ST ANDREW'S LEWISBURG
2025 ANNUAL MEETING
FEBRUARY 1, 2026

Agenda

I. Call to Order and Opening Prayer

II. Approval of 2025 Annual Meeting Minutes

III. Recognition of Outgoing Vestry Members

Maggie Chappen

IV. Recognition of Wardens

Maggie Chappen & Cathy Habegger

V. Election of New Vestry Members

Sandy Elion (first term), Jon Frey (second term), Regina Weyer (second term)

VI. Convention Delegates

VII. Recognition of Continuing Vestry Members and Officers

Term ending 1/2027: Cathy Habegger, Loren Gustafson, Ned Searles

Term ending 1/2028: Rob Hontz, Linda Swan, Troy Williamson

Officers: Ned Searles (clerk), Jo-Ann Pacenta (treasurer)

VIII. 2025 Budget Report and Treasurer's Report

IX. Wardens' Remarks

X. Priest's Address

XI. Questions/Discussion from the Floor

XII. Blessing and Dismissal

ST ANDREW'S EPISCOPAL CHURCH
ANNUAL BUSINESS MEETING MINUTES
JANUARY 26, 2025
CANTERBURY ROOM, ST. ANDREW'S EPISCOPAL CHURCH

Call to Order and Opening Prayer

Meeting began at 11:35 am with an opening prayer led by Father Kevin Lowe

Correction to the 2024 minutes: The balance of Living Endowment is not $200,000 as stated in the minutes.

That number reflects a reference to the balance of all of the endowments.

Clerk agreed to update the minutes.

Approval of 2024 Annual Meeting Minutes

Motion to vote to accept the 2024 annual report

Vote to approve the minutes passes.

Recognition of Outgoing Vestry Members

Marcia Sherman and Judy Hontz: thank you!

Maggie Warden has agreed to stay on as senior warden for this year. Thank you!

Troy Williamson has decided to release the responsibility of junior warden; he will be staying on the vestry.

Vestry will elect a new junior warden at the February Meeting.

Election of New Vestry Members

Two individuals have agreed to put their names on the ballot for new vestry members: Rob Hontz and Linda Swan.

Because we have two nominees, we can elect them by acclamation.

The congregation approves the election of the new vestry members through acclamation.

Election of Convention Delegates

This year the diocesan convention will be in Scranton (it will be a joint convention with the Diocese of Bethlehem).

Judy Hontz and Regina Weyer, who served last year, have agreed to serve again this year.

Sandy Elion has agreed to serve as an alternate.

We can elect them by acclamation. Candidates are elected by acclamation.

Recognition of Continuing Vestry Members and Officers

Our bylaws allow individuals to serve two consecutive terms.

2025 Budget Report and Treasurer's Report

The budget was approved by the vestry at the December meeting.

Treasurer provided context and details related to the approved budget (personnel costs; property and maintenance; worship and ministry expenses; outreach and missions).

Compiling the annual budget requires the input from people outside of the finance committee. We will be asking the leaders of committees to help us with the 2026 budget.

Finance committee member (Brooks) feels upbeat about our finances.

Pledges and plate offerings are expected to be greater than last year.

The church is controlling spending very well.

There is growth in the church's endowments ($15000 of income from endowments last year (first time in a long time))

The finance committee is always looking for new members. Contact Brooks or Amy Gronland if you want to join.

This year the finance committee will focus developing a process review. We need to think about a long-term plan and a succession plan moving forward.

The finance committee recognizes and applauds the efforts of the treasurer for maintaining the budget.

Warden's Remarks

On Monday, Feb 3 at 2 pm, St. Andrew's hosted a solar panel tour for other churches and non-profits. They are interested in how St. Andrew's did it. Penn Environment is sponsoring it. The group met in the sanctuary and gaze at the solar array.

Priest's Address

I've been here for five months. We're still in a learning process with each other; thank you for your patience.

These five months have felt full. We welcomed new members; we make a difference each month when we hand out diapers; we come together when we say goodbye (to parishioners who have died), to proclaim resurrection even when we are mourning.

I see your generosity and I am so grateful for how much time and energy you put into this church.

That has given me the space to learn how to be a pastor.

Thank you for taking a chance on a newly ordained, baby priest. But I think we have some momentum.

Everything I do will be rooted in our mission statement: committed to love, justice, and peace and committed to God's grace.

Thanks to being in the news recently, we have an opportunity to demonstrate who we are and what it means to be an Episcopalian.

Advice to congregation: keep thinking about what it means to find God's grace outside of the Church.

Jubilee Centers like St. Andrews are named because of their exceptional service to the poor, including advocacy for the poor, empowerment of the disadvantaged, evangelism, and outreach.

I am grateful for that Jubilee Center certificate on the wall. I want to embrace that identity.

In the packet is information about the Lewisburg Council of Churches; Regina Weyer has agreed to serve as our parish's delegate.

Priest's ideas and hopes:

Goal 1) Outreach: I hope we will continue to nurture and grow the diaper bank. We are working hard to secure funding. There is a need for volunteers to help with unloading and distribution on Friday afternoons in Shamokin. We need to listen to the stories of the people coming here for diapers.

Goal 2) Pursuing connection with Bucknell's community harvest program (prepares and delivers free meals in the area). They are considering using St. Andrews as a location for preparing and serving meals. They are currently located at a church in Milton, but they want to be closer to Lewisburg. They are moving to a frozen meal distribution model, distributing prepared meals once a month.

It's an Americorps project, and they are looking for a new home closer to campus, for students who will volunteer and for those who might need to take advantage of the free services.

If St. Andrew's is selected, they will need to store food here and supplies here. One afternoon a week there will be a team here prepping and packaging meals, and then once a month there would be a distribution in our parking lot.

They would like it if St. Andrew's volunteered once a month to help with meal preparation.

Bill Simpson has volunteered to be involved in setting up the freezers.

All of the receptacles in the Canterbury Room are on one circuit except for a few

isolated circuits. How many meals do they distribute?

Four dinners per person per month (they serve about 180 individuals per week, but they prepare 720 meals per month (four meals all at once))

What do they want from St. Andrews? There are options:

1) Help prepare a meal once a month here in the Canterbury Room for a few hours.

2) Help with distribution on distribution day

If you want to be part of this program, you can help out even if they do not choose St. Andrew's.

Goal 3: More outreach worship in the community. Go down to Lewisburg borough on Ash Wednesday to give out ashes to go. This could be done at Evangelical Hospital as well.

Goal 4: Midweek service at 6:15pm in the chapel on Wednesday evening (contemplative prayer service).

Goal 5: Over the summer, jazz vespers. Attract people who don't normally attend church.

Goal 6: Establish more regular formation opportunities for everyone in the parish.

During Lent, offer a series on the Anglican Spirit and what makes us distinctive as Anglicans.

Working on ideas for a Wednesday evening Lent Program. Create more opportunities for Bible Study. Build formation opportunities for children and youth.

If you have any experience and want to help, let me know.

Goal 7: Continue our creation care; continue to be good stewards of our property.

Does anyone want to help me start a vegetable garden on the grounds of the rectory?

Does anyone want to help with creating landscaping that needs less regular maintenance?

Thank you for choosing me as your pastor!

Parishioner: Father Kevin, you are pushing the right buttons at the right time! Thank you.

Message from the Junior Warden: Thank you for allowing me to serve. And I encourage someone to jump in because it's a good time to be a junior warden.

Questions/Discussion from the Floor

Outreach committee member asked the clerk of the vestry to add the outreach report that did not make it into the packet to the minutes of the meeting.

If anyone wants to help Cathy Habegger on Friday afternoon at the Oasis Recovery Center in Shamokin, please contact her. Eighty people came for diapers last time.

Blessing and Dismissal

Father Kevin concluded with the Lord's Prayer

Meeting adjourned at 12: 34 pm.

2026 Annual Reports



Acolytes, Greeters, Lectors

We are thankful for Acolytes Wyatt Searles, James Byrum and Rayburn Frey who carry the torches as well as light and extinguish the candles.
Our Greeters have done a great job of welcoming newcomers to our service and seeing that they sign our Guest Book. The also tidy-up the pews after the service. Many thanks to Maggie Chappen, Eve Waters, Virginia Del Buono, Amy Gronlund, Judy Wilson, Corrine Kerstetter, Will Simpson, and Ann and Al Reeves.
We are grateful to have dedicated Lectors – Loren Gustafson, Anna Kell, Rayburn Frey, Corrine Kerstetter, Marcia Sherman, and Regina Weyer. Rob Hontz has "retired" after many years of service.
We would be remiss if we did not recognize and give grateful thanks to Mark Reeves who faithfully rings our Tower Bell every week.

Respectfully submitted,
Judy Hontz

Adult Formation

In 2025, adult formation was offered on a seasonal basis. During the Easter season, a book study group was formed to read Melissa Florer-Bixler's book *How to Have an Enemy: Righteous Anger and the Work of Peace*. This group met for six weeks after the Sunday service, with an average attendance of 6-8 people.

In September and October, a "newcomers" class on the Anglican Spirit was offered, which met for four Sundays. This class examined the nature and history of Anglicanism; Anglican perspectives on the Bible, the Book of Common Prayer, and sacramental theology; and the structure and governance of the Anglican Communion. Attendance was typically 12-15. In conjunction with this class, an instructed Eucharist was held on October 25.

We also added *lectio divina* Bible study to our weekly schedule. This was initially planned to run only for the month of October, but reactions were positive and we

decided to keep it as a standing part of our schedule. Attendance is typically 4-6 people.

Ideas for new Adult Formation offerings are always welcome!

Submitted by the Rev. Kevin Lowe

ALTAR GUILD, Sandy Elion

I have been honored for much of my life to be involved in managing or helping to oversee situations in which teamwork is the primary key to accomplishing goals, expectations, and outcomes. As a result, I have some favorites in my involvements. One of my favorites, as I have said many times, is working with a super Altar Guild team.

This team works creatively and respectfully in areas like flower arrangements, plant care, laundry, ironing, special folding, brass and silver polishing, dusting, designing, paraffin pouring, candle filling, wax removal, purchasing and ordering, frontal changing, wreath and banner changing, furniture polishing, hymn board changing, bulletin positioning, bread baking, Ambry candle changing, cross covering, Advent wreath and pew torch manipulating, working with property folks and the office, and being receptive to feedback. Members of this team are also actively involved in other church ministries, and this adds to wonderful connections and coordination's with our other teams.

These are the team members: Janie Coyne, Judy Hontz, Michelle Johnson, Corrine Kerstetter, Jo-Ann Pacenta, Ned Searles, Priscilla Stowe, and Yours Truly. Frequent valued helpers are Cathy Habegger, Carl Milofsky, LeAnn Williamson, and Troy Williamson along with unique, special "adjuncts" Leigh Donecker, Judy Wilson, and Al Reeves.

Of course, the official leader of this team is Father Kevin Lowe, and then, with added help during setups, of the magical music of Shirley Smith and the technical office management of Tina McGee, the St. Andrew's Altar Guild Team is one for the best teams ever! I am so grateful!

CHILDREN AND YOUTH

In 2025 I began offering a monthly "children's time" during worship on the first Sunday of the month, which is sometimes sermon-based and sometimes a little more experiential. At the end of the Epiphany season we enjoyed learning about the custom of "burying the alleluia" during Lent, and the children helped create a

colorful patchwork Alleluia poster that we uncovered on Easter Sunday and hung at the back of the church. We distributed take-home formation materials for children during Holy Week and Advent.

Plans were formed in the fall of 2025 for launching children's chapel worship during the Sunday service for our elementary-school age children. A group of leaders was gathered and we intend to begin offering this for families beginning in February 2026. We also held an Advent family day at the beginning of December to try out some children's chapel materials.

Youth acolytes serve on the first Sunday of each month, and also served on Maundy Thursday, the Easter Vigil, and on Christmas Eve.

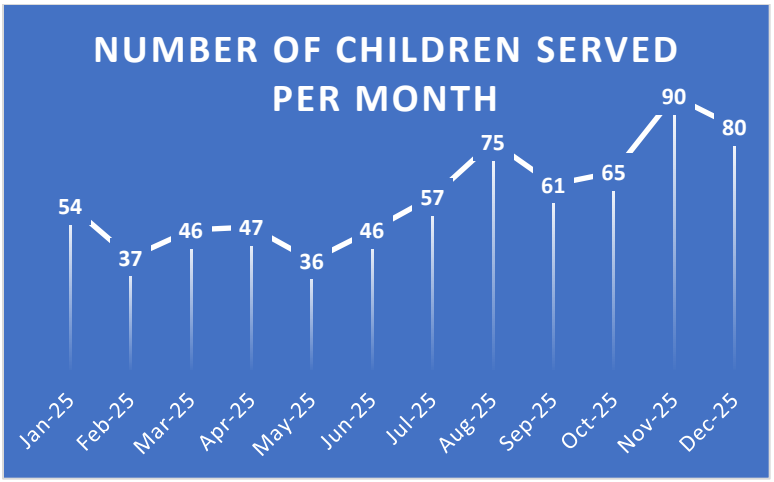
Youth acolytes: James Byrum, Rayburn Frey, Wyatt Searles
Youth lectors: Rayburn Frey

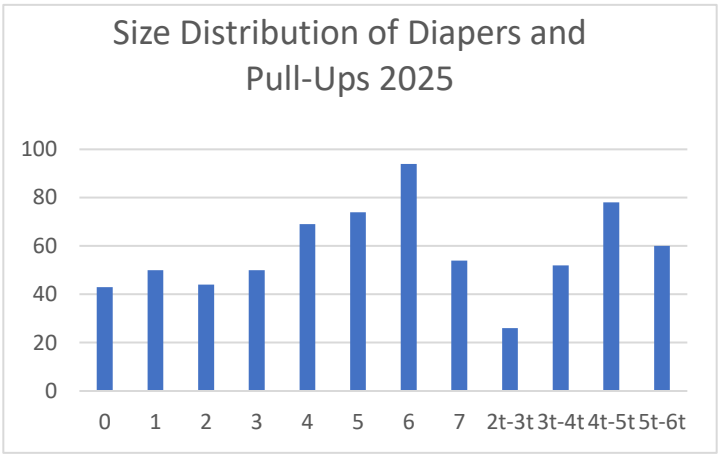
Submitted by the Rev. Kevin Lowe

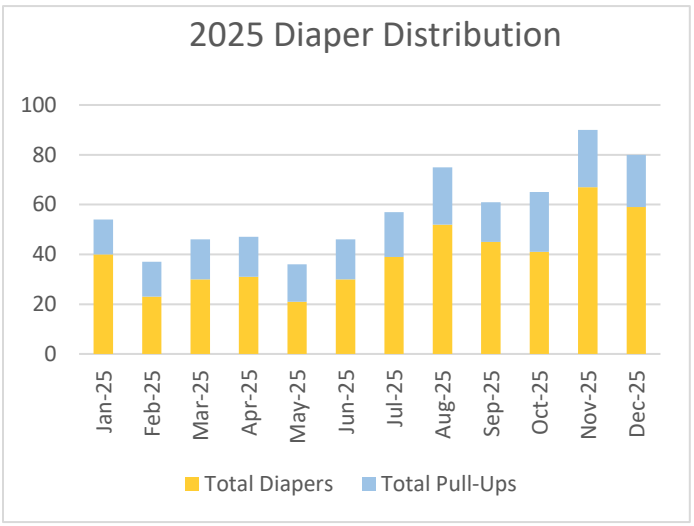
Diaper Bank Annual Report – 2025

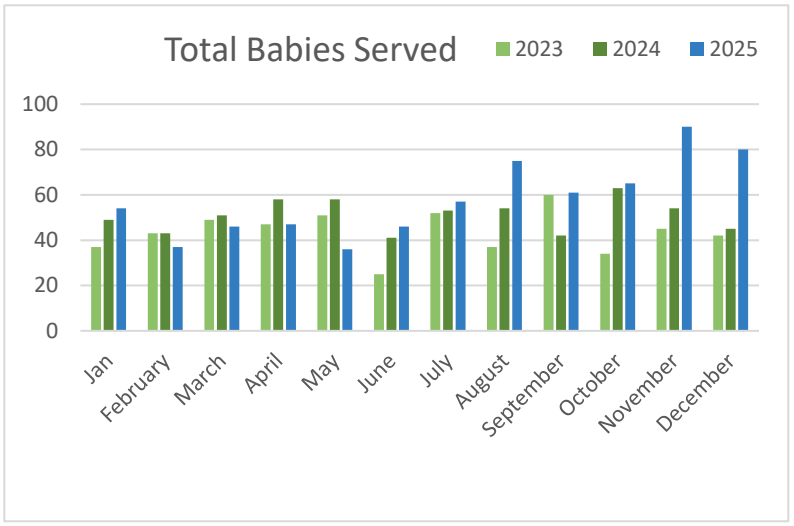
THE NEED - In 2025, the Diaper Bank distributed 694 bags of diapers, pull-ups, and wipes to families in need, an increase from 611 in 2024. On average, we served 58 children per month in 2025 compared to 51 in 2024, highlighting the growing demand for our services and the importance of our mission.
FUNDING – Thanks to Maggie Chappen's dedicated efforts, the diaper bank has obtained several donations and grants totaling $5,922 to fund the purchase of diapers, pull-ups, and wipes this year. We are thankful for the support from: Members of St. Andrew's Episcopal Church, The Charles B. Degenstein Foundation, Trinity Church of Winfield, The Bernice Gould Memorial Fund, The Freeman Family, and the Community Giving Foundation. We plan to reapply for grants to sustain our efforts and to manage the funds we've received in the best way possible to continue the work started at our diaper bank.

FUTURE – The future of the diaper bank looks very promising. We appreciate all the volunteers who dedicate their time and effort to this ministry. If you're interested in volunteering, don't hesitate to get in touch with Amy Gronlund or Virginia DelBuono.









Respectfully submitted by Amy Gronlund.

FINANCE COMMITTEE

Members: Brooks Gronlund, Amy Gronlund, Loren Gustafson, Maggie Chappen, Catherine Habegger, Jo-Ann Pacenta, Rev. Doc. Kevin Lowe (Rector)

The 2025 Statement of Income and Expense is attached.

2025 was a good year for St. Andrew's in terms of our pledges and offerings. For example, income from pledges and offerings totaled $139,350 versus $128,000 budgeted. The higher amount received for pledges and offerings primarily resulted from contributions from several parishioners which exceeded their pledges for the year. Fundraising, Interest and Other Income exceeded budget by $15,793. Items contributing to this favorable difference included donations from building usage. St. Andrews accepted requests for usage of the facilities which were not anticipated when we were preparing the budget. In addition, we

received donations totaling $5,500 to cover the cost of cleaning and sealing the front parking lot. The cost of sealing the parking lot is shown as a property expense.

We withdrew $32,500 from our investments during 2025. $10,000 was for Outreach, and will remain available for the diaper bank and other outreach projects. $7,500 was designated for Property projects, and $15,000 was withdrawn from Living Endowment to offset higher expenses and reduce the deficit.

Total expenses exceeded budget in part due to the increased cost of our commercial insurance. Our budget amount for insurance was $4,880 but due to the increased cost, the total of our commercial insurance cost was $7,308. In addition, landscaping costs for the triangle area in the front parking lot of $3,000 also contributed to the unfavorable difference in expenses. The expense for our church cleaning service exceeded our budget because the contract for cleaning was arranged after the budget was prepared. Other items contributing to the unfavorable difference in expenses includes the cost of heating fuel for the church and the rectory, and higher costs for nursery care. We have two nursery attendants every Sunday, the cost of which exceeded our projections. The cost for the administrative assistant is higher than budgeted due to a change in the way we are accounting for retirement (which was approved by the Diocese).

Although we ended the year with a deficit of $10,098 (before Outreach), this was lower than our budgeted deficit of $33,392. As we move forward into 2026, our financial condition remains tenuous. While we are doing a good job prudently managing our expenses and maintenance, operating at a deficit will continue to place increased stress on the church's savings and investments. Optimistically, we are welcoming new members (families) and we continue to see existing members increasing their pledges and showing support for out programs.

The Finance Committee welcomes any member of the St. Andrew's community who may be interested in learning more about the church's finances and who would be interested in collaborating with the Vestry and all other committees as part of the finance committee.

Thank you,

Jo-Ann Pacenta, Treasurer

			Dec 2025	Budget	YTD Actual 2025	YTD Budget	Actual versus Budget	2025 Annual Budget
Income								
	4300 · Pledges & Offerings							
		4301 · Plate Offerings	$ 326	$ 101	$ 1,906	$ 1,000	$ 906	$ 1,000
		4302 · Pledges/Regular Givers	6,001	8,800	130,905	120,000	10,905	120,000
		4320 · Easter	-	-	2,197	3,000	(803)	3,000
		4321 · Christmas	4,071	4,000	4,341	4,000	341	4,000
	Total 4300 · Pledges & Offerings		10,398	12,901	139,350	128,000	11,350	128,000
	4330 · Fundraising, Interest & Other Income							
		4331 · Living Endowment Withdrawal	1,995	1,714	7,980	6,856	1,124	6,856
		Living Endowment Principal Withdrawal	15,000	-	15,000	-	15,000	-
		4335 · Building Usage Gifts/Donations	215	130	2,410	520	1,890	520
		4340 - Donations/Fundraising Music	2,450	250	4,586	3,000	1,586	3,000
		4341 - Donations/Fundraising Property	425	425	425	5,000	(4,575)	5,000
		4337 · Property Endowment Withdrawal	612	704	2,447	2,814	(367)	2,814
		4342 - Fundraising Yard Sale Proceeds	-	-	1,140	-	1,140	-
		4334 - Donation Parking Lot Sealing			5,500	-	5,500	
		4344 - Donations St. Francis Garden	1,000	250	1,000	1,000	-	1,000
		4338 · Interest Income Savings	1	1	4	10	(6)	10
	Total 4330 · Interest & Other Income		21,698	3,473	40,493	19,200	21,293	19,200
Total Income			32,096	16,374	179,843	147,200	32,643	147,200
Expense								
	5100 · Mission Outside the Church							
		5101 · Diocesan Fair Share	1,586	1,586	19,035	19,035	-	19,035
	Total 5100 · Mission Outside the Church		1,586	1,586	19,035	19,035	-	19,035
5600 · Programs								
	Music & Worship							
		5657 · Music & Worship (Licenses/Fees)	-	-	2,261	1,300	(961)	1,300
		5660 · Altar Supplies	109	29	253	350	98	350

		5673 - Special Music Program	-		1,960	-	(1,960)	-
			109	29	4,473	1,650	(2,823)	1,650
	Spiritual Formation							
		5662 · Children & Youth	-	-	-	300	300	300
		5664 · Adult Educa/Fellowship	-	-	-	-	-	-
			-	-	-	300	300	300
	Hospitality							
		5670 · Kitchen & Church Supplies	50	98	527	323	(204)	323
			-	-	-	-	-	-
			50	98	527	323	(204)	323
	Property - Church							
		5701 · Cleaning Service	1,000	450	9,021	5,200	(3,821)	5,200
		5703 · Church Heating Fuel	236	258	3,618	3,100	(518)	3,100
		5705 · Church Utilities	194	408	2,767	4,900	2,133	4,900
		5707 · Church Maintenance	547	467	6,030	5,600	(430)	5,600
		5707 · Church Maintenance (Sealing Parking Lot)			4,899	-	(4,899)	
		5711 · Grounds Maintenance	450	145	6,280	4,500	(1,780)	4,500
		5712 · St. Francis Garden Maintenance	-	100	1,320	1,200	(120)	1,200
		5755 · Loan Interest	73	92	943	1,100	157	1,100
			2,500	1,920	34,878	25,600	(9,278)	25,600
	Property - Rectory							
		5301 · Rectory Heating Fuel	129	75	1,332	900	(432)	900
		5302 · Rectory Utility	182	133	1,905	1,600	(305)	1,600
		5304 · Rectory Maintenance	-	500	382	5,000	4,618	5,000
		5305 · Rectory Property Tax	283	283	3,400	3,400	-	3,400
			594	991	7,019	10,900	3,881	10,900
Administration								
	Communications							
		5803 · Church Telephone/Internet	185	204	2,590	2,450	(140)	2,450
		5805 · Postage	-	-	156	146	-	146
		5809 · Website	-	-	314	21	(293)	21
		5303 · Rectory Telephone/Internet	128	126	1,791	621	(1,170)	621
		5810 - Constant Contact e-letter	67	69	764	825	61	825
		5665 · Advertising	177	42	594	500	(94)	500
			556	441	6,209	4,563	(1,636)	4,563
	Administrative Office Support							

		5806 · Bulletins & Printing	137	120	1,243	1,500	258	1,500
		5807 · Office Supplies & Expenses	153	58	711	700	(11)	700
		5808 · Computer Hardware & Software	83	36	3,713	3,500	(213)	3,500
			373	215	5,666	5,700	34	5,700
	Vestry Expenses							
		5664 · Vestry Exp, Convention, Other	278	-	508	230	(278)	230
	Insurance - Property & General							
		5810 · Insurance - Property & General	609	400	7,308	4,880	(2,428)	4,880
		5207 · Worker's Compensation - Rector	21	14	165	165	-	165
		5811 · Workers' Compensation - Other	48	48	192	580	388	580
			678	462	7,665	5,625	(2,040)	5,625
	Other Administrative Expenses							
		5813 · Bank Charges	60	60	831	750	(81)	750
		5815 · Miscellaneous	-	-	-	100	100	100
			60	60	831	850	19	850
Total Administrative			1,945	1,177	20,879	16,968	(3,900)	16,968
Staff Expenses - Salary/benefits								
	5200 · Clergy - Rector							
		5201 · Salary	3,000	3,000	36,000	36,000	-	36,000
		5202 · Housing Annuity	100	100	1,200	1,200	-	1,200
		5203 · Continuing Education	-	100	-	1,200	1,200	1,200
		5204 · Pension	725	705	8,705	8,450	(255)	8,450
		5205 · Life & Health Insurance	-	-	-	-	-	-
		5206 · FICA/Medicare	237	230	2,846	2,754	(92)	2,754
		5674 · Prof. Expenses	254	417	540	5,000	4,460	5,000
	Total 5200 · Clergy - Rector		4,317	4,551	49,291	54,604	5,313	54,604
	5400 · Rector's Substitute							
		5401 · Rector's Substitute	150	150	150	750	600	750
		5405 · Rector's Substitute-Mileage	50	128	50	638	588	638
	Total 5400 · Clergy - Other		200	278	200	1,388	1,188	1,388
	5600 · Music and Worship							
		5650 · Director of Music Ministry	1,917	1,917	23,000	23,000	-	23,000
		5676 · Fica/Med Tax-Organist	147	147	1,760	1,760		1,760

		5651 · Substitute Organist	-	-	-	463	463	463
		5657 - Special Music Program		-	2,261	1,300	(961)	1,300
			-	-	-	-	-	-
	Total Salaries/Benefits Music and Workship		2,063	2,063	27,020	26,523	(498)	26,523
	Children and Youth							
		5675 · Nursery Care	144	25	1,110	300	(810)	300
		5676 · Fica/Med Tax	11	2	85	76	(9)	76
	Total Salaries/Benefits Children & Youth		155	27	1,195	376	(819)	376
	5800 · Administrative Assistant							
		5801 · Administrative Assistant	2,007	1,816	24,089	21,789	(2,300)	21,789
		5676 · Fica/Med Tax-Administrative Assistant	154	139	1,843	1,667	(176)	1,667
		5804 · Employee Benefits	-	-	-	-	-	-
	Total Salary/Benefits Administrative Assistant		2,161	1,955	25,932	23,456	(2,476)	23,456
	Total Expense		14,304	14,946	189,940	180,592	(9,348)	180,593
				-		-		
			17,792	1,429	(10,098)	(33,392)	23,295	(33,393)
	4400 ·St. Andrew's Outreach (Income, (Expense) & donations received & sent to outside organizations)							
		4402 · Outreach Endowment Withdrawal	-	1,033	3,070	4,130	(1,060)	4,130
		4404 · Donations - General	10,000	-	10,188	-	10,188	-
		Soup Sales (Diaper Bank)	106		801	790		790
		Diaper Bank						
		Donations - Diaper Bank	156	-	8,792	-	8,792	
		Reimbursement Diaper Bank	-	-	(1,387)	-	(1,387)	
		4408 · Funds sent to Designated Recipients		-				
		Havn Ministries, Heiter Center	-	-	(1,000)	(1,000)	-	(1,000)
		4477 · Direct Expenses	(31)	-	(31)	(150)	119	(150)
	Total 4400 · Net Outreach		10,230	1,033	20,432	3,770	16,662	3,770
			$ 28,022	$ 2,461	$ 10,334	###### #	#######	$ (29,623)

2026 BUDGET

					2025 Annual Budget *	2025 Actual	2026 Annual Budget
		Income					
			4300 · Pledges & Offerings				
				Plate Offerings	$ 1,000	$ 1,906	$ 1,000
				Pledges/Regular Givers	120,000	130,905	130,000
				Pledge - Music Ministry	1,900	2,300	2,450
				Pledge - Property	250	250	250
				Easter	3,000	2,197	2,000
				Christmas	4,000	4,341	4,000
			Total 4300 · Pledges & Offerings		130,150	141,899	139,700
			4330 · Interest & Other Donations				
				Living Endowment Interest Withdrawal	6,856	7,980	5,985
				Living Endowment Principal Withdrawal		15,000	-
				Outreach Endowment Interest Withdrawal	4,130	3,070	3,070
				Donations & Other Income	-	-	-
				Donations to Diaper Bank			
				Soup Sales (Donations to Diaper Bank)	790	790	710
				Donations Parking Lot Sealing		5,500	
				Fundraising and Other income		1,140	
				Building Usage Gifts/Donations	520	2,410	520
				Property Endowment Withdrawal	2,814	2,447	1,835
				Donation St. Francis Garden	1,000	1,000	1,000
				Donations & Fundraising Music	1,100	1,997	5,500
				Donations & Fundraising Property	5,000	425	5,000
				Interest Income Savings	10	4	10
			Total 4330 · Interest & Other Income		22,220	41,763	23,630
		Total Income			152,370	183,662	163,330
		Expense					
			5100 · Mission Outside the Church				
				Diocesan Fair Share	19,035	19,035	17,775
				Outreach and Other			

				Diaper Bank Purchases			
				Donations to Outside organizations	1,000	1,000	1,000
				Direct Expenses for Outreach	150	150	-
			Total 5100 · Mission Outside the Church		20,185	20,185	18,775
		5600 · Programs					
			Music & Worship				
				5657 · Music & Worship	1,300	2,261	1,300
				5660 · Altar Supplies	350	253	350
				5657 - Special Music	-	1,960	3,000
					1,650	4,474	4,650
			Spiritual Formation				
				Nursery, Church School & Youth	300	-	600
					300	-	600
			Hospitality				
				5670 · Kitchen & Church Supplies	323	527	200
				5678 · History Celebration	-	-	-
					323	527	200
			Property - Church				
				5701 · Cleaning Service	5,200	9,021	11,600
				5703 · Church Heating Fuel	3,100	3,618	3,900
				5705 · Church Utilities	4,900	2,677	4,850
				5707 · Church Maintenance	5,600	6,030	5,000
				5711 · Grounds Maintenance	4,500	6,280	5,600
				5711 · Grounds Maintenance -Parking lot Sealing		4,989	
				5712 · St. Francis Garden Maintenance	1,200	1,320	1,500
				5755 · Loan Interest	1,100	943	-
					25,600	34,878	32,450
			Property - Rectory				
				5301 · Rectory Heating Fuel	900	1,332	930
				5302 · Rectory Utility	1,600	1,905	1,600
				5304 · Rectory Maintenance	5,000	382	5,000
				5305 · Rectory Property Tax	3,400	3,400	3,400
					10,900	7,019	10,930
		Administration					
			Communications				
				5803 · Church Telephone/Internet	2,450	2,590	2,450

				5805 · Postage	146	156	73
				5803 · Rectory Telephone/Internet	621	1,791	1,800
				5810 - Constant Contact e-letter	825	764	840
				Website	21	314	
				5665 · Advertising	500	594	500
					4,563	6,209	5,663
			Administrative Office Support				
				5806 · Bulletins & Printing	1,500	1,243	1,500
				5807 · Office Supplies & Expenses	700	711	700
				5808 · Computer Hardware & Software	3,500	3,713	3,500
					5,700	5,667	5,700
			Insurance - Property & General				
				5810 · Insurance - Property & General	4,800	7,308	7,308
				5207 · Worker's Compensation - Rector	165	165	192
				5811 · Workers' Compensation - Other	580	192	580
					5,545	7,665	8,080
			Other Administrative Expenses				
				5813 · Bank Charges	750	831	500
				5815 · Miscellaneous	100	508	500
					850	1,339	1,000
		Total Administrative			16,658	20,880	20,443
		Staff Expenses - Salary/benefits					
			5200 · Clergy - Rector				
				5201 · Salary	36,000	36,000	37,080
				5202 · Housing Annuity	1,200	1,200	1,200
				5203 · Continuing Education	1,200	-	1,200
				5204 · Pension	8,450	10,864	11,280
				5205 · Life & Health Insurance	-	-	-
				5206 · FICA/Medicare	2,754	2,846	2,837
				5674 · Prof. Expenses	5,000	540	5,000
			Total 5200 · Clergy - Rector		54,604	51,450	58,597
			5400 · Rector's Substitute				

				5401 · Rector's Substitute	750	150	300
				5405 · Rector's Substitute-Mileage	638	50	100
			Total 5400 · Clergy - Other		1,388	200	400
			5600 · Music and Worship				
				5651 · Substitute Organist	463	-	463
				5657 - Special Music		2,261	3,000
				5682 - Director of Music	23,000	23,000	23,690
				5676 · Fica/Med Tax-Dir Music	1,760	1,760	1,812
			Total Salaries/Benefits Music and Workship		25,223	27,021	28,965
			Children and Youth				
				5675 · Nursery Care	300	1,110	3,976
				5676 · Fica/Med Tax	76	85	304
			Total Salaries/Benefits Children & Youth		376	1,195	4,280
			5800 · Administrative Assistant				
				5801 · Administrative Assistant	21,789	24,089	27,279
				5676 · Fica/Med Tax-Administrative Assistant	1,667	1,843	2,087
				5804 · Employee Benefits	-	-	-
			Total Salary/Benefits Administrative Assistant		23,456	25,932	29,365
			Total Expense		180,661	193,760	209,655
Net Surplus/(Deficit)					(28,291)	(10,098)	(46,325)
*Includes Outreach Interest Withdrawal							
Withdrawal from Investments							
	Outreach			10,000			
	Property			7,500			
	Living Endowment			15,000			

HOSPITALITY

Hospitality Hour is a time for our Parish family to gather together after the service and get to know each other better. Many thanks to all who have hosted but especially to LeAnn and Troy Williamson who procure the food and drink and then, with Cathy Habegger, set-up, serve and clean-up every week.
There is another group of women, including the above, who always say "yes" when asked to help provide food for special occasions such as funerals, Bishop's visit, etc. Gratitude goes out to Ann Reeves, LeAnn Williamson, Priscilla Stowe, Judy Wilson, Janie Coyne, Judy Hontz and Polly Doyle.

Respectfully submitted,
Judy Hontz

LAY EUCHARISTIC MINISTRY

The responsibility and privilege of assisting the Priest at the altar falls on our Lay Eucharistic Ministers (LEMs). Several LEMS also serve in leading Morning Prayer, as needed.
LEMS work in teams of two – one serves as Crucifer and reads the Epistle while the other one leads the Prayers of the People and assists the Priest in preparing the altar for Communion. Both LEMs administer the wine – one holding the chalice and the other carrying the individual glasses. When there are no Acolytes, a third person (usually another LEM) is recruited to carry the tray for the empty glasses.
The following teams have faithfully served in 2025: Ned Searles and Michelle Johnson, Sarah Bell and Judy Hontz, Janie Coyne and Cathy Habegger and Corrine Kerstetter and Sandy Elion. Jo-Ann Pacenta and Craig Johnson fill in as needed.
Several LEMs also serve as Lay Eucharistic Visitors (LEVs) who take Communion to our shut-ins.
If you feel called to this ministry, please let Fr. Kevin know. Both LEMs and LEVs are trained and then licensed by the Diocese.

Respectfully submitted,
Judy Hontz

LEWISBURG COUNCIL OF CHURCHES

Contact person with other Churches through Lewisburg Council of Churches

Regina Weyer is St. Andrew's representative on the Council. It is funded by the member churches and other charities. The council pools information about social service problems in the area. It runs and/or gives funds to many local charity organizations, i.e. Food Pantries, Clothing Closet, Food Programs such as Supper by the River, Summer Food for students, County food Bank. They run the Soup and Scripture program—Wednesday Lunches at First Presbyterian Church during Lent. Council provides funds, and local churches each prepare one lunch, and various ministers provide a sermon or talk. **(They are hoping that St. Andrew's can provide 5 people to serve during a Wednesday in February)**

This year, the Council has coordinated service provision by week—such as Diaper Banks, food banks, cleaning and sanitary item dispersal, Clothing closet, etc. The Council is often the first contact for people who need help with housing and/or rent/utilities. They have an arrangement with a local motel for housing homeless people for one or two nights.

MEMBERSHIP

In 2025, we added 15 new members to our official membership list and deactivated one member. We currently have 112 baptized members, 90 of whom are communicants in good standing.

A *baptized member* of the church is defined as one whose baptismal information is recorded with the church office.

A *communicant* (also known as an "active member") of the church is defined as a baptized member who takes Communion at least three times a year.

A *communicant in good standing* is defined as a communicant who has "been faithful in corporate worship" and has "been faithful in working, praying, and giving for the spread of the kingdom of God."

All communicants in good standing over age 16 are considered "adult members" and are eligible electors at the annual meeting.

Submitted by the Rev. Kevin Lowe

Music Ministry, Shirley Smith

The Annual Report for this Director of Music for December 2025 is grounded in a profound and continued sense of gratitude to God for placing her among the people of Saint Andrews 4 ½ years ago. The choir has grown both in number and in an extraordinary ability to lead worship with hymns, liturgy and the spoken Word. For them it is not enough to present a beautiful anthem week after week but recognize the importance of being present for ALL of worship. This is rare.

Our programming not only nourishes the hearts of the people of St. Andrews, but encourages the community to be invested in our unique offerings during Advent and Christmas, Lent and Easter, festival days, Evensongs, and Taize services. Instrumentalists, guest singers, and the special music of the summer bring in new faces who share their rich experience in worship here with others. Our services always include tremendously varied styles for piano and organ. I hope that I sometimes play something that resonates with you and your preferences.

As if things could not get any better, Father Kevin came among us. He has energized, re-created and enhanced this place from inside out. All aspects of worship are well-planned and executed, creating a smooth, meaningful experience for each of us. His wisdom for Scripture is remarkable for one so new to ministry. We are truly blessed.

Taize Services for five Wednesdays in Lent and three Wednesdays in Advent were presented. This is an opportunity for people to enter a quiet, candlelit sanctuary to gather their hearts and souls before God through music and prayer.

We offer the gift of Evensong Services for All Saints Day and in 2026 for Ascension Day, as well. The services are incredibly beautiful as the glorious music offers an opportunity to engage in an old Anglican tradition of calm, prayer, Scripture and song.

Instrumentalists who added so much to our worship were Marcia Sherman, piano, Wayne Gaver, bassoon, Mary Ann Bauer, flute, Cindy Malriat, recorder and Doug Cole flute to mention a few.

Only in an annual report would I feel compelled to share with you the limited funds for music and musicians at St. Andrews. When you are able, please gift the music fund with a special offering. Our programming depends on it.

May our bond as a faith community be ever strong and our example a magnet to those seeking meaning and hope.

Faithfully, Shirley

NURSERY MINISTRY

Bonnie Rose continues to provide Nursery Care each Sunday, and we thank her for such steadfast care for many years. She is so dependable and happy to cover the Nursery.

We are now in compliance with diocesan and legal requirements of having 2 people with certification in nursery at all times. We have increased the number of children served from 2 regular to 4 fairly regular. As we get more families, we hope to increase these numbers.

We have put together a list of congregant volunteers for times when the nursery is uncovered. All but 2 have other service obligations. A couple new congregants have been added to this list. (Thank you!)

The cost for Nursery has increased because of the payment to the 2 nursery workers.

Concerns

--We are still mostly dependent on volunteers who have other assignments during service time.

--Bucknell students, while willing to work, and good with the children, necessarily have many other weekend commitments that require coverage.

-- We do not know whether or not we will be able to have coverage during the entire summer, due to vacations, etc.

Thanks. Regina Weyer

OUTREACH

The diaper bank has been the main focus of outreach at St. Andrew's this year, and I am unable to name everyone who helped because it seems like it was everyone here (I stopped making a list when I got to 25 names). The coordinators into the new year (Amy Gronlund and Virginia DelBuono) are enthusiastic and talented, so it is in good hands.

Food distribution to those in need has started again (see the shopping cart in the narthex as one example) thanks to the work of the membership.

Hoping to revisit community ministries we have supported previously to see what is happening now and how we may be helpful.

Peace.
Cathy Habegger

Parish Necrology

Elizabeth Condon Anderson: Oct. 24, 1925 – Mar. 23, 2025
Interred in the St. Francis Garden

Chuck Confer: Nov. 25, 1937 – Oct. 3, 2025
Interred in the Columbarium of Lewisburg Cemetery

In addition, **Jeffrey Bowen** (Apr. 29, 1951 – Nov. 23, 2024)
was interred in the St. Francis Garden, Jan. 11, 2025.

Prayer Shawl Ministry

Our ministry is still functioning; however almost all of us have stopped knitting shawls for various reasons. The pocket prayer cloths have kept this ministry going. In the past, approximately 200 recipients have accepted shawls, scarves, lap robes or cloths from St. Andrew's. However, we do have a few items besides cloths available when needed. Over the years these people have been a part of our group: Judy Wilson(who began the ministry in 2005), Carolyn Simpson, Suzanne Murdza, Ruth Drozin, The Rev. John Jobson, Liz Harer, Ann Heath, Marianne Edgerton, Linda Swan, Wilma Johnson, Rebecca Maulk and Priscilla Stowe.

Pocket prayer cloths are great with a more immediate need, such as one who is anxious about an upcoming test (medical or SATs), a job interview or just worried about a friend. Each item is blessed, wrapped in a gift bag complete with tissue paper, ribbon and a hand-made tag that tells the recipient it has been created by St. Andrew's Prayer Shawl Ministry and that our wish for them is that they feel God's comfort and love as they use it. We depend on you to let us know when you know of someone who would benefit in receiving one.

-Priscilla Stowe

Property Committee Report

The Property Committee (Al Reeves, Marcia Sherman, Wilmer Stowe, Judy Wilson, Troy Williamson and Janie Coyne) was busy in 2025. In addition to all the regular maintenance chores/activities, we continued to focus on the Garden and the grounds in general. Once again Committee members spent many, many

manhours and donated a significant amount of materials (which stretched our budget) in performing work to keep the place nice.
The following is a summary of major work.

1. Cleaned up areas around church and rectory – trimmed trees & bushes, planted rose bushes, planted large flower pots, removed a brush pile, continual weeding.
2. St. Francis Garden was weeded and mulch was touched-up.
3. The floor in the Canterbury Room was replaced.
4. The south parking lot was sealed.
5. Smoke alarms have been installed throughout the Church.
6. The triangular area adjacent to the south parking lot has been redone. Existing ground cover was removed, new retaining lumber and runway lights were installed and the area was planted with miniature perennial shrubs and red superbena annuals.
7. The contract for cleaning the Church was put out for bid and the contract was awarded to Heaven's Best.
8. The contract for mowing and snow plowing was also put out for bid and the contract was awarded to Apex Landscaping Solutions.

Some of the work listed was accomplished with donations and did not impact our budgets; the parking lot work was done with a one-time donation but the Garden maintenance is an ongoing expense and has continuing needs. Donations are most welcome.
Unfortunately, we were denied the grant for money to redo the Rectory kitchen.
No major projects are planned for 2026.
Respectfully submitted,
Rob Hontz, Chairman

SOCIAL MINISTRY

The Social Ministry is an attempt to have parishioners socialize on a more interpersonal level. The 8@6 Dinners were successful in doing this in 2025 as eleven families participated in the monthly dinner parties. Another opportunity to socialize is the St. Patrick's Day dinner. This dinner is an adult function for parishioners and their guests who enjoy a Happy Hour with cheese, crackers and their favorite adult beverage followed by a dinner of corned beef with a whipped horseradish sauce, colcannon (a cabbage and potato dish), carrots, green (colored)

deserts and Irish coffee. About thirty people attended the 15th annual celebration in 2025.

Respectfully submitted,
Rob Hontz

Warden's Report

Another year has flown by and I am happy to report that overall, it was a year of stability and steady progress for St Andrew's. Membership and Sunday attendance and pledges are up. Coffee hour is popular and well attended, our garden is pristine, and worship is inspiring under Father Kevin's leadership with innovative offerings like the cemetery Halloween service and jazz vespers bringing new life to our traditions. As I did last year, I want to thank those many helping hands who contributed to making these efforts possible, but I won't name names to prevent overlooking anyone. You know who you are and we are most grateful! Unfortunately, if you have had time to look over the proposed budget for 2026 you see that our expenses have also been growing. We have met similar financial challenges successfully in the past few years and I believe that with faith and prayer and hope we can do it again. Even though every year we contemplate using some of our endowment principal to balance our budget, we have not had to do that for a few years. The longer we can delay making any withdrawals, the more sustainable our financial future is.

Actually, four years of senior wardenship have flown by, and it is time to pass that responsibility on to someone else. It is a job that I never envisioned doing, and yet now I know I will miss it very much. I will be moving to Maine this summer to be closer to family and being a warden is not a job that can be done virtually. I very much appreciate the support of the congregation while I used so much of this time to pursue creation care efforts, especially the installation of our solar panels. I originally became interested in solar projects through my former vocation in health care. Healthy patents require a healthy planet with clean air, clean water, and nutritious food. Putting up a solar array on my barn was one small way I could contribute to keeping the planet healthy. The more we mistreat creation the scarcer vital requirements become, leading to more competition, conflict, and disproportionate harm to those with the fewest resources. Our baptismal covenant has been ringing in my ears since my grandson's baptism here last July. Every time we renew those baptismal vows, we promise to "strive for justice and peace among all people, and respect the dignity of every human being." Certainly, caring for God's creation is one way to live out that promise, so that vital requirements are available to all God's people. Every

aspect of our lives – our transportation, our buildings, our food, our clothing has an environmental impact. We can all take small, sustainable steps toward reducing those impacts. Amazingly, each step becomes more and more empowering. I highly recommend searching "An Episcopal Path to Creation Justice" on the internet. This project lists many of those steps in detail.

As I pass the wardenship baton on to someone else, I wish that person success on two issues that have been great struggles for me. First is the parish finances, despite Brooks' and Jo-Ann's best efforts (and great patience). I still don't have a clue on designated funds, restricted funds, who can make changes in those definitions, etc, etc. And the other issue of course is managing the heating systems, especially at times of conversion from the heat pump to the gas furnace and back. Please do remember if you find yourself a bit too warm or too chilly that this process is always a balance between comfort, cost and care of creation. When equal numbers of parishioners felt too warm or too cold during the same service, I felt that I achieved balance. Despite these challenges I heartily recommend considering vestry service or warden duties to any parishioner. I am a life-long Episcopalian and nothing I have ever done in the church has connected me to my faith as much as these activities.

Submitted by Maggie Chappen

Worship

Worship is planned and organized under the direction of the rector, with assistance from the Altar Guild Director and the Director of Music Ministries. Our worship is enhanced by the ministry of strong teams of Eucharistic Ministers, Lectors, Acolytes, Greeters, and the St. Andrew's Choir.

In 2025, our average Sunday attendance was 55 (up from 39 in 2024). We celebrated 49 Sunday morning Eucharists, 2 Sunday Morning Prayer services, and 1 Sunday morning service of Lessons and Carols. Evening Prayer is held every Wednesday night, and during Lent and Advent those Wednesday services became Taize Prayer services structured around the office of Compline. We offered the full Holy Week schedule of the Holy Triduum, a special service for Ascension Day, and two services on Christmas Eve.

We expanded our All-hallowtide offerings this year by offering a service for All Hallows' Eve in the Lewisburg Cemetery, at the invitation of the Lewisburg Cemetery Association. The choir also offered a lovely service of Choral Evensong for All Saints Day. We also offered two services of Jazz Vespers in the fall of 2025,

with participation from my bandmates from State College, and these services were very well received.

We celebrated six baptisms: Isaac DelBuono, Theo Chappen, Noah Ozlanski, Finn Hamilton-Porcelli, Rafi Hamilton-Porcelli, and Celeste Hamilton-Porcelli. And we held three burial services: Jeff Bowen, Liz Anderson, and Chuck Confer.

Submitted by the Rev. Kevin Lowe