



Decorah Congregational United Church of Christ

Annual Report 2026 – Reporting on the Life of the Church in 2025

Annual Meeting: Sunday January 25, 2026 12:00 PM

Location: Decorah UCC Fellowship Room, and via Zoom

There is a particular kind of holiness that settles into a place where people have kept showing up for one another through seasons of change. It doesn't announce itself. It hums quietly in kitchens and meetings, in candlelight and conversation, in meals packed and prayers offered and doors opened again and again.

Decorah UCC carries that kind of holiness.

The year 2025 was another chapter in a long story of faithful presence — a story written not by a single voice, but by many hands, many hearts, and many small, courageous acts of care. It was a year shaped by continuity and adaptation, by steady commitment, and by a willingness to try new ways of being church while remaining rooted in who we are.

This annual report is an offering of that story.

As I stepped into my role partway through the year, I had the privilege of witnessing a congregation that knows how to carry itself — with humor, resilience, and an uncommon tenderness for one another and for the wider community. What follows is not simply a record of meetings, ministries, and budgets. It is a portrait of a living faith community — one that continues to show up, serve generously, ask thoughtful questions, and choose love as its organizing principle.

May these pages read as both reflection and gratitude — a witness to what has been, and a gentle blessing over what is still unfolding.

Barbara Neebel Meier, Office Administrator

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2. Worship & Congregational Life Report

Submitted by: Adam Campbell, Worship Leader

As Duane Fenstermann would no doubt eagerly tell you, in 1851 a Congregationalist minister named A. M. Eastman arrived in Decorah and began having monthly meetings at the log tavern of the Day family who, by arriving in 1849, placed them as some of the first European settlers in the area. That --175 years ago! – was the beginning of this Congregation. 175 years!

This building where we gather every Sunday and serves the community in numerous ways during the week, and these people with whom we gather to pray and love and serve and celebrate the miracle of life together, and even this town in which this congregation has its storied history, all stand upon the foundation of over 6 generations of folks building this spot, in love, together. What a legacy we have the privilege of standing upon and living into!

The privilege of understanding history is beginning to see that every people, in every age, are living into an unwritten story. The story is already written for us as we look backward to learn what happened before; but while it is happening, every unfolding reality is a wholly new revelation. A. M. Eastman certainly had no clue we would be here 175 years later talking about him. He was just trying to piece together a rugged band of frontier folk to support each other in living into the teachings and ways of Christ. And so it is today. We have no idea what this year, decade, century will bring. But we do know we are part of a dynamic stream of people all making it up as they went along, each day creating anew ways to live into the teachings of love-made-real in this moment.

I wonder if, some years into the future, they'll look back on 2025 and discuss how that was the year stability returned to Decorah UCC after the major upset of the Covid times: that the core pieces were put into place to lead the church from a time of surviving into thriving.

Every area of the church had major turnover this year! Kristin Propson was finally able to step away from holding the church together with every ounce of her being as we

hired a new Office Admin, Mary McDonald. This turned out to be a temporary stop for Mary as she found her dream job as Director of Kinderhaus; her leaving opened the doors for us to hire Barbara Neebel Meier. To have not one, not two, but three incredibly talented people fill this position in one year fills me with a sense of abundance, gratitude, and grace -- and how lucky we are to have Barbara now! Benj Kost, after much cajoling, joined as our Music Coordinator, and I can't even imagine crafting a service without him anymore. I feel blessed every Sunday to see someone so at home in their talents in service to something greater.

We upgraded the kids' room with new tables; chairs and new blinds, and hired Jordan Kahl to replace Malaika as she moves on this spring to student teach and graduate. Thank you Malaika for such inspired leadership (and singing) with our kids! Even on the custodial front, Cerrisa Snethen-Murphy stepped in to replace Cheryl Rude, and we have been so blessed to receive her buoyant energy and organizing mind. And as these pieces fell into place to lay a firm foundation for our near future, we kept experimenting and co-creating in worship together. We read/sang/prayed/cried with Mary Oliver during Lent, did Holy Week in a day for Palm Sunday, had joint services with First Lutheran and the UU's (and perhaps created a whole new tradition with cross-quarter days!), dug into images of God and different forms of prayer, had two pop-up choirs and some lively organ playing at our all-music Advent service, and had over 20 different voices come through the pulpit! And beyond Sunday, we made real the dream of sending our Sister Parish team back to El Salvador after a 6-year absence, supported struggling families with Kids Lunch Club and the School Backpack program, and continued to build relationship and offer support to our immigrant community through Neighbors Helping Neighbors and Food for Families. Truly, though small, we are mighty! I can't wait to see how we thrive in the unwritten, unfolding revelation of 2026.

-Adam

A Diary of Our Weekly Services — 2025

January

- **Jan 5** — Adam Campbell — *Epiphany*
- **Jan 12** — Holly Moore & Anna Peterson — *Everything Changes*
- **Jan 19** — **Service cancelled**
- **Jan 26** — Rev. Allie Scott — *“Thank God for Weirdos”*

February

- **Feb 2** — Rev. Jim Dale — *“The Call”*
- **Feb 9** — Scott Boylen — *“Immigration, Migration, Now Deportation”*
- **Feb 16** — Rev. Melissa Bills — *“A Level Place”*
- **Feb 23** — Adam Campbell — *Notes from the Prophets: Black History Month*

March

- **Mar 2** — Adam Campbell — *Transfiguration*
- **Mar 9** — Youth-led Service — *“The Mystery of Growing Up”*
- **Mar 16** — Rev. Allie Scott — *Lent: Remembering Our Frailty*
- **Mar 23** — Adam Campbell — *Lent: Strengthening Through Forgiveness, Pt. 1*
- **Mar 30** — Adam Campbell — *Lent: Strengthening Through Forgiveness, Pt. 2*

April

- **Apr 6** — Jim Martin-Schramm — *“You Always Have the Poor With You”*
- **Apr 13** — Adam Campbell — *Holy Week in a Day*

- **Apr 20** — Randi Spencer Berg - Easter Sunrise Service
- **Apr 20** — Adam Campbell — **Easter**
- **Apr 27** — **Service at Luther**

May

- **May 4** — Adam Campbell — *Wisdom*
- **May 11** — Randi Berg — *“Knitted Together in Love”*
- **May 18** — Kristin Propson — *Church Service: Office Confessions*
- **May 25** — **Paw-ty in the Park**

June

- **Jun 1** — Melissa Bills — *“You Are Witnesses”*
- **Jun 8** — Hannah Breckbill — *“Irresistible Community”*
- **Jun 15** — Benj Kost — *“How To Be a Dad”*
- **Jun 22** — Sister Parish — *“The Gift of Friendship”*
- **Jun 29** — Anne Clausen — *“In the Womb, Not the Tomb”*

July

- **Jul 6** — Adam Campbell — *Everything Changes, Part 2*
- **Jul 13** — **Joint Service with First Lutheran**
- **Jul 20** — Melissa Bills — *Jesus the Host*
- **Jul 27** — Adam Campbell — *Everything Changes, Part 3*

August

- **Aug 3** — Adam Campbell — *Everything Is Changing; God Alone Is Changeless*

- **Aug 10** — Onita Mohr
- **Aug 17** — Lorraine Borowski
- **Aug 24** — Allie Scott — **Backpack Blessing**
- **Aug 31** — Adam Campbell — *Original Goodness*

September

- **Sep 7** — Adam Campbell — *Image of God*
- **Sep 14** — Adam Campbell — *Image of God, Part II*
- **Sep 21** — Adam Campbell — *Image of God, Part III*
- **Sep 28** — Allie Scott — *A Parable Is Not a Fable*

October

- **Oct 5** — Adam Campbell — *Image of God, Part IV*
- **Oct 12** — Melissa Bills — *“As They Went, They Were Made Clean...”*
- **Oct 19** — Adam Campbell — *Contemplative Prayer*
- **Oct 26** — Adam Campbell — *How to Pray*

November

- **Nov 2** — **Joint Service with the UU's** — *Honoring Ancestors*
- **Nov 9** — Adam Campbell — *When You Pray, Move Your Feet*
- **Nov 16** — Adam Campbell — *The Chocolate Fountain*
- **Nov 23** — Scott Hurley — *Sacred Presence, Unnamable Mystery, and the Body* — *Wait, What?*
- **Nov 30** — Allie Scott — **Advent I**

December

- **Dec 7** — Nancy Barry — *Your Name Was Music to Me*
- **Dec 14** — **Music!** — **Christmas at Luther / Decorah UCC**
- **Dec 21** — Adam Campbell — **Longest Night**
- **Dec 24** — **Christmas Eve**
- **Dec 28** — **Music!** — **Hymn Sing**

3. Church Council Report

Church Council Report for 2025

Submitted by Margaret Betteridge, Moderator

Council members for the year were: Margaret Betteridge, moderator, Brigitte Cornelius, moderator-elect, Carrie Weber, clerk, Jan Heikes, financial secretary, Phil Iversen, financial treasurer, Tim Engelsdorfer and Randi Spencer Berg, at large.

Adam Campbell has continued to serve as our worship leader. He coordinates guest speakers, organizes worship planning and provides the worship reflection at least two Sundays each month. During Lent, Adam offered small group discussions on Sunday mornings focused on the poetry of Mary Oliver. These were well attended and much appreciated.

There have been many staff changes this past year. Kristin Propson resigned from our office administrator position in March, and Mary McDonald was hired in April. Mary decided to pursue her career in education and resigned at the end of August. The church council and Adam valiantly managed all the office responsibilities until a new candidate was hired in October.

Barbara Neebel Meier brings experience in accounting and office management, and we are grateful for her organizational skills as our office administrator. Barbara is currently transitioning the office accounting to online bill pay and payroll.

Connie White, our church auditor, and Hacker Nelson accountants have been hired to help us to reconcile and update our financial accounts and set up a more streamlined QuickBooks system moving forward.

Other staff changes in 2025 include the hiring of Benj Kost as our music minister, who leads our singing during worship and created pop-up choirs for Lent and Advent. Cheryl Rude resigned as our custodian, and we hired Cerissa Snethen Murphy, who began in November and has been a great addition to our staff.

Our Luther students, Summer Jensen and Malaika Hale, have energized our children's ministry.

This year we installed window coverings and improved the furniture in the children's room to make a more welcoming place.

There have been many repairs and maintenance to our church buildings during 2025. Some of the expenses were due to a lightning strike this fall that hit the stone parapet on the church roof.

The damages included electric outages, phone and Internet disruption and repairs to stone masonry. Other ongoing maintenance issues include: updates to streaming and Internet services, boiler repairs, installation of a water softener, dishwasher and plumbing repairs. We had another successful "Fall Work Day" in October, with volunteers cleaning the grounds and buildings. Council has discussed the replacement of the faded signage on the church center and the need for landscaping work next spring. We are proud of our historic building and strive to preserve its integrity.

Ongoing missions are always important at Decorah UCC. We continue to support the Kid's Lunch Club program, providing hundreds of healthy meals for Decorah families during the summer months. The Backpack Program serves an average of 75 local families each week.

Our Neighbors Helping Neighbors and Food for Families funds provide support for many immigrant families in NE Iowa. Decorah UCC, along with the Decorah Unitarian Church, supports the OWL program "Our Whole Lives" education for local youth.

"Adopt a Family" for Christmas was again a success with Cindy Goodner managing the youth in gift shopping and wrapping.

Milestones in our congregation:

We bid farewell to Gene Dale and Marc Nichols. They will both be missed dearly, and both families have bequeathed memorials to our church.

High school graduates Lily Sandhorst and Natalie Goodner both received the Ringdahl and Schwender scholarships for their college studies.

There are many "behind the scenes" activities that the council completes without much fanfare.

Microphones are purchased, policies are updated, staff are evaluated, radon is tested, and other small tasks that might go unnoticed. We appreciate the willingness of all of our volunteers who continue to serve on ministry teams. "It takes a village" to sustain our church life together.

The council gives thanks for all the many ways that the members and friends of our church community share the responsibilities to create a place where we can "worship, love and serve" together.

4. Ministry Teams Summary

Overview:

Ministry teams support the mission and shared leadership of Decorah UCC. Please connect with one of the volunteers listed or a council member if you would like to join one of these ministry teams

Ministry Teams Summary – 2026 Annual Report

Ministry Team: Welcome

Responsibilities: Recruits greeters for services, identifies outreach opportunities

Team Members: Lorraine B

Ministry Team: Building

Responsibilities: Attends to building maintenance and function

Team Members: Tim E, Daryl B, Phil I

Ministry Team: Youth Education

Responsibilities: Oversees youth education staff and programs

Team Members: Margaret B, Adam C

Ministry Team: Fellowship

Responsibilities: Recruits fellowship hosts, oversees kitchen materials and use

Team Members: Katheryn R, Deb E, Sarah I

Ministry Team: Communion

Responsibilities: Organizes communion materials, assists with communion

Team Members: Carol D, Onita M

Ministry Team: Vestments

Responsibilities: Oversees vestments used in sanctuary

Team Members: Onita M

Ministry Team: Shut-in Visitation

Responsibilities: Visits members/congregants who are shut-ins

Team Members: Jenn Kost, Adam Campbell

Ministry Team: Sound/Streaming

Responsibilities: Operates sound and worship streaming equipment

Team Members: Tim Engelsdorfer, Phil Iversen

Ministry Team: Women's Fellowship (Petra)

Responsibilities: Coordinates meetings and activities of women's group

Team Members: Onita M

Ministry Team: Food Pantry

Responsibilities: Represents Decorah UCC at Food Pantry organization

Team Members: Terry S

Ministry Team: Sister Parish

Responsibilities: Represents Decorah UCC at Sister Parish organizational meetings

Team Members: Rachel Sandhorst

Ministry Team: Christmas at Community Action

Responsibilities: Coordinates Decorah UCC provision of gifts

Team Members: Cindy Goodner

Ministry Team: Office Assistance

Responsibilities: Assists with worship bulletin prep and other materials

Team Members: Karen W, Anna W

Ministry Team: Ad Hoc Teams

Responsibilities: Short-term teams as needed

Team Members: as needed

5. Search Committee / PPR Committee Report

Submitted by: Margaret Betteridge, PPR Committee

PPR Report for 2025 (Pastor Parish Relations Committee)

The goal of the PPR committee is to “support and maintain an open relationship between the minister (in our case, worship coordinator) and members of the congregation.”

The PPR helps the leader and members of the church share ideas, hopes, dreams and values of the congregation. They strive to provide feedback to the worship leader and to help him to know what people in the church are thinking. They also offer a framework for dealing with conflict creatively and giving the leader a forum for confidential communication.

Our Pastor Parish Relations committee (formally the search committee) met with Adam Campbell on a bi-monthly basis during 2025. Adam has continued to organize all of our worship services very successfully with positive feedback from the congregation. He usually gives the reflection 2-3 times per month, and also organizes and coordinates with all other guest speakers who provide pulpit supply. During Lent, Adam offered discussion groups before worship, centering around the poetry of Mary Oliver. These sessions were well attended and very much appreciated.

This was a year of discernment for Adam, with meetings with the CCAM (Conference Committee on Authorized Ministry) to begin pursuing lay licensure for authorized ministry. The conference committee helped clarify the process and steps for Adam’s licensure. The CCAM accepted his application for lay licensure with much enthusiasm, and they seemed just as impressed by him as we are.

Adam has already completed one course in the fall of 2025 and will complete another required course on UCC polity and history during the winter months of 2026. The hope is for our church to move forward with a call to approve Adam as our full time licensed minister in the spring of 2026.

PPR Committee Members:

Margaret Betteridge, Daryl Bosma, Phil Iversen, Terry Sparkes, Carrie Weber

6. Women's Fellowship / Petra Circle Report

**Women's Fellowship Annual Report
Congregational United Church of Christ
January 1, 2025 to December 31, 2025**

RECEIPTS 2023

Balance on hand January 1, 2025	\$19,579.72
Funeral (S. Hagen)	<u>150.00</u>
Total Receipts	\$19,739.72

DISBURSEMENTS 2023

Congregational UCC 2025 contribution	\$1,000.00
Congregational UCC (funeral E. Grimes)	<u>100.00</u>
Total Disbursements	\$1,100.00

Total Receipts	\$19,739.72
Total Disbursements	<u>1,100.00</u>
	\$18,629.72

Women's Fellowship/Petra Circle Activities for 2025:

Petra Circle met eight times for study and fellowship, the Book of Acts being the current study topic.

We facilitated bingo at Ause Haugen, Eastern Star.

We sent cards to older members, friends of the church and those with concerns.

In February, we delivered Valentine flowers and visited with members with mobility concerns.

Respectfully submitted,

Onita Mohr

Secretary/Treasurer - Women's Fellowship

7. Community Outreach & Mission

Submitted by: Barbara Neebel Meier, Office Administrator

A Quiet Witness

Steady.

Generous.

Grace-filled.

These three words describe how Decorah Congregational United Church of Christ continues to show up in the wider community — not with fanfare, but with faithfulness.

In 2025, our congregation continued to serve the local and broader community in multiple ways, choosing presence over performance and relationship over recognition. Through longstanding partnerships and quiet acts of care, the church remained a steady source of nourishment, advocacy, and accompaniment.

Three core outreach ministries carried this witness:

Kids Lunch Club

Providing nourishing meals for local children during the summer months, made possible through volunteer coordination, food preparation, and shared community effort.

Neighbors Helping Neighbors

Offering relational, financial, and advocacy support to immigrant families in Northeast Iowa, grounded in accompaniment, dignity, and mutual care. The program includes financial assistance, food assistance (through the Food for Families program) and legal assistance (through the Legal Aid program).

Backpack Program

Supporting students and families through weekly food assistance, helping ensure consistent access to nourishment and stability.

These ministries are sustained by many hands, most unseen, whose quiet faithfulness makes a wide and lasting difference.

We give thanks for the steady grace that continues to move through this congregation and into the lives of our neighbors.

8. Proposed Slate of Officers for 2026

Council for 2026

Moderator: Brigitte Cornelius (term expires 2026)

Moderator elect: (not filled)

Financial Treasurer: Katheryn Russi (term expires 2027)

Financial Secretary: Jan Heikes (term expires 2026)

Clerk : Margaret Betteridge (term expires 2026)

At Large : Randi Spencer Berg (term expires 2026)

At Large: Phil Iversen (term expires 2027)

At Large: Norma Jean Bosma (term expires 2027)

9. Previous Annual Meeting Minutes

Submitted by: Carrie Weber, Clerk

2025 Annual Meeting Minutes

The 2025 Annual Meeting was held on Wednesday, January 29, 2025 at 6:30 PM in the Decorah UCC Congregational Center. The meeting was held using a hybrid format, where members of the congregation were welcome to gather in the community center for an in-person meeting or had the option to join virtually via Zoom. 25 people were in attendance in person and 4 on Zoom.

Worship leader Adam Campbell shared an opening prayer.

Karen Wyse moved to approve minutes from the 2024 annual meeting. Chris Wyse seconded, motion carried.

Committee reports were shared: Office and Planning Report, Church Council Report, Worship Services Summary, Ministry Teams Summary, Search Committee Report, Financial Report and Women's Fellowship Report

A discussion regarding the purpose and use of Mission Funds was shared, with Onita Mohr (Moderator) explaining where that money was allocated. A brief description of other funds used to help charitable organizations was shared and Phil Iversen (Treasurer) pointed out where that information could be found in the Addendum to the Annual Report

Jan Grimes moved to accept all committee reports, seconded by Deb Edwards, motion carried.

The 2025 Proposed Slate of Officers to the 7-person Church Council was introduced as presented in the 2025 Annual Report. Tom Henning motioned to approve the slate of officers, Laura Barlament enthusiastically seconded, motion carried.

Onita Mohr gave a thank you to outgoing council members - Onita Mohr, Angela Gullickson, and Kathryn Russi

Phil Iversen presented the 2025 proposed budget. Expected income is \$144,921 and expected expenses are \$157,921. The difference can be transferred from the Kay Johnson Fund as needed.

Tim Englesdorfer noted that there are many generous monetary donations from church members that sustain the church, and Margaret Betteridge noted we should be proud of the support we provide of the local missions we support for the size of the church.

A question was raised regarding whether the church is actively recruiting a music minister. Phil Iversen reported that there is not a current active search. Adam Campbell stated that the music minister is an important position to him and has enjoyed what Benj Kost has been able to do when he's available. We will continue to utilize Benj Kost as he's available. Council will discuss and decide whether a job posting should be made. There is a line item for a music minister included in the budget for 2025. Adam Campbell invited anyone with ideas for music during worship to share those with him.

Phil Iversen moved to approve the 2025 budget, Daryl Bosma seconded, Motion Carried.

Phil Iversen presented the 2024 Budget Final Report. Generally, income exceeded expenses, due in part to a very positive year in investment income. Phil Iversen reported that the boiler replacement saved a

significant amount of money in utility bills. Phil reported major capital expenses included roof parapet work. A donation was made from the Carrie Lee funds to the chapel at the new Aase Haugen facility. Erik Kephart is currently managing the church's investment funds at Decorah Bank & Trust, Co.

Laura Barlement asked why not all the budgeted money for mission expenses was spent. Phil Iversen explained that some funds, such as Neighbors Helping Neighbors, Guatemalan Basics, and Kids Lunch Club carry a positive balance so money is available on an as needed basis.

A question was asked whether the positive investment income is added back into the general budget. Phil Iversen and Tim Engelsdorfer explained that investment funds are only used when needed, when expenses exceed what is available in our general bank accounts.

Terri Sparks asked whether the budget included pre-approval of withdrawal from the investment account - Phil Iversen pointed to the narrative budget, which accounts for \$30,000 in withdrawals from the investment income budget that can be taken without further Congregation approval.

Terri Sparks moved to increase that budgeted amount to \$40,000 withdrawal from the investment account as needed without further Congregation approval, Kathryn Russi seconded. A discussion about whether that amount would only be withdrawn if needed, and Phil Iversen confirmed. Motion carried.

Margaret Betteridge thanked Phil Iversen for all his hard work with the finances!

The floor was opened for other business.

Onita Mohr reported that Kristin Propson has announced her intended resignation. Kristin has done an outstanding job in the office role for 2.5 years. Council will begin the search for a replacement. Kristin's expected departure is in May 2025. The position would likely be half-time with UCC benefits available.

Adam Campbell shared that he would be staying on for at least the next year (thunderous applause!). The Pastor Parish Relations team (formerly the Pastoral Search Committee), had a six-month review with Adam and everyone is very pleased with his work. Adam is going to begin exploring the process of UCC certified lay ministry and taking on a more pastoral role in the future. He will remain in the Worship Coordinator role for the next year. Adam noted it is a joy to be here with us!

Onita Mohr shared that she was very grateful to have Adam with us and reflected on the church's remarkable ability to sustain itself for the past few years without a pastor.

The floor was opened to discuss 2025 goals.

Onita Mohr reflected on the desire for adult education opportunities, and noted that we had Mary Jorgensen lead a group for six months this year. She noted that it would be nice to have a lent or summer group. Daryl Bosma noted that Mary Jorgensen was likely willing to do another group for 2025. Adam Campbell noted he was open to ideas for adult education groups for 2025 and invited people to contact him. Adam noted that there was a request for Popcorn Theology to return, which was a series of movie excerpts with popcorn and discussion.

Margaret Betteridge shared that she hoped the Luther students would continue to work with our children. They've been a positive addition and have helped recruit younger students to continue the programming.

Kathryn Russi shared that she enjoyed the outside cleanup days from 2024 and hoped that they would continue.

Deb Edwards gave a big thank you to Karen and the fellowship committee for the kitchen clean-up project. Brigitte Corneilus shared that she took an old frying pan, cleaned it up, and was able to make an old recipe from her mother.

Onita Mohr thanked the ministry teams for all their hard work in making the church run!

Onita Mohr shared that there is a committee reviewing what to do with the Carrie Lee funds - Terri Sparks shared that the Council is looking at what to do with 10% of that fund designated to charitable giving (per a Church rule that was adopted many years ago and proposed by Angie Reynolds), and the committee is looking at what to do with the larger portion of the Carrie Lee funds.

Lor Miller raised the idea of having a short column in a newspaper sharing thoughts to attract a new kind of population to come to church. She noted that people's thoughts about attending church are changing and thinks it would be a helpful way to share information regarding the church. Brigitte Cornelius shared that she also envisioned the church population growing because of Adam Campbell's openness and our church's willingness to welcome all. Onita Mohr shared that we may need training on how to welcome people into the church and how we treat those who have been absent and return. PPR has also discussed this topic with Adam Campbell and how to start outreach to the community. Tim Englesdofer noted that we can all invite friends to attend church, which may be the best way to grow the church community. Laura Barlement shared that there are many ways to get information out to the public, with social media, websites, and blogs. Adam Cambell shared that he envisioned more 'soft entry' points to church than attending traditional service such as conversation, adult education, etc. He noted it can be a good visioning conversation to carry throughout the year.

Margaret Betteridge shared that she would like to see more updates to the website, with more frequent changes. Onita Mohr reported that Kristin Propson has been working on a new website platform that will make it easier to frequently update.

Tim Englesdorfer shared potential building projects that are in the future, including painting the exterior trim work (particularly on the Center), Center windows, and invited others to share facility concerns with him. Phil Iversen stated that Matt Spencer has a list of things that need to be done, and expressed interest in solar panels.

Tom Henning moved to adjourn, Brigitte Cornelius seconded, motion carried.

10. Financial Reports

Submitted by: Phil Iversen

Decorah Congregational United Church of Christ 2026 Narrative Budget

General INCOME Budget: \$179,360
Actual:

General Offering Budget: \$125,000
Actual:

Our giving provides the majority of our income. We each have been blessed in different ways. Our giving is one way we live out our gratitude and say, "Thank you!"

Investment Income Budget: \$49,000
Actual:

We begin the year with an investment fund balance in the main account of approximately \$701,772. We are proposing up to a 7% draw to support the general budget.

Other Income Budget: \$5,360
Actual:

Other income includes designated gifts, such as worship expenses, memorial gifts, as well as income from Women's Fellowship and rental fees.

Note: The difference between general income and expenses, -\$12,850, would be covered by a transfer from the church growth fund, as needed.

EXPENSES: Budget: \$192,210
Actual:

Worship & Spiritual Life Budget: \$32,083
Actual:

Worship and spiritual growth are central to our congregation. This category includes all of the non-salary costs for conducting our programs.

Facilities Budget: \$36,200
Actual:

This money is for utilities, as well as care and maintenance of our buildings and grounds.

Administration Budget: \$16,850
Actual:

This category includes our Office Administrator's salary and benefits, office expenses, advertising, conferences and meetings, etc.

Wages Budget: \$107,077
Actual:

Wages are the largest portion of our budget. This amount is gross wage for all employees and employer tax obligations.

MISSION and SERVICE:

Mission Income Budget: \$59,060
Actual:

Our giving supports both local and global missions. We plan to support all 5 UCC missions. The OCWM target is 10% of general offering income. Also included are Kids Lunch Club, Backpack Program, Food Pantry, Legal Aid, Neighbors Helping Neighbors, other local missions, and scholarships.

Mission Expenses Budget: \$58,060
Actual:

We expect to maintain a similar level of giving to our various mission categories compared to 2022. This includes the UCC missions (OCWM, STC, OGHS, NiN, Xmas Fund), CWS, and local missions (Food Pantry, Backpacks, KLC, NHN, Legal Aid, scholarships, etc.)

CAPITAL:

Capital Income Budget: \$500
Actual:

There are no specific capital projects planned for 2026. There are several building projects that are on our radar, including solar panels.

Capital Expenses Budget: \$0
Actual:

There are no specific capital projects planned for 2026. There are several building projects that are on our radar, including exterior maintenance solar panels.

Decorah Congregational United Church of Christ 2025 Narrative Budget Final Report

General INCOME Budget: \$144,921
Actual: \$138,283

EXPENSES: Budget: \$157,921
Actual: \$152,085

General Offering Budget: \$111,000
Actual: \$105,732

General offering income was \$5,268 under budget.

Worship & Spiritual Life Budget: \$74,449
Actual: \$64,408

We were under budget in this expenses category, which includes salary and benefits for our Worship Leader, salary for music minister and collaborate pianist, as well as worship supplies, music, Christian education and other related items.

Investment Income Budget: \$30,071
Actual: \$30,000

The investment fund earned \$67,567 of income in 2025, ending with a balance of \$701,772. This balance includes the main investment account, the scholarship funds, and the church growth funds. \$30,000 was withdrawn from the main investment fund for the general budget.

Facilities Budget: \$39,600
Actual: \$40,267

We were just over budget on facilities expenses, despite several repair calls for the main building boiler and a lightning strike.

Other Income Budget: \$3,850
Actual: \$2,551

Other income includes designated gifts, such as worship music/flowers, memorials, as well as income from Women's Fellowship and rental fees.

Administration Budget: \$43,872
Actual: \$47,410

We were over budget in this category, which includes our Office Administrator's salary, office expenses, advertising, conferences and meetings, etc.

Note: The general budget deficit was, -\$13,802. This was covered by a transfer from the church growth fund.

MISSION and SERVICE:

Mission Income Budget: \$47,880
Actual: \$50,569

Your giving supported both local and global missions. We were "5-for-5" again, supporting all 5 UCC missions. The OCWM target was 10% of General Offering income. Some of this mission income was from the broader community for Neighbors Helping Neighbors, etc.

Mission Expenses Budget: \$47,880
Actual: \$59,710

Our largest Mission spending was for OCWM, Neighbors Helping Neighbors, Food for Families, and Kids Lunch Club. The carry-forward funds all have positive balances (Backpack, KLC, NHN, FFF, Legal Aid, Discretionary).

CAPITAL:

Capital Income Budget: \$10,000
Actual: \$ 470

There were no specific capital projects planned for 2025. There are several building projects that are on our radar, including solar panels.

Capital Expenses Budget: \$10,000
Actual: \$ 0

There were no specific capital projects planned for 2025. There are several building projects that are on our radar, including exterior maintenance solar panels.

Decorh UCC 2025 Finance Report for the Annual Meeting 01/25/2026
Income and Expense Report

INCOME	General - Budget	General - Actual	Main Checking Account Funds				Capital Projects	Main Chkg. Account	Kids Lunch Club	Memorial Savings	Investment Funds
			Local Pass-thru	UCC pass-through	Carry-Fwd Missions						
Offerings	111,000	105,732					105,732				
Other General Inc.	3,850	2,551					2,551				
Investment Income	30,071	30,000	3,394				33,394			37,567	
Missions			9,139	9,289	25,262		43,690	6,879		-2,500	
Capital						470	470				
Memorials/Estate							0		30,700		
Total Income	144,921	138,283	12,534	9,289	25,262	470	185,838	6,879	30,700	35,067	

EXPENSES										
Facilities	39,600	40,267					40,267			
Administration	43,872	41,811					41,811			
Worship Life	74,449	64,408					64,408			
Missions		5,600	12,875	12,142	20,103		50,720	8,989		
Capital						0	0		0	0
Total Expenses	157,921	152,085	12,875	12,142	20,103	470	197,206	8,989	0	0
Net	-13,000	-13,802	-341	-2,853	5,158	470	-11,368	-2,110	30,700	35,067

Financial Position:

Jan 1 balance	5,951	0	0	24,885	1,000	31,837	7,200	11,060	703,992
Dec 31 balance	-7,851	-341	-2,853	30,044	1,470	20,469	5,090	41,760	739,059

End-of-year transfers:

Transfer from Ch. Growth	13,758					13,758			-13,758
OCWM gap	-2,853		2,853			0			
Transfer to KLC						0	23,529		-23,529
Transfer to Local Missions	-341	341				0			
Jan 1, 2026 balance	2,713	0	0	30,044	1,470	34,227	28,619	41,760	701,772

Carry-Forward Mission Accounts, including KLC, Backpack, Food for Families, Legal Aid, NHN, Discretionary

	Backpack	Food for Fam.	Legal Aid	NHN	Discretionary	KLC now	KLC corrected
Jan 1 Balance	3,114.02	8,414.92	3,246.58	8,420.94	1,689.00	7,200.33	30,730.27
Income	287.77	4,849.01	1,823.17	18,301.61	0.00	6,878.76	6,878.76
Expenses	282.04	5,413.84	0.00	14,020.44	387.10	8,989.14	8,989.14
Dec 31 Balance	3,119.75	7,850.09	5,069.75	12,702.11	1,301.90	5,089.95	28,619.89
Total of Mission funds in the main account:					30,043.60		

Notes:

The main checking account is comprised of these funds: General, Missions, and Capital

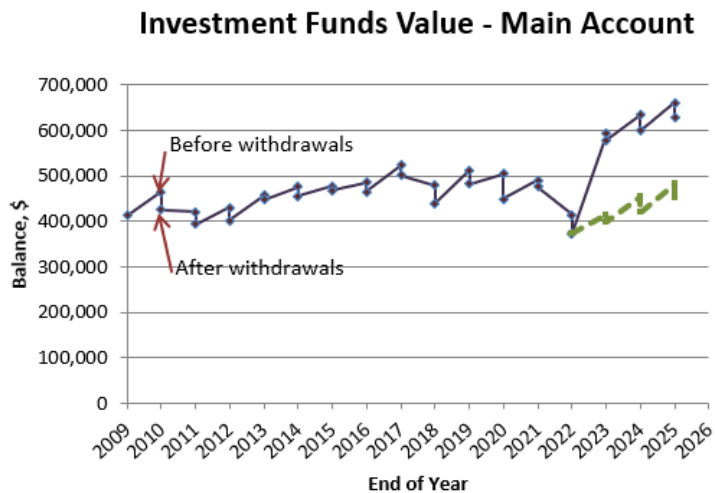
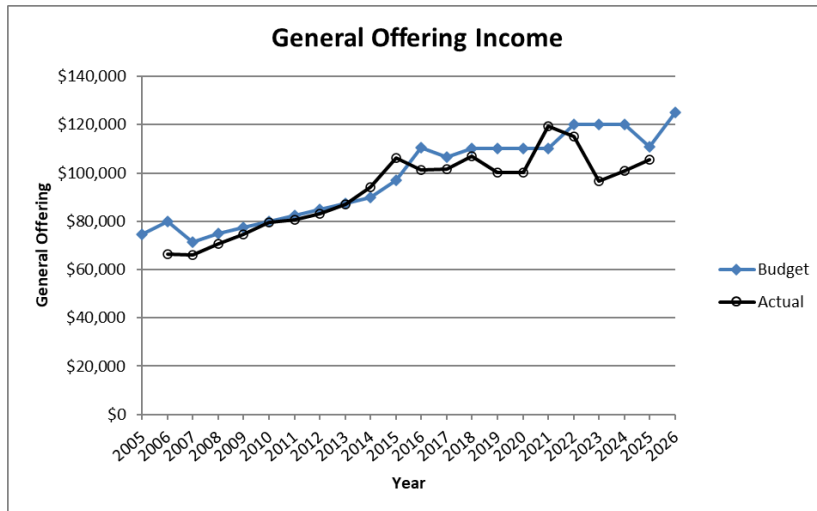
The individual Missions funds have been grouped into 3 categories: Local Pass-through, UCC Pass-through, and Carry Forward

- Local pass-through missions are Aase Haugen, Adopt-a-Family, Food Pantry, mission trips, Local undesignated, etc.
 - UCC pass-through missions are OCWM, Strengthen the Church, One Great Hour of Sharing, Neighbors in Need, Veterans of the Cross and CWS
 - Carry-forward missions are Backpack program, Food for Families, Legal Aid, Neighbors Helping Neighbors, Pastor's Discretionary fund
 - You can see the carry-forward balances in the table above on this page.
- Offering income was 105,732, below the budget of 111,000.
- We took 2500 from investments (Carrie Lee estate money) in January to give to Aase Haugen for their chapel
- We took 30,000 from the main investment fund to use for General budget expenses.
- The overall gain in the investments funds for 2025 was \$70,791.
- \$30,000 of that gain was transferred in the general fund of the main checking account. \$3,394 was the scholarship account interest.
- We were just over budget on facilities expenses and under-budget for Administration and Worship & Spiritual Life
- We paid \$5,600 for KLC staff expenses, which has been our intention from the beginning of KLC.
- Regarding Kids Lunch Club:
- Lifetime income (donations) is \$79,170; Lifetime program expense is \$50,550. Lifetime staff expense is \$32,255.
 - So the balance in the KLC account should be \$79170 minus \$50,550 = \$28,620.
 - We made a one-time transfer from the main investment fund to the KLC account of \$23,530.
- A transfer of \$13,758 from the Church Growth funds will cover the 2025 General fund deficit and bring it's balance above zero.
- \$13,000 was approved for this purpose in the 2025 budget that was approved at the January 2025 annual meeting.

Financial position:

	1/1/2025		1/1/2026	
Main checking acct.				
Unrestricted funds	5,951		2,713	
Restricted funds	25,885		31,513	
Total		31,837		34,227
Other restricted funds				
Kids Lunch Club		7,200		28,620
Memorial Savings		11,060		41,760
Investments				
Main account	599,128		605,783	
Scholarship fund	58,850		60,732	
Church Growth fund	46,015		35,257	
Total		703,992		701,772

Note: The 1/1/2026 amounts include the end-of-year (2025) transfers.



Closing Blessing

And now, as this year's story is gathered and gently bound, we pause — not to close a chapter, but to bless the living thread that continues.

May what has been offered here be received in gratitude.

May what has been carried be set down with tenderness.

May what is still becoming rise with courage.

May this congregation continue to be a place where belonging is practiced, justice is tended, and love is made visible in ordinary, holy ways.

The doors remain open.

The table remains wide.

The light remains on.

Let us go forward — faithful, curious, and held.