts. _____
2. The December bank reconciliation was verified with year-end statements. WCL
3. All savings withdrawals were verified with deposits to the checking account. WCL
4. The beginning and ending savings balances were cross checked with the bank balances and book balances. WCL
5. The payroll reports were examined as submitted. RB
6. The beginning and ending balances for memorial fund, trust fund checking, Zion Lutheran Church Women, and Luther League checking accounts were verified. RB
7. Trust investment accounts were verified with external CPA. _____

All items reviewed were found to be in order and in balance, any exceptions are noted on reverse side.

Signed: _____

Wayne Leininger

Robert Bjelland

Tracy Golik
Lynn Franz

Here We Are...

Promoting Unity...

to love and serve

as congregations of the Montana Synod
and the Evangelical Lutheran Church in America

We the congregation of
Zion Lutheran Church 13427
PO Box 147
Lewistown, MT 59457

Present this estimate of our 2025 Mission Support
as a sign of our support of our mission together:

Name	Amount	Name	Amount
FLBC	\$ 1,900.00	Cash on Hand	\$ 40,098.00
Farm in the Dell	\$ 1,125.00	Elevator Fund	\$ 53,604.47
ELCA	\$ 17,618.81	Community Cupboard	\$ 2,247.00
Scholarship Fund	\$ 1,220.00	S.M.I.L.E.S.	\$ 750.00
Salvation Army	\$ 2,600.00	Memorial Fund	\$ 155.00
Special Olympics	\$ 575.00	MT Synod Benevolence	\$ 100.00
World Hunger	\$ 675.00	Love INC.	\$ 2,100.00
Zion Quilters	\$ 300.00	Lutheran World Relief	\$ 900.00
	\$ 26,013.81		\$ 99,954.47
		TOTAL:	\$ 125,968.28

2025 Nominating Committee Report

The nomination committee consisted of two outgoing council member Denise Goodwyn & Lloyd McKenna, one former council member Suzy Flentie and a member at large Cindy Geise.

Two council members service is ending in January 2026. Denise Goodwyn and Lloyd McKenna.

Nominating committee contacted several individuals within the congregation to find new members for the next 3-year term of Zion Church Council. Cherie Errecart, Monte Boettger and Dana Leininger have agreed to a 3-year term on Zion's Church Council.

Trust Committee nominations were brought forth at the December 2025 Trust Committee meeting. Kent Yunker and Suzie Flentie have agreed to serve.

All nominations will need to be approved and voted on at the annual meeting in February.

Audit Committee was served by Bob Bjelland and Wayne Leininger in 2025. Those willing to serve in 2026 will be solicited from the congregation at the Annual meeting on February 1st, 2026

Nominations will be taken from the floor for the following delegates:

~Montana Synod Assembly to be held in May 2026.

~Flathead Lutheran Bible Camp

~St. Johns United

	<u>2025 Budget</u>		<u>2026 Budget</u>	<u>% Change</u>
<u>Benevolence / Missions:</u>				
Montana Synod / ELCA	\$17,500.00		\$15,000.00	-14.29%
Other: Flathead Bible Camp	\$1,000.00		\$1,000.00	0.00%
LOVE, INC.	\$1,200.00		\$1,200.00	0.00%
Synod Assembly Offering	\$100.00		\$100.00	0.00%
Stewardship Program Expense	\$130.00		\$130.00	0.00%
Totals:	\$19,930.00		\$17,430.00	-12.54%
<u>Caring/Social Ministry:</u>				
Social Concerns	\$0.00		\$0.00	0.00%
Program Expense	\$800.00		\$800.00	0.00%
Stephen Ministry materials	\$0.00		\$0.00	0.00%
Stephen Ministry training	\$0.00		\$0.00	0.00%
Totals:	\$800.00		\$800.00	0.00%
<u>Community Connections</u>				
Hospitality	\$200.00		\$200.00	0.00%
Marketing	\$1,000.00		\$1,200.00	20.00%
Totals:	\$1,200.00		\$1,400.00	16.67%
<u>Faith Formation:</u>				
Synod Assembly & Conferences	\$1,000.00		\$1,000.00	0.00%
Adult Education	\$150.00		\$150.00	0.00%
Children's Ministry	\$1,500.00		\$2,000.00	33.33%
Vacation Bible School	\$1,000.00		\$1,000.00	0.00%
Confirmation	\$500.00		\$500.00	0.00%
Y & F Ministry	\$15,000.00	Trust	\$15,000.00	Trust 0.00%
Y & F Expense	\$1,800.00	Trust	\$1,800.00	Trust 0.00%
Service / Mission Trips	\$1,000.00		\$1,000.00	0.00%
Totals:	\$5,150.00		\$5,650.00	9.71%
<u>Worship:</u>				
Worship/Music Supplies	\$2,800.00		\$2,800.00	0.00%
Pulpit Supply	\$1,250.00		\$3,000.00	140.00%
Totals:	\$4,050.00		\$5,800.00	43.21%
<u>Church & Property:</u>				
Insurance	\$16,537.00		\$17,796.00	7.61%
Elevator Expense	\$1,500.00		\$1,500.00	0.00%
Musical Instruments Expense	\$500.00		\$500.00	0.00%
Bank Fees	\$400.00		\$400.00	0.00%
A/V Equipment & Maintenance	\$1,000.00		\$1,000.00	0.00%
Building Maintenance & Supplies	\$3,000.00		\$3,000.00	0.00%
Office Equipment & Maintenance	\$3,500.00		\$4,000.00	14.29%
Office Supplies	\$2,500.00		\$2,000.00	-20.00%
Grounds Keeping	\$3,400.00		\$7,000.00	105.88%
Rental House - Maintenance / Utilities	\$1,300.00		\$1,300.00	0.00%
R.E.Taxes - Church	\$996.41		\$942.84	-5.38%
R.E.Taxes - Rental	\$1,858.91		\$1,797.16	-3.32%
Utilities	\$17,000.00		\$17,000.00	0.00%
Totals:	\$53,492.32		\$58,236.00	8.87%
<u>Salaried Staff:</u>				
Custodians	\$12,001.63		\$12,361.68	3.00%
Musicians	\$6,000.00		\$6,000.00	0.00%
BLAST Coordinator	\$5,140.08	Trust	\$5,294.28	Trust 3.00%
Pastor's Salary	\$50,923.20		\$50,923.20	0.00%
Pastor's Housing	\$18,000.00		\$18,000.00	0.00%
Pastor's Retirement	\$7,379.16		\$7,379.16	0.00%
Pastor's Medical	\$16,032.00		\$16,032.00	0.00%
Pastor's Disability/Etc.	\$369.00		\$369.00	0.00%
Pastor Travel Expense	\$750.00		\$750.00	0.00%
Pastor's Discretionary	\$250.00		\$250.00	0.00%
Pastor's Continuing Education	\$800.00		\$800.00	0.00%
Pastor's Soc. Sec. Offset	\$4,869.27		\$4,869.27	0.00%
Office Secretary	\$17,046.54		\$18,720.00	9.82%
Bookkeeper	\$4,061.64		\$4,183.49	3.00%
Social Security	\$4,000.00		\$4,000.00	0.00%
Workman's Compensation	\$6,500.00		\$6,500.00	0.00%
Totals:	\$148,982.44		\$151,137.80	1.45%
Grand Totals:	\$233,604.76		\$240,453.80	2.93%

ANNUAL CONGREGATIONAL MEETING OPENING LITURGY

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

And also with you.

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

Receive our prayer, O God.

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

Receive our prayer, O God.

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

Receive our prayer, O God.

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

Receive our prayer, O God.

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

Receive our prayer, O God.

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

Receive our prayer, O God.

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

Receive our prayer, O God.

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

Amen.

Founded on Faith



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



Al - le - lu - ia!

All Creation Sings, 1048

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

MISSION SUPPORT

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

ELCA WORLD HUNGER

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

LUTHERAN DISASTER RESPONSE

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

WHERE NEEDED MOST

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



Evangelical
Lutheran Church
in America

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

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