



Our mission is to support and encourage the members of the District in carrying out the mission Christ has given His Church.

LCMS Kansas District Board Report Summaries

November 2025

DISTRICT STAFF REPORTS

President's Office

Rev. Justin Panzer, District President

Third Quarter Meetings and Events. Events over the third quarter include but are not limited to: multiple meetings, both in-person and virtual, with District staff, President's Council, service boards, and various committees; Constitution & Bylaws Committee meetings; Council of Presidents meetings; Joint Church Worker Conference at Hope, Shawnee; Church Worker Care Committee; Older Adult Ministry Committee; Pastors' Church Worker Conference planning meeting; Commissioned Minister reinstatement interview, and multiple Circuit Winkel visits.

Ordinations and Installations. In the third quarter there were three installations (Rev. Michael Hageman and DCE Shanna Hageman, installation at Faith, Abilene to LCMS Board of International Mission, Tanzania; Rev. Joseph Crosswhite III to First, Phillipsburg – Region 4).

Visits/Travel. In the third quarter President Panzer drove 10,510 miles as he traveled to ordinations, installations, meetings, Circuit Winkels, conferences, and preaching engagements.

Congregational Activity. In the third quarter there were 10 calling congregations in the Kansas District, with eight churches seeking a sole pastor and two churches seeking a senior pastor. 10 call lists were completed in the past quarter.

Congregational & School Services

Rev. Daniel Grams, Executive Assistant to the President for Congregational & School Services

Missions and Stewardship. Rev. Grams provided updates regarding the LOTW, De Soto and Zion, Concordia church plants, as well as ongoing church planting efforts in Spring Hill and Immanuel, Kansas City, Kan. Regarding Hispanic Ministry, there is a resource called "Expanding the Spanish Footprint" which is available on the District website, <https://kslcms.org/missions/mission-fund>. There were 37 total requests for 2026 mission grants.

Lutheran Schools. Rev. Grams attended multiple meetings in the third quarter, including but not limited to: numerous school visits; commissionings and installations; Youth Ministry meetings; the Sept. Principals' Conference in Topeka; the Joint Church Workers Conference at Hope, Shawnee; KLSSF presentations; the Confirmation Retreat Oct. 3-4; KAIRS Executive meetings, and Parish Education meetings. Updates from Kansas District Lutheran schools include record enrollment at Linn Lutheran (85 students grades 1-8); strong enrollment at St. John Alma, especially in K-1; Concordia Primary School at Derby opened with 16 students PK-6; a decrease in Concordia Academy-Wichita enrollment, and enrollment is holding steady at most of the other Lutheran schools. School starts have included Ascension, Wichita (Congregation authorized September 2026 start date); Trinity, Salina (Genesis report received); Faith, Ottawa (Microschool); Christ, Manhattan (Classical; fundraising to begin Fall 2026), and the Herzog Foundation has some good resources to assist with school start-ups and home-school coops.

Kansas Lutheran Schools Scholarship Foundation. Rev. Grams has given numerous KLSSF presentations in the third quarter. 41 students have received scholarships, totaling \$84,475; six schools benefited from scholarship funds and four received designated funds. 21 students and two schools benefited from undesignated funds. Currently, the KLSSF has received 17 donations totaling \$78,127. Priorities for the fourth quarter include getting on an auditors' calendar, inviting 2024 year-end donors to give before year-end, and hosting donor events in Wichita.

Youth Ministry. There were 434 youth and 146 adults from 41 Kansas District congregations who participated in the LCMS Youth Gathering in New Orleans. The Confirmation Retreat was held Oct. 3-4 at Rock Springs; 118 youth and adults participated from 13 congregations. Upcoming youth events include the Kansas District Youth Gathering, November 14-16; Middle School Huddle, April 17-18, 2026; Lutheran Valley Retreat, May 31-June 5, 2026; *Higher Things* Conferences, St. Louis, Mo. June 23-26 and June 30-July 3, Fort Collins, Colo. July 14-17.

Lutheran Church Extension Fund (LCEF)

Jeffrey Maltz, LCEF District Vice President

Financial Update

- Through October 2025, LCEF Kansas District has a loan of **\$23,007,709**.
- LCEF Kansas District has **3,240** investors.
- Total amount invested: **\$66,940,603**.

Loans Approved in Quarter. None to report.

Loans Paid Off in Quarter. None to report.

LCEF Business Notes. The annual LCEF meeting was held Nov. 7-8 in St. Louis, Mo. Higher rate notes maturing in 2026: 6.25% for 2.5 years. Current loan rate: Adjustable 6.625%. 1 year and 18 months Term Notes are at 4%.

Current Investment Interest Rates.



10733 Sunset Office Drive – Suite 300
Saint Louis MO 63127-1020
800-843-5233
www.lcef.org – request@lcef.org

Investment Interest Rates–November 2025

MINIMUM	TERM	RATE	APY
Dedicated Certificate (custodial account for minors: \$25 minimum)			
\$100	-	0.125%	0.125%
\$1,000	-	0.125%	0.125%
\$5,000	-	0.250%	0.250%
IRA Dedicated Certificate			
\$100	-	1.750%	1.762%
HSA Certificates			
\$1	-	1.500%	1.510%
\$2,500	-	2.000%	2.018%
\$5,000	-	2.500%	2.529%
\$10,000	-	3.000%	3.042%
Congregation Certificates-Demand			
\$100	-	0.375%	0.376%

MINIMUM	TERM	RATE	APY
Term Notes & IRA Term Notes-Fixed			
\$500	6 mos.	3.500%	3.546%
\$500	1 yr.	4.000%	4.060%
\$500	18 Months	4.000%	4.060%
\$500	2 yrs.	3.500%	3.546%
\$500	3 yrs.	3.500%	3.546%
\$500	4 yrs.	3.500%	3.546%
\$500	5 yrs.	3.500%	3.546%
Term Notes & IRA Term Notes-Floating			
\$100	30 mos.	3.500%	3.546%
\$100	60 mos.	3.500%	3.546%
Term Notes & IRA Term Jumbo Notes-Fixed			
\$100,000	5 yrs.	4.000%	4.060%
IRA Jumbo Notes-Floating			
\$100,000	60 mos.	4.000%	4.060%
Church Worker Loan Pool & IRA Term Notes			
-	5 yrs.	0.500%	0.501%
-	8 yrs.	1.000%	1.004%
-	10 yrs.	1.250%	1.256%

MINIMUM	TERM	RATE	APY
Y. I. StewardAccount®			
\$25	-	3.000%	3.042%
Church Worker StewardAccount			
\$100	-	3.000%	3.042%
All Access Account			
\$100	-	1.250%	1.257%
\$10,000	-	1.750%	1.764%
\$50,000	-	2.250%	2.273%
\$100,000	-	2.750%	2.785%
\$500,000	-	3.250%	3.299%

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. Neither LCEF nor its representatives give legal, accounting or tax advice. Consult your tax advisor as to the applicability of this information to your own situation. UMB Bank n.a. serves as the custodian for the LCEF IRA/HSA programs. Demand/Dedicated Certificate is not available to investors in South Carolina. StewardAccount products are not available to investors in South Carolina. StewardAccount access features are offered through UMB Bank n.a. All Access Account is known as "StewardAccount" for investors in Washington. Neither LCEF nor its representatives give legal, accounting or tax advice. Consult your tax advisor as to the applicability of this information to your own situation. A Coverdell investment is different than a college "529" investment which is not offered by LCEF. UMB Bank n.a. serves as the custodian for the LCEF IRA/HSA and Coverdell programs. Rates as of November 2025. Balance restrictions apply. Rates subject to change. Visit lcef.org for details.

Business Office

Heather Williams, Business Manager

Human Resources/Personnel. The Business Office reviewed financial compensation for seven call documents and planning scenarios this quarter.

Property. District Office – The District office is under contract with Krause Mechanical for replacement of the air conditioners. In studying and testing the system, they discovered that the dampers are not opening on about half of the office's VAV boxes, and most of the controls are inoperable. Heather met with Krause's control vendor and the cost of the controls should be made up in about three years in energy savings.

St. John's is making plans to accommodate their school within their own building. They plan to vacate their space in the District Office at the end of the current school year.

President Panzer is working with the Kansas Highway Patrol/Department of Homeland Security on a grant that would potentially cover the replacement of the District office doors, the securing of the exterior stairwell, and updates to the camera system.

Retreat Center – On October 16, ownership of the Retreat Center transferred to the buyer.

Accounting/Finance. Congregational giving is beyond year-to-date commitments and came in at 78.50% of annual budget for the third quarter ended. Expenses are reported at 77.87% of budget. The District's 1/15/25 audit has been completed, and an unqualified (clean) opinion was received with no management comments or deficiencies. The audit report and financial statements will be posted to the District website. Synod Convention assessments were mailed out at the end of September. Congregations were given the option of paying the full assessment rate or the subsidized rate approved by the Board of Directors. Assessments have been received by 45 congregations, and of those, 29 have chosen to pay the full assessment.

Congregational Treasurer Workshops. Four Congregational Treasurer Workshops took place in the following locations: LCMS Kansas District Office, Topeka, Kan.; LCMS Nebraska District Office, Seward, Neb.; Our Redeemer, Hutchinson, Kan.; Immanuel, Columbus, Neb. A total of 38 treasurers, pastors, and administrators from Kansas participated.

Other. Heather will be attending the 2025 Joint Business Administrators Conference in St. Louis the week of November 17. GoFundMe accounts have automatically been set up for the District and the SGO, along with many Kansas District congregations. The plan is to disable the District and SGO accounts, and the District office will continue to communicate this information with Kansas District congregations and schools.

Communications

Jackie Schaefer, Communications Specialist

Kansas District Website. Website projects this quarter included updating the Mission Funding webpage with the 2026 Mission Grant Application link, cover letter, documents, and 2025 Reformation Offering materials; creating the 2025 Joint Church Workers Conference webpage, with the registration link, booklet and evaluation; created the 2026 Kansas District Life Conference webpage, with the registration form, boxed lunch link and schedule; updated the Vice-Presidents/Circuit Visitors, Board of Directors, and District Staff webpages with new headshots and profiles; updated the Confirmation Retreat webpage; updated the LCMS Youth Gathering webpage with highlights and photos; updated the Kansas District Youth Gathering (KDYG) webpage with the registration link, brochure and Bible studies; updated the *Faith at Work* webpage with April 2026 brochure, timeline and project ideas; updated the Lutheran Valley Retreat (LVR) webpage with 2025 photos and the LVR video, and continued to add new one-year and three-year CAP prayers to the *Congregation at Prayer* webpage.

Social Media. Facebook postings included posts with 2025 Joint Church Workers Conference photos and highlights; Kansas LLL/LHM District Convention posts; "Called to Serve" event posts; Kansas Lutheran Schools Scholarship Foundation (KLSSF) posts; 2025 Reformation Offering posts; upcoming events in the Kansas District; weekly memory Bible verses from the LCMS Synod; "Prayers for Congregations and Schools," and weekly memory Bible verses from the LCMS Synod.

Workers Together. Highlights from *Workers Together* (WT) publications this past quarter included ongoing worker installations, events/conferences around the District, Campus Ministry KSD directory, LCMS Youth Gathering photos and highlights, 2025 Joint Church Workers Conference photos and highlights, 2026 Mission Grants article, LLL/LHM State Fair photos and highlights, Jesus Door-2-Door highlights, KLSSF article and information, Congregational Treasurers upcoming workshops, upcoming Youth Ministry events, 2025 Reformation Offering, announcements and friendly reminders, and District and Synod available resources. In September, there was an issue with the Benchmark emailing service and a large number of email addresses bounced after sending out of the mass email for the September *Workers Together* newsletter. Benchmark support services fixed the problem. There were no issues with sending out the October and November WT mass emails.

Lutheran Witness Kansas Insert. Highlights from *Lutheran Witness* inserts this past quarter included ongoing worker installations, President Panzer's parts 2-3 District Convention article, 2026 Mission Grants article, 2025 Reformation Offering, District available resources, and upcoming events/conferences around the District.

Monthly Newsletter to School Principals / Lead Teachers. Included in the monthly Principals' newsletter are highlights from educator events/conferences around the District/Synod, important announcements and reminders, and monthly articles from TEC21.

BOARD REPORTS

Board of Missions

Marvin Schulteis, Co-Chair and Mark Wolters, Co-Chair

Quarterly Mission Grant Reports. The Board of Missions reviewed the past quarter's mission grant reports. A summary of the reports included the ICOA Back-to-School event; about 100 people were in attendance; Beautiful Savior, Olathe continued the Bible story gatherings and delivered backpacks and school supplies to 37 students, provided food support and care for families, and welcomed new neighbors; the Washburn Lutheran Bods continue to meet for Bible study, fellowship and service, although there has been some difficulty in retaining students; the Crimson & Blue Lutheran Crew chartered as a Y4Life group with Lutherans for Life. There are six non-Lutheran college students who are connected with the group; 32 college students have attended the weekly LCMS U Bible study at least once, and 27 of those students have returned at least once more; Fairmount Ministries continues reaching out to international students through food projects and relationship-building events; Concordia Academy, Wichita (CAW) is scheduling a neighborhood cleanup and settling in at the new campus in Derby; Risen Savior, Wichita has seen new clients coming into CrossOver weekly and are able to provide Bibles and devotionals at the meals; Lord of Life, Leawood had their first Touch-a-Truck event last month. The event drew quite a few people who were not previously engaged with Lord of Life; Hope, Shawnee participated in a second Jesus Door-2-Door event; Christ, Topeka continues planning meetings for the Breakfast in Bethlehem event, December 2025; Trinity, Caney purchased Bibles for every family on their Christmas Community Outreach tree. Trinity will also be purchasing coats for almost 30 children listed on the tree; attendance and membership at Christ, Manhattan has increased over the course of the year, with average attendance being 66 in September and 17 new members. The number of KSU students has also increased, averaging 16 students per Sunday. Four of those KSU students are taking a new membership class; KansaSEED had a family reach out requesting more information about Jesus and what church they could bring their young son, who is deaf. The young boy was introduced to Christian mentors who are also deaf.

Spring Hill Developments. Rev. Daniel Grams met with Circuits 2, 3N, 3S Winkel to provide an update on Spring Hill, as demographics are favorable to a church plant. There have been meetings with the Hillside Community NALC congregation about possible involvement in a new church plant, and conversations continue. There can begin to be formation of a church planting team of 6-10 people and engagement with LCMS church planting training. The greatest challenge right now is acquisition of property and support from the broader circuit.

Mission Grants Review and Approval. There were 37 total mission grant requests, including those not required to submit. \$152,000 is available to award.

Board of Education & Youth

Dr. Bruce Schultz, Chair

Reports. Rev. Daniel Grams presented his written report to the board. Some highlights included the Herzog Foundation having good ties with LCMS School Ministry and their School Box program seems to be beneficial for helping school start-ups; Kansas District Lutheran school enrollment throughout the District is holding steady with about 1,000 students; the Kansas District had a strong showing of youth and adults in attendance at the 2025 LCMS Youth Gathering.

New Business. 2026 budget requests – the vacant school ministry coordinator and youth ministry coordinator positions will be left in the budget.

Board of Caring Ministry

Curtis Engelbrecht, Chair

Mrs. Donna Williams – Kansas District Disaster Response Coordinator. Donna Williams was a guest at the Board of Caring Ministry meeting. She requested a Mini MT100 Bobcat skid steer for LERT use. There would also be a need for a dump trailer. The Synod would provide a grant for about half of the purchase price.

Reports. Reports included District Disaster Response, Parish Nurse Ministry, Church Worker Care, Older Adult Ministry, Pastors Wives' Retreat, Life Coordinator, and *Faith at Work*.

Unfinished Business. Deac. Stoeber had shared some possible updates to the Summary of Purpose. The board reviewed the possible edits and voted for the following wording (described as "Thought #3" in the draft edits):

The purpose of the Board of Caring Ministry is to help the Church show God's mercy to and between church workers and congregations. This shall be achieved by supporting the congregations of the District in disaster relief and human care, as well as by encouraging the called workers of the District together with their families, that they may all be strengthened in their service.

The District Retreat Center has sold, and the closing date was Oct. 16; LCMS Worker Wellness Pilot Congregations: Trinity, Wichita; Christ, Overland Park. Kansas is going to be a member of the pilot program on Church Worker Wellness. The District Church Worker Wellness, pilot congregations, church worker wellness team is being piloted to help with care of their workers.

New Business. Budget requests – there was discussion regarding costs associated with the LERT Mini MT100 Bobcat.

Board of Administration & Board of Stewardship

David Bruns, Chair

It was moved, seconded, and approved to acknowledge gifts received by the District during the third quarter, from July 16, 2025 to October 15, 2025.

Resolution 25D-01-01 Acknowledgement of Quarterly Gifts

Resolved, that the Kansas District Board of Directors acknowledge the gifts received from July 16, 2025 to October 15, 2025 with the designation as follows:

Undesignated/Unrestricted	\$55,611.85
KansaSEED Deaf Ministry	\$100.00
LERT/Disaster	\$625.00
Scholarship	\$32,520.90
Church Worker Care	\$347.00
Reformation Offering	\$335.00
Total	\$89,539.75

Reports. Jeffrey Maltz reported that the LCEF Kansas District has total loan amounts around \$23 million, with 3,240 investors, and a total amount invested almost \$67 million. There were no loans approved or paid off this quarter. Heather Williams reported on the contract with Krause Mechanical to replace the AC units at the District Office. The equipment is on order for a good price, but there are also additional fixes to VAV boxes and controls that will improve the system and result in some energy savings. The sale of the Retreat Center has closed as of October 16. The 1/15/25 audit has been completed with an unqualified (clean) opinion and no management comments or deficiencies. The audit will be posted to the website. Synod Convention assessments have been mailed out, and 45 congregations have responded so far with their assessments. Congregational giving is beyond the year-to-date commitments, at 78.50% of budget. Expenses are reported at 77.87% of budget.

GoFundMe has automatically created accounts for the Kansas District and SGO. It was generally agreed to disable those and to communicate with Kansas District congregations about either claiming or disabling theirs.

Heather presented the Financial Dashboard, balance sheets, the statement of activities, and the budget-to-actual tables, congregational giving overview and three-year comparisons of giving history for Kansas District congregations.

The following resolutions were moved, seconded, and approved to go to the Board of Directors:

Resolution 25D-01-02 – 2026 Housing Allowance Designation

Resolved, that the LCMS Kansas District Board of Directors establish the staff housing allowances for 2026 for: Rev. Justin Panzer and Rev. Daniel Grams.

Resolution 25D-01-03 – 2026 Auditor Appointment

Resolved, that the LCMS Kansas District Board of Directors appoint the LCMS auditors for 2026.

President Panzer discussed the pending church plant in Spring Hill, Kansas. The current Lutheran (NALC) church in Spring Hill, Hillside Community Lutheran Church, has been declining in membership in attendance. They still owe money to the ELCA after leaving, as well as having a mortgage on their property. They are willing to consider an in-writing proposal for the property.

The following resolution was moved, seconded, and approved to go to the Board of Directors:

Resolution 25D-01-04 – Purchase Hillside Community Lutheran Church Property and Land

Whereas, the mission opportunities for a congregation plant in the Spring Hill, Kansas, area are great, and
 Whereas, Rev. Dan Grams has had multiple conversations with current members at Hillside Community Lutheran Church (NALC) about LCMS doctrine and practice, and
 Whereas, Rev. Dan Grams held an information meeting at Hillside on October 26, 2025 with interested, local LCMS members with the intent of forming a congregation, and
 Whereas, the current membership of Hillside may be interested in joining the LCMS, and
 Whereas, the current members of Hillside have requested an in-writing proposal with potential paths forward for them with the LCMS Kansas District, and
 Whereas, it would be most beneficial for the current congregation to disband, for the LCMS Kansas District to purchase the property and land, to form a Church Planting Simplified (CPS) team, and to plant a LCMS church with a new name, mission, and vision, and
 Whereas, Hillside has an outstanding debt of approximately \$230,000 to fulfill a current mortgage debt and from leaving membership in the ELCA, and
 Whereas, the Hillside property and land is approximately 6 acres, therefore be it
 Resolved, that the Board of Directors authorize the District President, the Assistant to the President for Congregational and School Services, the LCEF Vice-President, and the District Business Manager, to move ahead expeditiously to have further conversations with current Hillside membership to purchase the properties and land; and be it finally
 Resolved, that the District leadership present a final purchase proposal to the Board of Directors to purchase the property and land with Board-designated dollars from the Doris Meyer Estate.

Brad Brunkow discussed the Financial Asset Overview for October 2025 and the Financial Asset Planning sheet for July 2025. The Scholarship and Educational Loan Committee continues to meet and discuss the applications that have come in. The scholarship amounts were paid out, and educational loan repayments are currently being considered. There is a suggestion to alter the allocation for the upcoming Ash Wednesday Offering to include grants for future church worker recruitment visits to CUS schools and seminaries.

The following resolutions were moved, seconded, and approved to go to the Board of Directors:

Resolution 25D-05-01 – Ash Wednesday Offering Designation for 2026

Whereas, there is need for identifying sources of funding for Scholarship Grants to students pursuing degrees in professional church work at LCMS universities and seminaries; and
 Whereas, there is also need for identifying sources of funding for grants to church workers in the Kansas District who have education loan indebtedness; therefore, be it
 Resolved, that the proceeds of the 2026 Ash Wednesday Offering be allocated 25 percent to award grants for future church worker recruitment visits to CUS schools and seminaries and 75 percent to the Kansas District Education Loan Repayment Fund.

Resolution 25D-05-02 – To Board Designate Unspent Funds for Kansas District Hispanic Ministry

Resolved, that unspent 2025 mission grant funds earmarked for Kansas District Hispanic Ministry be moved to a new board-designated fund called “Kansas District Hispanic Ministry.”

Resolution 25D-05-03 – 2026 Budget Adoption

Resolved, that the 2025 budget, as presented, be approved by the Board of Directors.

Executive Committee

The Executive Committee proposed, seconded, and approved the following resolutions to go before the Kansas District Board of Directors:

Resolution 25D-06-01 – Risen Savior, Basehor

Resolved, that the LCMS Kansas District Board of Directors approve the Risen Savior, Basehor Constitution and Bylaws.

Resolution 25D-06-02 – Immanuel, Bremen

Resolved, that the LCMS Kansas District Board of Directors approve the Immanuel, Bremen Constitution and Bylaws.

Resolution 25D-06-03 – Zion, Concordia

Whereas, Zion, Concordia began in 2017 to serve the people of Concordia and the surrounding area; and

Whereas, Zion, Concordia has presented its governing documents, and they have been approved by the Constitution and Bylaws Committee and by the congregation members; and

Whereas, Zion, Concordia has also formally presented its application for membership; and

Whereas, the District President is now presenting these items to the Board of Directors for formal approval; therefore, be it

Resolved, that the LCMS Kansas District Board of Directors approve the Zion, Concordia Constitution and Bylaws and application for membership; and, be it further

Resolved, that Zion Lutheran Church be assigned to Circuit 7 with congregation number 707; and, be it finally

Resolved, that the LCMS Kansas District Board of Directors give thanks to God for this new member congregation of the LCMS Kansas District by standing and singing the Doxology.

Resolution 25D-06-04 – District Operations Manual: Eliminate Position Descriptions

- Assistant to the President for Education & Youth
- Assistant to the President for Missions & Stewardship

Resolution 25D-06-05 – District Operations Manual: Add Position Descriptions

- Lutheran Schools of Kansas District Leadership Team
- Lutheran Schools of Kansas State Accreditation Coordinator

Resolution 25D-06-06 – District Operations Manual Revisions

- Board of Administration
- Board of Directors
- Board of Stewardship
- Board of Education and Youth
- Board of Missions
- Campus Ministry Coordinator
- Church Planting Committee
- Church Planting
- Church Worker Care Committee
- Church Worker Conference Planning Committee
- Deaf Ministry
- District Youth Ministry Committee
- Executive Committee
- Older Adults Committee
- Parish Education Committee
- Board of Caring Ministry
- Congregational Constitution and Bylaws Review Committee
- Nominations Committee
- Secretary