

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.

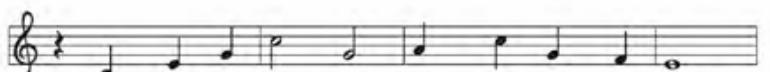
Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.

Receive our prayer, O God.

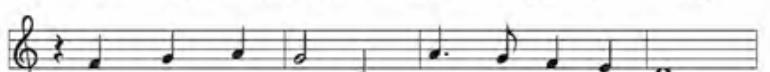
As we strive to become the church that we proclaim to be, raise up leaders who focus on the gospel of freedom, forgiveness and reconciliation as given to us through God's indescribable act of love in the death and resurrection of Jesus Christ. Renew us daily in our baptism, that we may discover vitality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

Amen.

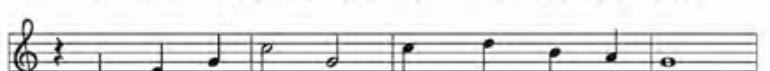
Founded on Faith



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 - ery 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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ZION LUTHERAN CHURCH

Annual Report 2025

Pastoral Acts 2025:

Baptism: Zoey Boudette, Kadie Green, Allison Green, Elliana Childree

Confirmation: Eli Brauner, Josiah Kuhns, Nolan Gall

Funeral/Deaths:

Joanne Sterkel, Carolyn Smela, Diana Abraham, Tim Barber, Cristobal Lucero, Marilyn Hinrichsen, Jim Poppe, Royce Schultz, Lynn Loken, Bob Muenneke, Eunice Holthusen, Chris Holthusen, Janice Pickard, Alvina Blehm, Verl Carlson, Dennis Bernhardt

Parochial Report::

Baptized Membership as of 12/31/2025: 562
Members removed due to Death, transfer or inactivity: 85
Members added from transfer or affirmation of baptism: 7
Number of Households as of 12/31/2025: 279

Average Weekly Worship Attendance:

(online& in-person): 195
Easter Worship: 349
Christmas Eve Services Attendance: 309

Zion Staff:

Pastor Joel Pancoast through November 2025
Pastor Veronica Gould
Intern Pastor Max Miller
Intern Pastor Rosalie Bruner
Noelle Bauman-Stucky, Director of Music and Worship
Neil Forsythe, Organist and Accompanist
Ryan Marvel, Collaborative Accompanist and Artist
Bennett Stucky, Director of Bells and Chimes
Lindsey Walter, Office Manager
Stig Oresjo, Worship Technology Coordinator
Ronda Buck, Custodian & Elem. Sunday School
Linda Sterner, "Eye on Zion" Editor through November 2025
Eileen Huddle, Amy Brauner, Susan Samuels, Virginia Horst Financial Secretary
Terri Sloan, Bookkeeper
KB Benstock, Nursery
Alyssa Hart, Youth Support
Bonnie Schowalter, Connecting Hearts Coordinator



A MESSAGE FROM PRESIDING BISHOP YEHIEL CURRY

Dear friends in Christ,

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

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

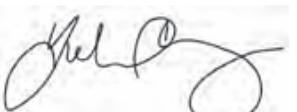
Your generosity to each of the three expressions of the church — your congregation, your synod and the churchwide organization — has made it possible for us to do this work

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

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

In Christ,




The Rev. Yehiel Curry
Presiding Bishop
Evangelical Lutheran
Church in America

—Colossians 2:6-7

“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.”

2025 Treasurer's Report

2025 Year-To-date

	2025 <u>Budget</u>	2025 <u>Actual</u>	Over/(Under) <u>Budget</u>
Unified Income			
Member Giving	652,526	604,263	(48,263)
Money Market Invest Inc	6,000	6,000	0
Zimmerman Estate	7,500	7,500	0
Other Income	9,000	15,692	6,692
Total Unified Income	675,026	633,455	(41,571)
 Expenses			
Expenses	675,026	642,494	(32,532)
Surplus/(Deficit)	0	(9,039)	(9,039)

Comments:

Income: Member Giving ran much lower than budgeted for 2025

Expenses: Expenses ran much lower than budgeted through EOY 2025 which helped offset some of the income deficit

Zion's Semi-Annual Meeting Minutes

Minutes for Zion Lutheran Church Semi Annual Meeting

July 20, 2025

Respectfully submitted by Cindy Vosberg
Zion Lutheran Church Mission Statement

Together we share God's abundance to transform lives through the love of Jesus

Called to order at 10:00 by Bonnie Schowalter, Council President

Devotions-Pastor Rosalie
Approval of past minutes
Treasurer's report

Discussion of mortgage -
Current principle \$353,959 with a payment of \$2105. Final payment scheduled for 9/1/45. Interest rate of 3.875 which resets in 2027.
Council voted to pay on principle and reduce length of mortgage by 34 months, keeping monthly payment the same, This will result in approximately \$70,000 savings.

Internship -
Budgeted for \$12,000 with actual host costing approximately \$26,000 (\$2000 per month stipend and administrative fees for the seminary). Preschool rental income continues to cover the housing expense.
Council approved a Special Appeal with a Zion family match of \$24,000.
Intern Max Miller will begin the first part of August.

Faith Formation -
8/17 Confirmation kick off
9/7 Sunday School kick off
9/7 Gods Work Our Hands
9/21 Circle of Friends kick off

Circle of Friends - New!
Thanks to Jennifer Barela and Lora Patrick for pulling together small dinner groups of 6-10 individuals, menus and discussion topics provided.

53 members present

Adjourned 10:30

**Zion Annual Meeting
January 26, 2025**

Respectfully submitted by Cindy Vosberg

The meeting was called to order at 12:09 p.m.

Devotions by Pastor Joel

Acceptance of the 2024 Semi-Annual Meeting Minutes - Bonnie Scholwalters

Motion to accept the 2024 Semi Annual Meeting Minutes

Brenda Fosse, seconded, motion passed.

2024 Treasurer's Report - Chas Farasyn

Debbie Joncas proposed a 1% bonus for full time staff members.

President's Report Bonnie Schowalter

Pastor's/Ministry Program Reports

Formal addition of Faith Formation Committee - Pastor Veronica

The Landing, guests arrive this week - Pastor Joel

Internship program - acceptance of \$24,000 anonymous gift to continue program and plan for the future. Special Appeal will be coming soon to match the \$24,000 gift. Plans for continued funding and incorporate into the church budget over time.

2025 Budget Proposal - Chas Farasyn

Proposed budget for 2025 is 5% over 2024, \$675,023 (+\$32,628)

Admin and property saw increase in spending largely due to increase in property insurance. There are only two companies providing coverage to churches so not able to "shop" for better fees.

Salaries and benefits increased \$7157.

Reminder the budget was not met in 2023 or 2024, overage pulled from various "savings" accounts to cover.

\$321,000 in dedicated accounts.

Motion for 1%, one time bonus for staff support from dedicated funds for all staff, full and part time and hourly (gross dollar amounts) to not exceed \$4000.

Mike Sloan, seconded, motion passed.

Acceptance of the 2025 budget - Chas Farasyn

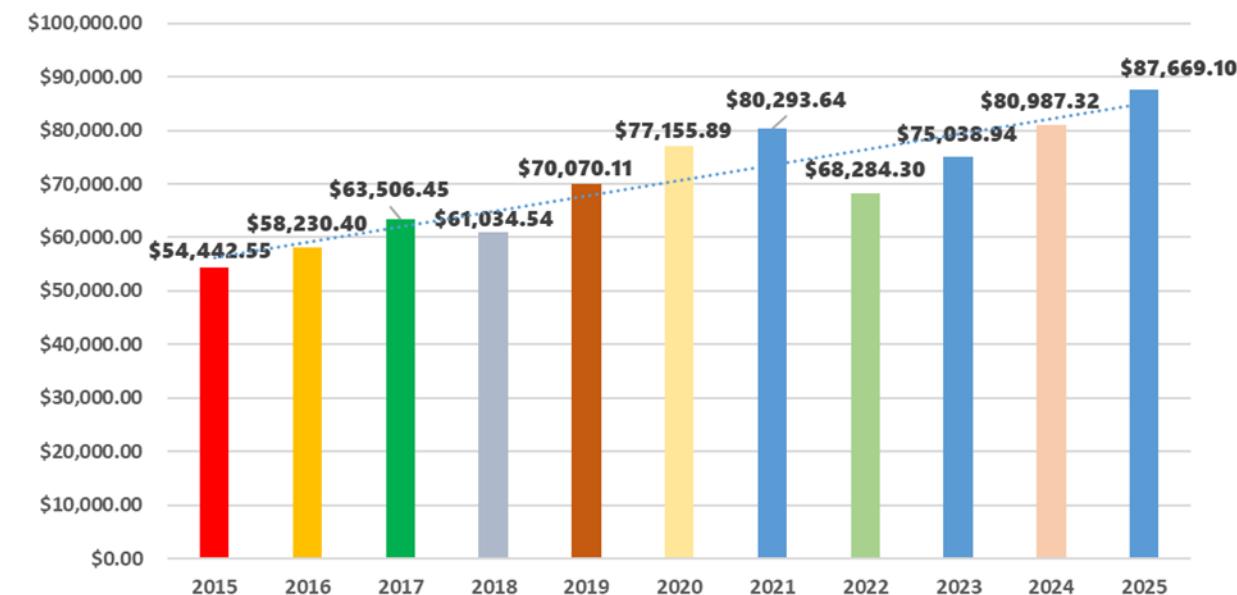
Motion to adopt the 2025 budget as proposed.

Joyce Robinson moved, seconded, motion passed.

Thrivent Mutual Fund through December 2025

Thrivent Mutual Fund - Annual Balance as of Dec 2025

(Original contribution \$57,721.00 on 4/30/15)



Thrivent Mutual Fd (New Ministries) Earnings Drawn in 2025:

May 2025	\$1,000.00	"The Table" Brunch Church meals
Dec 2025	\$1,649.73	Nourish Tech Equipment

Thrivent Money Market through December 2025

(Transferred \$100,000 from checking account to new Thrivent Money Mkt Acct on 10/31/23)

Thrivent Money Market as of Dec. 2025

Initial Transfer of \$100,000 to new Money Mkt Acct on 10/31/23

	2025	2024	2023
Beginning balance	\$124,523.67	\$100,831.25	\$0.00
Contributions		\$100,000.00	\$100,000.00
Principal Distributions (xfer to Ckg Acct.)	\$65,000.00	\$79,410.00	\$0.00
Interest Earned	\$4,376.33	\$8,692.42	\$831.25
Interest Distributions (xfer to Ckg Acct. to cover deficit)	\$1,182.00		
Interest Distributions (xfer to Ckg Acct. to cover Budgeted Investment Inc.)	\$6,000.00	\$5,590.00	
Ending balance 12/31/25	\$56,718.00	\$124,523.67	\$100,831.25

Capital Campaign Update 12/31/25

Initial Donor Contribution	\$800,000
Total Contributed Previous Years	\$290,810
Total Contributed in 2025	\$6,601
Total Contributed through 12/31/25	\$1,097,411

MIF Mortgage Loan Update 12/31/25

Original MIF Mortgage Loan Amt. effective July 2020	\$450,000
1/01/25 Beginning Mortgage Balance	\$359,677
Total Interest Paid in 2025	\$14,688
Total Principal Paid from Mortgage Pmt dedicated acct.	\$11,747
Add'l principal pmt was made from Capital Campaign dedicated acct.	\$35,396
12/31/25 Ending Mortgage Balance	\$312,535
Monthly Payment: \$2,105 beginning 6/01/22 after paydown and interest rate adj. in May 2022	
Interest Rate 3.875%/Term: 25 years/5 yr. adj rate	
Next interest rate adjustment scheduled May 2027	
Zion Portion of 2025 Mortgage Pmts.	\$61,831
Total Annual Mortgage payments in 2025 (interest & principal)	\$61,831

Elections - Bonnie Schowalter
Vice President, Council - Amy Moore
Treasurer, Council - Joyce Robinson
Council Member at Large - Jacob Kuhns, Bob Majeski
Youth Council Member - Cassey Vrem
Financial Stewardship - Steve Claytor (2nd term), Dave Campbell
Personnel - Soren Gall, Chris West
Gift and Endowment - Sand Bilstad (2nd term), Kristen Blundell (2nd term)
Local Service - Brenda Fosse (2nd term), Kristin Otteson, Erin Bachman
nominated
Synod Assembly - Tom & Joyce Robinson
Audit - Pam Stevens
Long Range Planning - Kevin Patrick, Janie Lichtfuss, Rick Bilstad (2nd term)
Faith Formation - Janine Johnson, Judy Gustafson, Sarah Gall, Alyssa Hart
There is an opening for Council Member at Large, nominations should be
presented to Pastors.
Motion to elect all candidates by acclamation as presented on the ballot.
Cindy Vosberg, seconded, motion passed,

Recognition of Outgoing Members for their service - Pastor Veronica
Vice President, Council - Erin Bachman
Treasurer, Council - Chas Farasyn
Council Member at Large - Chris West, Clint Black
Youth Council Member at Large - Gordon Kuhns
Personnel - Theresa McCarthy
Synod Voting Members - Joel & Amy Brauner
Audit - Jody Rinehart
Long Range Planning - Florence Doksansky
Local Service - Jacob Kuhns

Conclude Meeting with Prayer and Blessing -
Meeting adjourned 1:47
Attendance: 55 in person, 12 Screens

2026 Candidate Bio's**We asked our candidates these 5 questions:****Tell us about your family****How long have you been a member of Zion****Tell us an interesting fact about yourself that other may not know****What are you excited about in Zion's ministry, and****What are you hoping to bring to your elected position.....****Valerie Day– Financial Stewardship**

I have a daughter, Madolynn who is 13, and Dwayne and I have been dating for 8 years and married since May. Dwayne has three boys - Ryan, Garrett, and Alex. Madolynn got baptized at Zion in March of 2019, which prompted me to take the new membership and join Zion also. An interesting fact about yourself that other may not know - I grew up in a town of 350 people and my high school graduation class was the largest in the school history, 13 strong! I have an accounting background and hope that I can help with different aspects of the financial duties in the church. I am hoping I can meet and get to know more members of the church by working with others in my position.

Amy Brauner– Financial Stewardship

Hello, everyone! My name is Amy Brauner and I have been a member at Zion for 15 years. I am married to (tall) Joel and we have two sons, Eli and Nolan. We also have two cats named Kai and Momo. For those who don't know me very well might be surprised to find out that I danced growing up and I am currently taking ballet and tap lessons. I look forward to helping serve Zion by being on financial stewardship. I think it's important to be a good steward of what has been given and entrusted to the church.

Theresa McCarthy– Member at Large

My family is my husband, Steve Clayton, and my sweet dogs Rudy & Daisy, I have been a member of Zion for 30+ years, I am an '80s music diva, a lifelong New England Patriots fan, and a former competitive softball player turned golfer. I traded the dusty diamond for grassy fairways! After proudly serving 30 wonderful years as a public school teacher, I retired in June 2025. I have always loved that Zion has a commitment to community and overall spiritual growth. I appreciate how the church creates space for people to connect, serve, and grow in faith together. I am encouraged by the opportunities to support both our faith family and the broader community. I hope to bring a thoughtful, compassionate, & supportive presence. I always try to listen well, approach decisions prayerfully, and work collaboratively. I wish to contribute in a way that strengthens our mission and helps Zion continue to be a welcoming and faithful community.

Joel Brauner– President

My wife Amy and I have two sons, Eli (9th grade) and Nolan (6th grade) and we've been at Zion for 15 years. Some people may not know that I was once the captain of a curling team. While I'm sad that Pastor Joel took a new call, I'm excited for the opportunity this presents for our church. We have a chance to look at who we've been in the past, what we are passionate about now, and how we hope to live into God's future for us. As Council President, I hope to bring peace during this transition, focus on our present mission, and excitement for our future.

Matt Moore– Local Service

I have been married to Amy Moore, Church Vice President for 20 years, our daughter Shyla is active with occasionally being an Acolyte, as well as presenting at Kids in Christ. She is in her last year of Confirmation. We have been members of Zion since late 2017 or early 2018. I am an avid lover of books, music, television, and movies. I have completed Four Marathons.

Something you may not know about me is that I have a Bachelors of Arts Degree in Popular Culture. Yes, that is actually a real thing. It hasn't gotten me very far career wise but I am for sure the guy to have on your team playing Trivia games.

I am hoping to bring whatever talents I possess to Local Service. I look forward to having many fruitful and positive discussions and to report back to you the greater Zion community about what we are doing and what we will accomplish together.

Suzanne Braman– Gifts & Endowment

I have been married to my wonderful husband Rod for 28 years. We live in Ft. Collins with our German Shephard Cypress. We enjoy hiking and traveling to National Parks. We have been members of Zion for about a year but have attended for about 3.5 years. I have paraglided twice with a pilot off the ski resort just south of Teton National Park. Very exciting and beautiful!

I am excited that Zion serves the community and is open to finding new ways to serve. I am also excited that there are ways I can easily get connected to those service opportunities and have the support of the Zion family. I am hoping to help discern with the other members of the Gifts & Endowment committee God's will for use of the finances that are available.

Marsha Scheese– Audit Committee

Tell us about your family: Raymond I have been married 52 years and have a son he and his wife are the reason we moved here to Loveland from Missouri.

How long have you been a member of Zion: I joined Zion in March of 2024 after being welcomed to sing in the choir for some time with no pressure to be a member.

Tell us an interesting fact about yourself that other may not know: I am on the board of Foothills Service League and am honored to support the community and agencies that we support.

What are you excited about in Zion's ministry, and: The way we support The Landing and the greater community

What are you hoping to bring to your elected position.....the continued transparency of Zions financial health and the confidence that our team/church is protected from scandal by this oversight.

EXTRA BENEVOLENCE						
	Community Kitchen	0.00	1,600.00		1,600.00	0.00
	ELCA Disaster Response	0.00	800.00		800.00	0.00
	Family Promise (IHN)	1,370.31				1,370.31
	Global Mission Funds	3,972.51				3,972.51
	Great Gift Away	2,708.32	1,097.00		2,708.32	1,097.00
	HNS	0.00	100.00	464.66	564.66	0.00
	Local Benevolence	150.00	1,269.00			55.00
	Pastors Fund	2,962.45		649.67	1,906.01	1,706.11
	Special Projects	1,078.20		449.67	1,000.00	527.87
	Local Service (formerly General Benv)	12,444.68			4,191.38	8,253.30
	Refugee's	200.00	1,200.00			1,400.00
	The Landing (formerly Peakview)	6,138.59	3,788.82		3,247.93	285.73
	World Hunger	0.00	1,520.00	692.22	2,212.22	0.00
	Zion SafeLot	905.15			864.72	40.43
Total EXTRA BENEVOLENCE		31,930.21	11,374.82	2,256.22	19,095.24	1,649.73
MEMORIALS						
	Memorials	25,639.76	9,950.76		8,084.91	5,885.40
Total MEMORIALS		25,639.76	9,950.76	0.00		21,620.21
FAITH FORMATION (Previously Youth)						
	Faith Formation	4,679.62				4,679.62
	Nourish	351.78	40.00			391.78
	Sky Ranch Campership	7,983.46	515.00		1,930.00	1,409.85
	Sky Ranch Registration Fees (Labor Day)	280.00	820.00	1,409.85	2,509.85	0.00
	VBS	491.28	638.75	1,785.86	2,255.00	660.89
	Young Adult Ministry	110.65				110.65
	Youth Fundraisers/Scholarship	9,084.32	2,391.50	100.00	2,438.60	9,137.22
	Youth Registration	0.00	461.62		135.00	326.62
Total FAITH FORMATION		22,981.11	4,866.87	3,295.71	9,268.45	2,397.36
OTHER ORGANIZATIONS (Not Zion's Ministry-Fd Admin Only)						
	Loveland Community Safelot	6779.46	5,783.50		3,102.79	9,460.17
	Lutheran Men of Song	975.45	350.00			1,325.45
	R & R (formerly Theoprobe)	16,823.05	33,078.00		37,441.31	12,459.74
Total OTHER ORGANIZATIONS		24,577.96	33,078.00	0.00	37,441.31	0.00
TOTAL DEDICATED FUNDS						
		300,292.78	569,128.79	28,700.89	596,489.52	39,136.45
OFFERINGS SAVED						
	Emergency Reserve Fund	20,777.99				20,777.99
	Surplus/Deficit (previous year)	0.00		1,182.00		0.00
Total OFFERINGS SAVED		20,777.99	0.00	1,182.00	0.00	1,182.00

Grand Total		321,070.77	569,128.79	29,882.89	596,489.52	40,318.45	278,220.28
Thrivent Money Market		124,523.67	4,376.33		72,182.00		56,718.00
Thrivent Mutual		23,266.32	9,331.51		2,649.73		29,948.10

Zion 2025 Dedicated Accounts

	12/31/24 DEDICATED Balance	DEDICATED Income	Funds xfer in	DEDICATED Expense	Funds xfer out	12/31/25 DEDICATED Balance
ACTIVITY ACCOUNTS						
Boy Scout Scholarships	532.49	10.53		72.00		471.02
Childrens/Holiday Music	425.98	500.00		551.66		374.32
Columbarium	-10,346.88	27,000.00		4,716.60		11,936.52
Competetive Stewards	662.10	303.00		232.90		732.20
Fair Trade Coffee Fund	702.58	557.00		543.21		716.37
Flower Acct	235.96	900.00		786.16		349.80
Funerals	59.13	7,052.43		6,863.97		247.59
Health Care Reimbursement	837.39	404.99		614.61		627.77
Intern Gifts	0.00	30,470.00		2,025.89	11,771.51	16,672.60
Intern Program	3,159.49			477.52	2,681.97	0.00
Prayer Shawl Ministry	188.00	185.00		237.79		135.21
Sabatical	5,987.93		1,500.00			7,487.93
Staffing Support	33,252.41	1,775.22		8,504.53		26,523.10
Stephen Ministry	1,164.80			594.76		570.04
Technology	2,311.91	3,600.00		3,464.21	1,086.18	1,361.52
The Table (Brunch Church)	0.00	1,100.00		810.98		289.02
Thompson Valley Pre-School	35,289.44	20,766.28		11,790.72		44,265.00
Via De Cristo	1,053.44			264.18		789.26
Womens Retreat Fund	0.00	1,350.00		352.12		997.88
Total ACTIVITY ACCOUNTS	75,516.17	95,974.45	1,500.00	42,025.02	16,418.45	114,547.15
BUILDING FUND						
Building Funds	30,198.90	17,180.00		13,692.54	9,739.98	23,946.38
Capital Campaign	33,189.46	6,601.00		35,396.00		4,394.46
Mortgage Payment	30,297.11		15,260.04	25,260.00		20,297.15
Total BUILDING FUND	93,685.47	23,781.00	15,260.04	74,348.54	9,739.98	48,637.99
CLEARING						
Clearing - Other	0.00	6,995.36	6,388.92	12,629.28	563.05	191.95
Endowment	3,441.98	33,044.36		37,236.34		-750.00
Faster Pastors	0.00	200.00		200.00		0.00
King Soppers	0.05	1,384.39		752.28	632.16	0.00
Sanctuary Lighting	19,403.07	346,561.78		361,789.26	1,650.32	2,525.27
Thrivent Choice Dollars	3,117.00	1,917.00		1,903.80		3,130.20
Total CLEARING	25,962.10	390,102.89	6,388.92	414,310.96	3,045.53	5,097.42

Presidents Report

In 2025 we continue being active in our city of Loveland, Colorado. At the beginning of the year we supported the Matthew House Gala in support of our partnership with the Landing Youth Shelter. We have watched our SafeLot program grow as we have added more parking spots and have welcomed more individuals and families to the process. When Pastor Joel announced his plans last October to take a new call in Granby, Colorado, our council had many impromptu meetings and interviews of interim pastor candidates. God is telling us we need to keep looking for our interim pastor.

During our council meetings we have been discussing our transition period and our transition team. You are probably asking "What does a transition team do?" The transition team has 2 goals

1. To discover a new and deepened sense of identity and purpose for our congregation .
2. Establish a healthy relationship with our new rostered pastor.

This transition time is about self study of who we are as a congregation now and who is God calling us to be moving forward.

We all have dreams for our Zion Lutheran church. Let us our dreams with each other. This sharing creates a roadmap for all of us. This will lead us to our new rostered pastor. The work of our transition team have 5 developmental tasks.

1. Coming to terms with our history. Share your stories with one another. Our newer members will learn about Zion's history.
2. Discovering our new identity.
3. Managing shifts in leadership.
4. Strengthening our sense of being the church together.
5. Commitment to our new future and leadership.

As the transition team moves through the previous 4 tasks growth happens. Our view of our future becomes clear. This will lead us to a new rostered minister who will lead us forward.

Once the transition team is near completion of self study of our church our council will work on putting together the call committee. The call committee starts when the transition team's self study report is complete.

The call committee can be selected by council or voted in by the congregation. Zion's constitution will guide us to how many committee members are allowed. The council will work closely with our interim pastor to select our call committee. Considerations for call members should include people who can acknowledge their biases, being open to the Holy Spirit, have a spiritual practice and prayer life, members should be able to have time and energy available for many months, they should be promoting unity instead of divisions, be good listeners and team players, and lastly be able to come to a compromise in decisions.

We ask for prayers for our church . We pray for our church council and our future interim and rostered pastor. Thank you so much for your time and prayers

God bless you all,
Bonnie Schowalter



Pastor's Report

Dear friends in Jesus Christ,

There is a song that the youth of our church sing at Sky Ranch— perhaps you've heard it or sung it, too. The chorus goes, "We are the church, the body of our Lord. We are all God's children and we have been restored". It goes on to list all of the things that the church is not... a committee, a board, a building, a corporation. The work that you will read about in this annual report is important work, to be sure, but at our heart, what defines us as a church is our life together in Christ. All of us make up the church. Thank you for the many ways that share life in Christ with this beloved community here at Zion.

2025 was a year of connection, experimentation, and transition. I anticipate that 2026 will be a year of Spirit-led transformation.

Connection

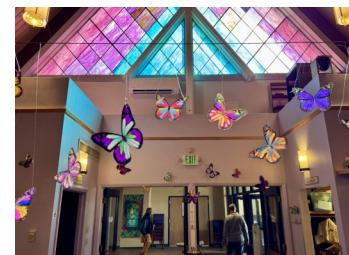
We continue to build relationships with our unhoused neighbors through SafeLot and The Landing. Our dedicated team of SafeLot volunteers have been a caring presence through service and deep friendships, gathering around dinner tables, making sure guests can have meals and showers, assisting with repairs, and accompanying guests overnight through extreme weather conditions. You may have had the opportunity to connect with some of the youth from The Landing already during worship or fellowship time— thank you to everyone who has shown them hospitality and invited them to find a welcome here. We look forward to these continued partnerships.

One of our central focuses for 2025 was invitation, and we lived into this focus through many community gatherings, including our Lenten small groups, Easter Sunday fellowship celebration, The Table, pickleball in the parking lot, Circle of Friends, a women's retreat hosted closer to home, a men's retreat for the first time in many years, and intergenerational Christmas caroling. One of my greatest joys in ministry is seeing people connect in new ways. Whether it is around a table, through mentorship or service, or in worship, this is the life God is calling us to, and it is a delight to share it together.

Experimentation

This year, we also tried something new in worship. The Table brunch church, originally intended to be a summer "experiment," became a real blessing for many in our community, including longtime members, friends, and visitors. I am grateful for our congregation's flexibility and openness in sharing The Table, and we will look forward to this unique style of worship again in the future.

We continue in the faithful experiment of receiving and shaping intern pastors. It is an immense privilege not only to walk alongside our interns in ministry but also to experience their unique gifts as leaders. This year, Zion was blessed to have Rosalie Brunner and Max Miller serving as intern pastors. We celebrated Pastor Rosalie's ordination in November. We are grateful to have Intern Pastor Max with us through July of this year. Thank you to the internship committee and all the supporters of internship at Zion. We will not have an intern in the 2026-2027 year, but we hope to see this ministry continue again in the future!



CONTINUING ED				
Continuing Education Music	415	500	500	500
Pastor Veronica Continuing Education	1,187	1,200	1,200	1,200
Sabbatical Reserve	1,500	1,500	1,500	1,500
Pastor Joel/Interim Pastor Continuing Education	1,168	1,200	1,200	1,200
Total CONTINUING ED	4,271	4,400	4,400	4,400
PROFESSIONAL EXPENSES				
Pastor Joel/Interim Pastor Books	250	250	250	250
Pastor Joel/Interim Pastor Expense	4,200	4,200	4,000	4,000
Pastor Veronica Books	244	250	250	250
Pastor Veronica Expense	3,463	4,200	4,200	4,200
Total PROFESSIONAL EXPENSES	8,157	8,900	8,700	8,700
TAXES & PAYROLL EXPENSES				
Payroll Expenses	15,562	15,500	15,500	15,500
Workers Compensation	651	1,500	1,500	1,500
Total TAXES & PAYROLL EXPENSES	16,213	17,000	17,000	17,000
Total SALARIES & BENEFITS	403,103	425,511	376,711	
Total UNIFIED EXPENSES				
	642,494	675,026	623,523	
SURPLUS/DEFICIT	-\$9,039	\$0	\$0	

SALARIES & BENEFITS				
MISC STAFF SALARIES				
Bookkeeper	6,097	6,097	6,280	
Care Coordinator	-	-	1,000	
Custodian	14,411	14,411	14,843	
FF Staff Salary - Other				
Nursery Staff	2,505	3,500	3,605	
Technology Coordinator	17,764	17,764	18,297	
Total MISC STAFF SALARIES	40,777	41,772	44,025	
MUSIC DIRECTORS SALARIES				
Accompanist/Collaborative	5,325	5,304	5,463	
Bell & Chimes	3,807	4,354	4,354	
Choir Director, Worship & Children	30,600	30,600	31,518	
Organist / Band Director	25,500	25,500	26,265	
Total MUSIC DIRECTORS SALARIES	65,232	65,758	67,600	
OFFICE STAFF SALARIES/BENEFITS				
Office Manager Salary	55,050	55,050	56,702	
Insurance Reimbursement	2,279	2,400	2,600	
Office Mgr Pension & Other Benefits	3,579	3,648	3,686	
Total OFFICE STAFF SALARIES/BENEFITS	60,907	61,098	62,988	
INTERN PROGRAM				
Intern Program	10,000	10,000	-	
Total INTERN PROGRAM	10,000	10,000	-	
PASTORAL SALARY & BENEFITS				
Pastor Joel/Interim Pastor Salary	28,073	90,451	75,873	
Pastor Joel/Interim Pastor Housing	53,750	-		
Pastor Joel/Interim Pastor Health	32,340	38,996	6,912	
Pastor Joel/Interim Pastor Retirement	9,819	9,732	7,077	
Pastor Veronica Salary	14,935	59,935	61,733	
Pastor Veronica Housing	45,000	-	-	
Pastor Veronica Health	7,636	11,975	14,231	
Pastor Veronica Retirement	5,994	5,494	6,173	
Total PASTORAL SALARIES/BENEFITS	197,547	216,583	171,998	

Transition

One of the greatest challenges of 2025 was when we said farewell to Pastor Joel after 17 years of ministry together. We are grateful for Pastor Joel's service, his wisdom, and the heart he brought to ministry, and we pray for him in his new call. We began the transition process in November, under the direction of our church council. I want to give a special thanks to our council president, Bonnie Schowalter, for her leadership in the interim search process, and for all our council members for their faithful service. We begin 2026 hopeful and curious about where the Spirit will lead us and who God will call to serve Zion next. Please be in prayer for the leadership of Zion.

As of the time of writing this pastor's report, we are still seeking an interim pastor to join us in ministry. During this season of intentional transition, we will form a transition team to assess the unique identity of our congregation, highlighting our gifts and sense of mission in our community. It is my hope that by the end of 2026, we will have formed and commissioned our Call Committee to begin the search for our next lead pastor.

Spirit-Led Transformation

As we look to the coming year, we know that ministry might look a little different. The good news is that we have a lot of strong connections, and we are used to healthy experimentation. Long Range Planning will be exploring our congregation's identity and culture in worship and welcome, with a particular focus on engaging young families here and now. We are blessed to have an incredible staff and many people serving in volunteer leadership roles here at Zion. To all of you, I want to say thank you for who you are and how you serve. "Let all that you do be done in love" (1 Corinthians 16:14).

On a personal note, 2025 was a very important year, as Greg and I were married in May. It meant the world to us to have your support. Thank you for the welcome that you extended to our family when they visited for our wedding shower, and thank you for making us part of your church family. It is an honor to know, love, and serve you all.

May God bless you in the coming year in this community, and may you be blessed to be a blessing to others!

In the Love of Christ,
Pastor Veronica Kristian



Intern Report

Dear Zion Lutheran Church,

At the time of this annual meeting, I will have been with you for almost six months. It is hard to believe as it feels my arrival in Colorado was just a few weeks ago. I have immense gratitude for all of you and how you have welcomed me and supported me during this unique and difficult time in Zion's ministry. I am especially grateful for the outpouring of gift cards upon my arrival that allowed me to settle into life far from home. The intern house was fully stocked and has been an excellent place for rest and recuperation, for which I am so thankful. This congregation has welcomed me with open arms and has made an immense and positive difference in my internship experience

The internship committee has had their hands full as they walk alongside this year. In November, Pastor Joel's departure left me in the hands of a new supervisor. Rev. Joe Natwick, the pastor at Bethel Lutheran Church in Windsor, CO has been meeting with me for weekly supervision which is going well. The intern committee is comprised of Erin Bachman, Annaliese Bachman, Florence Doksansky, Janine Johnson, Debbie Joncas, Kyle Knutson, and Kip Otteson. The committee has been working overtime to make sure I am being supported in this time of transition. They continue to provide me with feedback on sermons and evaluate my readiness for ministry in all aspects. I especially appreciate their commitment to my health and wellbeing, ensuring my boundaries and the purpose of my internship are respected even as I take on additional tasks during Zion's transition period.

As a pastoral intern, I am committed to a set of learning goals that were established at the beginning of my time at Zion alongside Pastor Joel as my supervisor and the above listed internship committee. These goals were discussed with and amended as necessary by Pastor Joe upon him taking over supervision responsibilities. These goals help me refine my skills in all areas of ministry especially those I did not have the time to focus on in seminary. They also allow me to be creative in engaging with Zion's community through worship and other ministries. My goals for this internship year focus on faith formation leadership, especially for younger age groups; understanding budgeting and other financial stewardship processes; and refining skills in parish administration and volunteer leadership. Lindsay, Stig, and our financial secretaries have already been very helpful in getting me acquainted with Zion's various systems. I have also taken over as treasurer of the SafeLot committee which is giving me firsthand experience in monitoring and reporting on financial health.



ADMINISTRATION				
	Background checks		200	200
	Childcare		150	100
	Comm Advertising	344	350	300
	Computer/Tech Support	12,000	12,000	12,000
	Copiers	15,526	16,500	16,000
	Council	543	750	750
	Devotions Publications	530	1,000	500
	Leadership Development	476	500	500
	Long Range Planning	195	1,000	750
	Marketing	500	500	1,000
	Office Supplies	5,000	5,000	5,000
	Postage	2,373	2,500	2,500
	Staff/Volunteer Appreciation	765	800	1,000
	Synod Conferences	6,330	4,500	4,500
Total ADMINISTRATION		44,581	45,750	45,100

PROPERTY MAINTENANCE				
	Custodial Supplies	2,750	2,750	2,750
	Gas	6,201	8,500	8,500
	Insurance	28,528	26,500	26,500
	Maintenance/Repair	13,248	16,500	15,000
	MIF Mortgage Pmts	15,260	15,260	15,260
	Security System	468	500	500
	Telephone	7,551	7,500	7,500
	Trash	4,000	4,000	5,000
	Water/Electric	12,899	12,500	12,500
Total PROPERTY MAINTENANCE		90,905	94,010	93,510

Total ADMINISTRATION & PROPERTY MAINTENANCE	135,486	139,760	138,610
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MUSIC					
	Music/Bell	-	500	500	
	Music/Children's	-	500	500	
	Music/General	3,515	3,000	3,000	
	Music - Praise Band	2,125	2,000	2,000	
	Music/Subs	1,090	2,000	2,000	
Total MUSIC		6,730	8,000	8,000	
CARE					
	Connecting Hearts	750	750	750	
Total CARE		750	750	750	
STEWARDSHIP					
	Offering Envelopes	233	200	200	
	On-Line Fees	5,045	4,500	5,000	
	Stewardship Program	1,536	1,500	1,000	
Total STEWARDSHIP		6,815	6,200	6,200	
Total PROGRAMS					
Total PROGRAMS, BENEVOLENCE & OUTREACH/SERVICE					
		30,950	36,800	39,300	
		103,905	109,755	108,202	

In addition to the learning goals we have set, pastoral interns also complete a project to engage the community they serve as well as continue to develop their own gifts and skills for ministry. I have already completed my project for this year, and it was focused on communal expression of liturgy and worship for occasions of the church year that fall on days other than Sunday. I specifically chose to focus on the three-day pattern of worship for All Hallowtide (the season of All Saints). I developed an All-Saints' Vigil Service on Halloween night that centered around the illumination of the lives of three saints (Saint Lawrence, Clara Brown, and Dietrich Bonhoeffer). In the spirit of communion of the saints I also planned a fall-fest event as a fellowship and community engagement opportunity. I am especially grateful to my committee for helping me with the logistics of this project. I also want to give a special thank you to our music staff and choir who prepared special music to mark this occasion. Their presence made worship feel alive, and the project would not have been as successful without them. All told, we had an attendance of close to 70 for worship with some of our youth taking leadership roles! I also discussed the possibility of ongoing ministry around this subject with the faith formation team, who have the tools to plan a similar service next year, should the congregation be interested.

My time at Zion had been immensely fruitful, and the unique circumstances of transition have added to the richness of opportunities I have been able to participate in. I owe a special thank you to Pastor Veronica who continues to be a grounding presence and wonderful colleague as we navigate through the latter half of this year. I am very blessed to have such a wonderful pastor to work alongside. As the second half of my year continues, I am hopeful and excited to welcome an interim pastor, whoever that may be. I pray that the Holy Spirit will be upon us as we continue to do the work of the Church and to worship together. And we will see where 2026 leads us!

With gratitude too deep for words,
Intern Pastor Max G. Miller



Faith Formation 2025

"Just as love is a verb, so is faith."

Nannie Helen Burroughs, a pioneering African American educator and religious leader

The newly established Faith Formation Committee developed and implemented its plans with a shared commitment to living out faith through action. Throughout the year, the committee's work reflected the belief that faith formation is not only taught, but practiced—shaping programs and experiences rooted in service, growth, and love.

Faith Formation Committee Members: Pastor Veronica Kristian, Sarah Gall, Judy Gustafson, Alyssa Hart, Intern Pastor Max Miller, Janine Johnson. We are excited that high school student Anna Schneider is joining the committee in 2026.

Zion offers myriad ways for our members of all ages to grow in their faith and deepen relationships within our church community.

This was a year of transition, especially in the area of Sunday School. After providing years of valued and loyal weekly teaching and leadership, Jenna Coleman (elementary) and Jessica Kuhns (middle and high school) concluded their volunteer service. The Faith Formation Committee recruited new teachers (a work in progress!); opened up opportunities for both preschool and elementary children to participate in Sunday School; sponsored our annual Palm Sunday breakfast; celebrated first communion on Maundy Thursday for Hiatt Coleman, Graham Farasyn and Zach West; hosted an Easter Egg Hunt; modified the Sunday School schedule to more closely align with the school-year calendar and also the local school district vacation schedule; launched a Sunday School kickoff event; hosted an Advent Festival; developed an interactive Christmas program and Christmas Eve service.

Facilitated by mentor Alyssa Hart, our high school youth meet each month for Worship Party (coffee shop discussion followed by worship at Zion).

Critical to the depth and breadth of our faith formation ministry are relationships we have with the Loveland Lutheran Faith Formation Team (L2F2) comprised of Zion, King of Glory and Trinity Lutheran churches. This partnership of churches works together on confirmation and high school activities, including a summer mission trip to Chicago in July.

Our L2F2 confirmation program is a three-year journey of faith: Students (and a parent or guardian) attend classes about twice a month and also participate in service opportunities. The cycle includes learning the foundations of faith/scripture, living the faith through service, and studying Lutheran traditions. In 2025, Zion confirmed Eli Brauner, Josiah Kuhns and Nolan Gall on Reformation Day. Connecting youth with people who serve in helping roles has been the focus for the 2025-2026 school year: We met with a chaplain at Medical Center of the Rockies, toured the Loveland police department and 911 dispatch



Preschool Sunday School to our Faith Formation opportunities.



Our Sunday School kickoff included an ice cream truck and yard games.



Eli Brauner, Josiah Kuhns and Nolan Gall were confirmed on Reformation Day.

PROGRAMS:Faith Formation

	Adult Education	500	500	500
	All Ages Fellowship	455	500	500
	Children/Family	911	1,000	1,000
	Confirmation/MS	757	1,250	1,250
	High School Youth	1,291	1,250	1,250
	Library	108	200	200
	Men's Ministry	369	500	500
	Milestone Ministry	905	1,500	1,500
	New Member Class	169	600	600
	Nourish	1,330	2,200	2,200
	Nursery Supplies	138	150	150
	Sky Ranch Support	450	750	750
	Sunday School	673	1,000	1,000
	Teacher Recognition	105	150	150
	VBS	1,254	1,500	1,500
	Women's Ministry	367	500	500
	Young Adult	800	800	800
Total FAITH FORMATION		10,583	14,350	14,350
Worship	Donuts	2,395	2,500	2,500
	The Table	-	-	2,400
	Pulpit Supply	-	500	600
	Sound/Video System	344	500	500
	Worship Dec/Supp	3,334	4,000	4,000
Total WORSHIP		6,072	7,500	10,000

	2025 Actuals 12/31/2025	2025 Budget 12/31/2025	2026 Proposed Budget
UNIFIED INCOME			
Interest on Investments	6,000	6,000	3,000
Zimmerman Estate	7,500	7,500	7,500
Other Income (Mainly Bldg Usage)	15,692	9,000	10,000
Unified Offerings	604,264	652,526	603,023
Total UNIFIED INCOME	633,455	675,026	623,523
BENEVOLENCE & OUTREACH/SERVICE			
Community Kitchen	1,000	1,000	1,000
ELCA/Rky Mtn Synod	65,255	65,255	60,302
House of Neighborly Service	250	250	500
KidsPak	750	750	1,000
Lutheran Campus Ministry	1,400	1,400	1,600
Sky Ranch	1,800	1,800	1,800
Total BENEVOLENCE	70,455	70,455	66,202
OUTREACH/SERVICE			
Fair Trade Coffee	500	500	500
Local Service (formerly Comm/Outreach)	1,000	1,000	1,200
The Landing (formerly Peakview)	1,000	1,000	1,000
Total OUTREACH/SERVICE	2,500	2,500	2,700
Total BENEVOLENCE & OUTREACH/SERVICE	72,955	72,955	68,902

center, conducted a neighborhood food drive, participated in God's Work Our Hands Sunday, met with mental health professionals from SummitStone Health Partners, learned about the work of Loveland's Community Kitchen, and caroled to residents of care facilities and homebound members.

We also value our deep relationship with Sky Ranch Lutheran Camp, whose staff and facilities provide numerous opportunities for our faith formation programming. During the summer, Zion hosted L2F2 Vacation Bible School.



Our Christmas program provided a fun and engaging way to share the Christmas story



Confirmation Easter Vigil was held at Trinity Lutheran Church



Advent Festival



Confirmation students and members caroled for care-facility and home-bound members

Christmas Program

Zion Faith Formation Mission:

- To bring wisdom and dedication to faith formation ministries at Zion for a variety of age groups, recruit and encourage teachers and mentors, and promote a culture of discipleship rooted in Scripture, prayer, spiritual practices, and relationships.
- Support, evaluate, and envision faith formation ministries of Zion – at church, at home, and with our ministry partners.
- Develop strategies for welcoming and incorporating new and current youth and families to the life of the church and identifying emerging needs.
- Oversee, plan, and promote events related to faith formation.
- Identify and retain leaders who share their faith and invest in the faith formation of others.



Christmas Eve Family Service

Music Ministry

The Music Ministry team has been blessed by our ensemble members, our staff, all of our volunteers, and the support of our congregation. We had an exciting and full year 2025.

Voices have been raised in regular Sunday services from January through May, and August through December. While rehearsing every Wednesday in those timeframes, the Chancel Choir has offered an anthem two to three times per month. Through the month of April the choir prepared The Ground by Israel Gjeilo to present at Namaqua Unitarian Church on April 27, and at Zion on March 4. It was a wonderful collaboration with the Namaqua Choir, and it was directed by Zion's Collaborative Pianist, Ryan Marvel. Hannah Pancoast was gracious to provide music during service and a harp concert at Zion on May 4 to round out their senior year.

The choir did not meet through the summer but members volunteered to sing for our outdoor services. We are always so thankful for the desire to share and lead. In October we had a brass quintet return to Zion. They first collaborated with us in 2020, and their music was recorded and then shared in a video online. It was fabulous to have the Exquisite Brass in both of our services on October 19. They played numerous pieces and hymns for the Traditional Service. They also shared an offering and played with the Praise Band during the Contemporary service.

Though winter had a very late start, Ryan Marvel helped prepare us for the cold months and festive holidays that it brings with his winter concert on November 30. All who attend speak of how moving a performance he gives. Our Christmas Pageant on December 14 looked different than in years past. This year we encouraged all to be involved in telling the story of Jesus' birth. We hope this brought back some memories of past Christmas pageants, and the joys that come with play. Christmas Eve was exciting and meaningful with three services. Our Praise Band played for our Contemporary 4:00 service, the Chancel and Bell Choirs sang and played for the 6:00 service, and a solo guitarist, Nathan Hauck played for our 10:30 vigil service.

To end our year Zion hosted the Kalos Foundation and the second annual "Messiah Sing-A-Long." The sanctuary space was cleared for a marvelous orchestra and vocal soloists, and all were invited to attend and sing. Special thanks to Intern Pastor Max and Gordon Kuhn's who volunteered their time to be on site. Gordon helped with the new lighting system and Max answered questions and assisted in replacing the altar after the event. As in years past, our music staff is so gracious and consistent in assisting the choir with playing and singing. Ryan Marvel attended his first Christmas Eve service at Zion and played beautifully on a new version of Silent Night. Neil continues to cover the keys when requested and makes a huge impact when he joins the choir with his voice. Bennett Stucky continues to sing in our tenor section and play violin when requested. They are all incredible musicians and humans. We are blessed to have them at Zion.

Amongst soups and fellowship, music and art, we also provided a space for some youth to experience Holden Evening Prayer in a new way. During this time we focused on specific parts of Holden bringing in instruments and singing, we had discussions on topics as were in the adult small groups, and had fun activities to do together.

Our Summer Musical Camp was a big hit with children from Zion, Trinity, and other places. We performed Fish Tales: Great Fish for Grateful Folks by Kathie Hill and Melody Mosley Morris. Collaborating with Marcia Green and the Trinity music ministry is fulfilling and fun. We are incredibly grateful to our volunteers through the week of musical camp.



Blessings and thanks to all who contributed or just enjoyed the music this year. With Gratitude, Noelle Bauman-Stucky



December 10, 2025 - Committee Meeting Minutes
Zion Lutheran Church

Appendix B Guest and Volunteer Statistics 2025

Month	Registered Guests on Lot (Avg.)	# Guests Overnight (Avg.)	Meals Served	Showers Taken	Nights Inside	Number of Bed Nights	Number of Volunteers	Non-Laundry Volunteers (Hours)	Laundry Time (Hours)
January	NP	NP	NP	NP	NP	NP	NP	NP	NP
February	5.6	4.3	12	19	2	9	35	83.0	18.0
March	6.1	4.9	25	23	0	0	68	96.5	3.0
April	7.8	6.8	34	25	0	0	62	114.0	27.5
May	9.0	8.0	37	30	0	0	60	87.8	3.5
June	7.9	6.3	24	23	2	6	66	100.0	17.0
July	8.4	6.6	39	57	7	35	69	181.8	6.0
August	7.7	6.6	40	28	3	18	59	107.0	19.5
September	7.8	6.8	41	34	0	0	76	133.3	6.3
October	9.3	6.5	47	38	0	0	58	65.0	17.0
November	8.9	7.9	77	68	2	8	82	181.8	12.0
December	8.6	8.1	63.0	42.0	0.0	0.0	67.0	92.0	20.0
Total for Year	7.7	6.3	439	387	16	76	702	1242.0	149.8

Intake and Guest Outcome Statistics 2025

Overall #'s	
# of Individuals served	24
# of Inquires	113
# of Intakes	41

Outcomes for Individuals	# of Individuals	Outcomes for families with children	# of Individuals	# of Families	Total # of Individuals
Home Ownership		Home Ownership			
Rental Home	1	Rental Home			1
Housing Voucher		Housing Voucher	2	1	2
Out of State housing	1	Out of State housing			1
Family Promise Program		Family Promise Program			
Leave Town For Job	1	Leave Town For Job			1
Leave State	3	Leave State			3
Hotel		Hotel			
Shelter		Shelter			
Homeless in Vehicle		Homeless in Vehicle	2	1	2
Permanent Supportive Housing		Permanent Supportive Housing			
Assisted Living		Assisted Living			
Other	3	Other	3	1	6
Still in program	6	Still in program	2	1	8
Total	15	Total	9	4	24

SafeLot - Anita Turner-Steele

2025 has been a year of continued learning, growth, challenges, and successes for the Loveland SafeLot Program. This was our second full year in operation, and we could not have done it without the help of our amazing volunteers! I am truly thankful for each and every one of them, and owe them a debt of gratitude that I can never repay.

SafeLot is a program for people who are unhoused who are sheltering (living) in their cars. (Colorado has some of the highest housing costs in the country, and Larimer County has some of the highest costs in Colorado.) We provide a safe place for registered guests to park between 6pm-8am, an electrical hook-up and an extension cord, access to a port-a-potty and hand-washing station, two dinners (prepared and served by volunteers) per week with access to showers, and resource navigation (case management) services. Our guests rotate back and forth, month to month, between Zion and King of Glory. We currently have room for up to eight (soon to be ten) cars at one time, so numbers of guests can fluctuate, since one car might house a single person, a couple, or even a family. Many of our guests have been/are senior citizens. (Please: read that last sentence again, slowly, and think about some of our coldest nights and hottest days.)

In 2025, Zion had 56 volunteers at this site, coming not only from Zion, Zion-adjacent (being affiliated with someone from Zion), SafeLot partner congregations (King of Glory and St. Spyridon) but also from the Larimer County community at large. The vision of SafeLot is that this will be a program that the entire community gets behind and gets involved with, so this means that dream is starting to come to fruition.

SafeLot served 24 guests in 2025. Eight are currently on the lot, as of this writing. How can you help? Several ways, actually. First, please pray. Pray for our team: our leadership, our volunteers, all who serve our guests. Pray for our guests! They are in such a difficult situation: physically, emotionally, mentally, spiritually. And, for many of them, there really aren't any visible answers.

Also, we really do always need volunteers. Some of those 56 volunteers have left the area. Others have gotten too busy. Others volunteered a few times and dropped off the radar. Some have had serious illnesses. Others are carrying the load and getting tired. We need someone to make a meal. Someone, once a week, to wash towels (and, during extreme weather, sheets.) During extreme weather, someone to stay overnight. (I PROMISE YOU GET TO SLEEP IN YOUR OWN ROOM.) Someone to drive through in the mornings and check the lot. Someone to make treats for a guest's birthday.

No act of kindness is too small and truly can change the world for another person.

Praise Team – Neil Forsythe

Greetings Zion Lutheran Church! This is Neil Forsythe your organist and praise team director. Our wonderful praise team has been a powerful engine of worship for our contemporary service in 2025! In addition to our faithful crew of Erin, Aimee, Rod, Thomas, Matthew and Greg, we have recently added Thure Davison on the bass guitar. We are also expanding our skill set internally by having Aimee play her trumpet from time to time, and Greg adding his rich bass voice to the mix. All of these shifts have added to the richness and versatility of our sound! As a team, we have also started visiting other church's contemporary services to gather new ideas for worship and repertoire; so far we have checked out Bethel Church in Windsor, and Faith Community Lutheran Church in Longmont, both of which were enriching experiences! We are always looking for new singers and instrumentalists to join our team! Currently we rehearse on the 1st and 3rd Thursdays of each month from 6pm-8pm(ish) in the sanctuary. If you play any instrument or love to sing, please contact me! My email is neil@zionloveland.com , so please send me an email and/or come and say hi to me on Sunday morning! Please give prayerful consideration to joining any of the music ministries at Zion. We would love to have you! -Neil Forsythe

Personnel Committee– Debbie Joncas

The Personnel Committee meets ongoing with the Zion staff to set their goals for the year and then to check in to see how they are working on and completing their goals. Neil Forsythe decided that he was unable to continue leading the Bell Choir. Bennett Stucky is graciously leading the Bell Choir on an interim basis while we look for a more permanent person. The Committee continues to keep the Personnel Manual up to date and current. We did celebrate the staff and thank them with a reception in December. We also met to ensure that in this time of transition we stay in touch with the staff and support them as needed.



Gifts & Endowment

The Gift and Endowment committee have had the pleasure to be the stewards for Zion in the gifts that have been given. Two anonymous gifts have been shared this 2025 year. One gift was to support Zion's Internship Program. Another gift was to replace and update our sanctuary lighting. Both of these gifts have enhanced Zion's worship experience.

Academic Scholarships were gifted to six Zion members of various amounts, totaling \$24,000. Scholarships from Zion have been in place many years and are a gift that keeps on giving to our families.

Other gifts that have been shared have been in supporting a group from The Landing with a Rockies experience and assisting musical education during a summer enrichment program. Also, three Zion members are participating in a 14 month training in a leadership program through Rocky Mountain Synod supported with Evangelism, Leadership, and Education funds.

The Great Gift Away is an opportunity for gifting money to an organization in our community. The gift in 2025 was given to Meals on Wheels which provides daily nutritious meals for homebound and aging individuals. You may be finding a Great Gift Away mailing coming to you around your birthday time to participate! Congregational Educational opportunity is an area of focus of the Gift and Endowment Committee. The 2025 education opportunity was provided in May by Pastor Joel Pancoast titled "End of Life Discussion: Cremation or Burial?" Several members attended and were enriched by this presentation.

Zion's Gifts and Endowment balance had an increase of 10.1% this year.



Financial Stewardship—Joyce Robinson

The Stewardship theme for 2026 was Beyond the Blessing and was focused on staffing, internship, and the new program called The Table. Zion is blessed with an incredible dedicated staff and pastors that care for our faith community. Zion has also been blessed with intern pastor; Intern Pastor Max is our current intern and has been helping with additional duties since the transition to a new called pastor. The Table is a monthly worship service that focuses on smaller groups for worship while sharing a meal together.

Your gifts in 2025 have helped with:

- Supporting our awesome staff at Zion
- Supporting two interns this year, Rosalie Brunner and Max Miller
- Ministering to homeless individuals and families living out of their vehicles through SafeLot

Partnering with The Landing to aid youths experiencing homelessness

The budget for 2026 reflects the transition to a new pastor and supports our programs and ministries. We have been blessed with the generous pledges from our congregation and will continue our programs for 2026.

Steve Claytor, Gene Elder, Dave Campbell, Joyce Robinson (Treasurer)

Building & Grounds—Lindsey Walter

Zion's building is an inviting space for Zion and outside groups to gather. The calendar is packed with multiple daily activities taking place in the sanctuary, classrooms, narthex, fellowship hall and sanctuary. This includes recitals, concerts, our Seventh Day Adventist Church, Worship, rehearsals, bible studies, book groups, quilting, youth game and movie nights, local service partnerships, bridge, bongo, baby showers, wedding showers, birthday parties, LIFT, Boy Scouts, Cub Scouts, Sons of Norway, Nourish, Philo, DAR, Clergy Advantage, funerals, celebrations of life, Brunch Church, Lenten Soup Suppers, and many, many more gatherings whether it's making breakfast burritos for the youth shelter, or baking cookies for the home bound or providing shelter for our SafeLot guests. Zion's space is a blessing to many. We have a beautiful outdoor worship space that provides outreach to our friends at The Landing, our columbarium, pergola, and fireplace are just a few other spaces that many gather for celebrations and memorials. We appreciate everyone that it takes to maintain the space, whether it is paid companies or Zion's volunteers. Thank you to the volunteers who maintain the rose bushes, the gutters, the lawn, the sprinklers, the snow removal, the windows, bathrooms, kitchen, sanctuary, classrooms, sweep outside leaves, pick up trash out of the pews after Sunday worship, our altar guild, folding table cloths, washing linens and dish cloths. I could go on and on with the behind the scenes task that maintain the building and scheduling. Zion is truly blessed and I can't wait to see how we can continue to be a blessing to others in 2026.



Care Coordinator– Bonnie Schowalter

In 2025 our pastoral care team continues to work together to help our members who are home bound. The visits are very much appreciated and help them feel more connected to Zion. We have helped people get to the hospital and doctor appointments. We have shared meals at their home and much more. Our home communion ministers are very important to members at home. Having a member come share communion and pray with them lifts their spirits. We have many volunteers from the Zion community that work together to keep each other informed on our congregational needs.

Thank you so much to all for the prayer shawls that continue to be made, our phone tree/ prayer chain emails sent, our meal makers , our safe lot volunteers, and our alter guild for setting up communion every week. We are truly grateful for those who serve their church community. If you are wanting to get involved in any of our care ministries, they are referenced below. Thank you to our generous, giving, kind, and loving congregation.

God bless you all,
Bonnie Schowalter

Home Communion Ministers

Home Communion Minister are trained members of the congregation that take communion to those that are home bound and are unable to commune during in person worship. Our HCM are a blessing to the homebound and by receiving communion and home visits, they stay connected to our Zion community. We recognize HCM in worship the first Sunday of the month and pray a blessing over them to take with them on their visits. If you are interested in being a home communion minister please reach out to Bonnie or a Pastor.

Pastoral Visitations

Our pastoral visitation team consists of Pastor Joel, Pastor Veronica, Intern Pastors, and Bonnie Schowalter. We meet weekly to discuss member needs and divide up visits based on those needs. We have weekly check in's and schedules that allow us to care for those that are hospitalized, hospice care, nursing home care, homebound, and other factors that restrict them from coming to worship. Thank you to the congregation for your care and support when we are out of the office to meet these needs.

Meals to Heal

Zion provided meals to those who have had surgery, hospitalized, a new birth, death or any other circumstance that a meal or care is needed. We utilize a meal train sign-up, so members and staff of Zion can contribute and care for those when needed. Thank you for everyone who has provided meals and desserts for funerals and those with their continued support to care for Zion.

Prayer Shawl Ministry

Prayer Shawl Ministry no longer meets at Zion. We have dedicated individuals that knit or crochet and home and bring the prayer shawls in once they are done. If you have a desire to contribute to this ministry, you can do it in the comfort of your home. Reach out to Bonnie or the office if you need supplies to help facilitate your hobby.

Prayer Chain Ministry

Zion's strong and supportive congregation responds to our prayer chain needs as they are emailed out weekly. If you are not receiving prayer chain updates please let the Pastors, Bonnie or the office know and we can add you to the email that is sent when there is a prayer need.

Biblical Justice Book Group Annual Report 2025

Over the past year, our dedicated readers took on the following books. We have had a few new folks join us and we would welcome all. The discussions are always deep, meaningful, and challenging!

In 2025 we read these titles:

Jan/Feb/Mar- Killers of the Flower Moon by David Grann
Apr/May/June- One Dies, Get Another by Matthew J. Mancini
July/Aug/Sept- This is How It Always Is by Laurie Frankel
Oct/Dec/Jan'26 – Small and the Mighty by Sharon McMahonZion

In 2026 we will read the following:

Jan 27 – The Small and the Mighty, chapters 18-26, by Sharon McMahon
Feb/24 – They Called Us Enemy by George Takei
Mar 24 – The Teachers, prologue and chapters 1-3, by Alexandra Robbins
Apr 28 – The Teachers, Chapters 4-8
May 26 – The Teachers, Chapters 9-11, Epilogue
June 23 – The Distance Between Us by Reyna Grande, Part 1
July 28 – The Distance Between Us. Part 2
Aug 25 – Poverty, by America by Matthew Desmond, Prologue and Chapters 1-4
Sept 22 – Poverty, by America, Chapters 5-9 and Epilogue
Oct 27 – The Forgotten Girls by Monica Potts, Part 1: Causes (Chapters 1-9)
Nov 24 – The Forgotten Girls, Part 2: Effects (Chapters 10-17)

Every year, we do a special project in line with our purpose. The past two years we showed movies for our community that aligned with our themes. In the Fall of 2025 we, along with the Pastor Veronica, created a Land acknowledgement statement which follows that of the ELCA. We commissioned local artist Greg Kristian to create beautiful wooden plaques which are now in three locations at Zion. They read:

*Zion Lutheran Church wishes to acknowledge and honor the
hinono'eino' biito'owu' (Arapaho), Núu-agha-tuvu-pu (Ute), Tsésthó'e
(Cheyenne), and Očhéthi Šakówiŋ (Seven Council Fires) peoples, upon
whose ancestral homelands we gather for worship.*

We hope that you will join us for interesting conversations on the 4th Monday of the month at Zion. Look for details in the bulletins or stop by the bulletin board in the Narthex for more information

Erin Bachman, Jessica Kuhns and Florence Dokansky

Local Service Committee—Erin Backman

What an exciting year it's been for our Local Service committee! A lot of our focus this year has been in establishing and building our relationship with The Landing, and working with volunteers to support them. We have had ongoing meetings with members of our committee, Lindsey, and the pastoral staff, and found a number of volunteers to help with things like organizing their supply storage, building shelving, putting up Christmas decorations, and making Christmas stockings. In October, we hosted a lunch and training for members of Zion who were interested in being home hosts for the youth at the Landing, and in November, we had a giving tree to provide Christmas gifts. We also sponsored a God's Work, Our Hand's event in September, and made over 200 breakfast burritos so the youth at the Landing could have a hot breakfast on the go. This was such a fun event, we are looking forward to doing this through the year in 2026. Keep your eyes peeled for these opportunities.

In addition to our work with The Landing, we had several other exciting events to support several other local organizations. We've brought in several organizations to come speak in worship about the work they do, including SafeLot, Habitat for Humanity, and House of Neighborly Service. In June, we hosted a food drive for House of Neighborly Service, and in July, we hosted a clothing swap, with over a dozen bags and boxes of clothing donations going to House of Neighborly Service and Alternatives to Violence. In September, we hosted Homeward Alliance for their Stuff the Truck event, which saw 127 drop offs from the community. In November, Mutt and Jen Barela hosted a Thanksgiving dinner for youth at the Landing and our SafeLot participants, as well as members of Zion.

We were also able to allocate funds to purchase grocery gift cards for people in need, and provided a fundraising match to Larimer County food bank to help them provide extra assistance to our community in the wake of cut SNAP benefits and the government shutdown.

We are looking forward to 2026, and creating even more events and opportunities for members of Zion to get involved with our community organization partners to help serve others in our community. We are so grateful for the generosity of this congregation, both in time and resources, and for a desire to care for the neighbors in our community!



Audit Committee – Randy Davis, Pam Stevens, and Marsha Scheese

The Audit Committee has been testing random accounting transactions at various times throughout the years, since its inception in 2018. The Committee looks at monthly bank statements, the Zion Expenditure Request forms, invoices, and the recordings in the monthly QuickBooks accounting records. Selected deposits were traced to the Church's deposit records and to the monthly QuickBooks records. These procedures are performed at random times throughout a year with the sole purpose to verify that the accounting procedures and processes are being followed. Marsha Scheese became a new member of the Committee in October 2025. During the testing for 2025 the Committee found that the procedures and processes were being followed as expected and that there were no major issues of concern. The Audit Committee's results were shared with the Council.

Technology – Stig Oresjo

2025 was a year of a lot of improvements. First, early in the year we got the new display walls installed. The old projectors were getting dimmer and dimmer and the first Sunday with the new displays I put brightness to 100%. Several people commented that they would bring sunglasses next Sunday, so they really noticed the difference. Now we are running on 25% brightness, so we have a lot of extra and in addition, these types of display walls should not lose brightness the same way as a projector, and we are very pleased with this enhancement. The second major improvement this year was the new lighting system. Normally new lighting should be rather simple and most you need to turn on a switch to run it. However, this is a very complex system, and we still have a lot to learn before we can take full advantage of it. For you, if you need to turn it on there are switches in the back and front of the sanctuary. The new thing is that you need patience when you turn it on. It takes 5 to 10 seconds before you see any difference. The third thing we did in 2025 was that we have a camera in front of the sanctuary, so people at home can better see who they share the worship experience with. In addition to that we have great technology, we have a great team that is running it. Lindsey, Pam, Rich and me. The good news is that we got two new members in the last couple of months, Ron Buchholz and Gordon Kuhns. Ron worked on the sound system earlier and was actually the one that taught me many, many years ago when I started, so it's great to have him back. With Gordon it is great to have young blood in the group with young ears that can hear much better than the older members of the team and a brain and curiosity that takes technology as a natural part of life. For 2026 we hope to go wireless with most of the microphones for vocals and instruments in the choir area which should clean up the area during services and make it easier to set up every Sunday.

If you need to turn on the lights in the sanctuary, please look for these switches. One set in the back of the sanctuary just outside the cry room, and one set in front of the sanctuary just to the right of the organ console. (Left)



Part of the control units for the new lighting system. A lot of units are also up in the ceiling all over the sanctuary.