



Annual Report of the Congregation
February 1, 2025 – January 31, 2026

Living Saviour Lutheran Church
6817 Carmel Road
Charlotte, North Carolina 28226

MISSION STATEMENT

Living Saviour Lutheran Church is a faith community striving to live and love as Jesus did, eagerly welcoming all and bringing healing, help and hope to the world.

2025 – 2026 CONGREGATIONAL COUNCIL OFFICERS

President	Rev. Linda Hatcher
Vice President	Debby Borrelli
Secretary	Gregg Mitchell
Treasurer	Susan Hall

COUNCIL MEMBERS

Council Members

Debby Borrelli
Linda Frixen
Rev. Linda Hatcher
Ken Leeser
Laura Michael
Gregg Mitchell
Pat Snodgrass
Donna Thomas
Kay Zimmerman

Ministry Oversight

Stewardship, Finance
Faith Formation
Lay Care, Pastoral Care
Property
Health & Wholeness
Administration, Personnel, Technology
Fellowship
Samaritan/Outreach
Worship/Music

CHURCH STAFF

Pastor	The Reverend Sara Ilderton
Director of Worship and Music	Don Huff
Office Administrator	Laura Schwab
Organist and Musical Assistant	Nancy Mersereau
Preschool Director	Elsie Davis
Childcare Provider	Carla Gearhart
Bookkeeper/Treasurer	Susan Hall

2025 – 2026 COUNCIL PRESIDENT REFLECTIONS

To Our Siblings in Christ, the Church of our Living Saviour in Charlotte, NC

Philippians 4:4 ("Rejoice in the Lord always; again I will say, Rejoice!")

As we reflect on this past year at Living Saviour, how can we do anything but REJOICE! God has been so good to us and has blessed us in ways we could not have imagined not long ago!

Can you feel the Spirit at worship? Can you see the joy, the welcoming, the greetings that abound? Can you feel the caring that people have for one another and for the guests who come our way? Can you see it in the enthusiasm to help those in need? First and foremost, we have a God who has richly blessed us and is guiding us in all our efforts to Love Like Jesus! Secondly, we have Pastor Sara to shepherd us, encourage us and to remind us of why we do what we do. She laughs with us, cries with us and mentors us.

- We adopted a new mission statement (above) which better reflects who we are.
- We continue our focus on outreach: Smithfield, Quilting ministry, Room at The Inn, Tuesday morning coffee for our neighbors, Neighbor bags to hand out, collection for people impacted by the hurricane in the mountains, and on and on.
- We feel the joy of the kids collecting the Noisy Offering and learning lessons in generosity and giving to those in need.
- We have young people who carry the cross and acolyte.
- We have young people who sing for us in worship and read lessons.
- We share the peace which sometimes goes on....and on....and on in worship.
- We are made richer by the 6 new members who have joined
- We celebrate with the 4 new confirmands who haven't disappeared but are participating in life at LSLC.
- We are blessed to have more young children and youth than at any recent time, and they are more engaged in church activities and volunteerism.
- We are given so many opportunities to learn and grow in faith – from young children in Sunday School (even parents stay to learn!), First Sunday conversations with Pastor Sara and our youth, adult classes/book studies, and seminars presented from Health and Wellness.
- We have Yoga and fitness classes which are well attended.
- We have a building that is being used and is busy!
- We have volunteers who are growing in numbers and are the backbone of what we do.

- We were blessed to offer ABA a safe place to work with children with Autism.
- We have a church council that works together, even when the issues may be challenging. Compromise, mutual respect and caring for one another make for a council that can work together through anything that comes their way.

YES! Living Saviour is alive, growing, and living into our new mission statement:

“Living Saviour Lutheran Church is a faith community striving to live and love as Jesus did, eagerly welcoming all and bring healing, help and hope to the world.”

For all these things, we give thanks to God and rejoice together for the many blessings God has given to us.

A handwritten signature in cursive script that reads "Rev. Linda N Hatcher".

Rev. Linda N Hatcher
Council President

2025 PASTORAL LETTER

Grace to you and peace from God our Father and our Lord and Savior Jesus Christ.

Oh, my goodness! What a year it has been and what a blessing to continue to serve you in this place as, together, we continue to grow in our calling to live and love like Jesus. It was in early February 2025 that your council met with, then Assistant to the Bishop, Rev. CeCee Mills (now secretary of the ELCA) to put into words who we feel God has called us to be in this world. The result of that work is our Mission Statement: *“Living Saviour Lutheran Church is a faith community striving to live and love as Jesus did, eagerly welcoming all and bringing healing, help and hope to the world.”* Since unanimously adopting this Mission Statement as a congregation, your council has very intentionally and prayerfully sought to do our work with careful discernment as to how what we do embodies that Mission and we will continue to do so. While it is always a bit dangerous to begin to list things, because I know that I will INEVITABLY miss something (so, apologies ahead of time), here are **some** ways we have we have lived our Mission in the past year.

- We have baptized six children and confirmed four youth – all of whom have the support of this faith community as they grow in “serving all people following the example of Jesus” and “striving for justice and peace in all the earth”.
- We have “commissioned” nearly 20 home communion ministers who visit with our family members who cannot make it to worship.
- We have welcomed new members and grown in the ministry of hospitality. Through the summer and into the fall we welcomed a day camp which worked (and continues to work) with children who have autism. The staff and children spoke Spanish as their primary language – a reminder that God speaks in languages other than ours. They even joined with our Preschool International Lunch. They have since moved into their own “place,” but it was an amazing partnership that, yes, brought to realization that hospitality isn’t always convenient, but what an incredible manifestation of welcome, healing and hope.
- We have seen an intentionality around increasing our ministry with Children and Youth – even sending two of our parents of young children to participate in the NC Synod CYF (Children, Youth and Family) Leaders Retreat to learn more about opportunities in and around the area.
 - One of our elementary children (and his mom) participated in the day-long “Youth Quake” in Salisbury, and in March several of our youth will attend the weekend-long Lutheran Youth Assembly in Greensboro (where the theme will address ministry OUTSIDE of the walls of the church).
 - Our Youth Room (which is shared with our shelter ministry guests) is currently being updated (by the youth and adult volunteers) to be a more comfortable place of welcome, rest and invitation to conversation.
- Breakfast with Santa, the Craft Fair and the Christmas Concert welcome and bless our neighbors in ways that we will never know...Healing, help and hope.
- Scouting continues to be a consistent time of learning and engaging with young people who are growing to make a difference in the world.

- Tuesday free coffee, Sunday food delivery, Room in the Inn all are ways that we embody with it means to live like Jesus who was constantly welcoming, feeding and giving rest to all who needed it.
- Lutheroad Day Camp continues to grow in the number of children we welcome and is a multi-lingual cacophony of joy, love, diversity and inclusion.
- Our website has been updated to more readily communicate who we are. Also, on the communication front, as a result of the generosity of a few folks (and the ingenuity of a few others) a screen has been installed in the entry way to the church so that we can more effectively share what it is we do – activities and opportunities to plug in or serve.
- The building was maintained and tended to so that our hospitality is not hindered by repairs and made unusable.
- Bible studies and book studies throughout the week remind us that God's love is living and moving and speaking to us today and working through us for the sake of the world.
- Weekly (and sometimes mid-weekly), we welcomed all to worship – to be fed and nourished by the Word and at the Table.

In the midst of it all, we handled staffing changes: Following the retirement of Ruth Mayes as Office Administrator, we hired Laura Schwab for that position. Too, we added a Treasurer (Susan Hall) and have fully transitioned in the Preschool to Elsie Davis as our Director (following the long tenure of Jessica Jordan). Your Preschool Board is up and actively running. Preschool chapel happens weekly throughout the school year with song and story and prayer. You were represented at the NC Synod Assembly by two voting members in addition to three of the rostered ministers who are members at LSLC, AND (by the way) your Stewardship team launched and carried out a Stewardship Campaign with the theme of "Celebrating God's Generosity," the benefits of which we are still reaping.

Your Congregation Council members all love Jesus, work well with others, are committed to our mission and support the ministry of LSLC.

In the new year, we look forward to doing some intentional Strategic Planning in order listen to our neighbors as we ask what it is they need and then discern how we may be gifted to serve them following the example of Jesus.

Well done good and faithful servants.

God's peace and much love as we strive to live and love like Jesus,
+ Pr. Sara

P.S. As always, know that you are welcomed to drop by my office anytime (If my door is open, so is my time.).

PAROCHIAL REPORT

Baptisms

Mitchell, Nora	7/6/2025
Church, Charlotte	4/20/2025
Church, Andrew	4/20/2025
Parham, Charles	10/19/2025
Parham, Matthew	10/19/2025
Hatcher, Noah	12/14/2025

Deaths

Haseley, Trudy	7/24/2025
Gregory, Rufus	7/30/2025

Confirmations

Hatcher, Alexander	10/26/2025
Noonkester, Addison	10/26/2025
Skidmore, Riley	10/26/2025
Thom, Jackson	10/26/2025

New Members (Transferred In)

Valentine, Rodney	2/28/2025
Kooi, Diego	11/2/2025
Kooi, Leandro	11/2/2025
Kooi, Stephen	11/2/2025
Langan, Heather	11/2/2025
Wise, Elizabeth	11/2/2025

Transfers out

Hronesz, Sam	3/17/2025
Hronesz, Caitlyn	3/17/2025
Hronesz, Olive	3/17/2025

Living Saviour Lutheran Church Annual Congregation Meeting – Minutes 26 January 2025

The meeting was called to order at 11:50am.

Council co-presidents Steve Vick and Pr. Linda Hatcher welcomed members and reminded them of our mission statement:

We welcome people to Jesus Christ

We equip them to grow in faith

We send them to serve others

The opening prayer was given by Pr. Linda Hatcher.

Motion: to approve the minutes from the 28 January 2024 Annual Meeting.

The motion is seconded.

There is no discussion.

The motion is approved by voice vote.

There was a Power Point presentation of the events that occurred at Living Saviour since last year's Annual Meeting. In the 14 months that Pastor Sara has been here, we have added 29 new members. We have had baptisms, weddings, our Christmas concert, the confirmation of Nora Cook, a retreat for our youth, the formation of Strive AOB (affirmation of baptism), the children participating in our monthly noisy offering (which has raised over \$4,000), inter-generational Sunday School, adult Sunday School, Room at the Inn, the blood mobile, help for victims of hurricane Helene in the North Carolina mountains, and assistance for Ukrainian refugees. Our Health and Wholeness ministry has brought in yoga and exercise classes, promoted seminars on health and mental health issues, and put on lunch and learn events.

We also did food assistance and hospitality, clothing assistance, put on our annual Craft Fair, hosted Breakfast with Santa, had a successful Lutheroad day camp, helped at St. Matthews meal preparation, gave away free coffee on the first Tuesday of each month, and continued our support of both the cub scouts and boy scouts, one of our longest running outreach programs.

Congregation Council candidates: Four members have agreed to run for Council.

They are Ken Leeser, Pat Snodgrass, Donna Thomas, and Kay Zimmerman.

Motion: It is moved that Ken Lesser, Pat Snodgrass, Donna Thomas, and Kay Zimmerman be elected to three-year terms on the LSLC Congregation Council, commencing on 26 January 2025.

The motion is seconded.

There was a question about if three current members of Council are completing their terms and leaving, is there room on Council for four new members? The answer is yes.

Council can have up to 12 members and if these four candidates are approved today, Council will have ten members.

The motion is approved by voice vote.

Pat Snodgress and Steve Vick have agreed to be our Lay Ministers at the Synod Assembly in May 2025.

Motion: It is moved that Pat Snodgress and Steve Vick be elected as our Lay Ministers at the Synod Assembly in May 2025.

The motion is seconded.

There is no discussion.

The motion is approved by voice vote.

Major facilities projects: We replaced one of the two heat pumps that support the education wing for a cost of \$20,000. This was the largest unplanned facility expense of the past year. It must be noted that we know through inspections that several units are limping through for now. We will run them to failure, and we expect work will be required in the coming year. These are generally small units costing several thousand dollars to replace.

The other major project was the water remediation problem in the preschool. We contracted with MoistureLoc for the repairs. Additional work was done by Larry and Janet Wagstaff, Tim and Cindy Meadows, and Steve and Janet Axtman.

A hardy thank you to Larry and Janet, Tim and Cindy, and Steve and Janet for the work they have done during the past year.

The facilities reserves are very low. Increased building age and use are driving the increase in expenses.

Financial Report: Debby Borrelli gave the financial report, including a review of the 2024-2025 year and the proposed budget for the 2025-2026 year. In the 2024-2025 proposed budget, we projected a deficit of \$31,264 for income over expenses. We will not have the final figures for that budget until the fiscal year ends on 31 January 2025, but it looks like we should have a surplus of \$2,141. This is a positive swing of \$33,400 which is due to the fantastic response of this congregation.

Our rejuvenated financial committee, which consists of Marty Jenkins, Debby Borrelli, Linda Frixen, Laura Schwab, and Susan Hall have prepared the proposed budget for 2025-2026. This budget projects income of \$440,815 and expenses of \$451,218, which gives us a deficit of \$10,403. This deficit is low compared to the previous budget and given the fantastic response of this congregation during the current year, we believe that this deficit will be lower than projected, or we may have a balanced budget.

Motion: It is moved that the budget approved by the Congregation Council and proposed this day 26 January 2025 be approved by the congregation of Living Saviour Lutheran Church.

The motion is seconded.

There was a question about whether the increased expenses are due to inflation? Only partly, the staff got pay raises, but facility costs are the main component.

The motion is approved by voice vote.

Steve Vick had words of thanks for the congregation as he leaves his position as Council co-president. Pr. Linda Hatcher had gifts for Steve, Pat, and Janet for their service to our congregation.

Closing Prayer: Pastor Sara

Adjournment: The meeting is adjourned at 12:43pm.

Living Saviour Lutheran Church
FINAL 2026-2027 Budget

**2026/2027
Budget**

OFFERINGS	
CONTRIBUTIONS	
Member Pledged	\$ 382,128.00
Member Unpledged	\$ 41,660.00
Plate Offering	\$ 2,500.00
Thrivent/Amazon Smiles	\$ 2,600.00
Subtotal Contributions	\$ 428,888.00
INCOME INTEREST/INVESTMNT	
Banking Interest	\$ 250.00
Investment Income/Loss	\$ 5,000.00
Subtotal Income Interest/Investment	\$ 5,250.00
BUILDING USE INCOME	
Building Use - Preschool	\$ 7,200.00
Building Use - Other	\$ 1,000.00
Subtotal Building Use Income	\$ 8,200.00
TOTAL INCOME	\$ 442,338.00

EXPENSES	
BENEVOLENCE/MINISTRIES	
MISSION SUPPORT	
NC Synod Mission Support	\$ 25,427.28
Subtotal Benevolence	\$ 25,427.28
WORSHIP	
Altar Supplies	\$ 800.00
Bulletin Expenses	\$ -
Names Tags, Other Worship	\$ 150.00
Gathering @ The Table	
Subtotal Worship	\$ 950.00
MUSIC	
Adult Choir Supplies	
Children's Choir Supplies	
Hand Bell Choir	\$ 250.00
Music	\$ 600.00
Musicians	\$ 3,000.00
Supplies	\$ 1,000.00
Subtotal Music	\$ 4,850.00
OTHER MUSIC EXPENSE	
Copyright License	\$ 1,200.00
Organ/Piano Maintenance	\$ 1,100.00
Professional Development	\$ 1,200.00
Subtotal Other Music Expense	\$ 3,500.00
FAITH FORMATION	
Baptismal	\$ 120.00
Sunday School Expense	\$ 400.00
Confirmation Expense	\$ 400.00
Campfirmation Scholarship	\$ 300.00
Devotionals	\$ 500.00
First Communion Expense	\$ 120.00
Faith Formation	\$ 200.00
Subtotal Faith Formation	\$ 2,040.00

Living Saviour Lutheran Church
FINAL 2026-2027 Budget

	2026/2027 Budget
YOUTH MINISTRY	
Youth Ministry	\$ 400.00
Subtotal Youth Ministry	\$ 400.00
SAMARITAN OUTREACH	
Shelter Ministry	\$ 1,800.00
Subtotal Shelter Ministry	\$ 1,800.00
STEWARDSHIP EXPENSE	
Stewardship Expense	\$ 1,000.00
Envelopes/Financial Suppl	\$ 200.00
Subtotal Stewardship	\$ 1,200.00
FELLOWSHIP/GATHERINGS EXP	
Fellowship/Gatherings Exp	\$ 300.00
Subtotal Fellowship/Gathering	\$ 300.00
LAYCARE	
Communion Visitation	\$ 100.00
Bereavement Ministry	\$ 150.00
Subtotal Laycare	\$ 250.00
HEALTH & WHOLENESS	
Health & Wholeness	\$ 150.00
Subtotal Health & Wholeness	\$ 150.00
Total Benevolence/Ministries	\$ 40,867.28
STAFFING/PERSONNEL EXPENSES	
PASTOR SALARY & RELATED	
Pastor-Salary	\$ 45,290.00
Pastor-Housing Allowance	\$ 45,290.00
Pastor-Auto Reimbursement	\$ 1,000.00
Pastor-Retirement Benefits Expense	\$ 12,757.75
Pastor-Health Care Benefit Reim	\$ 9,648.00
Pastor - Continuing Ed	\$ 2,000.00
Pastor - Books/Resources	
Sabbatical Accrual	
Pastor Other/Call Exp	\$ 250.00
Subtotal Pastor Salary & Related	\$116,235.75
OTHER SALARY	
Worship/Music Dir Salary	\$ 67,287.84
Music Accompanist Salary	\$ 12,360.00
Office Staff Salary	\$ 22,136.76
Nursery Caregiver Salary	\$ 6,554.00
Contract-AV-Tech Support	\$ 3,000.00
Treasurer salary	\$ 12,360.00
Subtotal Other Salary	\$ 123,698.60
OTHER SALARY RELATED COST	
Payroll Tax Exp Employer	\$9,233.44
Workers Comp Expense	\$ 750.00
Payroll Fees	\$ 1,300.00
Interim/Supply Ministers	\$ 500.00
Safe Gathering	\$ 400.00
Continuing Ed.	
Subtotal Other Salary Related Cost	\$ 12,183.44
Total Staffing/Personnel Expense	\$252,117.79

Living Saviour Lutheran Church
FINAL 2026-2027 Budget

	2026/2027 Budget
FACILITIES	
OFFICE/G&A EXPENSE	
Postage Expense	\$ 800.00
Copier Expense	\$ 7,000.00
Office Supplies & Equip	\$ 3,000.00
Synod Assembly Expenses	\$ 540.00
Council Professional Development	\$ 1,500.00
Office Professional Development	\$ 300.00
Subtotal Office/G&A	\$ 13,140.00
UTILITIES/PERMITS	
Electric/Gas Expense	\$ 18,474.00
Telephone/Internet	\$ 3,264.00
Water Expense	\$ 6,707.00
Permits & Fees	\$ 200.00
Subtotal Utilities/Permits	\$ 28,645.00
REPAIRS & MAINTENANCE	
Repairs/Maint-Building	\$ 6,000.00
Repairs/Maint - Heat/AC	\$ 5,000.00
Repairs/Maint-Grounds/Pkg	\$ 800.00
Repairs/Maint-Supplies	\$ 319.00
Janitorial Service	\$ 12,233.00
Janitorial Supplies	\$ 1,345.00
Dumpster Service	\$ 1,728.00
Subtotal Repairs & Maintenance	\$ 27,425.00
TECHNOLOGY EXPENSE	
AV & Sanctuary Sound	\$ 300.00
Cmptr Sftwr Wbstite Mntnc	\$ 1,200.00
Computer Hdw/Sft/Training	\$ 1,300.00
Subtotal Technology	\$ 2,800.00
FINANCE/INSURANCE EXPENSE	
Insurance-Property/Liab	\$ 13,599.00
ACH/Merch Svce Fees	\$ 1,050.00
Vanco CC charges	\$ 1,000.00
Bank Service Charges	\$ 150.00
Subtotal Finance/Insurance	\$ 15,799.00
MORTGAGE PAYMENTS	
Mortgage payments	\$ 69,700.00
Subtotal Mortgage Payments	\$ 69,700.00
Total Facilities	\$ 157,509.00
TOTAL EXPENSES	\$ 450,494.07
EXCESS INCOME/EXPENSES	\$ (8,156.07)

FAITH FORMATION/SUNDAY SCHOOL

To grow our relationship with God, we need to be intentional about nurturing it. Practices like prayer, service, worship, and learning help us do just that. Growing in faith means building deeper trust in God's presence, love, comfort, and guidance. Faith formation is one way we strengthen our trust in God's promises and care for this relationship.

Adult Faith Formation Sunday morning – Over the course of the year, a group of 10-12 adults gathered from 9:15-10:15 AM on Sunday mornings to study the following books:

- *Field Notes for the Wilderness* by Sarah Bessey
- *The Tears of Things* by Richard Rohr is a book that explores the prophetic wisdom found in the Hebrew prophets, urging readers to transform anger and grief into compassionate action and understanding. Rohr uses the prophets' journey from anger to lamentation as a model for navigating a world filled with injustice and suffering, emphasizing the importance of vulnerability and recognizing the interconnectedness of all things.
- *How We Learn to Be Brave* by Mariann Edgar Budde, is a book that explores how to find courage in pivotal life moments, blending personal stories, scripture, and history to guide readers in responding with faith and clarity during difficult times

Weekday Bible Study – On Wednesdays at 10:00 AM in the Conference Room, a group of 9-12 adults have met with Pr. Linda Hatcher, Pat Snodgrass, and Pr. Sara to study the following:

- *Fight Like Jesus* by Jason Porterfield
- *Twelve Ordinary Men* by John MacArthur
- *Love Wins* by Rob Bell
- *Why Did Jesus, Moses, the Buddha, and Mohammed Cross the Road* by Brian D. McLaren

Adult Book Study with John Williams. In the past year, this group studied together:

- *When the English Fall* by David Williams
- *God is Disappointed in You* by Mark Russell and Shannon Wheeler

The Gathering - Met twice a month on Thursday night. We gather together for food, fellowship, learning, and worship. The Gospel for the coming Sunday was read and discussed facilitated by Pr. Rusty Rushing (Moravian) and Pr. Sara Ilderton.

Children—Classes meets at 9:15 a.m. downstairs. Up to 15 children attended on various Sundays. Teachers are Russell Hinson and Cathy Shabla.

- Children (ages 2 years through 3rd grade) have Bible stories and hands-on experiences that support the story. Parents are welcome to join the class.
- Upper Elementary/Middle Schoolers (4th-7th) offer lessons with discussions in various subjects (pop culture, trending topics and fascinating events) that will help them recognize how God's Word relates to them here and now
- High School Hangout - Monthly in Pastor Sara's office
- With the help of Amanda Thom, youth began work to update the Youth Room
- Four youth were confirmed in October on Reformation Sunday.

During the summer when Sunday School was on break, kids and parents met during the Sunday School hour to work on crafts to sell at the Living Saviour Craft Fair in December to assist with funding for Lutheroad. They also painted rocks which were then added to our indoor garden.

Respectfully submitted,
Linda Frixen

LUTHEROAD

Lutheroad 2025 was held July 27 – August 1. We had 24 campers – 12 American and 12 Ukrainian/Russian. Registration forms were available in English, Russian, Ukrainian, and Spanish. Scholarships were provided to twelve campers. Several Living Saviour members provided funds for the scholarships. Several members of LSLC also gave their time and talent to help make our camp successful.

Living Saviour Lutheran Church Children's Sunday School Class sponsors a hot dog sale and craft table at the Christmas Craft Fair to assist with funding. The 2024 Christmas Fair monies totaled approximately \$500. The 2025 Christmas Fair monies totaled \$300.

Lutheridge provided 4 leaders to facilitate the camp. The leaders were headquartered at Living Saviour Lutheran Church during the week. In addition to daily worship, lessons and crafts, campers were treated to an afternoon of a bouncy house and pool. Another afternoon brought a visit by Exotic Animals of Rock Hill. This was a very informative program about the importance of taking care of our environment and the opportunity to view and hold 6 different exotic animals. On Friday afternoon, Lutheroad campers presented a program showcasing what they had learned that week.

Lutheroad cost is structured upon the number of campers attending the camp. This past year, along with previous years, our number was capped at 24. Unfortunately, this summer we had to turn campers away. Because of that, we have increased our cap to 32 for Lutheroad 2026. This also means that our cost for the camp has increased. Our cost for Lutheroad 2026 will be \$5,162. There are several LSLC members who designate money to Lutheroad each month. Eight dollars a month will provide a scholarship for a child. We will never know the full impact that Lutheroad makes upon our children – but Lutheroad does make a difference in the lives of not only the campers, but also with everyone associated with Lutheroad. **It does change lives!** Lutheroad 2026 will be held the week of July 27.

Respectfully submitted,
Russell Hinson

ENDOWMENT COMMITTEE

We have been excited to have an increase in requests this year and hope that continues into next year. We will be looking for some additional members for next year as we have had some members resign and probably have some people who are scheduled to roll off.

- Path Ministries \$1,400
- Tender Hearts Ministries \$,1400
- Arin's Good Girl Dog Treats \$1,000
- Project Access \$2,000
- Ready Set ABA \$1,529
- Nourish Up \$966

LSLC members are invited to help provide additional funds for the future of God's work through the Endowment Fund. Gifts in any amount may be made designated to the Fund in several ways. Cash contributions, bequests, memorial gifts and gifts of stock may be made. Gifts are held in confidence to the extent of the giver's wishes. Endowment Fund information is included on the LSLC website and any Committee member is happy to give information or answer questions. The Committee looks forward to continuing this important outreach ministry work in 2025.

Committee Members:

Kristen Haigler, Chair

Linda Hatcher

Steve Axtman

John Williams

Linda Francis

Aliah Church

Respectfully submitted,

Kristen Alford

HEALTH & WHOLENESS MINISTRY

Health and Wholeness Mission Statement:

To partner with our Creator to promote holistic health to our faith community and the surrounding community and to care for our place of living – Earth.

The Health and Wholeness Ministry is composed of five members who meet monthly to plan and evaluate ways to keep our congregation and community in optimum health. Health of body, mind, and spirit are emphasized.

Monthly health topics are highlighted through newsletter articles, Sunday bulletin tips, bulletin board displays, and e-blast information. In person classes with expert presenters have been provided several times throughout the year. A Lunch and Learn on Maintaining Your Mental Health was presented in January by Mental Health America of Central Carolinas. In March, we hosted Andy Williams, paramedic from Mecklenburg County, to speak on when to call 911 and what to expect from Emergency Medical Services. The Alzheimer's Association joined us in May to provide an excellent community seminar on Caring for the Caregiver. In October, Dr Katy Gleditsch Parham, Medical Director of Pediatric Palliative Care Team at Levine Children's Hospital guided us in Support through Loss and Grief. We had a Lunch and Learn in November about Prostate and Colon Cancer, presented by Annie Armus BSW, Cancer Program Development Specialist, Levine Cancer Institute. Other monthly topics of the year included type 2 diabetes, caring for the earth, living in joy, first aid supplies and techniques, and learning how to create peace on earth.

Weekly yoga classes are taught five days per week in space provided by Living Saviour Lutheran Church. Our highly trained yoga instructors provide both chair and floor yoga classes, mornings and evenings. Members of our congregation and of our surrounding community have found stress relief, improved mobility and strength, and a great support group through these classes.

I attended a Faith Community Nurse full day seminar provided by Atrium Health in July. Many exciting topics concerning Lifestyle Medicine were presented, demonstrating the values of a healthy lifestyle.

The H&W Ministry distributed a congregational survey prepared by Atrium Health this fall. We will use the results to plan topics and methods of presentation for future H&W offerings. We are always open to suggestions and to welcoming members to join our ministry!

Respectfully submitted,
Laura Michael

LAY CARE MINISTRY

Our mission statement says that Living Saviour Lutheran Church exists “to live and love as Jesus did”. Our Lay Care Ministries are ways in which we show love and support to those in need within our congregation. Under this umbrella there are 10 separate ministries!

- Prayer Chain – Alice Jenkins with 12 disciples
- Meal Prep and Delivery – Pat Sipe with 7 disciples
- Bereavement Ministry – Assisted 2 families and receptions
 - Funeral Service Coordinator – Sherry Wooldridge schedules ushers as needed.
 - Bereavement Cards – Sherry Wooldridge – 5 cards to each person who lost a close family member. Send during the first year.
- Transportation – No current chair – 3 disciples
- Prayer Shawls – Jeannie Davis with 5 disciples. 10 Prayer Shawls were given out this year making a total of 216 since the ministry began in 2012.
- Mailing Special Occasion Cards – Cindy Meadows – 15-20 cards per month
- Congregation In-reach – Pastor Sara
- Praying for Possibilities – Cathy Lyall with 30-35 Disciples
- Home Communion – Pr. Linda Hatcher with 18 disciples who go out in pairs and alternate bringing communion to 7 people.

Respectfully submitted,
Rev. Linda N Hatcher

OUTREACH MINISTRY

Outreach Ministry is a community of disciples from Living Saviour who serve others. They are sent to help all people through various opportunities both in and out of the church building.

This ministry provides food, clothing and shelter to neighbors who need assistance by the following:

- Weekend grocery delivery from Harris Teeter, Carmel Road to the Uptown Men's Shelter.
- Loaves and Fishes food pantry collections.
- Smithfield Elementary food collections.
- Prepared "neighbor bags" for those in need.

Below are other outreach activities served by Living Saviour disciples:

- Tuesday Mornings - serve coffee and snack once a month to the surrounding community.
- Blood drives for the Red Cross.
- Breakfast with Santa - provide food, fellowship and activities for young children and families.
- Host a welcome table during elections for those who vote at LSLC.
- Provide space for music recitals.
- Provide space for yoga and exercise to provide wellness opportunities to the community.
- Provide space for Scouts.
- Hosted Lutheroad Day Camp for one week in July - provided housing to the counselors, provided fellowship hall for day camp, food and volunteers to ensure the camp was successful. The hot dog sale and children's booth at the craft fair made \$350 for Lutheroad.
- Quilt Ministry is a ministry that provides for using existing resources, learning and honing new skills, spending time together and providing warmth through the encouragement of a quilt. This ministry is supported by an annual application for a Thrivent Action Card (\$250), WELCA treasury, and congregation donations of fabrics and other supplies. This year 13 quilts were created and taken to a collection site (Morning Star Lutheran Church) for shipment to Lutheran World Relief warehouse in Maryland. There are 12 participants in this ministry.
- Monthly Noisy Offerings are collected for various organizations in the community
- August's noisy offering raised \$637 for Smithfield teacher and student supplies.

- Living Saviour participates in the "Room in the Inn" Shelter ministry. We welcome up to 12 neighbors who need a hot meal, shelter for a night, breakfast and lunch the next day. RITI is supported through a budget line item, designated donations and a Thrivent Action Card (\$250). This year, additional funding came from donations to Shelter ministries collected at the Christmas Concert. The shelter ministry is active for the months of January and February and is hosted on Sunday nights. Over 80 LSLC volunteers participated. Dinners are made and served by LSLC families. Teams of volunteers pick up the neighbors, host them overnight, provide dinner/breakfast/lunch, wash linens, and return the neighbors to uptown early Monday mornings.
- Emergency Response Ministry - We have been involved in two large "emergency" projects over the past two years. The first one was to provide clothing, furniture and assistance to the Ukrainians relocating here because of the war. Our members and others donated home goods and items for babies and children and during a three-month period we were very active in assisting them. We have additionally provided access to our Fellowship Hall for meetings with older Ukrainians as they were finding it difficult to connect with one another. Those meetings lasted about 4-5 months last year. The other emergency response was for the Hurricane Helene cleanup. First, we filled large utility buckets with cleaning materials and Amanda Thom took those to the Synod Office for distribution. Members donated children's coats, heaters, clothing, toys, food, blankets, and toiletries, along with school items. Kathy DeLoache and Tim & Cindy Meadows each made multiple trips to donate those items to those in need outside of Asheville. We want to be vigilant about other emergency situations as our congregation is acutely aware of the need when disasters strike near us and people are in need.

Respectfully submitted,
Donna Thomas

LIVING SAVIOUR LUTHERAN PRESCHOOL



School History

“Living Saviour Tot’s Day Out,” known today as Living Saviour Lutheran Preschool (LSLP), opened its doors to the public in February 1983 as a service to the church and local community.

LSLP offers various classes for children ages one to five. Class sizes are limited and adhere to North Carolina licensing standards. Experienced and loving teachers staff each class; educated and caring administrators and Board members facilitate the programs.

Our preschool program strives to provide a loving, caring and secure Christian environment in which children can grow and develop socially, emotionally, mentally, physically and spiritually. Each child is regarded as a unique individual and is encouraged to experiment and learn at their own rate of development.

Professional Affiliations

Evangelical Lutheran Education Association (Charter Members); Ecumenical Child Care Network, East South Charlotte Area Preschool Educators; National Association for the Education of Young Children

Program Goals

- **For the child:** To show each child how special they are as well as help them develop positive self-esteem; to provide opportunities for being with other children conducive to building wholesome social relationships; to provide developmentally appropriate activities and experiences that contribute to their needs, abilities, and interests; to allow each child to enjoy childhood (to play, have fun, share, and feel free to explore their surroundings through imaginative experiences).
- **For the community:** To help meet the needs for a high quality early childhood education facility; to enhance the role of the Living Saviour Lutheran Church (LSLC) as an integral part of the local community.
- **For the parents:** To provide opportunities to meet and work with other parents and staff members who share the common desires and needs to continually enrich the development of their child/the children in their care; to provide a high quality early childhood education in a supportive Christian setting.

Number of Children Served (12 Months- 5 years old):

- January 2025-May 2025: 26
- June 2025-July 2025 Summer Camp: 18
- September 2025-December 2025: 41

Current Staff: 7 (3 substitutes)

Staff to Child Ratio/Currently Enrolled:

- Toddler Class 1:5 or 2:10 – 11 enrolled (one class is 1 child over normal ratio)
- Two-Year-Old Class 1:6 or 2:12 – 12 enrolled, 2 full classes
- Three-Year-Old Class 1:8 – 15 enrolled, 1 full class, 1 opening
- Four-Year-Old Class 1:10 – 4 enrolled (NC Free Pre-K program largely affects this age group)

Respectfully submitted,
Elsie Davis, Preschool Director

PROPERTY

This is a summary of the major items that were accomplished last year. I have tried to limit the listing, however, the little things that SO many of our members do have a tremendous positive impact on the conditions of our church and grounds. Thank you to all those that have contributed throughout the year – your help will be needed again in 2026 as we try to keep our building an attractive, inviting and a welcoming space for worship and other activities every week.

Facilities, Repairs & Installations

Fire Alarm

- Everon installed the long-delayed auto-dialer after months of follow-up from Janet.
- Daily false alarms stopped; panel instructions posted.

Water Leaks

- **Preschool Classroom:** Water dripping from a fluorescent fixture traced to gutter overflow caused by a large crepe myrtle.
- **Education Wing:** Same root cause; tree removal and gutter cleaning required (see Tree Work section).
- **Conference Room (Sept):** Caused by condensation from new Fellowship Hall HVAC installation; Adams HVAC corrected drain placement. Steve Axtman dried and replaced the ceiling tile.

Sanctuary Door Shades

- Grant covered most of the cost; Sun Stoppers installed a single blackout roller shade on April 29.
- Color matches the frame; stainless steel pull chain. Overage covered by a member.

Planter Boxes

- Karen Kaufeld and Janet Axtman selected flowers and soil at Lowe's and planted them during Easter week.

Indoor Plant Display

- Anita stepped down; the Schwab/Hunsinger family assumed responsibility.

Shed Keys

- Ten keys were made at Blackhawk Hardware with labeled keychains for Lawn & Blowing Group.

Shed Organization

- Mike and Henry Schwab installed plastic shelving, organized the shed, and assessed the woodchipper (needs repair).

Gutter & Downspout Cleaning (June 26)

- Rike Roofing cleared nearly all downspouts; two remain partially clogged for winter follow up by Steve Axtman and Ken.

Grounds & Landscaping

Lawn & Blowing Group

- Nine confirmed volunteers; weekly schedule created in Excel and distributed April 23.
- Laura sends weekly reminders.

LSLC Tree Trimming (April)

- Mike and Henry trimmed preschool entryways, cherry trees, shrubs, and other areas.
- Future trimming/removal plans discussed.
- Henry Schwab received a shed key.

Major Tree Remediation & Property-Wide Trimming

- Schneider Tree Care selected for a \$5000 bid covering extensive trimming and two major issues:
 - **Emerald Ash Borer Treatment:** Large ash tree injected for \$400 in late June 2025; treatment lasts two years.
 - **Curved Ash Removal:** Leaning on power line near handicapped parking. Duke Power dropped and reconnected the line on June 9 at no charge; tree removed safely.
- Entire property trimmed for safety, visibility, and clearance around lights and building.

HVAC Systems

Fellowship Hall Unit Failure

- HVAC #5 failed in late July; replaced August 6.
- Replacement required 65 feet of new copper line due to refrigerant changes; installation took three days.

Fellowship HVAC Issue (June 26)

- Drain pan clog and failing capacitor fixed by Adams HVAC on July 1.

Annual Spring Maintenance (July 14)

- Adams serviced all nine units; Steve Axtman assisted.

Annual Fall Maintenance (Nov 18)

- All systems inspected; Fellowship Hall thermostats reading inaccurately due to high ceiling heat.
- Sensors cleaned but still unreliable; thermostats set to heat-only for winter.

Thermostat Replacement Plan

- Six thermostats and sensors to be replaced for ~\$3900.
- Council approved but deferred to February 2026 due to budget constraints.
- Scheduled for February 17 at 10am.

Electrical & Technology

Fire Panel Fault

- Power outage on 9/14/25 caused a persistent fault; Everon resolved it on 9/16.

Electrical Brownouts (Oct 12 and later)

- Brownout disrupted streaming; Bill Hatcher restored software, but settings were lost.
- UPS purchased and installed.
- Ongoing concern about power fluctuations; Janet contacting Duke Power to determine cause.

Sanctuary Lights Flickering

- HVAC load tested, within specs.
- Issue likely in fuses inside primary electrical box in Sacristy; electrician needed.

TV Installed in Narthex

- Installed and wired by Bill Hatcher, Eric Forster, and Steve Axtman.
- Displays welcome signage and Sunday slides.

Plumbing & Fixtures

Toilet Leak (Right Restroom by Choir Room)

- Leak from supply line fixed by Eric Forster with a new hose.

Ice Machine

- Cleaned and serviced in early September by Steve Axtman.

Fire Inspection (Dec 30 – Triennial)

Five issues identified:

1. **Obstructed egress paths** — items in front of exit doors (including Fellowship Hall).
2. **Non-compliant exit stairwells** — storage not allowed on any level, ladders and preschool equipment must be removed.
3. **Fire system certificate not current** — resolved Jan 5 by Everon.
4. **Fire extinguisher service issue** — extinguisher had a current tag per Laura.
5. **30-day correction window** — Ken confident all can be resolved.
 - “Do Not Block – Emergency Exit Door” signs ordered to prevent future issues.

Property Access & Signage

Carmel Chace Entrance Proposal (Oct 20)

- Carmel Chace discovered LSLC owns the Carmel Road entrance land.
- Two proposals:
 - LSLC sells the land.
 - LSLC keeps the land; Carmel Chace makes and maintains improvements.
- Access guaranteed either way; Janet also suggested a land lease.
- Discussions were tabled until early 2026.

LSLC Walk-Through (Oct 23)

- Conducted with visitor Donna Doyle (age 62, hard of hearing).
- Key findings:
 - Entrance signage from Carmel Road unclear; nearly turned into Carmel Chace.
 - Visitor parking blocked, handicapped spot placement confusing.
 - Church entrance easy to find; Sanctuary easy to locate.
 - Restroom signage is insufficient when doors closed.
 - Lower lot entrance easy to find.
- Action items:
 - Improve parking and preschool signage at both Carmel Road and Carmel Chace entrances.
 - Move visitor spots to far left; group handicapped spots together; replace faded visitor sign.
 - Add restroom sign on Sanctuary hallway wall.

Miscellaneous Repairs & Improvements

Preschool Entrance Door Handle (Nov 7)

- Screws came loose; Mike Schwab replaced them.

RITI Shower Doors & Misc. Fixes

- New shower doors were installed by Tim Meadows and Mike Schwab.
- Removed padlocks from high-voltage exterior boxes.
- Completed several other small repairs.

Respectfully submitted,
Ken Leeser

FELLOWSHIP

For 2025, a potluck lunch was held after each fifth Sunday; there were four events held. Signups were available when specific items were needed, such as the cookout in June. A big thank you to all the volunteers who helped to make the fellowship activities successful, especially to the volunteers who set up and took down tables and chairs, washed dishes, prepared food, and to Kathy Shabla, for her thematic decorations.

- The March 30 potluck had about 40 in attendance.
- A breakfast was held on Easter Sunday, April 20, which Council and others generously hosted. We used real plates and silverware (preferred for special events) and had about 60 attending.
- June 29, we had a cookout, with grilled hamburgers and hot dogs. This event will be repeated annually. We had about 60 in attendance with specific signups - and it worked!
- November 30, we had a potluck with the theme- bring your Thanksgiving leftovers or whatever you wish you had (but didn't!), and again, we had about 40 in attendance.

The Craft Fair with Hot Dog lunch was held on Saturday, December 6. (Thank you, Anita Mitchell and Russell Hinson!!)

A successful Breakfast with Santa for the community took place on Saturday, December 13. More than 100 were in attendance! (Thank you, Linda Poley!)

A reception was held following the choir's annual Christmas concert on Sunday, December 14. A huge thank you to Linda Poley for the signups and organization for this event!

Coffee and treats were served every Sunday, before and after worship, in the Fellowship Hall.

Respectfully submitted,
Pat Snodgrass

STEWARDSHIP REPORT

Matthew 6:21 "Where your treasure is, there your heart will also be".

The Stewardship Team read the book by Mike Ward, *Abundance: Creating a Culture of Generosity*, which provided valuable insight into a journey of generosity. Focusing on the hearts of the congregation and growing these hearts will help support our mission statement of living and loving like Jesus, eagerly welcoming all, and bringing healing, help, and hope to the world. We began this year's Stewardship Appeal by sharing ministry stories from LSLC.

The Stewardship Appeal is a two-year program, "The Stewardship for All Seasons" (SAS), in which we have a consultant from GSB Fundraising guiding us. By having a year-round program, we can learn to give generously throughout the year. The SAS program will introduce Planned Giving to the congregation. Planned Giving is defined as "any major charitable gift made or committed during a donor's life to be given upon their death, that is part of their overall estate". Ministry mission moments were shared during the kickoff of the appeal - Lutheroad, Room in the Inn and Smithfield. These mission moments showed how our generosity reached others in meaningful ways.

Our current goals are to *grow our invitation* by discerning what the specific needs of the community are over the next 2-3 years, *to sustain and grow in ministry excellence* and to invest in the *building maintenance and on-going operations* to ensure our facility remains safe, comfortable and welcoming. To support these goals, we targeted an increase of our budget by \$40,000 or \$720 a week. We have reached approximately 80% of this increase. As of today, 72 pledges totaling \$382,128 have been received. As we enter into the next fiscal year beginning in February 2026, please consider increasing your commitment/treasure to support LSLC.

The Stewardship Team greatly thanks everyone in the congregation, members and non-members, for the giving of your time, talents and financial commitment to support the new and on-going ministries of the church.

Respectfully submitted,
Linda Frixen

TECHNOLOGY

In March of this year, a communications group of Laura Schwab, Pat Snodgrass and Kay Zimmerman began looking into our internet site and our social media accounts. Much of our internet site and our Facebook page were out of date. In May, this group gave a proposal to the council for website hosting transfer and setup. This would move Living Saviour's current WordPress website from its existing hosting environment to a new hosting account owned and managed by the church staff. The council agreed to review the proposal and discuss it further at the next meeting. The council approved the proposal at the June meeting. In July, the group reported that our website will be moved to the new host by the end of the month and major website updates were managed by Becky VanSandt. At the September meeting, the council received an update on the new website host, and it is much cleaner and greatly improved, but remains a work in progress.

It was suggested that the bulletin boards in the fellowship hall are an outdated method for communicating with the congregation and that we should install monitors in the fellowship hall and over the greeter's table in the entrance that would scroll upcoming events. Two families have agreed to donate the monitors, and the property committee will investigate the best place to put the monitors, and technology will investigate what equipment would be needed and the cost.

In September, there was a power glitch just before worship services were to begin, and this messed up the video app, causing the streaming of the service to be down. Bill Hatcher was able to recover the app and suggested that a battery backup surge protector be purchased to keep this from happening again. This was done before the next Sunday service.

In October, the website became functional, but improvements were still being made. The monitors for the fellowship hall and the entrance are ready to be purchased, and the computers for the monitors have been donated, as have the mounting brackets. These hope to be operational by December. In the meantime, we will project slides of upcoming events on the wall in the sanctuary and begin streaming earlier so that those who watch the service on our YouTube channel can also see the slides. In the future, the communications group and the technology group will merge. We have made great strides this year, but we still need to recruit additional members to assist with streaming our worship services.

Respectfully submitted,
Gregg Mitchell

FINANCIAL SECRETARY

The Financial Secretary's primary purpose is to deposit, track, and project all church offerings.

Key responsibilities include:

- Counting, depositing, and recording weekly offerings with the assistance of a rotating team of tellers
- Recording and tracking the purpose of all offerings whether to the general fund or to specific designations or memorials
- Forecasting general fund church offerings based on intents and giving history
- Managing the PowerChurch computer records by inputting annual statement of intent amounts
- Assigning envelope numbers
- Managing and tracking offerings made through Simply Giving, IRA RMDs, Charitable foundations, stock donations (if any), and Thrivent Choice dollars
- Recording the non-reimbursed offerings made by givers, this policy will change FY2025
- Sending quarterly giving statements to contributors and responding to questions
- Providing statistical data for analysis of giving (to state synod and Stewardship committee)
- Providing an annual report to the state synod

Key insights we learned:

- Encouraging people to provide an estimate of giving intent each year results in more accurate annual projection of offerings.

A few ways that people could support our ministry this year include:

- Turning in their giving intent statements
- Using Simply Giving, which reduces teller error
- Volunteering to join the team of tellers who count money

Tellers for 2025 included:

George Shabla, Pat Snodgrass, Janet Axtman, Gregg Mitchell, Steve Vick, Joyce and Terry Godwin, Debby Borelli, Linda Hatcher, Laura Michael, Pat Sipe, Donna Thomas, Alice and Marty Jenkins, Tom Tobin, Karen Kaufeld and Linda Frixen.

Respectfully submitted,

Laura Schwab, Financial Secretary

TREASURER

FINANCIAL INFORMATION

Living Saviour's 12-month fiscal year ends January 31st, 2026.

Explanation of Funds:

1. General Fund: All unrestricted dollars available to the church
2. Designated and Memorial Fund: Dollars restricted for specific purposes
3. Endowment Fund: Restricted dollars managed by the Endowment Committee
4. Preschool: Preschool financial operations are separate from LSLC

Financial Controls:

The Treasurer records payroll in the financial system and makes sure the amounts paid match the approved wages. The Treasurer also reviews the W-2 reporting to ensure that the amounts reported for tax purposes are correct.

The Treasurer completes bank reconciliations (checking, savings and mortgage accounts) to ensure that only appropriate expenditures are being made and to ensure that the accounting is correctly reflected in the financial statements. Those who are authorized to sign checks also verify the appropriateness of the expenditure.

The Treasurer reviews the financial statements for accounting errors. These financial statements are provided to the Finance Committee and Church Council monthly for their review along with comments and recommendations.

Banking Relationship:

The church has 2 checking accounts, savings account (money market), mortgage, 5 credit cards as well as an investment account with Vanguard.

Other accounts with Truist are the checking accounts for the Preschool, WELCA, Cub Scouts and Boy Scouts. These checking accounts belong to the associated organization and not the church.

Bank Balances as of January 31st, 2026:

General Checking: \$40,269

Money Market: \$52,751

Preschool: \$49,842

Vanguard: \$58,698

Land and Buildings:

The church requested a broker quote of the value of the church's property. The value on the balance sheet represents the midpoint of the broker quote. The analysis was completed May 21, 2018.

Gift Policy:

The church has a gift policy which is summarized as follows:

The church council decides if a gift can be accepted. For example, a gift of something that is not easily converted to cash or a gift designated for something the church cannot use might not be accepted. The council maintains a list of 'wants and desires' and encourages those wishing to make a gift other than to the general fund to review this list.

Restricted Equity:

The Endowment fund has investments at The ELCA Endowment Fund Pooled Trust. These investments are in the Ministry Growth Fund. The balance shown on the balance sheet is the fair value as of January 31, 2026.

The Endowment received \$3,000 in contributions in 2025.

All of the equity of the Endowment Fund is restricted. Whatever offerings or transfers are received and the earnings or losses from the investments of the Endowment Fund are not earned until the restriction has been removed as a result of a related expenditure or a related transfer to the General Fund. The by-laws of the Endowment Fund state that an annual distribution is available to be made in the subsequent year equal to 5% of the fair value of the investments as of December 31 of the previous year, as long as the endowment balance exceeds \$50,000. The purpose of the annual distributions is established by the Endowment Fund bylaws. The Endowment committee is responsible for the investments and expenditures from the Endowment Fund.

Designated and Memorial Funds are also restricted and can only be used for their intended purpose. The Church Council is responsible for the expenditures from the Designated and Memorials Fund.

Sparks Bibles	\$48.57
Outreach	\$9,319
Noisy Offering	\$90
Music	\$2,255
Lay Care	\$971
Health & Wholeness	\$2,423

Property	\$1,815
Pastor	\$1,292
Fellowship	\$68
MISC:	
Operating Reserve	\$40,949
Future Ministries	\$207
Technology	\$415
Memorials	\$3,724
Youth	\$5,537

Mortgage:

The mortgage with Truist matures 2031. The interest rate is 2.5% and is fixed until the mortgage matures. Payments of Principal and Interest are \$5,807.73 per month. Additional payments to principal have been made from offerings designated to debt reduction. The balance due after our January payment is \$370,261.58.

Tax Exemption:

The ELCA has a group exemption number which makes the church exempt from Income Tax under Section 501(c) (3) of the Internal Revenue Code. The church does not pay the ‘employer’ portion of Social Security and Medicare taxes for the Pastor. The Pastor is responsible for paying those taxes. The church meets the religious qualification exemption for property taxes of North Carolina G.S. 105-278.3.

The church is entitled to a refund of certain sales taxes paid by the church. For sales taxes paid by the church, the church has up to three years to request a refund. Sales tax on electricity, natural gas and telecommunications and taxes on vehicle rentals are NOT refundable. A filing has been made requesting refunds of sales tax paid dating back to 2022.

Respectfully submitted,
 Susan Hall, Treasurer

WOMEN OF THE ELCA (WELCA)

The Women of the ELCA no longer meets at monthly meetings, however in 2025, we met at or supported the following:

- Quilt Ministry workshops - thirteen quilts were created, blessed and boxed for shipment to Lutheran World Relief.
- Presentation of special books at infant/toddler baptisms.
- We supported a child through Compassion International for the tenth consecutive year, at \$541 per year. AAta is twelve and lives in Ghana.
- We hosted the Mecklenburg/Union Conference Fall Gathering, attended by twenty-five participants. We collected a carload of supplies for Smithfield Elementary backpack program as our in-kind offering.
- At our Christmas/ornament exchange at the home of Pat Snodgras, \$70 was collected for donation to The Diaper Bank of NC.

WELCA was the recipient of the proceeds from the Fall Craft Fair. The very successful Craft Fair, coordinated by Anita Mitchell, brought in a profit of \$1,788. The money will be allocated as follows:

- \$541 – Compassion International
- \$298 – Living Waters LC in Cherokee (food pantry)
- \$298 – Lutheran Disaster Relief
- \$298– Beds For Kids (Charlotte)

From the remainder, some money will be spent at Living Saviour to purchase items for furnishing a dedicated Youth Room (multi-purpose use).

Any remaining money will remain in our treasury to cover costs as they come up. Costs such as National and State WELCA offerings at Spring and Fall Conference Gatherings, service projects as they arise during the year, special fellowship events, postal costs, book purchases for baptisms, etc.

Respectfully submitted,
Alice Jenkins

WORSHIP AND MUSIC

Purpose: In a manner consistent with Living Saviour's mission and vision, to assist the pastor and music director in providing meaningful worship experiences.

Worship is a vital part of our congregation's life together. Worship leaders (Don Huff, Dir. of Music and Worship, Nancy Mersereau, Assistant Director & Organist) and our choirs help provide inspirational worship each Sunday. Steve Vick coordinates the Assisting Ministers/Communion Assistants. Pat Snodgrass leads the Altar Guild, a dedicated group of volunteers who set up for and clean up following Communion each Sunday, ensure that paraments and altar appointments are changed according to the seasons of the church year, and prepare for Advent, Lent, Holy Week, and festival services. This team is also responsible for altar set-up for Baptisms, weddings, and funerals. Sherry Wooldridge coordinates greeters and ushers. Laura Schwab, though not a committee member, enlists acolytes and crucifers. Carla Gearheart (paid staff) leads the nursery, assisted by loving volunteers (Volunteer Beth Hawley assists her on a regular basis). Gregg Mitchell serves as the A-V tech member; he and Janet Axtman are responsible for our sound system and the streaming of our weekly services, as well as providing A-V assistance for special presentations. Additionally, we are grateful for those members who step up to help around special events, such as the setup of the Christmon tree and Advent wreath and adding special Pentecost touches in the sanctuary. Thank you to all LSLC members who volunteer their time and effort to make our worship services meaningful to all.

Reasons for Celebration in 2025

- Dynamic worship services
- Lenten and Advent mid-week worship
- New choir members
- More youth and children are involved in services, particularly as acolytes and crucifers
- 6 baptisms
- 4 youth confirmed
- Having Christmon tree in sanctuary by Advent 1
- Christmas concert by choirs
- New volunteers to serve as greeters, assisting ministers, crucifers and acolytes
- New monitors in the welcome area and fellowship hall which can stream services and provide information on church activities to members and visitors
- Updating of Worship and Music page on our website

Advent Worship Survey Results

Out of only 21 respondents, most indicated that midweek midday worship was not integral to their Advent experience.

These are some suggestions from those who responded:

- Take-home family meal discussion prompts
- Creating an Advent wreath with family
- Having an evening service
- Wednesday evening service would be wonderful. Maybe a meal before
- A weekly family guide to observing Advent would be helpful
- During prelude have a carol-sing & take requests from the congregation and kids.
- Take-home devotional

The committee will consider these in planning for Advent 2026.

Respectfully submitted,
Kay Zimmerman