Stated Meeting Minutes
The Presbytery of Northern Waters
Friday - Saturday, September 19-20, 2025
Center for Spirituality and Enrichment, Duluth, MN and Virtual via Zoom

Orientation for New Commissioners — Karen Schuder, Vice-Moderator

Karen, Vice-Moderator, led the orientation for new commissioners. In attendance were Michael Jacobson of Hibbing, Bonnie Best of Duluth Lakeside, and Amanda Keppers of Duluth Glen Avon.

Call to Order and Constituting Prayer — Chip Holt, Moderator

Chip Holt, moderator, called the meeting to order at 10:18 am and opened with prayer. The meeting was slightly delayed as tech issues were fully resolved before the meeting opened.

Declaration of a Quorum — Chip Holt, Moderator

Chip Holt, Moderator and Brad Carloss, Stated Clerk confirmed and declared a quorum.

Approval of the Docket — Chip Holt, Moderator

MSC- The motion to accept the docket was made by Corey, seconded by Jim, discussed, and carried unanimously.

Host Greetings — Center for Spirituality and Enrichment Representative

Sister Lois welcomed the Presbytery to the Center of Spirituality and Enrichment with invitations for all to return in the future.

Introduction of Fist-Time Elders — Chip Holt, Moderator

Chip Holt, Moderator, acknowledged the new commissioners in attendance. The new commissioners are Michael Jacobson of First Presbyterian Church of Hibbing, MN; Bonnie Best of Lakeside Presbyterian Church of Duluth, MN; Amanda Keppers Glen Avon Presbyterian Church, Duluth, MN, Mac Buriss of United Presbyterian Church and Michael Jacobson of Hibbing, MN Dwight Kalvig of Blackduck.

Introduction of New Ministers — Chip Holt, Moderator

Chip Holt, Moderator, acknowledged the new ministers in attendance. Rev. Sara Sadler of United Presbyterian Church of Rice Lake, WI was the only new minister

Report of the Stated Clerk — Brad Carloss, Stated Clerk

Standing Rules for the Meeting

Brad Carloss, Stated Clerk, noted that the standing rules were provided in the meeting material packet. He emphasized that the microphone needs to be used in order for those on Zoom to hear what is being said.
The consensus of the Presbytery was to accept the Standing Rules as printed.

The Standing Rules, as printed in the packet, follows:

Norms and Standing Rules for Zoom Presbytery Meetings

1. Please remember that only registered Ministers of Word and Sacrament and Commissioners are allowed voice and vote during the meeting.
2. When using ZOOM microphones are to be kept muted until recognized to speak. To request to speak, please use the chat function within ZOOM or raise your hand under "reactions" on the ZOOM bar.
3. When using ZOOM, be mindful that the meeting is being recorded. Cameras and microphones must be turned off if eating. If using a portable device, be mindful of one's surroundings and what others may be seeing.
4. Committee reports that are written should be read in advance. They will not be presented during the meeting and will be accepted as part of the Consent Agenda.
5. Commissioners arrive promptly for working sessions and remain to their conclusion unless excused.
6. Parliamentary procedures are used enough to keep work moving along, but not in ways that prohibit participation in discussion.
7. Acronyms are explained when used for the first time or upon request. A glossary of commonly used acronyms has been provided in the packet for reference.
8. We work to create and maintain an atmosphere for discussion that is civil, caring, and positive. Speakers are heard with courtesy. When disagreements occur, we argue about issues, but do not attack people. This style includes acknowledging our mistakes.
9. The docket may provide some "free time" periods throughout the meetings for socializing and is flexible. The ZOOM connection will be left open. At these times, unmuting microphones is appropriate.
10. Participants identify themselves before speaking.
11. The moderator recognizes someone before that person speaks.
12. Enrollment of Commissioners is the role of the Stated Clerk of the Presbytery. Any decisions made by the Stated Clerk in this capacity may be appealed to the Presbytery.
13. Notation regarding chat messages via ZOOM.

Appointment of Roll and Minutes Clerk

Amanda Keppers, Office Administrator, was appointed the Roll Clerk and Minutes Clerk for the Presbytery meeting. There was no discussion or objection. Chip Holt, Moderator, acknowledged Amanda as the Roll and Minutes Clerk.

Seating of Corresponding Members

MSC- A motion to seat, as a Corresponding Member, Rev. Ken Green of the Board of Pensions PC(USA) of Chicago Presbytery, was made by Brett, seconded by Corey, and carried.

MSC- A motion to seat, as a Corresponding Member, Rev. Dr. David Ononogbu of the Nigeria Presbytery, was made by Corey, seconded by Brett, and carried.

MSC- A motion to recognize Rachel Davis and give privilege of the floor for her presentation was made by Brett, seconded by Corey, and carried.

Synod Minutes Reading of Presbytery Minutes

Brad stated that the Presbytery Minutes were reviewed by the Synod in May. The Minutes were approved with a couple of exceptions and with compliments to the Stated Clerk.

Special Announcements/Personal Privilege

Brad Carloss, Stated Clerk, was granted a point of privilege and thanked Presbytery members for their thoughts and prayers following his injury.

Consent Agenda **Chip Holt, Moderator**

Chip asked the Presbytery to look over the Council portion of the Consent Agenda and asked for discussion. There was no discussion.

MSC- The motion to approve the Consent Agenda Council Actions, as written, moved by Chip Holt, discussed, and carried by the Presbytery with no objection.

Chip asked the Presbytery to look over the Commission on Ministry (COM) portion of the Consent Agenda and asked for discussion.

MSC- The motion to approve the Consent Agenda Commission of Ministry (COM) Actions, as written, was moved by Chip Holt, discussed, and carried by the Presbytery with no objection.

There were no actions made by Trustees to be included in the Consent Agenda. A motion for approval was not needed.

The consent agenda, as presented in the Presbytery Meeting Packet, and approved by Presbytery follows:

Consent Agenda

A. Consent Agenda: Council Actions
(to be received as actions taken on behalf of the Presbytery)

1. June 24,2025: Council approved the Stated Presbytery Meeting Minutes of May 3, 2025, as written.
2. June 24,2025: Council approved Dorothy Duquette as acting co-chair of the Commission on Ministry.
3. June 24,2025: Council retroactively approved the Administrative Commission for the Installation of Sara Sadler at United Presbyterian Church of Rice Lake.
4. June 24,2025: Council approved a motion for the Council to submit a grant proposal, for up to $5,000, to Program Strategy to additionally fund the October Presbytery meeting.
5. June 24,2025: Council authorized the Presbytery office staff to negotiate with Glen Avon, the office phone to be part of the Glen Avon phone plan.
6. June 24,2025: Council elected Richard Blood as assistant to the Stated Clerk with signing authority for six weeks, in consultation with Brad Carloss, stated clerk, beginning June 24, 2025.
7. August 26, 2025: Council approved $1,000 fee and travel expenses from Jackson Hole, WY to Duluth, MN.
8. August 26, 2025: Council approved to have the same meals as the sisters.
9. August 26, 2025: Council approved to provide families with $100 voucher to find a room elsewhere.
10. August 26, 2025: Council granted Brad the authority to change the docket as needed.
11. August 26, 2025: Council approved the February Stated Presbytery Meeting to be held on February 7, 2026 via Zoom.
12. August 26, 2025: Council approved the May Stated Presbytery Meeting to be held on May 14-16, 2026.
13. August 26, 2025: Council approved the Fall Stated Presbytery Meeting to be held at the Center for Spirituality and Enrichment, St. Scholastica Monastery in Duluth on either September 17-19, 2026 or September 24-26, 2026, pending the availability of the Monastery.
14. August 26, 2025: Council approved the grant request for United Presbyterian Church of Superior for $8,000.

B. Consent Agenda: Commission on Ministry Actions
(to be received as actions taken on behalf of the Presbytery)

1. May 13, 2025: COM approved the Terms of Call between United Presbyterian Church of Rice Lake, WI, and Rev. Sara Sadler, Installed Pastor, beginning June 1, 2025.

Terms of Pastoral Call

Between: United Presbyterian Church of Rice Lake and Reverend Sara E. Sadler

Installed Pastor

Beginning Date: June 1, 2025

Effective Salary

Annual Salary/ Housing: $65,000.00

Housing allowance percentage to be allocated will be determined by the called pastor based on housing/utilities/furnishings obligations

Benefits

Pension/Medical: $16,900.00 annually (calculated based on stated salary)

Full PC(USA) pension, medical (single coverage), death and disability, and temporary disability

Reimbursable Expenses

Automobile: Up to $3,200.00 vouchered annual auto/travel expense

Paid Vacation Leave: 4 weeks/year

Paid Continuing Education Leave: 2 weeks/year with $1,000.00 expense money

Sabbatical Leave: Eligible after 5 years of tenure at United Presbyterian Church of Rice Lake

Congregational Vote: May 5, 2025; vote of 65 in favor, 1 opposed

2. May 13, 2025: COM created an Installation Administrative Commission for the Installation Service of Rev. Sara Sadler at United Presbyterian Church of Rice Lake, WI, on June 1, 2025.
3. May 13, 2025: COM approved the Temporary Pastoral Relationship Working Agreement between Glen Avon Presbyterian Church, Duluth, MN, and Rev. Dr. John Mann, Transitional Pastor, beginning June 9, 2025.

Working Agreement – Temporary Pastoral Relationship

Between: Glen Avon Presbyterian Church Duluth & Dr. Rev. John Mann

Duties: Transitional Pastor, Moderate Session, oversee staff, plan and deliver Sunday and holiday sermons/services, visit homebound and hospitalized

Time Expectations: Average of 40 hours/week

Remuneration:

Salary: $3,900.00/month

Housing /utilities allowance: $1,100.00/month

Pension: 12% Board of Pensions retirement dues

Auto/travel expense allowance: Current IRS mileage rate up to $300.00/month

Vacation: 4 weeks/year paid allotted in accord with time of service

Continuing Education: 2 weeks/year and $1,000.00 funds

Duration:

Beginning date: June 9, 2025

Duration: approximately 12 months

Termination (if applicable): 30 days written notice by either party

4. May 13, 2025: COM appointed Rev. Dr. John Mann as Moderator of Glen Avon Presbyterian Church's May Session Meeting.
5. May 13, 2025: COM appointed Rev. Ken Ribe as Moderator of Glen Avon Presbyterian Church's Special Congregational Meeting on May 18, 2025.
6. May 13, 2025: COM extended permission for Certified Ruling Elder David Oberfeld to continue to serve the sacraments at Wahkon and McGrath through August 31, 2025.
7. June 10, 2025: COM received Rev. Sara Sadler's membership from Redstone Presbytery into the Presbytery of Northern Waters.
8. June 10, 2025: COM approved the Interim Services Working Agreement between First Presbyterian Church, Phillips, WI, and Rev. Chips Paulson, Interim Pastor, beginning March 9, 2025.

    Working Agreement – Interim

    Between: First Presbyterian Church - Phillips, WI & Rev. Chips Paulson

    Duties: Interim Pastor, Moderate Session, Sunday worship twice per month, a la carte services (service prep, spiritual care, and home visits)

    Time Expectations: 2 Sundays/month and session meetings to occur on service Sundays

    Remuneration:

    Salary: $250.00/Sunday (includes travel expense), $100.00/ a la carte service

    Housing /utilities allowance: none

    Pension: none

    Auto/travel expense allowance: Sunday service travel covered in salary, additional $50.00 per a la carte service requiring travel

    Vacation: none

    Continuing Education: none

    Duration:

    Beginning date: March 9, 2025

    Duration: approximately 12 months

    Termination (if applicable): 30 days written notice by either party
9. June 10, 2025: COM approved the transfer of membership of Rev. Jeremiah Knabe from Presbytery of Northern Waters to the Presbytery of Milwaukee.
10. June 25, 2025: COM approved permission for candidate for ministry Jocelyn Langholz to preside at the Lord's Table at Lac du Flambeau on July 6, 2025, under the supervision of Rev. Brett Foote.
11. September 4, 2025: COM approved Rev. Rich Blood to serve as the COM liaison for Glen Avon Presbyterian Church.
12. September 4, 2025: COM approved Rev. Kate Stangl is willing to serve as the moderator for Wahkon Presbyterian Church.

End of Consent Agenda

Moderator Report **Chip Holt, Moderator**

Chip Holt, Moderator reported that the Presbytery has been busy doing God's work this year. A large number of Administrative Commissions (Acs) were formed. Some Administrative Commissions have completed their work while some continue. Chip also emphasized the importance of volunteers for Presbytery committees.

MSC- To receive former Moderator, Dianna Bell 's, recommendations for the Willow River AC and elect them to office. The recommendations follow: Dianna Bell (MWS), Moderator; Corey Larsen (MWS); Richard Blood (MWS); Chip Holt (CRE); David Oberfeld (CRE); Deb Stuart (RE); Gail McDonald (RE), was made by Sue Hendrickson, seconded by Jim Deters, and carried with no discussion.

Presentation: Board of Pensions **Ken Green**

Rev. Ken Green presented on Board of Pensions of PC(USA). He started his presentation with an apology to all who deal with their system. The system had many issues. The system has been updated, and Ken just learned that new bugs were discovered in the Death and Disability function. Ken asked that pastors and/or the church representative using the system double-check this section. Ken provided an update on benefits, discussing changes to the portal system and upcoming open enrollment. He also addressed concerns about the cost of medical benefits and the challenges faced by smaller churches in affording pastors. The conversation ended with a reminder about the importance of installation for pastors and the availability of shared ministry grants to help churches share pastors.

Presentation: The Art of Hospitality **Rachel Davis**

Rachel Davis led a session on church hospitality, introducing herself and outlining the weekend's activities. She emphasized the importance of hospitality in church settings and encouraged participants to engage creatively and interactively. The session included introductions, a discussion on experiences with hospitality, and an activity where participants shared times they felt welcomed. Rachel mentioned two books on hospitality that were available for participants to win and encouraged attendees to evaluate their church's hospitality practices.

Rachel continued the discussion on radical hospitality, emphasizing its importance for the church as a communal body. Shee explored biblical examples of hospitality and practical ways to create welcoming spaces, such as clear signage and intentional conversations. The group discussed three profiles of people to consider when practicing hospitality: those near to the church, newcomers, and those needed by the church. Through an activity, participants shared symbols representing their current church context or the newcomer experience, highlighting themes like accessibility, connection, and the challenges of welcoming diverse individuals.

Lunch and Meal Blessing **Karen Schuder**

A prayer for the meal was led by Karen Schuder at 12:10pm. The moderator noted the meeting would commence at 1:15 following the meal.

Call to Order **Chip Holt, Moderator**

Chip Holt, Moderator, called the meeting back to order at 1:15pm.
Chip granted Mac Burriss a point of privelage regarding tech. Mac emphasized the importance of technology volunteers for both the Presbytery and churches.

Clearwater Forest **Erin Anderson, Executive Director & Paul Rigstad, Representative**

Paul Rigstad and Erin Anderson, Director, reported.
Erin Anderson, Clearwater Forest Executive Director, spoke on their current capital campaign. The purpose of the capital campaign is to raise funds for an indoor worship facility. They discussed plans for a new $2 million multi-purpose building to address space constraints and safety concerns, with a goal to raise 70% of the funds before breaking ground.
Erin also recognized the Presbytery of Northern Waters who have been participating in Clearwater Forest Those recognized are Paul Rigstad who is finishing his term on the board, Pete Mann who is on the Board and the Governance Team, Lori Kangas-Olson who is on the Program Team, Rich Blood helping with the Capital Campaign, Jason Schiller helping with the Capital Campaign, Doug Workman who is joining the Board in January.
Erin has reported that summer campers increased by ten percent (10%) and they are implementing "FLAME" into their programs.

Nominating Committee **Douglas Workman, Chair**

Doug Workman, chair of Nominating Committee, presented the committee recommended slate of committees as presented in the meeting material. The nominations are in bold font. Volunteers are always welcome and needed. There are many open positions to be filled with volunteers. The 2026 YAAD General Assembly is still needed and he asked that churches communicate this to their youth.
Chip asked for nominations from the floor. There were no nominations from the floor.
MSC- The motion to accept and approve the slate of nominees, as written was, made by committee, discussed, and carried with the removal of Jason Schiller from Program Strategy.

Discussion occurred and Brett Foote requested that Jason Shiller be removed from Program Strategy as he resigned from the committee.

A point of privelage was granted to Doug Workman before the meeting closed for the day as two people volunteered to serve during the break.

MSC- A motion to accept new nominations of Hope Dougherty (RE) and Eric Peterson (MWS) as Synod of Lakes and Prairies Representatives was made by Doug Workman, seconded by Jim Deters, discussed, and carried by Presbytery with thanks.

The following Nominating Committee report to presbytery was amended to include the election of Synod Representatives.

Nominating Committee Report
Presbytery Meeting, September 2025
Persons to be elected are indicated in BOLD type

Presbytery Moderator	**Karen Schuder (MWS)**	**Member-at-Large**	**26**
Presbytery Vice-Moderator	**Corey Larsen (MWS)**	**Ely**	**26**
Stated Clerk	Brad Carloss (MWS)	Retired	26
Presbytery Council Chair	Chip Holt (CRE)	Bemidji	26
Treasurer	Jay Wilkinson (RE)	Woodbury, Trinity (PTCA)	26

Presbytery-Committee on Ministry Co-Chairs	**Dorothy Duquette (MWS)**	**26**
	Corey Larsen (MWS)	**26**
Presbytery-Committee on Preparation for Ministry	**Kathryn Bell (MWS)**	**26**
Presbytery-Nominating Committee		**26**
Presbytery-Program Strategy Committee Chair	**Brett Foote (MWS)**	**26**
Council Committee-Finance and Budget Chair	**Doug Workman (MWS)**	**26**
Council Committee-Overture and Bylaws Chair	**Arlin Talley (MWS)**	**26**
Council Committee-Personnel Chair	**Jim Deters (MWS)**	**26**
Presbyterian Women Moderator	Hope Dougherty (RE)	--

Committee on Ministry (20-24 members)

	Sue Hendrickson (RE)	Superior, Pioneer Parish	26-1
	Lawrence Lee (MWS)	Bayfield	26-1
	Eric Peterson (MWS)	Manitowish Waters	26-1
	Karen Schuder (MWS)	Duluth Member-at-Large	26-1
*	Corey Larsen (MWS)	Ely	26-2
	Ruth Anderson (RE)	Bemidji	27-1
	Kari Jutila (MWS)	Duluth, Lakeside	27-1
			27-1
	Kathy Smith (MWS)	Retired	27-2
	Kathryn Reid Walker (MWS)	Eau Claire, 1st	27-2
			28-1
			28-1
			28-1
*	**Dorothy Duquette (MWS)**	**Coleraine/Bovey/Calumet**	**28-2**
	John Mann (MWS)	**Retired**	**28-2**

Sexual Misconduct Response Committee (6 members)
(Nominations for the SMRC are made by COM)

Jim Deters (MWS)	Ashland	26-1
Duane Aslyn (MWS)	Retired	26-2
		27-1
Sue Hendrickson (RE)	Pioneer Parish	27-2
		28-1

			28-1

Committee on Preparation for Ministry (6 members)

*	Kathryn Bell (MWS)	Chaplain, St Louis Cty Jail	26-1
	Jan Letsos (RE)	Superior, United	26-1
	Candy Deal (RE)	Calumet	27-2
	Beverly Thompson (CRE)	Maplewood Parish	27-2
	Douglas Workman (MWS)	**Retired**	**28-1**
			28-1

Committee on Preparation for Ministry Ordination Readers (2 members)
(Nominations for Ordination Readers are made by CPM)

	(MWS)		
	(RE)		

Program Strategy Committee (6-12 members)

	Pat Cortese (RE)	Bovey	26-1
	Kate Stangl (MWS)	Retired	26-1
	Duane Brown (MWS)	Retired	27-1
*	Brett Foote (MWS)	Superior, United	27-2
	~~Jason Schiller (MWS)~~	~~Grand Rapids~~	~~27-2~~
			28-1
	Ken Ribe (MWS)	**Retired**	**28-2**

Permanent Judicial Commission (9 members/6-year term)

	Andrew MacGregor (RE)	Ashland	27
			27
			27
	Lindsay Biddle (MWS)	Pioneer Parish	28
	Bill Gravelle (RE)	Duluth, Glen Avon	28
			28
	Barry Boyer (MWS)	Retired	29
	Dorothy Duquette (MWS)	Bovey/Calumet/Coleraine	29
			29

Finance and Budget (6 members)

	Bill Gravelle (RE)	Duluth, Glen Avon	26-1
*	Doug Workman (MWS)	Retired	26-2
			27-2
	John Belsky (RE)	Pioneer Parish	27-2
			28-1

	Cameron Campbell (RE)	**Superior, United**	**28-2**

Overtures and Bylaws (3 members) (+ GA commissioners)

			26-1
			27-1
*	**Arlin Talley (MWS)**	**Retired**	**28-2**

Personnel (6 members)

			26-1
			26-1
*	Jim Deters (MWS)	Ashland	27-1
	Claudia Welty (RE)	Duluth, Glen Avon	27-1
	Elizabeth Liebenstein (MWS)	**Duluth, Chaplain**	**28-1**
			28-1

Nominating Committee (6 members)

(Nominations for the Nominating Committee are made by Presbytery Council)

	Hope Dougherty (RE)	Manitowish Waters	26-1
			26-2
	Don Putnam (RE)	Rice Lake	27-1
			27-2
			28-1
			28-1

SDOP (minimum 5 members)

*	Arlin Talley (MWS)	Retired	26-1
	Helen Davis	Duluth, St. Mark AME Church	26-3
	Kathleen Mehr-Jensen	Superior, United	27-1
	Duane Aslyn (MWS)	Retired	27-4
	Lynette Swanberg	**Duluth, Unitarian Church**	**28-2**
	Ron Henely (MWS)	**Retired**	**28-4**
			28-1

Synod of Lakes & Prairies (limit: three consecutive 2-year terms)

	Hope Dougherty (RE)	**Manitowish Waters**	**28**
	Eric Peterson (MWS)	**Manitowish Waters**	**26**

GA Commissioners

	Sue Hendrickson (RE)	**Pioneer Parish**	**26**
Alternate	**(RE)**		**26**
	Lawrence Lee (MWS)	**Bayfield**	**26**
Alternate	**Eric Peterson (MWS)**	**Manitowish Waters**	**26**

	(YAAD)		**26**
Clearwater Forest Board			
	Pete Mann (RE)	Ashland	27-1
	Doug Workman (MWS)	**Retired**	**28**
Seafarers			
	Kate Kolmodin (MWS)	Duluth, Chaplain	27-2
	Dianna Bell (MWS)	**Retired**	**28-2**
Wisconsin Council of Churches			
	Jim Deters (MWS)	Ashland	26-4
	Andrew MacGregor	**Ashland**	**27-1**

Doug Workman recognized outgoing council and committee members with thanks for their work. Those outgoing were Council Chair Dianna Bell (MWS); Commission on Ministry member Ed Williams (CRE); Sexual Misconduct Response Committee member Jan Letsos (RE); Program Strategy member Claudia Welty (RE); Finance and Budget member Paul Rigstad (RE); Nominating Committee Chair Doug Workman (MWS), Self-Development of the People member Steven Davis (Temple Israel, Duluth), and Clearwater Forest Board representative Paul Rigstad (RE).

Commission on Ministry Corey Larsen and Dorothy Duquette, Co-Chairs

Corey Larsen reported on behalf of the committee. The committee gave thanks for the leadership and ministry of those in the Presbytery. Corey noted that there are a lot of churches in a transitional space. The written report follows, as presented in the meeting materials.

> The Commission on Ministry has been busy tending to both the joyful and tender transitions happening across our presbytery. We give thanks for new beginnings, especially as we welcomed Rev. Sara Sadler to Rice Lake and celebrated the call of Rev. Dr. John Mann to Glen Avon in Duluth. We rejoice, too, with the congregation in Phillips who has called Rev. Chips Paulson to walk with them in this interim season.
>
> We also walk with congregations in seasons of change and closure. The session of Willow River has taken fresh steps toward closing their doors, and we honor their courage as they discern how best to entrust their ministry back into God's hands. At this meeting, we will also dissolve the congregation in Hibbing. After many years of faithful service to their community, they are completing their chapter with gratitude and grief mingled together. We give thanks for their witness and entrust their legacy to the Spirit who continues to plant seeds of life.

Other transitions continue as well: Wahkon and McGrath navigate pastoral change, supported by the faithful service of Certified Ruling Elder David Oberfeld. Lac du Flambeau grieves the resignation of Rev. Terry Muck, even as leaders like Jocelyn Langholz step forward in service. We also mark the transfer of membership of Rev. Jeremiah Knabe, trusting God's Spirit is at work in this change.

We note, too, the conclusion of Rev. Robyn Weaver's long ministry at Glen Avon. We are grateful for her many years of steady leadership and pastoral care, and for the ways she has strengthened both her congregation and our presbytery.

Our Administrative Commissions continue to guide congregations through transitions, property matters, and seasons of discernment. Each of these stories carries with it a mix of grief, gratitude, and the persistent hope that Christ's church is being made new.

We are mindful of those carrying burdens-pastors recovering from surgery, congregations navigating closures, and communities touched by loss or uncertainty. We commend them to your prayers and to the steadfast care of God, who never leaves us.

Through it all, we give thanks for the quiet faithfulness of elders, pastors, and members who continue to serve with love. The Spirit is alive in our midst, guiding us through transition, and opening new pathways for ministry.

Respectfully submitted,

Commission on Ministry

Dorothy Duquette, co-chair, recognized the pastors who were celebrating anniversaries of fifty (50) years or more and those who were at five (5) or ten (10) year anniversaries. The bold names in the following report were recognized. The following is the Recognition of Ordinations as printed in the meeting material:

Recognition of Ordinations

First Name	Last Name	Ordination Date	Presbytery of Ordination	Anniversary Year
Matthew	Arneson	11/12/1989	Lake Huron	36
Duane	Aslyn			
Lindsay Louise	Biddle	11/30/1991	Twin Cities Area	34
Dianna	**Bell**	**7/1/1973**	**National Capitol Union**	**53**
Kathryn	Bell	3/3/2009	Missouri Union	16
Richard	Blood	3/22/1992	Northern Waters	33
Duane	Brown	6/28/1987	Washington	38
Barry	**Boyer**	**9/26/1971**	**Chippewa**	**54**
Don	**Bump**	**7/26/1959**	**Nebraska City**	**66**
Bruce C	**Calbreath**	**3/1/1964**	**North Central Iowa**	**61**
E. Bradley	Carloss	4/27/1983	Northern Waters	42
Wendy	Christianson	5/13/2018	Utah	7
Peggy	Cooper	6/8/1977	United Methodist	48
		7/15/1986	Received to Presbytery	

Frank S	Davis	2/21/1982	Pittsburgh	43
Nancy	Deever			
James F	Deters	11/4/2001	North Central Iowa	24
Dorothy	Duquette	3/15/1997	Northern Waters	28
Brett	Foote	6/2/2019	Donegal	6
David	**Gabiel**	**7/13/1969**	**Duluth**	**56**
John	Gibbs	1/29/1978	Great Rivers	47
Robert (Bob)	Goodin	11/18/2007	Cascades	18
Susan	Goodin	12/6/1992	Cascades	33
David	***Gutherie***	***10/22/1967***	***Carlisle***	***58***
Janelle	Harrison	10/21/1984	Los Ranchos	41
Ron	Henely	10/8/1989	Central Nebraska	36
Robert	**Hickman**	**6/28/1964**	**Mancato**	**61**
Charles	**House**	**6/1/1955**	**Nebraska City**	**70**
Joel	**Huenemann**	**11/1/1974**	**Chippewa**	**51**
Sharon	Johnson	1/4/1981	San Fernando	44
Kari	Jutila	10/18/1987	Northern Plains	38
Kate	Kolmodin	1/14/2018	The Western Reserve	7
Corey	Larsen	9/28/2014	Northern Waters	11
Lawrence	Lee	5/30/1997	United Methodist	28
Elizabeth	**Liebenstein**	**7/8/1990**	**Twin Cities Area**	**35**
Robert	Light	7/6/1976		49
Aaron LeRoy	Lofgren		ELCA	
Fredrick (Rick)	Mann			
John	Mann	5/26/1983	Northern Waters	42
Terry	Muck			
Donald	Nickolson		UMC Temp	
Eric	Nielsen	6/2/1991	North Central Iowa	34
Chips	Paulson	10/12/1986	The Pacific	39
Eric	Peterson	11/18/2018	Mission	7
Ken	Ribe	6/11/1978		47
Darrel	Robertson	3/1/1977	Minnesota Valleys	48
Sara	Sadler	9/17/2023	Redstone	2
Karen	**Schuder**	**2/12/1995**	**Twin Cities Area**	**30**
Jason	Schiller	9/20/2014	Sountheastern Illinois	11
Kathryn C	Smith	9/15/1996	Twin Cities Area	29
Kate	**Stangl**	**7/13/1980**	**Des Moines**	**45**
C Arlin	Talley	6/19/1977	South Dakota	48
Kerry	Tomhave	10/1/1989	Twin Cities Area	36
Roger	**Waid**	**12/27/1966**	**Minneapolis**	**59**
Kathryn Reid	Walker	3/25/2007	Twin Cities Area	18

Doug	**Workman**	**8/18/1985**	**Chicago**	**40**
John	Yingling	2/5/1978		47

Recognition of Certified Ruling Elders

First Name	Last Name	Commissioning Date	Church Commissioned to	Anniversary Year
Leslie	Anderson		not currently commissioned	
Debra	Emery		not currently commissioned	
Chip	Holt	10/26/2018	Bemidji	7
Lori	Kangas-Olson	5/3/2025	McGregor and Cloquet	0
Andrew	MacGregor	10/11/2024	Tamarack Health, Ashland	1
Katie	Larson	10/21/2011	Hibbing	14
Sharron	**Lewis**	**7/1/2005**	**Bowstring**	**20**
Cindy	Martinson		not currently commissioned	
Billie	Rouse		not currently commissioned	
Mike	Rouse		not currently commissioned	
Mary	Schidler		not currently commissioned	
Beverly	Thompson	5/../2011	Maplewood Parish	14
Mary	Voss		not currently commissioned	
Edward	Williams	5/6/2023	Chippewa Falls	2

The following actions were taken by Presbytery.

1. **MSC- A motion to receive the Annual Salary Report of Presbytery Pastors was made by committee, discussed, amended to include Corey Larsen and Brett Foote's salaries, and carried unanimously by Presbytery.**

   Discussion included amended the report to include salaries of Corey Larsen and Brett Foote. Ken Green reminded the Presbytery representatives of the churches to update salaries with Board of Pensions.

   The Annual Salary Report, as amended, follows: (Need amended information)

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2025 Annual Salary Report Presbytery of Northern Waters

Ecclesiastical Designation	Ministers Name	Location Serving	Full Time/ Part Time	Years of Service to PNW	Annual Cash Salary	Housing, Utility & Furn. Allowance	Emp. Chg. Cont. 403b, annuity, equity Allowance	Bonuses, Gifts, Unvouchered Allowance	Other Allow.: Med ded. SECA in excess of 15%	Manse Amount	Total Effective Salary	Benefit Plan Dues	Continuing Ed Reimbursement	Auto Expenses	Business & Professional Expenses	SECA Tax Allowance	Group Plan: Med ded. co-in & dental	Other Vouchered Allowances	Vacation Time 2024	Vacation Time 2025	Study Leave (days/weeks)	Study Leave
					Compensation Included in Effective Salary							Compensation Not Included in Effective Salary										
Full/Part Time Ministers																						
101	Biddle, Lindsay Louise	Pioneer Parish	part (2/3 time)		0	$ 34,135.0					$ 34,135.0	$ 9,414.0	0	$ 6,000.0					2 wks	4wks	2wks	0
101	Deters, James	Ashland	Full																			
101	Duquette, Dorothy	Bovey	full (1/2 time)		$ 16,118.0	$ 19,492.0	$ -	0	$ -	0	$ 35,610.0	$ 9,258.6	$ 600	IRS rate		$ 2,606.0	$ -	$ -	4 wks	4 wks	2 wks	0
101	Duquette, Dorothy	Coleraine	full (1/2 time)		$ 7,850.0	$ 10,508.0	$ 828.0	0	$ -	0	$ 19,186.0	$ 4,988.0	$ 600	IRS rate	$ -	$ 1,405.0	$ -	$ -	4 wks	4wks	2 wks	0
101	Duquette, Dorothy	Combined	Full		$ 23,968.0	$ 30,000.0	$ 828.0	0	$ -	0	$ 54,796.0	$ 14,246.6	$ 1,200	IRS rate	$ -	$ 4,011.0	$ -	$ -	4 wks	4 wks	2 wks	0
101	Foote, Brett	Superior UPC	Full	7	$ 36,027.0	$ 22,500.0	$ 1,000.0				$ 59,833.0	$ 26,525.0	$ 1,000		$ 1,308.0				4 wks			
101	Jutila, Kari	Duluth Lakeside	Full																			
101	Larsen, Corey	Ely	Full																			
101	Lee, Lawerence	Bayfield	Full		$ 49,734.0	$ 20,806.0	$ -		$ -	0	$ 70,540.0	$ 25,747.0	$ 1,500	$ 3,200.0	$ 1,500.0		$3,142.0	$ -	5 wks	5 wks	2 wks	4 days
101	Peterson, Eric	Manitowish Waters	Full	2																		
101	Sadler, Sara	Rice Lake	Full		$ 65,000.0						$ 65,000.0	$ 16,900.0	$ 1,000	$ 3,200.0					n/a	1w	2wks	0
101	Schiller, Jason	Grand Rapids	Full	4																		
101	Walker, Katheryn	Eau Claire First	full		$ 46,375.0	$ 18,750.0	$ -	0	$ -	0	$ 65,125.0	$ 27,042.8	$ 1,400	$ 1,000.0	$ 1,600.0	$ -	$ -	$ -	4 wks	4 wks	2 wks	0
Interim Terms of Call Report																						
105	Mann, John	Duluth, Glen Avon	Full		$ 46,800.0	$ 13,200.0					$ 60,000.0	12%	$ 1,000	IRS rate						4wks	2wks	0
105	Paulson, Chips	Phillips	Part		$ 6,000.00						6000			$50/ a la carte				$100/ a la carte				
CRE - Commissioned Ruling Elders																						
107	Holt, Chip	Bemidji	Part		$ 14,322.0	$ 26,598.0	$ -	0	$ -	0	$ 40,920.0	$ -	$ 500	IRS rate			0	0	4 wks	4wks	2 wks	
107	Kangas-Olson, Lori	McGregor																				
107	Larson, Katie	Hibbing																				
ELCA 107	Lewis, Sharron	Bigfork- Bowstring																				
107	Thompson, Beverly	Maplewood Parish	Part		$ 16,200.0	$ -	$ -	225/5th Sun			$ 17,100.0		$ 1,000	IRS rate					4 wks	4 wks	2 wks	0
107	Williams, Edward	Chippewa Falls	Part		$ 23,400.0	$ -	$ -	0	$ -	0	$ 23,400.0	$ -	$ 1,000	IRS rate	$ -	0	0	500	4	4	2wks	0

Ecclesiastical Designation	Minister's Name	Location Serving	Full Time/Part Time	Years of Service to PNW	Annual Cash Salary	Housing, Utility & Furn. Allowance	Emp Org. Cont. 403b annuity equity allowance	Bonuses, Gifts, Unvouchered Allowance	Other Allow; Med ded; SECA Increase of 30%	Manse Amount	Total Effective Salary	Benefit Plan Dues	Continuing Ed Reimbursement	Auto Expenses	Business & Professional Expenses	SECA Tax Allowance	Group Plans Med ded, covin & dental	Other Vouchered Allowances	Vacation Time 2024	Vacation Time 2025	Study Leave (days/weeks)	Study Leave 2
					Compensation Included in Effective Salary							Compensation Not Included in Effective Salary										
Stated Supply, Temporary Supply, Student Supply, Shared Ministry																						
108	Cole, Ray	Bigfork-First																				
ELCA 108	Lofgren, Aaron	Keewatin																				
ELCA 108	Wynads, Seth	Carlton	Shared	2	Salary submitted to and approved by NEMN Synod of the ELCA - River's Edge reimburses Bethesda Lutheran $2,000/month for shared ministry																	
	Johnson, Ardyth	Hurley	Part																			
Clergy Serving in Other Jurisdictions																						
Validating Ministry Form																						
701	Bell, Kathryn	Chaplain																				
105	Brown, Duane	At-Large																				
791	Kolmodin, Kate	Chaplain	Received																			
701	Liebenstein, Elizabeth	Chaplain	Received																			
797	Tomhave, Kerry C.	At-Large	Received																			
797	Schuder, Karen	At-Large	Received																			
Other- For Information Only- The following are churches that do not have pastors or have temporary people at this time:																						

Authorized Ecclesiastical Occupational Designations

101 - Particular Church Pastor or Co-Pastor
105 - Interim
107 - CRE
191 - Designated Pastor
299 - Honorably Retired
501 - Serving Another Denomination- Pastor or Co-Pastor
701 - Serving Other Institutions-
703 - Staff Serving Other Institutions
797 - Member at Large

2. **MSC- A motion to receive the Proposed 2026 Minimum Salary Standards, as printed in the meeting material, was made by Corey Larsen, seconded by Brett Foote, and carried by Presbytery.**

   The Proposed 2026 Minimum Salary Standards, as printed in the meeting material, follows:

PROPOSED 2026 MINIMUM SALARY STANDARDS

In keeping with the formula approved by Presbytery in October 2000, we propose the following minimum salary standards for the year 2026:

Cash only (manse provided)	Cash & Housing/Utilities	Years of Service	Cont. Education
$43,754	$56,880	$438	$1,000

In addition, churches will grant at least four weeks of annual vacation, two weeks of study leave time, and pay full Board of Pensions dues. Auto allowance is fully negotiable.

FOR YOUR INFORMATION

The Presbytery of Northern Waters took the following action with regard to salary structure in October 2000:

> "The minimum salary level for the Presbytery of Northern Waters for 2002, and years after will be set at 80% of the previous year's Church Wide Median Salary as published by the Board of Pensions, plus an additional 1% of the base cash salary for each year of total full-time ordained experience in the Presbytery of Northern Waters up to 10 years. Car allowance and study allowance are not included in computing effective salary.
>
> NOTE: Effective salary is base (cash) salary, plus housing and utilities (these last two should have a combined value of at least 30% of base salary.)"

Comparative figures available from previous years are as follows (based on 80% of the previous year's Median salary):

Year	Cash Basis	+Yrs Service (to 10)	Cont. Ed.	Previous Year Church Median
2005	$27,200	$272	$500	$45,500
2006	$28,000	$280	$500	$46,500
2007	$28,616	$286	$500	$47,900
2008	$29,477	$295	$500	$49,000
2009	$30,154	$301	$500	$50,800
2010	$31,262	$312	$500	$52,200
2011	$32,123	$321	$500	$52,900
2012	$32,554	$325	$500	$53,300
2013	$32,800	$328	$500	$54,000
2014	$33,231	$332	$1,000	$54,500
2015	$33,539	$335	$1,000	$55,400
2016	$34,093	$341	$1,000	$56,200
2017	$34,585	$346	$1,000	$56,300
2018	$35,629	$356	$1,000	$58,000
2019	$36,591	$366	$1,000	$59,100
2020	$37,415	$374	$1,000	$60,800
2021	$37,662	$377	$1,000	$61,200
2022	$38,254	$383	$1,000	$62,100
2023	$39,877	$399	$1,000	$64,800
2024	$41,277	$413	$1,000	$67,100

2025	$43,052	$431	$1,000	$70,000
2026	$43,754	$438	$1,000	$71,100

Pastors shall receive a minimum of $1,000 and two weeks of study leave per year. Since study time and money are understood as intended to benefit both pastor and congregation, it is expected that a pastor will confer with his or her session about a particular use of study leave prior to any expenditure of time and money. It is also recommended that pastors occasionally solicit suggestions from their sessions regarding skill areas to improve or specializations to gain for the sake of all concerned.

Study time and funds may be accumulated for up to three years when a particularly expensive or lengthy study experience is anticipated. Carry-overs from one year to the next will be cleared with the Session and their purpose and amounts recorded in Session minutes at the change of each calendar year pertaining. It should be kept in mind that with the pressures of ministry and the continuing need for rejuvenation pastors are ordinarily urged to use their study time fully each calendar year.

Every minister of the Presbytery of Northern Waters shall be eligible to apply for sabbatical leave after five (5) years of tenure at a particular congregation or in a specialized ministry in the Presbytery, e.g. hospital/college chaplaincy, executive ecclesiastical positions, said sabbatical to occur at a time agreed to by the minister and session of the congregation. In the case of specialized ministries, the agreement shall be between the minister and the board to whom he/she is responsible. This process may be repeated.

When a pastor terminates his or her position of church leadership, unexpended money will not be carried away nor unused time is taken as paid leave.

CERTIFIED CHRISTIAN EDUCATOR'S MINIMUM STANDARD SALARY IN 2026

1. Salary: 50% of the previous year church-wide median salary for ministers;
2. Full participation in the Board of Pensions Benefit Plan;
3. Continuing Education: 1 week and Presbytery-approved compensation;
4. Vacation: 2 weeks.

PULPIT SUPPLY MINISTERS minimum remuneration in 2026 will be **$150** for one service and **$200** for two services.

MODERATORS OF VACANT CHURCHES minimum remuneration in 2026 will be $50.00 per meeting.

BOTH PULPIT SUPPLY MINISTERS AND MODERATORS OF VACANT CHURCHES IN 2026 will be reimbursed for travel at the Federal Reimbursement rate (which is **$.70 [effective 01/01/2025-12/31/2025]).** The IRS figure for 2026 will be released during December 2025 and can be found on the IRS website.

Ministers & Their Work
Sub-Committee of COM

Approved by Presbytery
Recalculated 9/10/2024
Pulpit Supply increase recommended 8/14/2018
Continuing Ed changed by COM 10/8/2013

Commission on Ministry **Administrative Commission- First, Duluth**
Richard Blood and Brad Carloss, Co-Chairs

No report.

Commission on Ministry **Administrative Commission- North, Eau Claire**

No report.

Commission on Ministry **Administrative Commission- First, Hibbing**

Corey Larsen reported that First Presbyterian Church of Hibbing, MN has made the difficult decision to close. The Administrative Commission requested two actions.

1. **MSC- The Administrative Commission of Hibbing requests the acceptance of the Congregations request for dissolution. The motion was made by committee, discussed, and carried by Presbytery with sadness.**
   Corey Larsen prayed for the Hibbing church and community with thanks.
2. **MSC- COM recommends to the Presbytery the establishment of an Administrative Commission, with all duties responsibilities as outlined in the Manual of Operations (4.105 Dissolution of a Church and the Disposing of its Property), for the purpose of dissolving the congregation of First Presbyterian Church of Hibbing, MN and the disposing of its property. The motion to accept the recommendation of COM was made by Committee, discussed, and carried by Presbytery.**
   Michael Jacobson, RE of Hibbing, noted that communion ware is available.

Commission on Ministry **Administrative Commission- Hope, Virginia**

No report.

Commission on Ministry **Administrative Commission- Willow River**

The purpose of the Willow River Administrative Commission is to help them discern the future of the church. The written report to Presbytery, as printed in the meeting material, follows:

> The Presbytery approved an Administrative Commission (AC) for Willow River last year. Only now has the church been ready to move forward. The AC met by Zoom at 2 p.m. September 3, 2025. It considered its tasks and heard an update of the current situation from Richard Blood, Session Moderator, and Deb Stewart, Clerk of Session. Deb will notify all seven (7) members of the congregation of a congregational Zoom meeting on October 5, 2025, with the purpose of a vote for dissolution, and to plan a closing date in December. The building is being considered for use by Surrender Church Ministry, an independent 501c in the neighborhood which worships at Willow River Church now. They would continue to do their various ministries (if approved) from the Willow River Presbyterian Church building.
>
> The next meeting of the AC will be on Wednesday, October 8, 2025, by Zoom at 1 p.m.
>
> Respectfully submitted by

Dianna Bell, AC Moderator of Willow River

Presentation: Board of Pensions Ken Green

Rev. Ken Green presented on the Board of Pensions of PC(USA) Shared Ministry program, a subsidy initiative to help churches afford Presbyterian ministers. The program offers up to $10,000 annually for three years to cover 50% of a pastor's benefits costs, with decreasing subsidies in subsequent years. Ken explained that eligible arrangements must be 20-hour per week positions that can be shared between two or more congregations, with the program not requiring formal church mergers or yoking. The program can now include non-PCUSA churches if they hire PCUSA ministers, though billing would only go to Presbyterian churches.

Presentation: The Art of Hospitality Rachel Davis

Rachel Davis led a discussion focused on the art of church hospitality, emphasizing the importance of welcoming everyone as if they are Christ. Rachel discussed the three profiles of people to consider when practicing hospitality: those near to us, new to us, and needed by us. The group explored how to put hospitality into practice by considering the context of their church, the importance of communication, and the need for connection. Rachel shared a personal story about a childhood surprise to illustrate the impact of small, personal gestures.

Additional discussion focused on sharing ministry wins and discussing communication strategies within church communities. Participants shared various successful initiatives, including hospitality programs, community outreach efforts, elder care, and youth engagement. The group explored ways to improve communication through tools like Canva, high-quality images, and personalized newcomer experiences. They emphasized the importance of resourcing and partnering with other churches and organizations to share the workload.

Sabbath Time Chip Holt, Moderator

Chip Holt, Moderator, dismissed the Presbyery for Sabbath time at 3:32 pm. Dinner was served following prayer at 5:00pm.

Worship Kate Stangl

Rev. Kate Stangl led worship in the chapel. Worship consisted of the reading of the Necrology report, the installation of Moderator and Vice-Moderator, and offering. Kate Stangl provided the sermon. Sister Gretchen accompanied the hymns on the piano and organ.Communion was given by Kate Stangl, Michael Van Uytven, and Hope Dougherty. The Installation Service was led by Chip Holt. Rev. Dr Karen Schuder was installed as Moderator. Rev. Corey Larsen was installed as Vice-Moderator. Prayers were lifted.

Call to Order and Constituting Prayer Karen Schuder, Moderator

Karen Schuder, Moderator, opened the meeting with prayer at 9:03 am on Saturday, September 20, 2025.

Karen reflected on their 30 years in the Presbytery of Northern Waters and shared experiences from recent missions in Honduras and an upcoming trip to the Pine Ridge Reservation in South

Dakota. They described a worship service in a poor neighborhood in Honduras, emphasizing how the congregation's love for God and commitment to worship transcended limited resources. Karen concluded by offering to be a resource for the presbytery in areas such as readership training, anxiety reduction, and strategic planning, and closed with a prayer for guidance and connection within the Presbyterian community.

Presentation: The Art of Hospitality Rachel Davis

Rachel Davis led the final discussions and activities regarding The Art of Hospitality. Rachel led the discussion, connecting three key profiles for hospitality: those near to the church (current members and community stakeholders), those new to the church (visitors and newcomers), and those needed by the church (clergy and staff). The group explored three framework areas for hospitality: context, communication, and connection, with particular emphasis on the challenges of building deeper connections within communities. Through a partner discussion exercise, participants identified various needs including the need for people, volunteers, young adults, direction, and better cross-denominational collaboration, leading to a discussion about moving away from a clergy-centric model toward more inclusive leadership that empowers all stakeholders.

Rachel led a session focused on addressing ministry challenges through creative problem-solving and reflection. She assigned homework for participants to identify a specific ministry challenge they would like to solve and organize a small workshop with fellow ministers to address it. The session included an art activity where participants created symbols representing their current ministry context and desired future state.

Synod Commissioners Report

Non-report.

Council Report Dianna Bell, Chair

Chip Holt, reported on behalf of Dianna Bell. Chip thanked committees for their work.

Committee of Council Reports Overtures and Bylaws Arlin Talley, Chair

Arlin Talley reported that there are no actions to be taken at this time. The Task Force assigned to rewrite the Manual of Operations has been at work. They are currently working on the section pertaining to the Commission on Ministry. The Task Force appreciates any insight or information on necessary changes to the Manual of Operations. Arlin emphasized the need to reflect the current identity of the Presbyterian Church.. The Presbytery is not what it was when the Manual of Operations was written. Therefore, portions are no longer applicable and need to be updated to reflect the Presbytery. The completed proposed changes have been distributed and shared with the Presbytery already.

The written report of Overtures and Bylaws, as presented in the meeting materials, follows:

Task Force on the Manual of Administrative Operations

The task force is currently working on the sections regarding the Commission on Ministry and the Commission on Preparation for Ministry.

We welcome your insights, thoughts, observations, concerns, and ideas for the work of these commissions.

Respectfully submitted by

C. Arlin Talley, chair

Committee of Council Reports Personnel Committee Jim Deters, Chair

Jim Deters, Acting Chair reported. Jim led a discussion on scripture and work, asking for favorite verses related to employment and staffing. He noted that since Rev. Ken Ribe's retirement the position of Pastoral Care remains open. The Personnel Committee has been discerning how to address the notable vacancy left by Ken. Jim noted budegt constraints may prevent replacing the position. Jim's report ended with participants expressing gratitude to the present staff, including Jay who was virtual.

The written report of the Personnel Committee, as presented in the meeting materials, follows:

Personnel Committee Meeting Minutes July 10, 2025

The regular called meeting of the Presbytery of Northern Waters (PNW) personnel committee meeting opened at 2:02pm via ZOOM with a quorum of Elder Claudia Welty and Rev. James F. Deters in attendance.

It was discussed that Claudia and Jim will be a quorum until such a time as the Presbytery adds members to the committee.

Staff Transition

It was discussed that since Ken Ribe's retirement last year, a vacancy exists in the Presbytery staffing. The Presbytery Stewardship people believe current funding does not support replacing this vacancy. Chief responsibilities of this role were; educational programs for clergy and elders, regular visitation with Presbyters, crisis visitation. Options for this transition are a combination of;

Requesting Program Strategy to continue to provide Educational programming for clergy.

Encourage Presbytery clergy cluster groups for mutual support and community building.

Add crisis visitation of Clergy and Elders to other Presbytery staff job descriptions.

Finally, it was resolved to report the above information to the Presbytery counsel at the next meeting and query preferences for how to proceed.

Staff Performance Reviews (annual)

Presbytery Staff performance reviews are due in August or September. Pastor Jim will send an email with job description, questions and a request for scheduling to Presbytery staff. We will schedule in person reviews with the local Duluth staff and consider ZOOM interviews with out of town staff (Jay and Brad).

The meeting adjourned until staff reviews are scheduled.

Respectfully submitted,

Rev. James F. Deters

Committee of Council Reports Finance and Budget Doug Workman, Chair & Jay Wilkinson, Treasurer

The written report of the Finance and Budget Committee, as presented in the meeting materials, follows:

Minutes of Budget & Finance Committee
Duluth, Glen Avon Presbyterian Church -- August 13, 2025
Members present: Bill Gravelle, Doug Workman, Cameron Campbell. Also, present Richard Blood, General Presbyter, Jay Wilkinson, Treasurer. Excused: Paul Rigstad, John Belsky
The meeting opened with prayer by Doug at 1:05 p.m.
The minutes of this committee from the August 21, 2024, meeting was approved.
The Committee reviewed the report of the Outside Accountants, Bauman Associates, Ltd. This is the fourth year we have used this firm from Eau Claire. They reviewed our records for the year ending December 31, 2024 with the following conclusion: "Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America." **The Committee recommends that the Council accept these statements and recommends that the Presbytery do the same at their next meeting.**
Bill Gravelle questioned whether we should consider other investment possibilities than New Covenant Funds and the Presbyterian Investment & Loan Program based largely on the experience of Glen Avon Presbyterian Church. **The Committee recommends that the Council approve a plan that Bill and Jay develop a plan to bring a proposal to the Council, hopefully before January 1, 2026.**

Jay reviewed financial statements for the seven months ending July 31, 2025. Income is down slightly ($113,306 vs $116,090) from last year. Per capita receipts are up slightly compared to last year-to-date, and mission is down about $7,000 year-to-date. Expenses are down from the YTD budget and from last year. Year-to-date shows a surplus of $17,947 vs. budget-to-date deficit of $9,251 and a surplus of $12,769 last year-to-date. The 2026 budget draft prepared by Jay was discussed. The draft budget indicates an excess of expense over revenue of $849 compared to the 2025 budget deficit of $15,858. The Committee recommends wage increases equal to the Cost-of-Living increase of 2.7% (mid-year form the Bureau of Labor Statistics. **Please note: The draft budget has zeroes for the Pastoral Care position from which Ken Ribe retired at the end of 2024. If the Council wishes to add costs for this function, that will need to be added and will add to the projected deficit.**

The recommendation by the Committee is an increase in member per capita apportionment for 2026 to $40.00. This would be in line with inflation over the past year of just under 3%. The General Assembly has increased their portion of per capita by $0.42 for 2026. Last year it came to our attention that the Presbytery of Northern Waters has had the lowest per capita apportionment in our synod and was more than $7.50 below the average in Lakes and Prairies. The Committee agreed that a significant increase was justified, although our Presbytery will still be significantly below average in our region of the country and even further below the national average. For 2026 we recommend that the Presbytery raise per capita apportionment from $38.00 to $40.00. The Committee agreed to maintain our past practice of setting per capita at an even dollar per member. The Committee recommends no change to the split of mission recommendation to the congregations (20% GA, 10% Synod, 70% Presbytery). These numbers include the loss of membership of about 3% from last year. Membership was 2,853 as of December 31, 2024, almost 3% fewer than one year earlier and almost 21% lower than at the end of 2021. This is significant.

The Committee recommends that the Council approve this draft 2026 budget and recommends that the Presbytery do the same at their next meeting.

The next meeting is scheduled for August 12, 2026.

The meeting closed with prayer by Richard at 2:25 p.m.

Respectfully submitted,

Jay Wilkinson, Treasurer

Jay Wilkinson, Treasurer, reported on behalf of Finance and Budget. The 2024 Independent Accountants Review report was included in the meeting material but was accepted by Presbytery at the May meeting. No action was needed for the Independent Review. The 2026 Budget was presented and adoption was needed. The 2026 Budget showed a minor deficit of $849.00. The Per Capita for 2026 increased to $40.00 from $38.00. The Per Capita is still lower than other Presbyteries but is getting closer.

MSC- The motion recommended by committee, and endorsed by Council, that the Presbytery approve the draft 2026 budget was discussed and carried by Presbytery.

Discussion included clarity of Clearwater Forest support, the cut in the Pastoral Care position. Jay noted that the Clearwater Forest contributions have been maintained throughout the years, even with the Presbytery becoming smaller.

The approved 2026 draft budget, as presented in the meeting materials, follows.

The additional reports presented by Finance and Budget, as presented in the meeting materials, follows:

Proposed and Approved 2026 Budget
Financial Position
Statement of Activities
Designated Funds

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Presbytery of Northern Waters
Budget Worksheet
For the Seven Months Ending July 31, 2025

		2023 Total Actual	2023 Budget	2024 Total Actual	2024 Budget	2025 YTD Actual	2025 Budget	2026 Budget Draft		
INCOME										
4001	Per Capita Apportionment	100,735	114,741	95,894	107,304	67,301	111,606	114,120	$ 40.00	2,853
4002	Prior Year Per Capita	8,971	0	3,929	0	6,343	0	0		
4050	CPS Staff Support	10,000	10,000	10,000	10,000	5,833	10,000	10,000		
4101	Presbytery Mission Income	47,446	45,000	36,125	43,000	16,973	45,000	40,000		
4305	From Camp Galilee Fund	3,000	3,000	0	3,000	0	3,000	3,000		
4401	Interest-Operating Fund	337	50	17,116	16,100	4,608	10,000	10,000		
4402	Interest/Mission Fund	34,372	10,000	36,177	0	9,558	15,000	15,000		
4410	Miscellaneous Revenue	149	0	632	0	2,690	250	250		
	Total Income	205,010	182,791	199,873	179,404	113,306	194,856	192,370		
OPERATING EXPENSES										
Presbytery Administrator										
5010	Genl Presbyter Salary & Hsg	27,272	27,272	27,272	27,272	15,909	27,272	28,008	COLA =	2.70%
5015	Genl Presbyter SECA/FICA	2,086	2,086	2,086	2,086	1,217	2,086	2,143		
5020	Genl Presbyter Benefits	542	1,000	0	1,000	0	1,000	1,000		
5050	Genl Presbyter Trav&Expense	4,103	5,000	1,802	5,000	697	5,000	5,000		
	Total Executive Presbyter	34,003	35,358	31,160	35,358	17,823	35,358	36,151		
Stated Clerk										
5110	Stated Clerk Salary	15,152	15,152	15,152	15,152	8,839	15,152	15,561		
5115	SC/MC SECA/FICA	1,159	1,159	1,159	1,159	676	1,159	1,190		
5120	Stated Clerk Benefits	0	1,000	0	1,000	0	1,000	1,000		
5150	Stated Clerk Travel	2,311	1,500	4,078	1,500	324	1,500	3,000		
	Total Stated Clerk	18,622	18,811	20,389	18,811	9,839	18,811	20,751		
Treasurer										
5210	Bookkeeping	6,156	5,580	6,192	6,180	3,255	6,180	6,180		
5250	Treasurer/Chair F&B Travel	0	300	305	300	0	300	300		
5270	Audit Expense	3,750	3,750	3,885	3,750	0	4,000	4,000		
	Total Treasurer	9,906	9,630	10,382	10,230	3,255	10,480	10,480		
Presbyter for Pastoral Care and Connections										
5310	Pastoral Care Salary	15,152	15,152	15,152	15,152	0	15,152	0		
5315	Pastoral Care SECA/FICA	1,159	1,159	1,159	1,159	0	1,159	0		

F&B: Proposed and Approved Budget 2026

Presbytery of Northern Waters
Budget Worksheet
For the Seven Months Ending July 31, 2025

		2023 Total Actual	2023 Budget	2024 Total Actual	2024 Budget	2025 YTD Actual	2025 Budget	2026 Budget Draft
5320	Pastoral Care Benefits	748	1,000	1,000	1,000	0	1,000	0
5350	Pastoral Care Travel & Expens	1,289	3,000	2,867	2,000	36	2,500	0
	Total Pastoral Care & Connections	18,348	20,311	20,178	19,311	36	19,811	0
Administrative Assistant								
5410	Office Manager Salary	13,862	16,230	19,656	19,656	12,924	22,156	22,754
5413	Office Mgr Flex Spending	466	500	0	0	0	0	0
5415	Office Mgr FICA	1,060	1,242	1,504	1,504	989	1,695	1,741
5420	Office Mgr Benefits	1,166	1,623	7,622	8,062	3,231	9,087	9,175
5450	Office Mgr Trav&Expense	421	300	148	300	187	400	400
	Total Administrative Assistant	16,975	19,895	28,930	29,522	17,331	33,338	34,070
Insurance								
5510	Workers Compensation Insurance	(128)	1,000	599	1,500	384	1,500	1,500
5520	Property & Liab Insurance	3,772	4,000	3,412	3,000	2,815	3,000	3,500
	Total Insurance	3,644	5,000	4,011	4,500	3,199	4,500	5,000
Presbytery Office Expenses								
5610	Office Rent	6,000	0	6,000	6,000	4,196	6,000	6,000
5611	Utilities	2,221	4,000	0	0	0	0	
5612	Building Maintenance	197	500	0	0	0	0	
5613	Snow Removal/Lawn Care	0	3,200	0	0	0	0	
5615	Office Cleaning	0	100	0	0	0	0	
5620	Office Supplies	708	1,200	1,882	1,400	480	2,000	1,500
5630	Postage	498	750	209	750	203	500	500
5640	Telephone & ISP	1,870	2,100	682	1,000	781	1,000	1,100
5645	Website	186	250	293	200	103	300	300
5650	New Equipment	0	750	0	750	660	750	1,000
5660	Equipment Maintenance	333	1,000	115	250	196	250	300
5670	Miscelaneous	0	300	0	250	0	250	250
5695	Depreciation	488	4,800	976	1,000	0	1,000	1,000
	Total Pres Office Expenses	12,501	18,950	10,157	11,600	6,619	12,050	11,950
Presbytery Judicatory								
5710	Presbytery Meeting	2,564	2,500	2,790	3,500	(10)	3,500	4,500
5720	Moderator/Commissions/Misc	626	1,000	742	1,000	0	1,000	1,000
5730	Presbytery Leadership Expense	590	1,000	276	1,000	0	1,000	1,000
	Total Presbytery Judicatory	3,780	4,500	3,808	5,500	(10)	5,500	6,500

Presbytery of Northern Waters
Budget Worksheet
For the Seven Months Ending July 31, 2025

		2023 Total Actual	2023 Budget	2024 Total Actual	2024 Budget	2025 YTD Actual	2025 Budget	2026 Budget Draft
Other Expense								
5920	Legal Fees	28	0	0	0	0	0	0
5930	Administrative Commissions	345	100	0	500	0	500	500
	Total Other Expense	373	100	0	500	0	500	500
Per Capita Apportionment								
5990	GA Per Capita Apportionment	34,248	34,248	30,929	30,929	18,572	31,837	32,125
5995	Synod Per Capita Apportionment	19,124	19,124	17,358	17,358	9,423	16,154	15,692
	Total Per Capita Apportionment	53,372	53,372	48,287	48,287	27,995	47,991	47,817
	Total Operating Expenses	171,524	185,927	177,302	183,619	86,087	188,339	173,219
PROGRAM & MISSION EXPENSES								
Committee on Ministry								
6010	Committee on Ministry	88	500	86	250	105	250	250
6060	Sexual Misconduct Response Com	0	200	0	100	0	100	100
6080	Care and Nurture	500	1,500	0	1,000	0	1,000	750
	Total COM	588	2,200	86	1,350	105	1,350	1,100
Presbytery Committees/Programs								
6110	Nominating Committee	0	100	0	100	0	100	100
6130	Preparation for Ministry	35	100	0	100	0	100	100
6145	CPM/CRE	2,500	2,500	3,454	1,000	0	1,000	750
6170	Mission Resale Items	204	200	48	200	0	200	200
	Total Pres Committees/Programs	2,739	2,900	3,502	1,400	0	1,400	1,150
Program Strategy								
6210	Program Strategy Committee	0	100	0	100	0	100	100
6220	Program Resources	0	500	0	500	0	500	500
	Total Program Strategy	0	600	0	600	0	600	600
Council Programs & Committees								
6310	Overtures & Bylaws	0	50	0	50	0	50	50
6330	Council Meeting Expense	0	500	0	300	0	300	200
6340	Finance & Budget	34	75	16	75	0	75	50
6350	Personnel	32	100	0	100	0	100	100
6360	PNW Representation	0	100	0	100	0	0	0
6380	Commissioner Orientation	0	0	0	250	0	0	250
	Total Council	66	825	16	875	0	525	650

Presbytery of Northern Waters
Budget Worksheet
For the Seven Months Ending July 31, 2025

		2023 Total Actual	2023 Budget	2024 Total Actual	2024 Budget	2025 YTD Actual	2025 Budget	2026 Budget Draft
Camping								
6430	Youth Triennium	2,000	2,000	2,000	2,000	1,167	2,000	2,000
6440	Camping Scholarships	8,000	8,000	0	8,000	0	8,000	6,000
6450	Clearwater Forest	8,000	8,000	8,000	8,000	8,000	8,000	8,000
	Total Camping	18,000	18,000	10,000	18,000	9,167	18,000	16,000
Other								
6620	WhiteFish Cemetery Maintenance	500	500	0	500	0	500	500
	Total Other	500	500	0	500	0	500	500
	Total Program & Mission Expenses	21,893	25,025	13,604	22,725	9,272	22,375	20,000
	Total Expenses	193,417	210,952	190,906	206,344	95,359	210,714	193,219
	TOTAL OPERATING & MISSION	11,593	(28,161)	8,967	(26,940)	17,947	(15,858)	(849)

Per Capita History	2023	2024	2025	2026
Membership for per capita	3610	3,156	2,937	2,853
Percentage change in membership	-3.2%	-9.2%	-6.9%	-2.9%
GA portion	8.98	9.80	10.84	11.26
Synod portion	5.50	5.50	5.50	5.50
Presbytery portion	17.52	18.70	21.66	23.24
Total Per Capita Apportionment	$32.00	$ 34.00	$ 38.00	$ 40.00
PNW portion of Per Capita	$ 61,369	$ 59,017	$ 63,615	66,304

F&B: Statement of Activity

Presbytery of Northern Waters
Statement of Activities
For the Eight Months Ending August 31, 2025

		Current Month	Year to Date	Budget to Date	Annual Budget	Budget Remain	Last Year to Date
INCOME							
4001	Per Capita Apportionm	$ 5,038.00	72,338.59	$ 74,404	111,606	(39,267)	56,044
4002	Prior Year Per Capita	0.00	6,342.84	0	0	6,343	3,884
4050	CPS Staff Support	833.34	6,666.72	6,667	10,000	(3,333)	6,667
4101	Presbytery Mission Inc	633.00	17,606.20	30,000	45,000	(27,394)	25,536
4305	From Camp Galilee Fu	0.00	0.00	2,000	3,000	(3,000)	0
4401	Interest-Operating Fun	3.47	4,611.75	6,667	10,000	(5,388)	12,322
4402	Interest/Mission Fund	0.00	9,557.87	10,000	15,000	(5,442)	21,507
4410	Miscellaneous Revenue	0.00	2,690.34	167	250	2,440	500
	Total Income	6,507.81	119,814.31	129,905	194,856	(75,042)	126,460
OPERATING EXPENSES							
Resource Person							
5010	Genl Presbyter Salary	2,272.68	18,181.44	18,181	27,272	9,091	18,181
5015	Genl Presbyter SECA/F	173.86	1,390.88	1,391	2,086	695	1,391
5020	Genl Presbyter Benefits	0.00	0.00	667	1,000	1,000	0
5050	Genl Presbyter Trav&E	0.00	697.41	3,333	5,000	4,303	1,695
	Total Resource Person	2,446.54	20,269.73	23,572	35,358	15,088	21,267
Stated Clerk							
5110	Stated Clerk Salary	1,262.68	10,101.44	10,101	15,152	5,051	10,101
5115	SC/MC SECA/FICA	96.60	772.77	773	1,159	386	773
5120	Stated Clerk Benefits	0.00	0.00	667	1,000	1,000	0
5150	Stated Clerk Travel	0.00	324.15	1,000	1,500	1,176	2,688
	Total Stated Clerk	1,359.28	11,198.36	12,541	18,811	7,613	13,562
Pastoral Care							
5310	Pastoral Care Salary	0.00	0.00	10,101	15,152	15,152	10,101
5315	Pastoral Care SECA/FI	0.00	0.00	773	1,159	1,159	773
5320	Pastoral Care Benefits	0.00	0.00	667	1,000	1,000	1,000
5350	Pastoral Care Travel &	0.00	36.22	1,667	2,500	2,464	2,127
	Total Pastoral Care	0.00	36.22	13,208	19,811	19,775	14,001
Office Manager							
5410	Office Manager Salary	1,846.34	14,770.72	14,771	22,156	7,385	13,104
5415	Office Mgr FICA	141.25	1,129.97	1,130	1,695	565	1,002
5420	Office Mgr Benefits	1,646.34	5,416.43	6,058	9,087	3,671	5,156
5450	Office Mgr Trav&Expe	0.00	186.61	267	400	213	148
	Total Admin Assistant	3,633.93	21,503.73	22,226	33,338	11,834	19,410
Treasurer							
5210	Bookkeeping	465.04	3,720.36	4,120	6,180	2,460	3,720
5250	Treasurer/Chair F&B T	0.00	0.00	200	300	300	81
5270	Audit Expense	0.00	0.00	2,667	4,000	4,000	0
	Total Treasurer	465.04	3,720.36	6,987	10,480	6,760	3,801
Insurance							
5510	Workers Compensation	0.00	384.00	1,000	1,500	1,116	112
5520	Property & Liab Insura	0.00	2,814.75	2,000	3,000	185	2,767
	Total Insurance	0.00	3,198.75	3,000	4,500	1,301	2,879
Presbytery Office Expenses							
5610	Office Rent	500.00	4,000.00	4,000	6,000	2,000	4,000
5620	Office Supplies	0.00	636.66	1,333	2,000	1,363	1,645
5630	Postage	20.99	223.82	333	500	276	149
5640	Telephone & ISP	90.00	871.40	667	1,000	129	445
5645	Website	240.00	342.63	200	300	(43)	266
5650	New Equipment	0.00	660.28	500	750	90	0

Presbytery of Northern Waters
Statement of Activities
For the Eight Months Ending August 31, 2025

		Current Month	Year to Date	Budget to Date	Annual Budget	Budget Remain	Last Year to Date
5660	Equipment Maintenanc	0.00	195.94	167	250	54	115
5670	Miscelaneous	0.00	0.00	167	250	250	0
5695	Depreciation	0.00	0.00	667	1,000	1,000	0
	Total Pres Office Expe	850.99	6,930.73	8,034	12,050	5,119	6,620
Presbytery Judicatory							
5710	Presbytery Meeting	0.00	(10.00)	2,333	3,500	3,510	0
5720	Moderator/Commission	0.00	0.00	667	1,000	1,000	742
5730	Presbytery Leadership	0.00	0.00	667	1,000	1,000	215
	Total Presbytery Judica	0.00	(10.00)	3,667	5,500	5,510	957
Presbytery Committees/Programs							
	Total Pres Committees/	0.00	0.00	0	0	0	0
Other Expenses							
5920	Legal Fees	10.00	10.00	0	0	(10)	0
5930	Administrative Commi	0.00	0.00	333	500	500	0
	Total Other Expenses	10.00	10.00	333	500	490	0
Per Capita Apportionment							
5990	GA Per Capita Apporti	2,653.09	21,224.72	21,225	31,837	10,612	20,619
5995	Synod Per Capita Appo	1,346.12	10,768.96	10,769	16,154	5,385	11,572
	Total Per Capita Appor	3,999.21	31,993.68	31,994	47,991	15,997	32,191
	Total Operating Expens	12,764.99	98,851.56	125,562	188,339	89,487	114,688
PROGRAM & MISSION EXPENSES							
Committee on Ministry							
6010	Committee on Ministry	0.00	104.96	167	250	145	32
6060	Sexual Misconduct Res	0.00	0.00	67	100	100	0
6080	Care and Nurture	0.00	0.00	667	1,000	1,000	0
	Total COM	0.00	104.96	901	1,350	1,245	32
Committeeon Preparation for Ministry							
6130	Preparation for Ministr	0.00	0.00	67	100	100	0
6145	CPM/CRE	0.00	0.00	667	1,000	1,000	0
	Total CPM	0.00	0.00	734	1,100	1,100	0
Nominating Committee							
6110	Nominating Committee	0.00	0.00	67	100	100	0
	Total Nominating Com	0.00	0.00	67	100	100	0
Programs							
6170	Mission Resale Items	0.00	0.00	133	200	200	(30)
	Total Programs	0.00	0.00	133	200	200	(30)
Camping							
6430	Youth Triennium	166.67	1,333.36	1,333	2,000	667	1,333
6440	Camping Scholarships	0.00	0.00	5,333	8,000	8,000	0
6450	Clearwater Forest	0.00	8,000.00	5,333	8,000	0	0
	Total Camping	166.67	9,333.36	11,999	18,000	8,667	1,333
Program Strategy							
6210	Program Strategy Com	0.00	0.00	67	100	100	0
6220	Program Resources	0.00	0.00	333	500	500	0
	Total Program Strategy	0.00	0.00	400	600	600	0
Structure							

Presbytery of Northern Waters
Statement of Activities
For the Eight Months Ending August 31, 2025

		Current Month	Year to Date	Budget to Date	Annual Budget	Budget Remain	Last Year to Date
	Total Structure	0.00	0.00	0	0	0	0
Council Programs & Committees							
6310	Overtures & Bylaws	0.00	0.00	33	50	50	0
6330	Council Meeting Expen	0.00	0.00	200	300	300	0
6340	Finance & Budget	0.00	0.00	50	75	75	0
6350	Personnel	0.00	0.00	67	100	100	0
	Total Council Program	0.00	0.00	350	525	525	0
6620	WhiteFish Cemetery M	0.00	0.00	333	500	500	0
	Total Program & Missi	166.67	9,438.32	14,917	22,375	12,937	1,335
	Total Expenses	12,931.66	108,289.88	140,479	210,714	102,424	116,023
	TOTAL OPERATING	$ (6,423.85)	11,524.43	$ (10,574)	(15,858)	27,382	10,437

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F&B: Statement of Financial Position

Presbytery of Northern Waters
Statement of Financial Position
August 31, 2025

Acct				Last Year
			ASSETS	
Current Assets				
1010	Nat'l Bank Commerce-Checking	$	11,315.50	10,341.01
1110	Nat'l Bank of Commerce-Savings		20,975.06	50,923.95
1200	NBoC CD 19495910 4.25%		151,500.00	151,500.00
1201	NBoC CD 19513613 4.45%		0.00	50,000.00
1300	Accounts Receivable		1,975.00	3,196.88
	Total Current Assets		**185,765.56**	**265,961.84**
Property and Equipment				
1600	Office Equipment		17,299.81	31,264.26
1650	Accum Depr-Office Equip		(15,836.12)	(28,824.78)
	Total Property and Equipment		**1,463.69**	**2,439.48**
Other Assets				
1410	Investments-Missions BI-NCF		81,404.48	74,765.96
1411	Investments-Missions Gth-NCF		121,132.64	106,746.01
1420	Investments-ChurchVitality-NCF		204,184.27	205,001.04
1430	Investments-Mission-PILP 1289		15,000.00	15,000.00
1431	Investments-Mission-PILP 1290		15,000.00	15,000.00
1432	Investments-Mission-PILP 8304		68,974.07	67,227.55
1433	Investments-Mission-PILP 8305		66,321.03	64,829.03
1450	Camping Fund-NCF		84,855.68	77,935.72
	Total Other Assets		**656,872.17**	**626,505.31**
	Total Assets	**$**	**844,101.42**	**894,906.63**
			LIABILITIES	
Current Liabilities				
2001	GA Unified Mission	$	318.00	337.50
2002	GA Designated Mission		0.00	333.33
2004	One Great Hour of Sharing		466.73	404.27
2005	Peace & Global Witness Offer		0.00	163.73
2006	Pentecost Offering		509.00	100.00
2007	Theological Education Fund		610.20	0.00
2021	Synod Unified Mission		159.00	0.00
2060	Designated-Clearwater Forest		0.00	2,648.00
2099	Accounts Payable Neighborhood		0.00	50,000.00
	Total Current Liabilities		**2,062.93**	**53,986.83**
Long-Term Liabilities				
	Total Long-Term Liabilities		**0.00**	**0.00**
	Total Liabilities		**2,062.93**	**53,986.83**
			FUND BALANCES	
Undesignated Fund Balances				
3000	Undesignated Net Assets	$	124,885.41	120,566.30
3005	Working Capital Reserve-4 mos		70,238.00	68,781.00
3010	Fixed Asset Reserves		1,463.69	2,439.48
Designated Fund Balances				
	Church Vitality		205,617.32	219,088.62
	Leadership Schol/Speakers		15,518.11	15,518.11

Presbytery of Northern Waters
Statement of Financial Position
August 31, 2025

Acct			Last Year
	COM Care & Nurture	5,000.00	5,000.00
	Seminary Debt Assistance Grants	56,321.40	56,321.40
	Office Equip Replacement	0.00	0.00
	Legal Fees	1,500.00	1,500.00
	Revolving Loans	80,000.00	80,000.00
	PNW Peacemaking	13,616.77	12,472.19
	Seminarian Scholarships	1,995.71	1,995.71
	DE RE Morris Memorial	1,248.00	834.82
	CA Oberg Memorial	39.31	1,322.69
	Camping Scholarships	3,489.52	5,169.52
	SDOP	1,119.01	1,119.01
	Mission Trips	1,723.48	950.67
	Youth Triennium	6,653.00	5,102.96
	Camp Galilee	84,855.68	77,935.72
	Portugal Travel	618.03	618.03
	Argetsinger	3,111.07	2,246.83
	Office Sale	151,500.55	151,500.55
	Total Designated Funds	**633,926.96**	**638,696.83**
Restricted Fund Balances			
	Jalmer	0.00	0.00
	Total Fund Balances	**830,514.06**	**830,483.61**
	Current Year Operating	**11,524.43**	**10,436.19**
	Total Net Assets	**842,038.49**	**840,919.80**
	Total Liabilities & Fund Balances	**$ 844,101.42**	**894,906.63**

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F&B: Designated Funds Summary

Presbytery of Northern Waters
DESIGNATED FUNDS SUMMARY
Recap of Income and Expenses
For the Period Ending August 31, 2025

DESIGNATED FUND		Year-to-Date	Acct #	Last YTD
Church Vitality	$	215,048.06	3610	285,175.28
Church Vitality-income		8,969.26	4610	42,168.14
ChurchVitality-expenses		(18,400.00)	7610	(108,254.80)
		205,617.32		219,088.62
Leadership Scholarship/Speaker		15,518.11	3615	16,968.11
Leadership Schol/Speak-income		0.00	4615	0.00
Leadership Schol/Speak-expense		0.00	7615	(1,450.00)
		15,518.11		15,518.11
COM Care & Nurture		5,000.00	3616	5,000.00
COM Care & Nurture Income		0.00	4616	0.00
COM Care & Nurture Expense		0.00	7616	0.00
		5,000.00		5,000.00
Seminary Debt AssistanceGrants		56,321.40	3623	56,321.40
Seminary Debt AssistGrants-inc		0.00	4623	0.00
Seminary Debt AssistGrants-exp		0.00	7623	0.00
		56,321.40		56,321.40
Reserve for Legal Fees		1,500.00	3629	1,500.00
Reserve for Legal Fees-income		0.00	4629	0.00
Reserve for Legal Fees-expense		0.00	7629	0.00
		1,500.00		1,500.00
Revolving Loan Funds		80,000.00	3632	80,000.00
Revolving Loan Funds-income		0.00	4632	0.00
Revolving Loan Funds-expense		0.00	7632	0.00
		80,000.00		80,000.00
PNW Peace Projects		13,428.86	3635	12,351.99
PNW Peace Projects-income		187.91	4635	120.20
PNW Peace Projects-expense		0.00	7635	0.00
		13,616.77		12,472.19
Seminarian Scholarships		1,995.71	3638	1,995.71
Seminarian Scholarships-income		0.00	4638	0.00
Seminarian Scholarships-expens		0.00	7638	0.00
		1,995.71		1,995.71
DE & RE Morris Memorials		937.96	3641	529.86
DE & RE Morris Memorials-inc		310.04	4641	304.96
DE & RE Morris Memorials-exp		0.00	7641	0.00
		1,248.00		834.82
CA Oberg Memorial Fund		1,361.87	3644	1,206.86
CA Oberg Memorial Fund-inc		117.78	4644	115.83
CA Oberg Memorial Fund-exp		(1,440.34)	7644	0.00

Presbytery of Northern Waters
DESIGNATED FUNDS SUMMARY
Recap of Income and Expenses
For the Period Ending August 31, 2025

	Year-to-Date	Acct #	Last YTD
	39.31		1,322.69
Camping Scholarships	5,289.52	3647	9,969.52
Camping Scholarships	0.00	4647	0.00
Youth Camping-expense	(1,800.00)	7647	(4,800.00)
	3,489.52		5,169.52
SDOP	6,119.01	3653	1,119.01
SDOP Income	0.00	4653	5,000.00
SDOP Education-expense	(5,000.00)	7653	(5,000.00)
	1,119.01		1,119.01
Reserve for Mission Trips	6,050.67	3659	2,863.27
Reserve for Mission Trips-inc	1,250.00	4659	1,625.00
Reserve for Mission Trips-exp	(5,577.19)	7659	(3,537.60)
	1,723.48		950.67
Youth Triennium Reserve	5,769.64	3665	3,384.92
Youth Triennium Income	1,333.36	4665	1,333.36
Youth Triennium-expense	(450.00)	7665	384.68
	6,653.00		5,102.96
Camping Fund	81,218.38	3671	74,635.24
Camping Fund-income	3,637.30	4671	3,300.48
Camping-expense	0.00	7671	0.00
	84,855.68		77,935.72
Portugal Travel Fund	618.03	3674	618.03
Portugal Travel Fund-income	0.00	4674	0.00
Portugal Travel Fund-expense	0.00	7674	0.00
	618.03		618.03
Argetsinger	2,462.59	3677	1,608.89
Argetsinger-income	648.48	4677	637.94
Argetsinger-expense	0.00	7677	0.00
	3,111.07		2,246.83
Sale of Office	151,500.55	3695	151,500.55
Office Sale-income	0.00	4695	0.00
Office Sale-expense	0.00	7695	0.00
	151,500.55		151,500.55
Total Designated Funds	$ 633,926.96		638,696.83

End of Finance and Budget report.

Committee on Preparation for Ministry **Kathryn Bell, Acting Chair**

Kathryn Bell, Chair, provided a written report and gave a verbal report. The written report follows, as presented in the meeting materials.

> The committee does not have any action items for this meeting but has some updates. Jocelyn Langholz has graduated from her seminary and is about to take her two, final ordination exams. We wish her all the blessings! Michael Van Uytven has moved a little farther away but is still in school and under the committee's care. He is moving at a good pace through his studies and had some wonderful book recommendations. During this meeting I am also meeting with a new CRE candidate and will have more updates for the next meeting. Thank you for your support.
>
> Respectfully submitted,
> Rev. Kathryn Bell

Kathryn verbally reported. She met with Michael Van Uytven last night and will meet with Dwight Kalvig today. Laura Foote continues as an Inquirer. Jocelyn Langholtz has finished school and is working on her Ordination exams.

Program Strategy **Brett Foote,Chairs**

Brett Foote, chair, reported. Brett noted the committee has met several times since the May meeting. They have agreed to host the Ghana Mission Network Conference the second week of August 2026. He emphasized the Church Vitality Grants and stated that applications are welcome. Representatives Betty Sola and Kathy Peterson, from First Presbyterian Church in Duluth shared their successful ministry outreach to nearby high-rises, including weekly suppers and haircuts for residents, which has served over 888 people since inception. The presenter for the upcoming May 2026 Stated Presbytery Meeting will be from 1001 New Worshiping Communities. The written report, as presented in the meeting materials, follows:

> The Program Strategy Committee met several times between May and September where we: planned programming and worship for the September presbytery meeting as well as our winter & spring meetings, we discussed our late Winter and early Spring service trip as a Presbytery, approved a request to hold the PC(USA)'s Ghana Mission Network Conference in the Presbytery of Northern Waters where Presbyterians from all over Ghana, the United States, and Canada will attend and more. (Want to get plugged in to any of that…? Just ask!)
> In addition we considered Church Vitality Grants, and explored future programs for the Presbytery. We are particularly excited about church hospitality, contextual and missional church ministry & church vitality!
> The following Church Vitality Grants were submitted:
> Presbytery of Northern Waters-
> Request for $5000 to supplement and encourage in person meetings.
>
> *Approved*

United Presbyterian Church (Superior, WI) –
Request for $8,000 to upgrade multimedia equipment in the sanctuary and project liturgy and music lyrics during worship. This was a followup request after encouraging the congregation to seek congregational funding first. They did and returned.

Endorsed & Sent To General Council

Program Strategy continues to consider and vote on Church Vitality Grant applications As they are sent. The committee is empowered to approve grants up to $5,000. Church Vitality Fund grants are available for congregations to try new and creative missions, ministries, and community outreach. Think creatively! We highly encourage congregations to apply!
Grants will next be considered at the April committee meeting.

Submitted,
Rev. Brett M. Foote, Chair

Program Strategy Black Mountain, NC Mission Trip Richard Blood

Richard Blood reported that the February 2026 mission trip registrations will be going out by October. The 2026 mission trip will take place in Black Mountain, NC where they will continue to help those affected by hurricane Helene in October 2025. Rich noted that all are welcome. The written report, as presented in the meeting material, follows:

You Can Make a Difference!

Ever since Hurricane Katrina a group of volunteers from the Presbytery of Northern Waters has traveled once a year to help with storm and flood damage restoration work. Last year we went to Black Mountain NC, to begin the clean-up and repair after Hurricane Helene. We hadn't seen such extensive damage since Katrina. The group expressed a strong interest in returning to help with a project that will take years to complete. We'll be going back in February of 2026.

We'll leave Saturday February 7 (some of us immediately after the winter presbytery meeting!) and spend one night in a hotel on the road, pulling into Black Mountain near Asheville late Sunday afternoon for orientation with the Fuller Center. I believe we'll be staying at Montreat this year. Montreat is a beautiful Presbyterian conference center. Work starts first thing Monday morning, doing rebuilding and perhaps some new construction. We'll have some skilled leaders to help supervise those of us who may not have extensive building experience.

We'll work Monday – Friday, taking time Wednesday afternoon to enjoy the sights around Asheville. Saturday morning we pack up and head home, again spending one night on the road, getting back Sunday afternoon the 15th. Registration is $200, which covers room and board for the week. We ask individuals or sponsoring congregations to pay this

amount. Hopefully we'll collect enough in contributions from congregations and individuals to cover our travel costs.

Our group size is limited to 20, so I encourage you to register as soon as forms come out near the beginning of October. And if you cannot join us, please consider a donation to help those who are going. Checks can be made out to the Presbytery of Northern Waters with "February Service Trip" on the memo line, and sent to the Presbytery of Northern Waters at 2105 Woodland Ave, Duluth, MN 55803. Come and make a difference with us!

Richard Blood

PNW

Presbyterian Women Hope Dougherty, PW Moderator

Hope Dougherty, PW Moderator, provided a written report. She thanked everyone for sending out information and spreading the word to the women of Presbytery. She informed the Presbytery that the next Annual Gathering will be held at Glen Avon Presbyterian Church of Duluth. The written report, as presented in the meeting materials, follows:

Northern Waters PW Presbytery Board appreciates and welcomes all of your help getting information out and spreading the word that our PW groups are actively working with communities, locally, nationally and globally. Thank you all!

The Presbytery PW Annual gathering was May 16-17 in Eau Claire.

Our board decided having a Friday nite pizza party and fellowship was fun when we incorporated it into our last Annual Gathering, so we have added it for our future gatherings.

Our speaker was the Synod PW Moderator, Louise Van Poll, who gave a presentation on:

R.E.D. Purpose

The purpose of the PW Racial Ethnic Dialog (R.E.D.) is to fulfill the PW Purpose by "building an inclusive caring community" through the use of dialogue as a tool for establishing trust and building relationships among and between women from different racial and ethnic groups.

R.E.D. started in 2005, with a grant from the PW Churchwide Coordinating Team. Since 2007, a team on the east coast has sponsored a variety of workshops, read and discussed several books on Race & Equity, and attended leadership development workshops including Advocacy Training in Washington, D.C.

The Synod of Lakes and Prairies is establishing a R.E.D. team in the Synod with members from each Presbytery.

It was a thought-provoking presentation and we split into groups and asked questions and learned that we may have different experiences, different cultures, different upbringings, but we shared a lot of the same traits. I would encourage everyone to try this.

Our PWC has reorganized the churches into smaller clusters of 3-4 churches close to each other in both Wisconsin & Minnesota. We sent letters to all, with the prayer that they will communicate with each other and select a group leader for their clusters.

We are staying positive that we can regroup and grow again into a strong Presbytery PW.

Please keep us in your prayers.

Peace and blessings,

Hope Dougherty, PW Moderator, Northern Waters

Self-Development of the People Arlin Talley, Chair

Arlin Talley, chair, reported. The Self-Development of the People (SDOP) funds are partly related to One Great Hour of Sharing offerings. Arlin encouraged groups to apply. They are seeking grass-roots groups with at least five (5)members, three (3) of which are low poverty and would locally benefit. The written report, as presented in the meeting materials, follows:

The committee is considering a way to work with Native American communities, particularly in northern Minnesota. Through personal contacts with persons in recovery programs, and personal connections in the Native American communities we understand the need for additional, culture-based supports.

One particular kind of culture-based support is the sweat lodge ceremony. Although there are a number of sweat lodges throughout northern Minnesota, most are not readily available for individuals in recovery programs. Distance and scheduling are regular challenges.

The committee hopes to partner with local leaders, especially elders who are recognized for their leadership in sweat lodge ceremonies. We are also looking for properties that would be suitable for sweat lodges.

Some folks will see this effort as supporting a different religion. In fact, the sweat lodge ceremony is more of a cultural tradition, shared in its different forms by many Native American communities. Participation in sweat lodge ceremonies is a significant aspect of wellbriety, a key principle of becoming sober and well in a Native American cultural way.

The Self-Development of People ministry has a multi-faceted goal: …sharing, confronting, and enabling by participating in the empowerment of economically poor, oppressed, and disadvantaged people, seeking to change the structures that perpetuate poverty, oppression, and injustice.

Arlin Talley, Chair

Unfinished Business **Karen Schuder, Moderator**

There was no unfinished business to address.

New Business **Karen Schuder, Moderator**

There was no new business to address.

Report of Roll and Offering **Brad Carloss, Stated Clerk**

Brad Carloss reported the roll and offering, as compiled by Amanda Keppers, Roll Clerk. The report of roll and offering follows:

	In-Person	Zoom
Ministers of Word and Sacrament	12	2
Ruling Elders	10	10
Commissioned Ruling Elder	1	2
Council Members	0	0
Inquirers/Candidates	3	0
Corresponding Members	2	0
Staff	3	1
Visitors/Observers	6	0
Total	37	15
Combined Total	52	
Offering: Peace and Global Witness	$250.00	

Attendance follows:

Minister of Word and Sacrament		
Name	**Status**	**Present/Absent/Excused**
Arneson, Matthew	Retired	Absent
Aslyn, H. Duane	Retired	Absent
Bell, Dianna	Retired	Present In-Person
Bell, Kathryn	Chaplain, St. Louis County Jail	Present In-Person
Biddle, Lindsay	Pioneer Parish	Excused
Blood, Richard	Retired, Staff – General Presbyter	Present In-Person
Boyer, Barry	Retired	Excused
Bump, Don	Retired	Absent
Calbreath, C. Bruce	Retired	Absent
Christianson, Wendy	At-Large	Excused

Cooper, Peggy	Retired	Absent
Davis, Frank	Retired	Absent
Deever, Nancy	Retired	Absent
Deters, James	Ashland, WI	Present In-Person
Duquette, Dorothy	Bovey, Calumet, Coleraine, MN	Present In-Person
Foote, Brett	UPC Superior, WI	Present In-Person
Gibbs, John	Retired	Absent
Goodin, Robert	Retired	Absent
Goodin, Susan	Retired	Absent
Guthrie, David	Retired	Absent
Harrison, Janelle	Retired	Absent
Henely, Ron	Retired	Absent
Hickman, Robert	Retired	Absent
House, Charles	Retired	Absent
Huenemann, Joel	Retired	Present In-Person
Johnson, Dewey	Retired	Absent
Johnson, Sharon	Retired	Excused
Jutila, Kari	Lakeside – Duluth, MN	Excused
Kolmodin, Kate	Chaplain	Absent
Larsen, Corey	Ely, MN	Present In-Person
Lee, Lawrence	Bayfield, WI	Present Zoom
Liebenstein, Elizabeth	Chaplain	Absent
Light, Robert	Retired	Absent
Mann, John	Retired, Duluth Glen Avon Interim	Present In-Person
Muck, Terry	Retired	Absent
Nielsen, Eric	Retired	Absent
Paulson, Chips	Retired	Absent
Peterson, Eric	Manitowish Waters, WI	Present In-Person
Ribe, Ken	Retired	Absent
Robertson, Darrel	Retired	Absent
Talley, C. Arlin	Retired	Present In-Person
Schiller, Jason	Grand Rapids, MN	Excused
Schuder, Karen	Member-At-Large	Present In-Person
Smith, Kathryn C.	Retired	Excused
Stangl, Kate	Retired	Present In-Person
Waid, Roger	Retired	Excused
Walker, Kathryn Reid	Eau Claire, WI	Present Zoom
Weaver, Robyn	Retired	Excused
Workman, Douglas	Retired	Present In Person
Yingling, John	Blackduck, MN	Absent
Ministers of Word and Sacrament Temporary Relationships		

Name	Status	Present/Absent/Excused
Coffin-Langdon, Jojo	Two Harbors, MN	Present In Person
Cole, Ray	First- Bigfork, MN	Absent
Lofgren, Aaron	Keewatin, MN	Absent
Wynands, Seth ELCA	Carlton, MN	Absent
Commissioned Ruling Elders		
Name	**Status**	**Present/Absent/Excused**
Holt, Chip	Bemidji, MN	Present In-Person
Kangas-Olson, Lori	Cloquet, McGregor, MN	Present Zoom
Larson, Katie	Hibbing, MN	Absent
Lewis, Sharron (ELCA)	Bigfork-Bowstring, MN	Absent
MacGregor, Andrew	Tamarack Health, WI	Absent
Thompson, Bev	Maplewood Parish	Absent
Williams, Ed	Chippewa Falls, WI	Present Zoom
Candidates & Inquirers		
Name	**Status**	**Present/Absent/Excused**
Foote, Laura	Inquirer United, Superior	Present In-Person
Langholtz, Jocelyn	Candidate Ashland	Present In-Person
Van Uytven, Michael	Inquirer Ashland	Present In-Person
Presbytery Staff		
Name	**Status**	**Present/Absent/Excused**
Blood, Richard	General Presbyter	Present In Person
Carloss, Brad	Stated Clerk	Present In Person
Keppers, Amanda	Office Admin, Minutes & Roll Clerk	Present In Person
Wilkinson, Jay	Treasurer	Present Zoom
Council Members/ Other Representatives		
Rigstad, Paul	Clearwater Forest Rep.	Present-Visitor
Corresponding Member		
Green, Ken	Chicago Presbytery, Board of Pensions Representative	Present In Person
Ononogbu, David	Nigeria Presbytery	Present In Person
Visitor Other		
Anderson, Erin	Clearwater Forest Director	Present In Person
Dorothy Burriss	UPC Superior	Present In Person
Carloss, Sheryl		Present In Person

Davis, Rachel	Art of Hospitality Presenter	Present In Person
Elizabeth Sola	Lakeside, Duluth	Present In Person

Church	**Commissioners (Ruling Elders)**
Ashland, United Presbyterian-Congregational	Michael Van Uytven, Present In-Person
Babbit, Woodland Presbyterian	
Bayfield, Bayfield Presbyterian	Ted Stocksdale, Present Zoom
Bemidji, First Presbyterian	Ruth Anderson, Present Zoom
Bigfork-Bowstring, Bowstring Chapel Presbyterian	
Blackduck, First Presbyterian	Dwight Kalvig, Present In-Person
Bovey, Lawron Presbyterian	Peggy Smith, Present Zoom
Brule, Brule Presbyterian	
Carlton, River's Edge	Christine Merrett, Present In Person
Chippewa Falls, First Presbyterian	Barbara Shorrel, Present Zoom
Cloquet, Presbyterian Church of Cloquet	
Coleraine, First United Church - Coleraine & Bovey	Candy Deal, Present Zoom
Cornell, First Presbyterian	
Duluth, First Presbyterian	Kathy Peterson, Present In Person
Duluth, Glen Avon Presbyterian	Amanda Keppers, Present In Person
Duluth, Lakeside Presbyterian	Bonnie Best, Present In Person
Duluth, Pike Lake Presbyterian	
Eau Claire, First Presbyterian	
Eau Claire, North Presbyterian	
Ely, First Presbyterian	
Gordon, St. Croix Presbyterian	
Grand Rapids, Community Presbyterian	
Hannibal, New Hope Presbyterian	
Hibbing, First Presbyterian	Michael Jacobson, Present In Person
Hurley, First Presbyterian	
Keewatin, Congregation of the Good Shepherd	
Lac du Flambeau, Community Presbyterian	Mary Stevens, Present Zoom
Manitowish Waters, Community Presbyterian	Hope Dougherty, Present In Person
McGrath, Calvary Presbyterian	
McGregor, Round Lake Presbyterian	

Phillips, First Presbyterian	John Mess, Present Zoom
Rice Lake, United Presbyterian	Janell Barbe-Poppe, Present In Person
Silver Bay, United Protestant	
Superior, Country Peace Presbyterian	Sue Hendrickson, Present In Person and Zoom
Superior, United Presbyterian	Mac Burriss (also tech support, Present In Person
Tamarack, First Presbyterian	
Two Harbors, United Church of Two Harbors	Vicki Everrett, Present In Person
Virginia, Hope Community Presbyterian	Dawn Trexel, Present Zoom
Wahkon, Wahkon Presbyterian	
Willow River, First United Presbyterian	
Winter, First Presbyterian	

Closing Prayer and Adjournment Karen Schuder, Moderator

MSC- A motion to adjourn the meeting with prayer was made by Brett Foote, seconded by Jim Deters, and carried by Presbytery.

Karen Schuder, Moderator closed the meeting with prayer at 11:24 am.

Upcoming Meetings of the Presbytery

- February 7, 2026, via Zoom
- May 14-16, 2026, location Two Harbors, MN
- September 17-19-2026, Center for Spirituality and Enrichment, Duluth, MN

Minutes Respectfully Submitted by

Amanda Keppers
Minutes and Roll Clerk

Approved by Council November 25, 2025