

2026 Annual Meeting of Zion Episcopal Church



Zion Church

We share Christ's love and grace with joy, respect, and compassion.

Annual Reports

The Second Sunday after the Epiphany

Sunday, January 18, 2026

221 East Washington Street • Charles Town, West Virginia 25414

(304) 725-5312 • zionepiscopal.org • office@zionepiscopal.net

Like us on Facebook!

Index of Reports

| | |
|--|----|
| Nominating Committee Report | 1 |
| 2025 Annual Meeting Minutes January 26, 2025 | 2 |
| Stewardship Report | 4 |
| 2025 Operating Budget v Actual Report | 5 |
| 2025 Balance Sheet December 31, 2025 | 9 |
| 2026 Proposed Operating Budget | 10 |
| Trustee's Report | 14 |
| Sacramental Record | 16 |
| Lay Eucharistic Visitor's Report | 17 |
| Senior Warden's Report | 18 |
| Junior Warden's Report | 19 |
| Thrift Shop and Fundraising Report | 20 |
| Altar Guild Report | 22 |
| Director of Music Report | 23 |
| Sunday Morning Bible Study Report | 24 |
| Weekday Worship & Fellowship Report | 24 |
| Zion Cemetery Association Report | 25 |

Zion Episcopal Church

2025 Nominating Committee Report

Respectfully submitted by Rev. Johanna Marcure, *ex-officio*

2025 Nominating Committee Members:

Alice Ellis

William (Kenny) Floyd

Vacant Seat

Rev. Johanna Marcure, *ex-officio*

Nominations for the Class of 2028:

Alice Ellis



Zion has been my church home and family for over 20 years. My sons, Jack and Andrew, were baptized and raised in the church, singing in the children's choir and serving as acolytes. I have volunteered at Zion in many capacities - from serving as a Trustee and Senior Warden of the vestry, to working with our social justice outreach programs, such as the Monthly Meal Ministry, and assisting with our annual auction and other events. I enjoy spending time with my church family and sharing God's love with our community through my work with Zion.

Stephen Johnson



I'm a Senior Superintendent with The Christman Company's DC region. We perform Historical Preservation on Capitol Hill and the Smithsonian Institute. I studied project management at Cornell University. I have lived with my wife Cheryl for 35 years in Berryville.

I, like most people from Virginia, like the outdoors, fly fishing, and competitive archery.

Stacy Lindberg



I have been a member of Zion since 2019 and have been attending the Episcopal Church most of my adult life. I have never felt more at home than I do at Zion. The fellowship is exactly what I have been looking for in a church home. It is important to me to give something back to the community through the church. I have a BS in political science from Shepherd University and a MA from Marshall University. I recently earned the Certified Securities Compliance Professional® designation. I have two adult children and live on a farm in Charles Town with husband Eric and dog Griff. I enjoy running and Biblical Hebrew class.

Zion Episcopal Church

2025 Annual Meeting Minutes | January 26, 2025

Respectfully submitted by Kenneth Fanelli, Clerk Pro Tem

Present: Parishioners from the 8:00 am and 10:30 am services.

The 2025 Annual Meeting followed the 10 am unified service and coffee break.

Rev. Frank Coe gave the invocation to start the meeting at 11:15 a.m.

All nominations and resolutions were made by voice vote.

Senior Warden Greg Harp proposed that Ken Fanelli serve as the clerk of the proceedings. Kenny Floyd made the motion and Jaimie Wilson seconded it. The motion passed unanimously.

Greg asked for a vote to accept the 2024 Annual Meeting minutes without corrections. Sandra Coughlin made the motion, and Stephanie Harp seconded the motion. The motion passed unanimously.

Greg announced that the next rector has been appointed. He could not give specifics since the individual's contract is still being finalized. He promised that more information will be forthcoming.

Vestry Election: Zion has what is known as a variable vestry since one slot remains vacant. Greg Harp announced that Richard Seckinger, Lanette Byrer and Ken Fanelli are cycling off the vestry as their three-year terms are completed. Betina Peyton is a candidate for the vestry, Greg Harp will remain as the Senior Warden, and Ken Fanelli has been asked to serve another three-year term. Greg asked if there were other nominations for the vestry. None were offered. The congregation was asked to approve this slate of vestry candidates. Dawn Pitzer made the motion to approve the candidates, and Lee Wilson seconded the motion, which was approved unanimously.

Delegates for the 2025 Diocese of West Virginia Convention: The nominees included Treasurer Ned Wilson, Neale Delaney and Ken Fanelli. Patsy Noland moved to accept this slate, and Kenny Floyd seconded the motion, which passed unanimously.

Assistant Treasurer Jim Ruddy reported that 2024 annual giving statements are now available. To date, he has received 34 pledges for a total of \$126,500. There are 24 households who pledged in 2024, but who have not submitted their pledges for 2025. He reminded the congregants that we will need more funds since a new rector will soon be on board.

The Annual Meeting packet does not include financial statements, which will be provided by the Treasurer soon.

Treasurer's Report: Ned Wilson reported that even though our total income in 2024 was 10 percent below what was projected, Zion Episcopal realized substantial savings on salaries and heating oil (since we have switched over to heat pumps). Accordingly, we have built up a surplus that will carry us through the first half of the calendar year.

The income for 2025 is projected to be \$327,275, and is comprised of pledges, fundraising (e.g., annual auction and dinner), income from the Thrift Shop and gift card sales. Expenses are anticipated to be around \$344,372, leaving Zion with a deficit of approximately \$17,100. A 5 to 10 percent increase in income, however, would offset the deficit by year's end.

A motion to approve the 2025 budget for Zion Episcopal Church was made by Jaimie Wilson and seconded by Chris Pitzer.

Senior Warden's 2024 Highlights: Greg Harp thanked the Altar Guild for its work, Richard Seckinger for his energy and efforts in making the Thrift Shop and the September auction and dinner at Charles Washington Hall successful. The senior warden also gave a tip of the hat to Deseree and Terri – our cleaning staff – Bill Myers, Zion's sexton; and Rev. G.T. Shram and Rev. Frank Coe, who served as our interim supply priests. He also praised the Monthly Meal Ministry volunteers who served between 50 and 60 members of the community at the end of each month.

Greg Harp noted that the Alger Social Center and its kitchen was used regularly by Saint James Catholic Church, Covenant Baptist Church in Shepherdstown and other religious organizations and charities throughout the year.

The Senior Warden would like to improve communications with parishioners and is exploring creating a voice mail alert system for transmitting timely information. Greg announced that the new rector search is nearly finalized, and he will provide more details soon.

Junior Warden's Report: Kenny Floyd reported that he has received a quote for the repair of the front and side doors of the church building and that the narthex has been "spruced up."

Adjournment: At 11:47 a.m., with no further business to conduct, Greg Harp called for the annual meeting to adjourn. The motion was made by Patsy Noland and seconded by Lee Wilson and approved with a unanimous voice vote.

Zion Episcopal Church
2025 Stewardship Report
Respectfully submitted by Michael Spensley, DVM, Chair

Stewardship Committee Members: Michael Spensley, Chair
Ken Fanelli
Randy Hilton
Phil McDonald
Jim Ruddy
Lyn Widmyer
Linda Work
Rev. Johanna Marcure, *ex-officio*

The target goal of our *Tell Out My Soul* Stewardship Campaign is \$305,000. As of Monday, January 12th, 49 pledges totaling approximately \$219,000 had already been received. Our current shortfall is \$86,000. We need additional pledgers to realize our goal!

Noteworthy is that, between the years 2011 and 2024, the number of pledges decreased from 103 to 56 and realized between \$179,000 and \$218,000. “Banner years” were 2022 (70 pledgers; \$218,000) and 2023 (62 pledgers; \$196,000). In 2024, 56 parishioners pledged \$182,000.

Our Zion community must be continuously thoughtful of our history, particularly the last fifteen years, our internal and external ministries, our full-time rector and staff, and our aspirations to sustain—to grow and develop—and commit financially to realizing Zion’s emerging future – lest sacrifices will have to be made if we cannot meet our operating costs.

A successful end game will be transformed into our mission and ministries.

Our good stewardship of our *Time, Talent, and Treasure* is a year-round ministry. If you would like to learn more about the work of the Stewardship Committee, please contact me via email at: michael.spensley0@gmail.com, or tap me on the shoulder. I would be happy to speak with you!

Zion Episcopal Church
2025 Operating Budget v Actuals
 Respectfully submitted by BTM Certified Public Accountants, PLLC

| | TOTAL | | |
|--|------------------|---------------------|-------------------|
| | Dec 25 | Jan - Dec 25 | Budget |
| Ordinary Income/Expense | | | |
| Income | | | |
| 3001 · Donations | | | |
| 3001.3 · Known Givers | 335.00 | 4,685.00 | 5,056.00 |
| 3001.4 · Monthly Meal | 5.00 | 5.00 | 48.00 |
| 3001.5 · Other Donations | 2,500.00 | 11,962.00 | 6,873.00 |
| 3001 · Donations - Other | 0.00 | 0.00 | 479.00 |
| Total 3001 · Donations | 2,840.00 | 16,652.00 | 12,456.00 |
| 3003 · Plate Offerings | 1,330.00 | 7,716.00 | 6,900.00 |
| 3004 · Pledges | | | |
| 3004.1 · Previous Year | 0.00 | 5.00 | 715.00 |
| 3004.2 · Tithly Pledges | 2,388.92 | 23,945.69 | 35,249.00 |
| 3004 · Pledges - Other | 13,919.00 | 170,074.00 | 176,116.00 |
| Total 3004 · Pledges | 16,307.92 | 194,024.69 | 212,080.00 |
| 3005 · Special Offerings | | | |
| 3005.1 · Initial Offering | 0.00 | 65.00 | 97.00 |
| 3005.2 · Birthdays | 45.00 | 160.00 | 198.00 |
| 3005.3 · Christmas | 1,896.00 | 1,896.00 | 2,200.00 |
| 3005.4 · Easter | 0.00 | 0.00 | 483.00 |
| 3005 · Special Offerings - Other | 65.00 | 188.00 | 219.00 |
| Total 3005 · Special Offerings | 2,006.00 | 2,309.00 | 3,197.00 |
| 3007 · Interest Income | 94.81 | 733.38 | 0.00 |
| 3008 · Rent | 0.00 | 7,400.00 | 5,400.00 |
| 3010 · Fundraising Income | | | |
| 3010.1 · Gift Card Sales | 2,550.00 | 17,625.00 | 25,316.00 |
| 3010.2 · Auction Income | 0.00 | 19,733.24 | 21,275.00 |
| 3010.6 · Thrift Store Income | 1,513.00 | 15,325.50 | 13,801.00 |
| 3010 · Fundraising Income - Other | 0.00 | 5.00 | |
| Total 3010 · Fundraising Income | 4,063.00 | 52,688.74 | 60,392.00 |
| 3012 · Reimbursements | 0.00 | 0.00 | 775.00 |
| 3012.5 · Funds from Trust | 0.00 | 0.00 | 18,000.00 |
| 3013 · Designated Funds | | | |
| 3013.15 · Acolyte Fund Income | 0.00 | 54.00 | 165.00 |
| 3013.30 · Churchyard Fund Income | 510.00 | 680.00 | 0.00 |
| 3013.4 · Columbarium Fund Income | 303.08 | 303.08 | |
| 3013.50 · Energy Fund Income | 405.00 | 2,914.00 | 2,074.00 |
| 3013.55 · Flower Fund Income | 684.00 | 2,439.00 | 2,111.00 |
| 3013.67 · Memorial Fund Income | 216.00 | 216.00 | |
| 3013.69 · Mission Grants Fund Income | 0.00 | 0.00 | 1,677.00 |
| 3013.70 · Monthly Meal Fund Income | 0.00 | 205.00 | 1,128.00 |
| 3013.71 · Music Fund Income | 2,253.00 | 2,253.00 | |
| 3013.96 · Capital Fund Income | 0.00 | 1,350.84 | |
| Total 3013 · Designated Funds | 4,371.08 | 10,414.92 | 7,155.00 |
| 3996 · Outreach/Mission Income | 0.00 | 1,049.22 | 592.00 |

| | TOTAL | | |
|--|-----------|--------------|------------|
| | Dec 25 | Jan - Dec 25 | Budget |
| Total Income | 31,012.81 | 292,987.95 | 326,947.00 |
| Expense | | | |
| 4020 · Payroll Expenses | | | |
| 4020.1 · Clergy | | | |
| 4020.11 · Clergy Pension | 3,060.00 | 13,770.00 | 14,823.00 |
| 4020.12 · Clergy Health Benefits | 0.00 | 42,309.00 | 18,000.00 |
| 4020.13 · Clergy SECA | 1,625.65 | 1,625.65 | 5,852.25 |
| 4020.14 · Clergy Reimbursed Exp | | | |
| 4020.15 · Mileage | 0.00 | 854.00 | 2,250.00 |
| 4020.16 · Cell Phone | 0.00 | 0.00 | 675.00 |
| 4020.17 · Continuing Education | 0.00 | 516.79 | 1,499.99 |
| 4020.18 · Moving Expenses | 0.00 | 10,000.00 | 10,000.00 |
| 4020.14 · Clergy Reimbursed Exp - Other | 0.00 | 0.00 | 1,499.99 |
| Total 4020.14 · Clergy Reimbursed Exp | 0.00 | 11,370.79 | 15,924.98 |
| 4053 · Professional Allowance | 0.00 | 500.00 | |
| 4020.1 · Clergy - Other | 1,524.61 | 49,500.00 | 49,500.00 |
| Total 4020.1 · Clergy | 6,210.26 | 119,075.44 | 104,100.23 |
| 4020.5 · Lay Salaries | | | |
| 4020.51 · Director of Music Ministry | 2,916.66 | 29,937.44 | 29,000.00 |
| 4020.52 · Parish Secretary | 1,383.34 | 16,600.08 | 16,600.00 |
| 4020.53 · Sexton | 832.00 | 9,269.27 | 8,000.00 |
| Total 4020.5 · Lay Salaries | 5,132.00 | 55,806.79 | 53,600.00 |
| 4020.9 · Payroll Support | 0.00 | 0.00 | 3,500.00 |
| Total 4020 · Payroll Expenses | 11,342.26 | 174,882.23 | 161,200.23 |
| 4020.8 · Payroll Tax Expense | 392.60 | 6,959.32 | 5,000.00 |
| 4055 · Substitutes | | | |
| 4055.1 · Clergy | 0.00 | 3,360.00 | 4,000.00 |
| 4055.5 · Organist | 0.00 | 0.00 | 1,000.00 |
| Total 4055 · Substitutes | 0.00 | 3,360.00 | 5,000.00 |
| 4200 · Building Expenses | | | |
| 4200.1 · Insurance Expense | 2,131.00 | 20,581.50 | 26,000.00 |
| 4200.2 · Fire & Ambulance Fee | 0.00 | 180.00 | |
| Total 4200 · Building Expenses | 2,131.00 | 20,761.50 | 26,000.00 |
| 4202 · Repairs and Maintenance | | | |
| 4202.10 · Equipment Repairs | 0.00 | 2,498.65 | |
| 4202.20 · Building Repairs | | | |
| 4202.21 · Church | 0.00 | 4,717.00 | 956.00 |
| 4202.22 · Parish Hall | 298.19 | 2,926.19 | 2,216.00 |
| 4202.23 · Rectory | 0.00 | 4,281.50 | 436.00 |
| 4202.20 · Building Repairs - Other | 0.00 | 0.00 | 172.00 |
| Total 4202.20 · Building Repairs | 298.19 | 11,924.69 | 3,780.00 |
| 4202.3 · Landscaping Expenses | 0.00 | 6,126.16 | 7,535.00 |
| 4202.4 · Plumbing | 0.00 | 0.00 | 352.00 |
| 4202.5 · Heating/AC Repairs | 1,569.74 | 3,878.74 | 0.00 |

| | TOTAL | | |
|---|----------|--------------|-----------|
| | Dec 25 | Jan - Dec 25 | Budget |
| 4202.6 · Cleaning/Supplies | 0.00 | 14,900.00 | 15,600.00 |
| 4202.7 · Security/Fire Protection | 0.00 | 765.85 | 1,000.00 |
| 4202.8 · Pest Control | 0.00 | 4,152.22 | 1,800.00 |
| Total 4202 · Repairs and Maintenance | 1,867.93 | 44,246.31 | 30,067.00 |
| 4203 · Office Expenses | | | |
| 4203.1 · Copier | 197.03 | 2,804.66 | 2,290.00 |
| 4203.2 · Postage | 0.00 | 506.97 | 105.00 |
| 4203.3 · Computer | 129.40 | 4,753.20 | 4,757.00 |
| 4203.4 · Supplies | 0.00 | 1,870.72 | 1,573.30 |
| 4203.5 · Advertising | 188.00 | 416.00 | 100.00 |
| 4203.6 · Legal & Accounting | 750.00 | 1,475.00 | 151.00 |
| 4203.7 · Bank Service Charges | 249.33 | 290.33 | 191.00 |
| Total 4203 · Office Expenses | 1,513.76 | 12,116.88 | 9,167.30 |
| 4204 · Utilities | | | |
| 4204.1 · Oil Expense | 2,220.00 | 26,317.60 | 24,000.00 |
| 4204.2 · Electricity | | | |
| 4204.27 · Church Air Conditioner | 0.00 | 252.75 | 11,040.00 |
| 4204.2 · Electricity - Other | 817.39 | 13,218.04 | 0.00 |
| Total 4204.2 · Electricity | 817.39 | 13,470.79 | 11,040.00 |
| 4204.3 · Gas/Propane | | | |
| 4204.31 · Parish House | 0.00 | 0.00 | 721.00 |
| 4204.3 · Gas/Propane - Other | 314.70 | 2,136.55 | 416.00 |
| Total 4204.3 · Gas/Propane | 314.70 | 2,136.55 | 1,137.00 |
| 4204.4 · Water | 0.00 | 4,310.02 | 4,665.00 |
| 4204.5 · Telephone | 219.56 | 2,628.78 | 1,852.00 |
| 4204.6 · Cable/Internet | 345.26 | 7,364.72 | 8,161.00 |
| 4204.7 · Trash | 0.00 | 626.69 | 1,003.00 |
| Total 4204 · Utilities | 3,916.91 | 56,855.15 | 51,858.00 |
| 4205 · Interest Expense | 0.00 | 0.00 | |
| 4300 · Programs | | | |
| 4300.5 · Diocese Apportionment | 6,508.84 | 39,053.04 | 39,053.00 |
| 4301 · Designated Funds | | | |
| 4301.05 · Acolyte Fund Expense | 0.00 | 185.25 | |
| 4301.2 · Alter Guild Fund Expense | 69.99 | 69.99 | 519.00 |
| 4301.35 · Christian Education Fund Expens | 0.00 | 0.00 | 74.00 |
| 4301.55 · Flower Funds Expense | 0.00 | 2,744.70 | 1,848.00 |
| 4301.6 · Good Friday Fund Expense | 0.00 | 80.00 | |
| 4301.7 · Monthly Meal Fund Expense | 0.00 | 876.58 | 1,672.00 |
| 4301.76 · Music Fund Expense | 1,853.00 | 2,508.49 | 598.00 |
| 4301.93 · Peterkin Fund Expense | 0.00 | 0.00 | 2,000.00 |
| Total 4301 · Designated Funds | 1,922.99 | 6,465.01 | 6,711.00 |
| 4302 · Convention Expenses | 0.00 | 648.30 | 0.00 |
| 4302.3 · Congregational Life | | | |
| 4302.31 · Flowers | 675.00 | 675.00 | 1,065.00 |

| | TOTAL | | |
|--------------------------------------|-----------|--------------|------------|
| | Dec 25 | Jan - Dec 25 | Budget |
| 4302.3 · Congregational Life - Other | 0.00 | 482.00 | 1,000.00 |
| Total 4302.3 · Congregational Life | 675.00 | 1,157.00 | 2,065.00 |
| 4302.4 · Stewardship | 0.00 | 0.00 | 300.00 |
| 4302.7 · Church Supplies | 72.20 | 72.20 | 41.00 |
| 4302.8 · Search Expenses | 0.00 | 1,837.31 | 2,000.00 |
| 4303 · Vestry Contingencies | 0.00 | 200.00 | 300.00 |
| Total 4300 · Programs | 9,179.03 | 49,432.86 | 50,470.00 |
| 4400 · Outreach Expense | | | |
| 4404 · - Mission Grants | 474.29 | 474.29 | |
| 4407 · Rectors Discretionary Expense | 0.00 | 639.78 | 500.00 |
| 4400 · Outreach Expense - Other | 0.00 | 43.98 | |
| Total 4400 · Outreach Expense | 474.29 | 1,158.05 | 500.00 |
| 4701 · Fundraising Expenses | | | |
| 4701.1 · Gift Card Purchases | 1,080.00 | 17,215.00 | 22,006.00 |
| 4701.3 · Auction Expenses | 0.00 | 5,176.25 | 3,500.00 |
| 4701.6 · Thrift Store Expense | 0.00 | 403.82 | |
| Total 4701 · Fundraising Expenses | 1,080.00 | 22,795.07 | 25,506.00 |
| Total Expense | 31,897.78 | 392,567.37 | 364,768.53 |
| Net Ordinary Income | -884.97 | -99,579.42 | -37,821.53 |
| Other Income/Expense | | | |
| Other Income | | | |
| Bequest/One time Gifts | 9,915.03 | 123,255.57 | |
| Pass-Through Income | 0.00 | 8,587.00 | |
| 3011 · Trust Income/(Loss) | 25,245.26 | 148,897.52 | |
| Total Other Income | 35,160.29 | 280,740.09 | |
| Other Expense | | | |
| Front Door Repair | 5,152.50 | 17,157.50 | |
| Painting Expense | 0.00 | 16,500.00 | |
| Pass-Through Expense | 0.00 | 6,030.00 | |
| Roofing Improvement (2025) | 0.00 | 19,000.00 | |
| Total Other Expense | 5,152.50 | 58,687.50 | |
| Net Other Income | 30,007.79 | 222,052.59 | |
| Net Income | 29,122.82 | 122,473.17 | -37,821.53 |

Zion Episcopal Church

2025 Balance Sheet | December 31, 2025

Respectfully submitted by BTM Certified Public Accountants, PLLC

| | Dec 31, 25 |
|---|---------------------|
| ASSETS | |
| Current Assets | |
| Checking/Savings | |
| 1000 · BCT 7548 - Main Acct | 14,264.51 |
| 1010 · BCT 4983 - Designated Acct | 15,486.74 |
| 1011 · BCT 6536 - MM | 94,399.80 |
| Total Checking/Savings | 124,151.05 |
| Other Current Assets | |
| 1050 · Zion Episcopal Trust Accounts | |
| 1050.1 · General Trust Fund 0270 | 693,633.08 |
| 1051 · Zion Church Upkeep Trust 0325 | 86,637.98 |
| 1052 · Zion EC Choir Trust 1062 | 44,840.76 |
| 1053 · F.P. Todd FBO Zion EC 1336 | 135,214.28 |
| 1054 · Ronemus-FBO Zion Cemetary 0451 | 144,585.09 |
| 1055 · Peterkin Scholarship Trust 0996 | 13,403.92 |
| 1056 · Packette Family Lot Trust 1987 | 160,297.01 |
| 1057 · M.R. Trussell Mem. Fund 1474 | 37,314.89 |
| Total 1050 · Zion Episcopal Trust Accounts | 1,315,927.01 |
| Total Other Current Assets | 1,315,927.01 |
| Total Current Assets | 1,440,078.06 |
| TOTAL ASSETS | 1,440,078.06 |
| LIABILITIES & EQUITY | |
| Liabilities | |
| Current Liabilities | |
| Credit Cards | |
| 2005 · CC - Maintenance 1616 | 38.65 |
| 2006 · CC - Fundraising 4925 | 74.42 |
| 2007 · CC - Office 1608 | 3,096.60 |
| Total Credit Cards | 3,209.67 |
| Other Current Liabilities | |
| Packette Family Trust Loan | 25,000.00 |
| 2200 · Payroll Liabilities | |
| Housing Allowance | 1,147.50 |
| 2200 · Payroll Liabilities - Other | -3,010.42 |
| Total 2200 · Payroll Liabilities | -1,862.92 |
| Total Other Current Liabilities | 23,137.08 |
| Total Current Liabilities | 26,346.75 |
| Total Liabilities | 26,346.75 |
| Equity | |
| Unrestricted Net Assets | 65,217.94 |
| 31300 · Perm. Restricted Net Assets | 1,226,040.20 |
| Net Income | 122,473.17 |
| Total Equity | 1,413,731.31 |
| TOTAL LIABILITIES & EQUITY | 1,440,078.06 |

Zion Episcopal Church
2026 Proposed Operating Budget

| ORDINARY INCOME & EXPENSE | BUDGET |
|--|-------------------|
| INCOME | |
| Donations | 0.00 |
| Known Givers | 0.00 |
| Other Donations | 0.00 |
| Monthly Meal | 0.00 |
| Total for Donations | 17,500.00 |
| Plate Offerings | 7,000.00 |
| Pledges | 232,700.00 |
| Previous Year | 0.00 |
| Tithly Pledges | 55,850.00 |
| Total for Pledges | 288,550.00 |
| Special Offerings | 0.00 |
| Initial Offering | 0.00 |
| Birthdays | 0.00 |
| Christmas | 0.00 |
| Easter | 0.00 |
| Total Special Offerings | 4,000.00 |
| Interest | 30.00 |
| Rent | 10,000.00 |
| Fundraising | 0.00 |
| Gift Card Sales | 25,000.00 |
| Auction Income | 22,000.00 |
| Thrift Store Income | 15,000.00 |
| Total for 3010 Fundraising | 62,000.00 |
| Trust Department | 18,000.00 |
| Reimbursements | 775.00 |
| Designated Funds Income | 0.00 |
| Churchyard Fund Income | 0.00 |
| Flower Fund Income | 4,200.00 |
| Acolyte Fund Income | 0.00 |
| Mission Grants Fund Income | 2,400.00 |
| Monthly Meal Fund Income | 1,500.00 |
| Capital Fund Income | 0.00 |
| Outreach Fund | 0.00 |
| Total for Designated Funds Income | 8,100.00 |
| Total for Income | 415,955.00 |

EXPENSES

| | |
|---|-------------------|
| Payroll Expenses | 0.00 |
| Clergy | 69,000.00 |
| Clergy Pension | 23,868.00 |
| Clergy Health Insurance | 36,336.00 |
| Clergy SECA | 8,200.00 |
| Clergy Reimbursed Exp. | 1,000.00 |
| Mileage | 3,000.00 |
| Continuing Educ. | 2,000.00 |
| Cell Phone | 900.00 |
| Total for Clergy Reimbursed Exp. | 6,900.00 |
| Total for Clergy | 144,304.00 |
| Lay Salaries | 0.00 |
| Dir. Music Ministry | 35,000.00 |
| Parish Secretary | 17,600.00 |
| Sexton | 8,000.00 |
| Housekeeper | 14,400.00 |
| Total for Lay Salaries | 75,000.00 |
| Payroll Tax Expenses | 5,000.00 |
| Workers Comp | 500.00 |
| Total for Payroll Tax Expenses | 5,500.00 |
| Substitutes | 0.00 |
| Clergy | 0.00 |
| Organist | 0.00 |
| Total for Substitutes | 0.00 |
| Payroll Support | 4,200.00 |
| Total for Payroll Expenses | 229,004.00 |
| Building/Plant Expenses | 0.00 |
| Insurance | 26,500.00 |
| Maintenance | 0.00 |
| Repairs | 0.00 |
| Equipment | 0.00 |
| Buildings | 0.00 |
| Church | 0.00 |
| Parish Hall | 0.00 |
| Rectory | 0.00 |
| Total for Buildings | 0.00 |
| Total for Repairs | 0.00 |

| | |
|---|-------------------|
| Landscaping | 0.00 |
| Heating/AC | 0.00 |
| Security/Fire Protection | 0.00 |
| Pest Control | 0.00 |
| Plumbing | 0.00 |
| Total for 4202 Maintenance | 18,000.00 |
| Office | 0.00 |
| Copier | 0.00 |
| Postage | 0.00 |
| Computer | 0.00 |
| Supplies | 0.00 |
| Advertising | 0.00 |
| Legal & Accounting | 0.00 |
| Bank Expenses | 0.00 |
| Total for Office | 8,000.00 |
| Utilities | 0.00 |
| Oil | 24,000.00 |
| Electricity | 15,000.00 |
| Gas | 1,137.00 |
| Water | 4,665.00 |
| Telephone | 1,852.10 |
| Cable/Internet | 9,000.00 |
| Trash | 1,002.90 |
| Total for Utilities | 56,657.00 |
| Outreach adjustment | -8,331.41 |
| Total for Building/Plant Expenses | 100,825.59 |
| Programs | 0.00 |
| Diocese Apportionment | 39,053.00 |
| Designated Funds Expense | 0.00 |
| Acolyte Fund Expense | 0.00 |
| Flower Fund Expense | 4,200.00 |
| Music Fund Expense | 1,000.00 |
| Altar Guild Fund Expense | 519.00 |
| Christian Education Fund Expenses | 500.00 |
| Columbarium Fund Expense | 0.00 |
| Outreach Fund | 0.00 |
| Total for Designated Funds Expense | 6,219.00 |
| Congregational Life | 1,000.00 |

| | | |
|---------------------------------------|-------------|-------------------|
| Search Expenses | | 0.00 |
| Vestry Contingencies | | 300.00 |
| Stewardship | | 300.00 |
| Church Supplies | | 41.00 |
| Convention Expenses | | 1,225.00 |
| Total for Programs | | 48,138.00 |
| Outreach | | 0.00 |
| Monthly Meal Fund Expense | | 2,400.00 |
| Community Facility Use | \$ 8,331.41 | |
| Total for Outreach | | 10,731.41 |
| Fundraising Expenses | | 0.00 |
| Gift Card Purchases | | 22,006.00 |
| Auction Expenses | | 5,000.00 |
| Thrift Store Expense | | 250.00 |
| Total for Fundraising Expenses | | 27,256.00 |
| Total for Expenses | | 415,955.00 |
| Net Operating Income | | 0.00 |

Zion Episcopal Church

2025 Trustee's Report

Respectfully submitted by Linda Work, Chair

Trustees: Linda Work, Chair
Henry Davenport
Alice Ellis
Donald Noland
John Skinner

The trustees are appointed by the vestry and meet four times a year. When the vestry requests funding for a particular expense, the trustees validate the purpose of the request and approve the expenditure.

Requests from the vestry must meet the specific qualifications imposed by each Trust. Trusts are initially established by a family or an estate. Making a change in the stipulations of an existing Trust takes the intervention of the court and is rare.

2025 Expenditures Approved by the Trustees

| <u>Trust</u> | <u>Date</u> | <u>Reason for Expenditure</u> | <u>Amount</u> | <u>Market Value</u> |
|-------------------------|------------------|------------------------------------|--------------------|---------------------|
| General Fund | March 3 | Church/Parish House Doors | \$10,755.00 | \$693,633.08 |
| | March 17 | Education Building Roof | \$12,307.00 | |
| | June 2 | Rectory Garage Roof Repair | \$11,000.00 | |
| | | Rectory Garage Doors Repairs | | |
| | | Mason House Roof | | |
| | August 20 | Bat Removal at Rectory | \$1,272.00 | |
| | October 8 | Reimbursement for Rectory | \$5,000.00 | |
| | | Roof and Garage Door Repair | | |
| | December 17 | Church Doors (Payment) | \$5,152.50 | |
| Total Dispersed: | | | \$35,486.50 | |

Notes on the General Fund:

1. \$18,000 of the General Fund's earned income is spent \$1,500.00/per month to pay bills.
2. 10% of the earned income of the General Fund is spent for missionary apportionment.

| <u>Trust</u> | <u>Date</u> | <u>Reason for Expenditure</u> | <u>Amount</u> | <u>Market Value</u> |
|-------------------|-------------|--|---------------|---------------------|
| Church Upkeep | June 2 | Pest Services | \$5,257.00 | \$86,637.98 |
| Peterkin | March 17 | 2 Peterkin Scholarships | \$3,000.00 | \$13,403.92 |
| Packette Lot Fund | August 4 | Loan for Payroll and Bills (Payment Plan Begins in 2027.) | \$25,000.00 | \$160,297.01 |
| Zion Choir | December 20 | Organ and Piano Tuning Christmas Eve Soloists | \$2,253.00 | \$,44,840.76 |
| Todd Organ Fund | | | | \$135,214.28 |
| Ronemus Fund | | | | \$144,585.09 |
| Trussell Memorial | | | | \$37,314.89 |

1. Sacrament of Holy Baptism (0)

There were no baptisms recorded in 2026.

2. Sacrament of Holy Matrimony

Paul Michael Turner and Taylor Anne Lowe

3. Christian Burial

Earlene Rutherford Harp
Thomas Clagett Bowling
Donald C. Boyer
Ira Lindy Hale

Please Mark Your Calendars

**Bishop Matthew's
Annual Visitation to Zion | Charles Town**

**The Sixth Sunday of Easter
May 10, 2026**

If you are interested in being formally Received into the Episcopal church or would like to be Confirmed, please speak with Rev. Johanna.

Zion Episcopal Church

2025 Lay Eucharist Visitor's Report

Respectfully submitted by The Rev. Johanna Marcure

Lay Eucharistic Visitors: Laurie Ruddy
Linda Work

Lay Eucharistic Visitors continue to be faithful to the mission of bringing communion to fellow congregants unable to be present us for weekly worship.

In 2025, five home visits were made by our reinstituted Lay Eucharistic Visitors.

Following the celebration of Holy Eucharist, prepared communion kits are presented to Lay Eucharistic Visitors with the following:

_____ in the name of this congregation I send you forth bearing these holy gifts that _____, to whom you may go share with us in the communion of Christ's body and blood.

The gathered community responds:

*We who are many are one body for we all share one bread and one cup.
Visits include sharing the weekly gospel and message of the sermon. A prepared service is offered to our home bound members.*

It is a privilege to serve in this ministry. Each Lay Eucharistic Visitor offers themselves faithfully to be present with our brothers and sisters unable to be present for corporate worship and lay Eucharistic visits serve as a reminder to them they are God's beloved and cherished members of our congregation.

If you are interested in learning more about this ministry, please speak with Laurie Ruddy, Linda Work, or Rev. Johanna.

Zion Episcopal Church

2025 Senior Warden's Report

Respectfully submitted by Allis Ellis

It has been an eventful year for Zion's Vestry. In April, after a thorough and exhaustive search, we welcomed Rev. Johanna and Rabbi Joe to Zion and Charles Town. This would not have been possible without the dedication and hard work of our search committee, and I would like to once more take the time to thank Neale Delaney, Sheila Christensen, Betina Peyton, Ann Paonessa and Chris Pitzer. Their hard work and everyone's prayers and support helped secure a bright future for Zion!

The Vestry and Rev. Johanna, along with the Treasurer and Assistant Treasurers, have been working together to help clarify and simplify Zion's financial picture. To that end, we made the decision this fall to hire an accounting firm – BTM in Martinsburg - for payroll and accounting/reconciliation of Zion's bank accounts. This decision was made in accordance with best practices in the Episcopal Church. Several of the larger churches in our area use accounting firms, as well. Our Treasurer and assistants will continue to do valuable work for the parish and work with the accountants to keep Zion's finances clear, consistent and transparent. If you have any questions or concerns about this, please do not hesitate to reach out to me.

We are increasing our visibility and outreach efforts in the community. We sponsored a water station at West Virginia Day and served hot chocolate during the Christmas parade. These were wonderful opportunities to reach out to the community and invite people to hear the good news of God's love at our Sunday worship services. The Monthly Meal Ministry continues to feed the community with delicious meals and fellowship on the last Saturday of every month, and we have welcomed many new volunteers. As the needs in our community grow, we are looking for more ways to share God's love through our love and service to others, so expect more opportunities to volunteer to serve in the coming year.

The future will not be without financial challenges, but I am confident we are headed in the right direction and will be able to meet our parish needs, as well as the needs of our community. God's love shines through this congregation, and I am grateful to be part of this family.

Peace.

Zion Episcopal Church

2025 Junior Warden's Report

Respectfully submitted by William (Kenny) Floyd

Serving as Junior Warden was a privilege. This was a very busy year with a number of significant changes. I greatly appreciate the support of our sexton, Bill Meyers, and our church administrator, Eric Ott, in coordinating many of the maintenance items. Also, I want to thank Phil McDonald for his ongoing support of Zion's maintenance needs.

Repairs Completed:

Organ chime action transformer

Repainted Narthex

Repainted rectory Kitchen, master bedroom, and dining room

Repaired switch on industrial fridge in social hall kitchen

Repaired side door to Church by Choir room

Replaced exterior door to Hauser Room

Repaired southern portion of Education Building roof

Replaced toilet in main Church bathroom with taller elongated version

Addressed gas leak at Social Hall

Repaired water leak in Rectory kitchen

Replaced portion of sanitary line in Rectory due to sewage backup.

Removed broken bench by Columbarium

Gutters on Church were cleaned

Replaced gutters on Rectory and Education Building

Replaced fan motor on one Social Hall AC unit

Replace damaged drop ceiling in Education Building and painted main floor via paint party

Addressed Yellow Jacket infestation at Church

Addressed bird guano in Church steeple tower and sealed the windows

Repairs Completed by (or with) Phil McDonald

Stripped and waxed 1st floor hallway in Education Building.

Reset/leveled some bricks on Washington St. sidewalk in front of Mason House.

Sprayed weeds behind Rectory garage.

Repaired iron railings to Education Building porch.

Repairs in Process

Refurbishment of Mason House apartment – currently on hold.

Front doors to church – work is nearing completion.

Education Building roof leak on north side of roof – as yet, unresolved.

Zion Episcopal Church

2025 Thrift Shop and Fundraising Report

Respectfully submitted by Richard Seckinger, Chair

Zion Thrift Shop

Our Thrift Shop at Zion is coming up on its fourth anniversary of offering gently used items for sale to those both inside and outside our doors, while raising funds for Zion. Our Thrift Shop is open on Wednesday mornings from 9:00 am to 12:00 pm. Currently nine dedicated members of our parish serve faithfully with me in our Thrift Shop: Joyce Baker, Lanette Byrer, Becky Custer, Annette Hale, Pam Hooper, Laurie Ruddy, Lee Wilson, and Linda Work.

Beginning on Saturday, April 4th, 2026, our Thrift Shop will be open on the first Saturday of each month from April through December. If weekday obligations prevent you from participating in this important ministry, consider serving one Saturday a month! Contact me to learn more about serving in our Thrift Shop at richseck@yahoo.com.

2025 Thrift Shop Financial Report:

| | |
|-------------------|---------------------|
| Income | \$ 15,344.50 |
| Expenses | \$123.82 |
| Net Profit | \$ 15,201.68 |

Fundraising Report

Gift Cards

Gift Cards to local grocery stores continue to be available following each of our Sunday services and in our parish office, Monday through Thursday, 9:00 am to 2:00 pm.

Thank you to Jim Ruddy and Royal Wilson for helping with this ministry by tending to the distribution of the gift cards.

Gift Cards Financial Report:

| | |
|-------------------|--------------------|
| Income | \$ 17,805.00 |
| Expenses | \$ 16,015.00 |
| Net Profit | \$ 1,790.00 |

21st Annual Benefit Auction | *A Time to Celebrate*

On Saturday evening, September 21st our community came together in the Washington Hall Ballroom for our 21st Annual Auction, *A Time to Celebrate*. And celebrate we did! The evening was by all accounts a wonderful success creating time for warm fellowship, delicious hospitality, and a wide variety of interesting items placed up for auction.

Thank you to all those who showed up for meetings and to Lanette & Sam Byrer, Candy Cain, Becky Custer, Alice and Jim Ellis, Georgia Gessler, Urath Gibson and Stephen Hall, Randy Hilton, Phil McDonald, Laurie and Jim Ruddy, Jane Turner, Royal Wilson, and everyone who offered their time, talent, and/or treasures to help plan and realize this year's auction—from its inception, to its clean up!

21st Annual Benefit Auction Financial Report:

| | |
|-------------------|--------------------|
| Income | \$19,784.00 |
| Expenses | \$ 4,897.39 |
| Net Profit | \$14,887.61 |

Combined Thrift Shop and Fundraising Financial Report:

| | |
|-------------------------|--------------------|
| Income | \$52,933.50 |
| Expenses | \$21,036.21 |
| Total Net Profit | \$31,879.29 |

Zion Episcopal Church

2025 Altar Guild Report

Respectfully submitted by Linda Work

Altar Guild Members: Laurie Ruddy, Co-chair
Linda Work, Co-chair
Sandy Coughlin
Sue Floyd
Joanne McIsaac
Ann McKee
Dawn Pitzer
Chris Pitzer
Beverly Raines
Kathleen Willis
Jamie Wilson
Lee Wilson

The Altar Guild is a ministry of the church whose members care for the sacred vessels, the bread and the wine, the fair linens and hangings, and the candles and torches used in worship. It is the ministry of the Altar Guild to see that all things done for the service are handled properly and with dignity and respect. Altar Guild members are also responsible for setting up and cleaning up for baptisms, weddings, and funerals.

The rector is head of the Altar Guild and sets the rules for preferences concerning the service. The rector appoints the head of the Altar Guild to organize and schedule duties.

At Zion, Laurie Ruddy and Linda Work head our Guild and schedule the setting up of the altar and the cleaning of the altar after service. Members are assigned duties a month at a time. We are very fortunate and are grateful to have so many of our parishioners commit themselves to this important ministry!

The Altar Guild always welcomes new members. Belonging to this ministry nurtures our spiritual lives and helps us to better understand the church service. Serving on the Altar Guild also enhances teamwork and communication skills. If this ministry appeals to you, please contact the church office, Laurie Ruddy, or Linda Work.

Zion Episcopal Church

Director of Music Report

Respectfully submitted by Thomas Lang

It has been exciting to be back at Zion for the season of Advent and Christmas. The response from the congregation, staff, and choir has been very positive. The inclusion of additional musicians and extra fanfare at Christmas was a welcome addition. Christmas Eve was an uplifting service with many positive comments.

The Zion Chancel Choir has been blessed with a few new members, which presents opportunities to present more challenging and traditional choral works. Their dedication is evident, meeting each week for rehearsal, and for Sunday service. We sincerely appreciate their efforts, and they also enjoy each other's company.

The entire music department is most grateful to the congregation, for their kind words, enthusiastic singing, and financial support, which makes everything we do rewarding and possible.

Instruments

As previously reported, in late 2022 we discovered that the leather in the organ chamber is beginning to fail. This is not unexpected, as the last time the leathering was performed was about 42 years ago. This issue will need to be addressed. Diagnosis, repair options and costs were undertaken by one firm and will need to be expanded to others. In addition, the organ console will ultimately need major renovation or replacement. The work that was done in 2018 and 2019 continues to perform as expected, however, the keyboards and pedalboard date from the installation in 1941. Not many of us have a mechanical appliance in our homes that is still functioning after 80+ years. In order to continue the music tradition and to plan for the future, options will need to be explored in the very near future. The Yamaha piano is being maintained properly with tunings and adjustments as necessary.

2026 Planning

While we are blessed with the many gifts we have, we must always be looking forward to the needs of this year and beyond. When I first arrived in late 2017, many of the choir members had been faithfully serving in that role for some time. The vast majority of them continue to serve faithfully, but we cannot count on them to serve forever. Since we are an all-volunteer group, recruitment must come from within, reaching those in our congregation and those in our community. The congregation must take an active role in this process if we are to continue to grow and enhance our liturgy each week. We encourage all to consider joining for a season (Advent/Christmas, Lent/Easter). There are no requirements for musical ability, just the desire to sing and learn. With the support of the staff and congregation, we will explore ways to keep the weekly liturgy vibrant and uplifting. We welcome your comments and suggestions and always appreciate kind feedback.

Zion Episcopal Church

2025 Sunday Morning Bible Study

Respectfully submitted by Rabbi Joe Murray

Bible Study at Zion began on September 14, 2025, with the first chapter of the first book of the Bible: Genesis. Class is held every Sunday morning in the Hauser Room of the Educational Building. Class begins at 9:15 am so as to be convenient for those attending either of the two Sunday services.

The class continues to be well attended. Our weekly class reads and studies one chapter at a time. During each class, everyone present learns from the text, using two separate translations, and also learn from each other. All viewpoints are welcome in the class; as a result, discussions over two months have been honest, respectful, and enlightening.

All are welcome to participate.

Zion Episcopal Church

2025 Weekday Worship & Fellowship

Respectfully submitted by Rev. Johanna Marcure

Beginning on November 10, 2025, at 10:00 am, all were invited to gather in the Mason House parlors for a *slightly modified* version of Morning Prayer followed by conversation and fellowship. The primary intent of the service is to offer a time to gather with others for prayer and reflection. Despite being few in number, we continue to gather, to read the Daily Office and to engage in conversation Monday through Thursday of each week at 10:00 am.

The Office takes about fifteen to twenty minutes to complete and consists of prayers, scripture readings, and reflection. The conversations which follow are organic and directed by the hearts and minds of those gathered.

Whether you come Monday through Thursday or one morning a week, gathering and praying in community during the week is the perfect way to reset your inner compass and ground you in God's love.

All are welcome. Hope to see you!

ZION CHURCH CEMETERY ASSOCIATION
Financial Report November 30, 2024 through November 30, 2025

BALANCE AS OF NOVEMBER 30, 2024 \$ 8,213.84

| | |
|--------------------------------------|-------------|
| Interest on Certificate of Deposit & | |
| Checking Account | \$ 3.74 |
| Trusts | \$ 4,063.51 |
| Deposits | \$ 1,331.64 |
| Transfer from Wealth Acct. | \$ 1,028.57 |

Total Receipts as of November 30, 2025 \$ 6,427.46

TOTAL BALANCE AND RECEIPTS \$ 14,641.30

Disbursements:

| | |
|---------------------------|--------------|
| Safe Deposit Box Rent | \$ 11.77 |
| Cornerstone Lawn Services | \$ 12,025.00 |

Disbursements as of November 30, 2025 \$ 12,036.77

BALANCE IN CHECKING ACCOUNT \$ 2,604.53

ASSETS - ZION CHURCH CEMETERY ASSOCIATION AS OF NOVEMBER 30, 2025:

Balance in Checkbook \$ 2,604.53

Certificate of Deposit:

| <u>Due Date</u> | <u>Interest Rate</u> | <u>Face Amount</u> | |
|----------------------|----------------------|--------------------|--------------|
| 4/24/2026 (11359966) | 2.23% | \$42,365.82 | \$ 42,365.82 |

TOTAL ASSETS AS OF NOVEMBER 30, 2025 \$ 44,970.35



F. Samuel Byrer
Treasurer

Important Note: The primary annual expense is Cornerstone Lawn Services. For Fiscal Year 2025, the expenses were nearly twice the Association's income and are steadily eroding our assets.