

Mount Cross Lutheran Church Annual Report for 2022



*Martin Luther (aka Joe Zimmerly) visits Mount Cross
on Reformation Sunday, October 30, 2022.*

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During 2022, we celebrated the gift of Eternal Life for these fellow members of the body of Christ.

Donald Stevenson (November 9, 1924 – January 5, 2022)

Howard Fred Wullschleger (March 23, 1929 – February 1, 2022)

Mary O'Donnell (March 30, 1927 – February 19, 2022)

Linda Frantz (November 8, 1944 – April 8, 2022)

Howard Joseph Corey (November 19, 1938 – May 11, 2022)

Michael Richard Carpenter (April 13, 1956 – June 14, 2022)

Lucille Sandra Miley (December 10, 1929 – August 3, 2022)

Gloria Phyllies Saldano (December 20, 1929 – August 13, 2022)

Marion Gabrielle Heidi Cole (May 4, 1949 – October 21, 2022)

A G E N D A
for the **ANNUAL MEETING**
of

MOUNT CROSS LUTHERAN CHURCH
Sunday, January 29, 2023, at 11:45 a.m. In Person

Record Attendance for the purposes of establishing a quorum

Call to Order and Welcome.....Becky Riley, President

Opening Prayer.....Pastor Julie Morris

A Year in Review Slide Show

Approval of the 2022 Annual Meeting Minutes

Child Development Center Report

Pastor's Report

Treasurer's 2022 Financial Report

Approve 2023 Budget (see <https://www.mountcross.com/> for the proposed 2023 budget)

Elections

- Nominating Committee
- Voting Members to the Synod Assembly
- Mediation Board
- Endowment/Legacy Giving Committee
- Church Council

Old Business

New Business

Motion to Adjourn

Closing Prayer & Blessing.....Pastor Julie Morris

Voting Format:

Voting during the meeting will be completed in the following manner:

- By Acclamation for all uncontested committees;
- By Voice Vote (Aye/No);
- By Roll Call Vote (if a voice vote is not clear;
- By Hand-Carried, Secret Ballot (if any Member objects to a voice or roll call vote). Ballots will be distributed only to members in attendance.

*MOUNT CROSS LUTHERAN CHURCH
ANNUAL CONGREGATIONAL MEETING MINUTES
JANUARY 31, 2022
ON ZOOM 4:00 PM*

Elected Church Council Members: Craig Blois* (Past President & Learning), Kevin Churchill (Tech), Barbara Cranfill (Stewardship) Kristine Dawson (Welcome) John Marroquin (Property), Brian Fisher* (Vice-President & Endowment), Herb Holler* (Secretary), Allison Johnson (Worship & Music), Evonne Kuchera (Resource Nurse), Susan Prosser (Fellowship), Becky Riley* (President & Personnel) Keith Selbrede* (Treasurer), Bill Stoll (Service & Missions), Julie Morris (Pastor), *Executive Committee

Representatives: Wendy McClary – Child Development Center
Tiana Stouch and Collin Edwards – Youth Group

The meeting was held virtually utilizing the Zoom Platform.

Quorum established and meeting proceeded: 74 members present (35 needed for a quorum)

Call to order: The meeting was called to order by President Becky Riley.

Slide Presentation: Presentation prepared by Carina McVeigh of some of our church highlights during the past year.

Opening Prayer: Pastor Julie Morris

Approval of 2021 Annual Meeting Minutes: Randy Churchill moved to approve the minutes. The motion received a second from Mary Goodenough. The motion passed by a voice vote.

Child Development Center Report: The new management of the Mount Cross Child Development Center (CDC) was presented, Director Amy Vega and Treasurer Kelli Hernandez. They gave a brief update on the CDC. The CDC is in the process of becoming a separate corporation from Mount Cross.

Sanctuary Seating Task Force: As an informational item only, Becky Riley indicated an intention to establish a sanctuary seating task force of interested persons to, in the next year, investigate options and costs of the various options. This would include visiting other churches that have made changes in the last few years. Randy Churchill has agreed to chair this task force and we will be looking for persons to serve. There are currently no funds available, but we recognize that at some point in the future the existing seating in the sanctuary will require updating of some sort.

On a different but related subject, she noted that the council has delayed having the posts ground down from the removed back pews to see how this would work and to listen to what people might have to say about it. This does appear to be working and serving its purpose and there have been no serious objections. You can expect that we will be moving forward to have those posts ground down as they do present a hazard and eyesore.

Pastor's Report, Pastor Julie Morris: Pastor Morris provided a written report which was part of the Annual Report. She began by saying that what is really important is the amount of love that we have created and ways that we have grown in showing that love for God and one another. Pointed out that the reports from all of the committees are inspiring and encouraging that we are doing what the Church is called to do.

She thanked the staff and expressed how grateful she was to be working with them. She also thanked Bill Dawson for all of his help with our online offerings, Joan Brundage as our financial secretary, Vicky Edell as our Volunteer Coordinator, Becky Riley as Council President and the whole Church Council, Executive Committee, and Re-opening Committee. She expressed appreciation for the outgoing Council members—Craig Blois, Herb Holler, and Keith Selbrede.

A special thank you and gifts for Keith Selbrede, the outgoing Church Treasurer, after 7 years of service. A thank you to Pastor Julie's husband, Paul DeBusschere, for his support of her as a Pastor, most recently, delivering the gifts to Keith Selbrede during the meeting.

Looking forward, she still believes the best metaphor for where we are is "In the Wilderness" just as the Hebrew people were in the wilderness after being freed from slavery but not yet to the Promised Land. We don't ask "are we there yet?" But "how is God present for us and providing for us?" The coming year is one of discernment. She reminded us that her 3-year call comes to an end in July and it will be important for us to discern how this "out of the box" experiment of an Episcopal Priest serving a Lutheran congregation has worked.

She discussed the decline of denominational churches and talked about some the new metrics in ways of discerning the vitality of the Church. Instead of only looking to the traditional ABC—Attendance, Building, and Cash, to look also to Stories of God's presence: First time people taking on a volunteer or leadership role, Visitors (who is coming and who returns), Conversations with others sharing your faith and perhaps resulting in an invitation, Pints of Blood literally and metaphorically to serve those outside the congregation.

Mount Cross Story Corps is a new initiative she wishes to start. Send your stories to Pastor Julie illustrating God's presence provision, stories of caring that happen within the congregation and community and stories of service and stewardship outside the congregation. PP (Presence and Provision) CC (Caring and Community) and SS (Stewardship and Service).

Keith Selbrede gave the 2021 Treasurer's Report

- Pledge Giving: 99.4% of budget (\$1,897 under)
- Gross Income: 95.2% of budget (\$22,742 under)
- Operational Expenses: 97.1% of budget (\$13,907 under)
- Operational Reserves: \$159,518 (up from \$115,518)
- Mortgage: \$240,842 (down \$28,721)
- Checkbook Balance: \$190,899* (down from \$369,267 after moving \$150,000 into a money market account)

*After moving PPP funds to a dedicated account for use in 2022 budget

2020 Benevolence Slide (\$53,391 Total \$2000 more than last year)

Partial list:

- Mission: \$29,000
- Mt. Cross Members in need: \$5,000
- ELCA Disaster Response: \$4,500
- Support for Locals in Need: \$3,400

Dedicated Account Funds Slide showed an increase

Approval of the 2022 Budget

There was a motion by Brian Fisher and seconded by Gordon Henry to draw \$47,298.83, an increase of \$17,000, from dedicated accounts to pay the mortgage principle which will increase the expenses by a corresponding \$17,000. The reserve account has \$24,000 more in it than was thought at the time the recommended budget was developed. Following the discussion, Bill Stoll called for the question and the motion passed.

There was a motion by Jim Prosser and seconded by Bill Stoll to remove the following unfunded items from budget: Line items: 63780 Patio & Grounds equipment, \$10,000 to resod the front yard; NEW Stucco & Paint Sanctuary, \$30,000 and NEW Storage Building, \$20,000. After discussion, Joan Swindle called the question and the motion was passed.

There was a motion by Jim Prosser, seconded by Mary Goodenough, to fully fund the volunteer coordinator position by moving \$1,200 from the remaining \$1,800 in the office Staff dedicated funds account of \$1,800. The motion passed.

The Council had recommended approval of the recommended budget. There was a motion by Tom Neuhaus, seconded by Marion Cole, to approve the 2022 Budget as amended. Peggy Stevenson called for the question. There was a vote by raising hands and the budget passed unanimously.

Elections—2022 Nominees

The following slate of nominees was offered:

- **Nominating Committee—Vote for no more than 5 (1-year term)**

Craig Blois
Keith Selbrede
Vicky Edell
LaJean Wenzel
Jeanne Michel

Becky Riley asked if there were any additional nominations from the floor for the nominating committee. Seeing no additional nominations, Becky Riley declared the nominations for the nominating committee closed.

- **Legacy Giving/Endowment Committee-3 positions**
(3-year term)

Tracy Blois (2nd Term)
Mary Goodenough
Barbara Cranfill

(Continuing members—Lisa Higginbotham, 2021 – 2023, Jim Prosser, 2020-2022)

Becky Riley asked if there were any additional nominations from the floor for the legacy giving/endowment committee. Seeing none, Becky Riley declared the nominations for the legacy giving/endowment committee

- **Mediation Board-Vote for no more than 3 (1 year term)**

Bev Rueckert
Carol Broderick

Jim Prosser

Becky Riley asked if there were any additional nominations from the floor for the mediation board. Seeing none, Becky Riley declared the nominations for the mediation board closed.

• **Voting Members to Synod Assembly—Vote for no more than 3**

Vote for no more than 3; 1 woman, 2 men or 1 man, 2 women
(1-year term)

Brian Stouch
Allison Johnson
Melissa Henry

Becky Riley asked if there were any additional nominations from the floor for the voting members to the synod assembly. Seeing none, Becky Riley declared the nominations for the voting members to the synod assembly closed.

• **Church Council-Vote for no more than 7**

Allison Johnson (3rd term)
Becky Riley (3rd term)
Evonne Kuchera (2nd term)
Tom Neuhaus (1st term)
Rick Gardner (1st term)
Jim Dinges (1st term)
Becky Riley nominated Barbara Cranfill (2nd term)

(Six returning members: Kevin Churchill, Allison Johnson, Evonne Kuchera, John Marroquin, Susan Prosser and Bill Stoll.)

Becky Riley asked if there were any additional nominations from the floor for the church council. Seeing no additional nominations, Becky Riley declared the nominations for the church council closed.

There was a motion made by Cecelia Travick-Jackson and seconded by Craig Blois to vote for the entire slate in-block. The motion to accept by acclamation passed unanimously by raised hand vote.

Old Business

There was none.

New Business

There was none.

There was a **Motion to Adjourn** by Bill Stoll, seconded by Gayle Johnson. The motion passed.

Respectfully submitted,
Herb Holler, Secretary

REPORTS TO THE CONGREGATION

Pastor: Pastor Julie Morris

A new year brings the gift of looking back with gratitude and the gift of looking forward to fresh possibilities. I am grateful that we have come a long way this year in recognizing that the People of God are always on the move. Rather than looking for things to “go back to the way they were,” we are seeking to recognize where the Holy Spirit is stirring in our congregation and how we are being invited to love God and love others now. Above all, I am grateful for the staff and people of Mount Cross Lutheran Church. Ministry is always done in and through community, and our community is gifted and generous. Thank you, all!

Below, I summarize how my time has been utilized this past year, knowing that ministry is always a collaboration with staff, the congregation, and the Holy Spirit.

Worship 25% Worship includes liturgy planning, funerals, seasonal planning, preaching preparation, and special services.

Pastoral Care 20% Pastoral Care includes pastoral visits to homes, hospitals, care facilities, or appointments in the office, preparing people for baptism and membership, crisis response, Care Team, and caring communications, such as emails, phone calls, cards, and texts.

Faith Formation 15% Faith formation includes Bible studies, Rooted, Confirmation class, preschool chapels, and the Peace & Justice Team.

Administration 30% Administration includes staff meetings, staff and volunteer supervision, Church Council, Executive Committee, other committees, Child Development Center Board, calendar and event planning, and writing for reports, newsletters, announcements, evaluations, etc.

Wider Church and Community 10% This includes Synod (ELCA) and Diocesan (Episcopal) meetings and service, mentoring clergy in formation, collegium clergy meetings, clergy support group, community engagement, and pastoral care (including weddings and funerals) for people who are not members of the Mount Cross community.

For a more detailed summary of my ministry throughout the year, I direct you to my monthly Pastor’s reports available on our website <https://www.mountcross.com/council--committees.html>

Having been your Pastor now for three and a half years, I continue to experience Mount Cross as faithful to our mission statement: **Rooted in God’s grace, we joyfully witness and serve.** While there is plenty of room for repentance and conversion in each of us individually, and in us as a community, we are a healthy congregation. Thanks be to God! God bless us in the coming year.

I think the *Prayer of Good Courage* is appropriate for the global and local Church as so much is shifting in our structures and in the cultures around us:

O God, you have called your servants to ventures of which we cannot see the ending, by paths as yet untrodden, through perils unknown. Give us faith to go out with good courage, not knowing where we go, but only that your hand is leading us and your love supporting us, through Jesus Christ our Lord. Amen. (ELW, 317).

Grace and Peace,
Pastor Julie Morris +

Deacon: **Dr. Cecelia Travick-Jackson**

“I commend to you our sister Phoebe, a deacon of the church at Cenchrea ...,” Romans 16:1 (NRSV)

My duties and responsibilities as an ELCA Deacon are to bridge the gap between congregational ministry and ministry in the wider community. This is not a responsibility that I take lightly. The responsibilities of being a deacon are extremely fulfilling and a gift from God, although there are those days when the words of Mother Teresa ring true, “I know God will not give me anything I can't handle. I just wish that He didn't trust me so much.”

Following are some of duties and responsibilities of being your deacon. As you review my report, be cognizant that some of what I do is done away from the physical setting of Mount Cross. This is all a part of bridging the gap between congregational ministry and ministry in the wider community. My call to ministry is Senior Adult Senior Ministry.

I have had a role in eight funerals at Mount Cross. This is a sobering number that so many of our siblings have been called by God, as their work on earth is done. In addition to assisting in the funerals, I was able to visit them before their death, while on their death bed, and after they had taken their last breath here on earth. I pray that my presence was a comfort to the families.

I also visit those who are sick, unable to attend worship, in the hospital, in care facilities and rehabilitation facilities. The in-person restrictions around COVID have lifted and more parishioners are able to attend worship, which is a blessing.

My visits with the grieving were not limited to Mount Cross. I visited many in the wider community who are unchurched, non-Christian, and who describe themselves as spiritual but not religious. I have made visits to care facilities, private homes, and to the funeral of one of the previously described. My phone often rings requesting prayers, visits and wellness checks from some of our non-Christian neighbors who are seeking acceptance, answers, philia love (love friends and equals) and agape love (the love of mankind). Most of those requests come from adult seniors, but some of the request also come from adults in their 30s, 40s, and 50s.

I have regular responsibilities at Mount Cross. Sunday service is very important for me on a personal and spiritual level. I also appreciate a well-organized, liturgical service. This might be indicative of my age. On Sunday morning, I work to make sure all volunteers are present. If someone is absent, I make sure their role in the service is covered. If someone is in a role that is new to them, I take the time to practice with them and try to make them comfortable in their service to God. I try to make sure Pastor Julie's before-service time is protected so that she may pray and prepare to deliver Jesus' message. In addition, every Sunday, we (those participating in the worship service) take time to pray, asking God to strengthen us, guide us, and order our steps to the glory of his holy name.

In addition to regular Sunday worship, I also share drive-through Communion to members, visiting family members, and anyone else who shows up. I love this ministry, because it says we are here to offer Christ to you. If you are ill, if you have mobility issues, if you are tired, if you are short on time, or for any other reason you may have, you are welcome to the Lord's table at Mount Cross. Conversation, prayers, and The Lord's Supper and even treats from the hospitality team are available during drive-through Communion. Something that I

especially like is when people bring their pets (usually dogs) and the dogs anxiously await their treat. You can see their little furry heads pop up and they lick their lips in anticipation of their church treat.

When Pastor Julie is away, I usually serve as the on-call minister. In this past year, there was only one time that I was not available to serve as an on-call minister and that was because I had made previous plans and I was out of town. I usually preach (or teach) 3-4 times a year for Sunday morning service, however I preach/teach every month for Senior Chapel.

I attend weekly staff meetings and I am involved in additional Mount Cross activities as I am able such as committee meetings, Bible study, church decorations for specific seasons (Christmas, Easter, Pentecost, etc.), ecumenical services with St. Columba's, special programs, and seminars at church.

My call as deacon also includes the wider church. What I am in the wider church and what I glean from my participation strengthens my calling as a deacon. I became a member of the Southwest California Synod staff in April as Assistant to the Bishop for Senior Adult Ministry. This affords me the opportunity to share what we do at Mount Cross and to learn what other churches are doing in their congregations. Our synod is divided into nine conferences totaling 112-115 congregations. The number of congregations is fluid as some congregations are merging, or otherwise in a state of transition. I try to attend a church within our synod at least once a month. Sometimes my visit is to a worship service, sometimes to a Bible study, to an adult forum, to a discussion, and sometimes with the pastor and members of the church council.

I attend synod staff meetings, theological/educational events, training sessions, synod deacon gatherings, leadership retreats, special mass services (Chrism Mass), Synod Assembly, Conference Colloquy (we are in the Channel Island Conference), Bishop's Colloquy, and other trainings and meetings as requested, such as "The Oasis," a retreat for clergy and church leaders. Often, these meeting and gatherings last more than one day, necessitating travel and an overnight stay.

Moving from the Synodical level to the Churchwide level, I attend meetings and workshops for ELCA deacons. These include monthly book studies, participation in online worship experiences such as an Epiphany service and Deacon Leadership retreats where I served as a group leader for emerging deacons. I recently submitted a proposal for The Rostered Leaders Gathering in Phoenix. The proposal was accepted, and I will say more about this in next year's report.

In October, I was elected to the executive board of St. John's Lutheran Church, in Glendale, Arizona, a member of California Lutheran Homes. This is a senior housing facility in Arizona that has a long relationship with California Lutheran Homes in the Southwest California Synod.

Finally, my deacon call to service includes bridging the gap between church and world. I have attended a Festival of Homiletics conference by Zoom. This conference was open to lead preachers from various denominations.

I submit my 2022 Annual Report.

Peace and blessings,
Deacon Cecelia

Director of Children, Youth, and Family Ministries: Joe Zimmerly

For our children, youth, and families, 2022 was a year of change. In daily life, our kids had to adjust to new routines, schedules, and norms as we transitioned into a different phase of COVID-19. In our programs, we changed schedules, added programs, and fostered growth in our community as we welcomed many new families.

As mentioned, we did see growth in our programs, specifically in two ways. Growth in attendance and growth in community with one another. We are thankful to God blessing us with so many great kids and families. I am also very thankful to be part of a congregation that embraces children and supports our ministries. We can't continue to do this work without you, so thank you.

There are many people to thank, but I would like to specifically thank the Family Faith Formation Committee, formerly known as the Learning Committee. Without them, this work is impossible to do. So, thank you to Tracy Blois, Ashley Bohm, Heather Edwards, Lisa Saner, Chrissy O'Farrell, Lyndsay Montour, and Kate LaCalamita. We look forward to building off the energy and excitement of 2022 into 2023.

Joe Zimmerly, Director, Children, Youth & Family Ministries

Church Council President:

Becky Riley

Mount Cross Lutheran Church has not just survived this past year but has thrived! I feel so honored and privileged to have served as your Council President these past two years. I am incredibly grateful for the other hard-working dedicated council members who have served with me. I am also extremely grateful for our staff that has continued to be creative, dedicated, hard-working, and co-operating with each other beautifully. Our leader, Pastor Julie, has continued to be a blessing beyond our expectations.

I have said many times and continue to say that Mount Cross is a family. Like any family, we have had some problems to work through but have continued to weather the storms and continue to be centered in our faith in God and our loving and caring for each other. Our many volunteers make accomplishments that might seem impossible for a relatively small congregation a reality on a very regular basis.

Looking back at this past year and all that has been accomplished, I feel the presence of God and his Son guiding us and traveling by our side as we move forward.

There have been some noteworthy happenings this past year, including:

- The Introduction, at the Leadership Retreat, of the Reconciled in Christ program and the decision to begin the exploration of what it would involve.
- An ad-hoc committee was formed to begin the process of educating ourselves on the RIC program.
- Bill Dawson continued his invaluable work at keeping Mount Cross livestreaming.
- After over 20 years of service, Rick Mann and Stan Patscheck resigned from the property committee and a new committee was formed with Cy Johnson as the chair.
- An ad-hoc facilities advisory committee was established to work with the property committee to set overall priorities for maintenance and property improvements. The committee met with many people, including committee chairs, and developed a thorough report with itemized priorities.
- The CDC formed a separate corporation with its own Tax I.D., and a more intentional relationship with the CDC and Mount Cross began, with the CDC Board being composed of 4 members of Mount Cross.
- The CDC opened with 73 students enrolled.
- The playground was expanded and greatly improved by the CDC, largely with volunteer help.
- A resolution was adopted inviting a representative of the CDC Board to serve as a non-voting member of the Property Committee.
- We gained 26 new members (with the 12 from 2021, that makes 38 new members in these past two years).
- Carol Browning's status changed from interim music director to music director.
- Deacon Cecelia Travick-Jackson established a monthly Thursday afternoon worship and fellowship service to assist seniors and others who have difficulty coming to a Sunday morning service.
- In addition to her duties at Mount Cross, Deacon Cecelia was hired by the Southwest Synod of the ELCA as Assistant to the Bishop for Senior Adult Ministries.
- The Listening Post was brought back after a two-year hiatus.
- The Care Team sponsored educational speakers on end-of-life, Medicare, grief, health, and healing.
- A Venmo account was established for easier donations at events.
- A new streaming/video processing computer was purchased to continue our livestream capabilities.
- A Senior Dinner was held and the annual picnic took place in September.

- There was a generous donation to the church of a van which allowed the church to donate the very old church van.
- We had a very successful Vacation Bible School with 75 children in attendance.
- 4 youth went to Summer Camp and 5 went on the youth adventure to Montana.

Some Goals for next year:

- Continuing improvement to our grounds and sanctuary.
- Completion of the Reconciled in Christ Program.
- Development of a safety plan and procedures in the event of an emergency.

Thank you for all of the hands, minds, and spirits of this wonderful congregation that define us as the Body of Christ here at Mount Cross. It truly does take all of us, staff, volunteers, and worshipers to create the blessed atmosphere that we enjoy and the feeling of family, knowing that someone has your back when you need help. Thank you all for what you do to keep our celebration of God and Jesus Christ joyful and inspirational.

Humbly and truly yours,
Becky Riley

ADULT EDUCATION AND SPIRITUAL FORMATION

There are several ways for Mount Cross members to participate in on-going Bible studies, as well as seasonal groups. Individuals are encouraged to gather small groups together to study, read scripture, and pray. Our 2022 congregational offerings included the following adult faith formation opportunities:

1. Men's Bible Study met at Marie Callender's at 7:30 a.m. on the first and third Thursday of the month throughout the year to reflect on the upcoming Sunday's Gospel text, facilitated by Pastor Julie once a month and a lay leader once a month. Attendance ranged from 8-16.
2. A Women's Bible Study met weekly on Tuesday mornings at 9:00 a.m. in the sanctuary throughout the program year, following the *Gather* magazine studies. During the summer, the group met at various locations for a walk/hike and scripture discussion. The group was facilitated by Pastor Julie or a lay leader. Attendance ranged from 5-12.
3. A weekly Wednesday evening Bible Study for all adults met at 5:00 p.m. during the program year to reflect on the coming Sunday's Gospel text, facilitated by Pastor Julie or a lay leader. Attendance ranged from 4-6.
4. Beginning in September 2022, ROOTED, for parents of Fun with Faith children and all adults, met Wednesdays from 5:00–5:45 p.m., outside or in the sanctuary. It was facilitated by Pastor Julie or a lay leader. Attendance ranged from 8-20.
5. A weekly Christian Meditation group met on Monday afternoons on Zoom.
6. In Lent, we joined with St. Columba's for *Embracing an Adult Faith* before the Wednesday Soup Suppers.
7. Pastor Julie and members of the Welcome Team held two "Exploring Membership at Mount Cross: information meetings in 2022.
8. Pastor Julie taught a three-week class on Sundays after worship called "Following Jesus" in October 2022.

Respectfully submitted by Pastor Julie Morris

ALTAR GUILD

The Altar Guild's main function is to prepare the sanctuary for the Holy Sacrament. This generally occurs prior to services on Sunday morning but also for special occasions such as funerals. Special attention is paid to the changing of the paraments based on the church calendar. Setting out the wine and bread is the main focus of our guild members but there are several other duties such as cleaning the baptismal font and cleaning and ironing the many linens.

The pandemic changed several aspects of the guild in its membership and requirements. Several members needed to abstain from participation. Approximately 12 members are actively involved. 2022 has been a year where we assisted the church to get back to a new normal. Throughout 2022, there was active solicitation for additional guild members. Personal calls were made in December to each person who suggested an interest in the Altar Guild on their “Time and Talent” sheets. The Guild welcomes new members to join in this meaningful ministry. The time commitment is minimal at approximately eight to ten hours per year and the blessings are plentiful. Please contact Carol Broderick for any further information at (805) 444-2898 or carolbroderick@msn.com.

Prepared by Carol Broderick, Chairwoman of the Mount Cross Altar Guild

AUDIT COMMITTEE

In 2022, the Audit Committee undertook an audit of the records of Mount Cross and the Child Development Center for the calendar year 2021. Members of the Audit Committee were Jim Prosser, LaJean Wenzel, and Tom Carr. The audit was conducted during February-April of 2022 and included a review of the records of the Financial Secretary, Bookkeeper, Church Treasurer Endowment Fund, Pastor’s Discretionary Fund, and the CDC. A written audit report was submitted to the Council on April 22, 2022, finding that there had been a proper accounting of all funds received and expended. The Church Council approved the audit and certification thereof was then filed with the Synod.

The Committee made several recommendations as part of the audit. The recommendations included updating several procedures to conform with the ELCA Guidelines for Congregations—Internal Control Practices, more frequent reporting to the Council of the debits and credits in all “dedicated funds,” and again recommended engaging an outside accounting firm, consistent with the ELCA Congregational Audit Guide, to perform the annual audit on a periodic basis, per the ELCA Audit Guide (because cash receipts exceed \$400,000 per year).

Submitted by James Prosser for the Audit Committee

BUDGET & FINANCE

Please see the Financial Reports for the Annual Meeting in the Appendix of this Report for information from the Budget & Finance Committee.

CARE TEAM

A Care Team was reactivated at Mount Cross for the purposes of 1) identifying areas where additional caring support may be needed; 2) identifying and/or creating caring responses to identified needs; 3) providing support and coordination to other caring efforts of the church; and 4) becoming a recognizable caring resource for the congregation.

2022 Regular Care Team Functions:

- Monthly Team meetings with the Pastor and Deacon to assess congregational needs and determine unmet and continuing caring needs.

- A year-round **Card Ministry Program** matches volunteers with persons/households to maintain ongoing regular connection through cards and notes. During holiday periods, additional persons receive cards from the Team and church members.
- **Sympathy Cards** are sent on behalf of the congregation. A CareNote pamphlet on grieving is enclosed. Christmas cards are sent to those who have lost a family member during the year with a CareNote discussing the first Christmas without your loved one.
- The **Health Ministry Program** provides both general and specific health information and support for members, families, and friends of Mount Cross. Caring support during times of medical challenge is offered by Volunteer **Health Ministry Nurse Evonne Kuchera, RN**, and volunteer Social Worker **Jennifer Christenson, LCSW**.
- **Care Bags**—Bags filled with items specifically aimed at comforting persons in active medical treatment or recovery have been prepared and made available to Pastor Julie to distribute.
- The Care Team **Health Education Program** grew significantly in 2022, with programs offered based on the results from the congregational survey of interests in health matters. Thanks to Bill Dawson, all these sessions are available online for those who are interested.
- **Health and Caring Information Distribution**—Once a month, an information table with materials from a variety of sources pertaining to physical and mental health, personal safety, faith, and family issues, etc. is made available on the patio following the worship service.
- **Technology Assistance** is offered to members with difficulty watching the livestream worship services or connecting to virtual programs offered by the church. Small, basic laptop computers are available for loan through the program. In-home assistance is offered or questions can be answered by phone if preferred.
- **Meal Support Program**—The Meal Support program aims to provide meal support for members/households that suit the needs of a variety of medical or other circumstances. Church volunteers deliver meals they have made or purchased to the homes of identified fellow members. The number of days in the week or the duration of support varies greatly depending on circumstance. Mid-year, a **Tuesday Meal Delivery** program was added. with dinners prepared in the church kitchen by John Colby IV for delivery by volunteers. People involved in either form of this program are often reminded that “it’s about the food AND the visit.”
- **Senior Ministry Program Collaboration**—Deacon Dr. Cecelia Travick-Jackson joins the Care Team monthly meetings for an exchange of information and ideas between the Care Team and Senior Ministry outreach and programing.

2022 Care Team Highlights:

- February—Team members delivered small, capped glass jars filled with essential oils mixed with rice to selected members to bring a bit of Valentine’s joy.
- Lent—**Easter Card** suggestions list provided to the congregation as an “act of giving” rather than “giving up” during Lent.
- June—Evonne Kuchera, RN, oversaw the planning and organization of a three-part series of educational seminars on End-of-Life Issues. Teri Helton, St. Columba’s member, also played an essential role in planning, organizing, and presenting this series. Bill Dawson provided important sound and tech support for the entire series, along with the assistance of other Mount Cross staff members. The June session was first in the series and focused on **Grieving**.
- July—Second in the End-of-Life seminars focused on **Palliative and Hospice Care** and a panel of speakers that included member Jennifer Christensen discussed the important distinctions between them.
- August—We celebrated **Health and Healing Sunday** at Mount Cross, now viewed as an annual event. Elements were added to the service to mark the healing power of faith—most notably individual prayers

for healing offered by Pastor Julie. Health and faith-related print materials and healthy refreshments were available on the patio after church.

- September—Third in the End-of-Life series focused on **Advance Decisions, Directives and Documents**.
- October—Offered a **Mental Health Forum** with presenter Alene Campbell-Langdell, Episcopal Priest, and Social Worker. This broad-ranging general discussion regarding the rising mental health crisis covered all ages and stages of life. The Learning Committee assisted with facilitating the plans for this session.
- November—**Thanksgiving cards** were on the patio for members and guests to sign and then sent on to members less able to join celebrations of thanks at the church. The signatures and notes certainly added to the joy of opening those cards. **Advent Calendars** were purchased and mailed to homebound members in advance of the first day of Advent. Enough calendars were purchased to also allow for distribution to those attending the November Thursday Afternoon Chapel service.
- Advent—Provided a suggested **Christmas card list** of church members fully or nearly homebound. Thank you to all who participated in this suggested Advent activity this year. Your effort makes a meaningful connection.

Blessings to all listed and the many others who serve and support the programs of the Care Team for all the loving work you have done and the care you show.

Mount Cross Care Team Members during 2022—Jennifer Christeson, LCSW; Karen Diehl; Mary Kienitz; Evonne Kuchera, RN; Jeanne Michel; Becky Riley; Bev Rueckert; Judy Winters; Susan Prosser, Chair; and Pastor Julie Morris

Senior Ministry Interface—Deacon Cecelia Travick-Jackson

Sympathy Cards—Karen and Dan Nelson

Meal Support Signup—Kris Dawson and Vicky Edell

Tuesday Meals Menu Planning and Prep—John Colby IV

Publicity Support—Carol Browning and Carina McVeigh

Sound and Tech Support—Bill Dawson, Carol Browning, and Justin Thai

Technology Assistance—Jim Prosser

Meal Support Volunteers—Sincere thanks come from those you served when you delivered a meal and interacted with warmth and caring. You serve as a reminder of God's love.

We close this report with the prayer we use to close our meetings:

*Father, we stand alongside all who are hurting in body, mind, or spirit;
all who need courage, support, or practical help. Make us willing
to become part of your answer to our prayers for them.
Amen.*

Submitted by Susan Prosser for the Care Team

CHILD DEVELOPMENT CENTER (CDC)

Mount Cross Child Development Center (CDC) has had a wonderful start for the school year 2022-2023. We have 76 children enrolled and still counting. We are serving many of the Mount Cross church families.

We were able to lift the COVID-19 Protocol from the previous school year and went back to the regular school policy. The preschool staff has been incredible with the back-and-forth changes from the State of California.

With our generous private donation last year of \$10,000 and \$21,000 of in-kind services from Anacapa Industries, Dakota Drilling, Ely Jr.'s Pumping and State Ready Mix, the CDC was able to revamp the playground, adding new playground sand, artificial turf, and a picnic/art/garden area. Without these generous donations, the CDC would be unable to give the gift of a new play area for the CDC children and our Mount Cross families.

Along with the revamping of the playground, the CDC also gave Luther Hall a face lift by taking out cabinets, painting walls, refiguring the classrooms, and receiving a generous donation of new tables and equipment from the Assistance League of Ventura County.

This past year, we brought back indoor Chapel, Sing-a-Long for Christmas, and added Muffins with Moms and Donuts with Dudes to build a sense of community that was missing from COVID.

During our summer school, the children were able to ride ponies and meet and learn about farm animals with Tawni's Ponies and Petting Farm. The students had an in-person field trip with the Abundant Table where they learned where and how fruits and vegetables are grown. The best part was tasting all the wonderful produce that was brought to us from the agricultural lands of Ventura County.

Our CDC Board and Church Council worked tirelessly together to separate the preschool and church financially but still build bridges and form relationships to continue with both of our missions.

We/I would like to thank the CDC board for all their hard work, dedication, and support throughout the transitions. I know this has not been easy on everyone. A BIG thank you to Joe for another successful Trunk or Treat. This was a fantastic opportunity for both the CDC and Mount Cross church families, along with the community of Camarillo.

Both the families and staff have had a wonderful first semester of school. We look forward to serving their children in their educational journey as they grow and develop socially, emotionally, and spiritually. I look forward to many more years at Mount Cross. Thank you for giving me this opportunity to serve you.

Warmly,
Amy Vega, Mount Cross CDC Director

CHILD DEVELOPMENT CENTER (CDC) PRESCHOOL BOARD

2022 saw a number of accomplishments by the CDC Board. We officially became our own non-profit entity, while still maintaining close ties to our church, and I especially thank Treasurer Kelli Hernandez and Vice President Patti Stouch for working with me to get the separate entity set up.

With the communication between CDC and Property Committee, we extend a big thank you to Cy Johnson for his dedication in strengthening our work together. As well, the newly named Family Faith Formation Committee under the direction of Joe Zimmerly and Tracy Blois has continued to flourish by joining together with activities.

We are very grateful to those who donated time, materials, and equipment to our beautiful renovated playground area. We are also grateful to our church Endowment Committee who gifted us with the purchase of our new and improved shed. Our playground is a nice appeal to families who seek tours for new enrollment.

Our new extended hours have and are meeting the needs of our community and our enrollment continues to grow, especially with our own church member families.

The new Staff Employee Handbook was also completed and shared with staff in early 2022, and the “Cathy Channels Scholarship Fund” policy and procedure was launched and two deserving families reaped the benefits with their little ones attending “our preschool on the hill.”

The CDC Board wishes to thank CDC Director Amy Vega for all her hard work and dedication, as well as our other Preschool staff, the Mount Cross Congregation, Church Council President Becky Riley, Pastor Julie, Carol Browning, and Joe Zimmerly for “all your support” in 2021 and 2022.

Respectfully,
Lisa Saner
Board of Directors Chair
CDC President

CHILDREN, YOUTH, AND FAMILY MINISTRIES

Our Mount Cross Children, Youth, and Family Ministries had quite the year. Full of adventures, discovery and joy, we look back and are appreciative of where we ended the year. We are so thankful to all who participated and supported our ministries. Some of our key events were:

- Beach Day
- Trunk or Treat
- Advent Wreath Making Event
- Church Picnic
- Pumpkin Patch at Limoneira Ranch
- Confirmation Sunday
- Play Day Sunday

Other Events:

- Parents Night Out
- Pickleball
- Midnight Madness

Children's Ministry:

Fun with Faith

Every Wednesday children from preschool to 5th grade meet from 5:00-6:00 p.m. (changed to 5:00-5:45 p.m. in the fall)! You will usually find us reading the Bible story for the week, making crafts, and sharing with one

another how their week has been going. On average, we see 8-12 children each week. During December, we performed our Christmas play with the help from many of our kids. We continue to look forward to the many ways in which we continue to grow together in our faith!



Vacation Bible School

This past summer, we were able to host another year of VBS. We welcomed 71 children and 40 volunteers for a week of VBS learning about the Tree of Healing. We could not have done this without our wonderful helpers including my Assistant Directors, Morgan Fanner and Jessica Easter.

During VBS, we were able to raise over \$300 for Lutheran World Relief School Kits.

During the week, we were able to gather at Zander's Game House for a fun night playing games with our VBS and church families. On Thursday, we were able to host our special program outside followed by social time under the pavilion as we enjoyed delicious Crumbl Cookies.

We could not have gotten this done without your help and support. We had so much learning with each other and we look forward to having this event in person again in 2023.



Trunk or Treat:

For the second year in a row, Mount Cross and the Mount Cross Child Development Center teamed up to host Trunk or Treat. With over 20 cars participating, we hosted over 200 people for our event. Thanks to many volunteers, we were able to have a fun night.



Confirmation:

In 2022, we confirmed three students (Reagan Burke, Marli Saner, and Jeffrey Saner). The 2021-2022 program year was our Lutheran Living year taught by Pastor Julie and Joe Zimmerly. At the end of the year, the kids were able to express all that they had learned in their projects and for 8th grade students, through their God Stories.



High School Youth Group:

High school youth group meets Sundays from 6:00-7:30 p.m. in person. We have gathered weekly asking questions about our faith as well as growing in community with one another. We end each week praying with and for each other. We are grateful for the opportunity to grow together and look forward to serving in many ways this year. In the summer, we went on a trip to Montana to Flathead Lutheran Bible Camp. We look forward to what 2023 has in store for our youth.



Staff:

Children's Ministry Assistant

Jessica Easter has been serving as our Children's Ministry Assistant since August 2019. Jessica has taken on quite a bit of responsibility leading various activities with our Fun with Faith program and Children's Church. Jessica continues to blossom as a young leader taking on the responsibility of developing our Middle School Girls Small Group. She is a dynamic leader and we are blessed to have her on staff at Mount Cross.

Nursery Care Staff

In June of 2022, Mount Cross was able to hire a Nursery Attendant, Isley Jackson. Isley has been a great addition to our staff bringing enthusiasm to a vital part of our ministry. Isley cares deeply for the children under her care and we are blessed to have her on staff at Mount Cross.

Joe Zimmerly, Director, Children, Youth & Family Ministries

CLASSICAL CONCERTS AT MOUNT CROSS

The Classical Concert Series at Mount Cross generously helped with the cost of some of the piano tunings for the church in 2022.

Many thanks to Carol Browning and our talented Mount Cross Handbell Choir for their concert in November and to our faithful crew of volunteers for the reception following. Freewill offerings were donated to the Mount Cross Handbell Choir program.

We hope that we may resume the Classical Concert Series at Mount Cross for the 2023-2024 season; some previous performers have contacted us and are interested in returning.

Joan Brundage
Database Manager
Classical Concert Series at Mount Cross

ENDOWMENT/LEGACY GIVING

The Legacy Giving Committee received \$34,700 in disbursement requests this year. After careful deliberation and in keeping with the 4.25% distribution formula of the 3-year average balance of the fund, the following recommendations were approved:

Description Requested Grant Notes Contact	Grant	Note
Guest Preachers	\$1,200	
Live Scan Screening for youth volunteers	\$2,000	enhanced background checks for 20 volunteers @ \$100 first year funding (#64200) due to law change
Camp Scholarships	\$3,000	Move to designated account #35412
Shipping for Lutheran World Relief Kits	\$500	
College Scholarship	\$1,500	Jaida Jones
College Scholarship	\$1,500	Samantha Ebright
Pastor Discretionary	\$284	
Preschool Storage Shed	\$5,911	Tough Shed for preschool storage
Church Appearance Improvements	\$9,589	Church Sanctuary Stucco Improvements
TOTAL	\$25,484	
4.25% available from fund \$22,984	\$22,984	
returned from Travis Davis \$2,500	\$2,500	
Grand Total	\$25,484	

In addition to these disbursements, the committee performed a comprehensive review of all memorial funds. In total, 30 separate memorial funds were either rolled into one of three perpetual funds (Property & Capital

Improvements, Mission & Social Action, and Worship & Music) or transferred into a designated fund. The perpetual fund structure allows Church Council a broader interpretation of how the funds can be used in the future without having to go back to the family. In all cases, the process started with a conversation with the donor or representative of the family and ensured the donor intent was honored. Details of these transactions can be found in the April Church Council Minutes.

This year, the committee intends to establish a gift policy that channels future memorial gifts into a structure that is adaptable over time and in accordance with the donor's intent.

Respectfully submitted on behalf of the Committee
Brian Fisher, Council Liaison to the Legacy Giving Committee

FAMILY FAITH FORMATION COMMITTEE (FORMERLY LEARNING COMMITTEE)

Highlights from the past year:

- **Refreshed our name! New name, same purpose.**
 - **In order to clarify its purpose and mission within the life of the church, The Learning Committee has changed its name to The Family Faith Formation Committee. The committee seeks to create a space where the generations of the church, young and old, encounter Christ through community, Scripture, and service. From a 2022 sermon, Pastor Julie noted: “Faith is what we do in our lives with God—showing up with energy, care, and trust.” Moving forward, the committee will continue to foster an inspiring, faith-cultivating environment through interactions, events, and experiences to benefit the faith journeys of our congregants.**
- **Met at least 10 times in 2022** (primarily via Zoom but with quarterly meetings at Yolanda's for fellowship and connection, plus our annual in-person planning session in January/February). Zoom meetings allow our meetings to be accessible and convenient for our members.
- Supported Joe and Mount Cross staff in their **continued focus on safety and faith formation for our youth.**
- Strong **connection with CDC Preschool**, especially with 3 of our current or past committee members serving on the CDC Board (and more church representation on the board beyond our committee).
- **Continued with Safe Gatherings**—A new program rolled out in 2020 to maintain our safety training for anybody working with youth and children; 33 volunteers have since used this training.
- **Major events** included:
 - Easter breakfast and egg hunt in parking lot, outdoor games at church picnic, Halloween Trunk or Treat, and many more;
 - Established quarterly family playdate Sundays with youth/families serving as worship assistants and playdates at the park after the service—these are planned by a rotating host;
 - Confirmation and Graduations;
 - VBS (another successful year!)—see Joe's report for full details.
 - Movie nights with CDC (a huge hit and special request by kids for more!).

- Age-specific dedicated programming: Fun with Faith for preschool through 5th grade, Confirmation for middle school, High School Youth group, plus all family and congregation-wide events too. These continue to be well attended and serving a vital need for our broader community.
- Plus more!
- **Welcomed 4 new families in 2022.**
- **Annual review** of CYFM Director to support their development.
- **Dedicated 2022 planning session** in February 2022 to refresh our vision for children, youth, and family as well as optimize our Learning Committee ways of working to optimally execute our vision for this critically important ministry—**Continued this approach for our 2023 planning on January 8, 2023, where we look ahead to the future (had a great turnout!).**
- **Have selected a new chair, Lyndsay Montour—Congratulations and thank you!**

All are welcome to join a meeting or get involved in our youth and family programming! Please reach out to Lyndsay or Joe if you are interested to learn more.

Peacefully submitted,

Tracy Blois

Learning Committee Chair on behalf of the entire committee (Lisa Saner, Kate LaCalamita, Ashley Bohm, Lorraine Carpenter, Tracy Blois, Joe Zimmerly)

FELLOWSHIP

The Mount Cross Fellowship Committee provides opportunities to bring together the collective church family in planned activities and events. In addition, we share in the duties of Mount Cross Hospitality with others by providing supplies and sharing hosting responsibilities throughout the year with other volunteers at the coffee hour in the Pavilion after the Sunday church service.

In early 2022, we began to see the COVID restrictions gradually lift as we all strived to safely get back to life as we knew it pre-COVID. The Fellowship Committee celebrated special occasions during Sunday Hospitality with decorations, coffee, beverages, pastries, and snacks for Mardi Gras, St Patrick's Day, Earth Day, Mother's Day, Father's Day, Hawaiian Statehood Day, and the Blessing of the Animals, which also included treats for the pets.

The Fellowship team also distributed small crosses to parishioners on Easter Sunday and Carnations for the ladies on Mother's Day and created a photo display for Veteran's Day to honor those who are serving or have served our country. The team worked with Church Council to organize the annual Church Picnic in September, hosted the Thanksgiving Pie Social, and set up the rolling greeting cards wall at Christmas.

Prior to COVID, the Fellowship Committee traditionally organized and sponsored the Lenten Soup Suppers held prior to the Holden service on Wednesday evenings during Lent. Recently other Wednesday night activities at the church have increased and Lenten Soup Suppers 2022 became a joint effort with John Colby, Fellowship, and other volunteers.

We have many other ideas for activities on and off the church property that we are hoping to organize in 2023 such as bowling, a rekindling of the Birthday Bash, Christmas in July, etc. and maybe a concert at a local venue, to name just a few. We invite anyone who wants to join our fun group and help provide entertainment opportunities for church members to enjoy. We also encourage any suggestions for past activities we can bring back, or new ideas for events in the future. We meet monthly at the church and all are welcome to join in!

Submitted by:

Henry Moraga, Dan Nelson, Valerie Patscheck, and Beverly Rueckert

Council Liaison: Kris Dawson

HELPING HANDS



Helping Hands is a Mount Cross ministry that assists families with funeral or memorial service receptions held at Mount Cross. We prepare a dessert reception, assist in serving catered food (as needed), set up and clean up the reception, and help with assorted other details to assist the family.

Assistance is always needed with the many tasks:

- Food donations—platters of desserts, fruit, cheese and crackers
- Set-up of tables and chairs
- Plating and setting up for the reception
- Serving during the reception
- Clean-up, including taking down the tables and chairs
- Coordinating and taking the lead on receptions

In 2022, Helping Hands assisted with 6 receptions. It takes many hands to make light work. If you are interested in participating in this Ministry, please contact the church office.

A special thank-you to Gail Baird for her service as a co-coordinator for Helping Hands. Gail has served for many years and would like to retire as a coordinator. Thank you, Gail, for helping with this important ministry.

Help Wanted: We are currently looking for a couple of people to serve as co-coordinators for Helping Hands. This will allow us to alternate and ensure someone is always available when needed. Interested? Please contact the church office for more information.

In His Service,
Marilyn Gardner
Helping Hands Coordinator

MANY MEALS

We restarted our participation with Many Meals of Camarillo in Fall 2022. We are partnering with Camarillo United Methodist Church. A total of 37 people from both churches have volunteered to be a part of the team. Each month, Karin Grennan sends out the sign-up list to all the volunteers.

On the second Monday of each month, we are providing a main dish, rolls, and cookies/brownies to feed about 90 people at St. Mary Magdalen Church. Many Meals is providing the recipe for the main dish. We are also being asked to bring any backyard fruit we can. Many Meals is providing salad, but there is the option for us to begin providing roasted vegetables if we have enough volunteers in the future.

We drop off the food to the regular Many Meals volunteers, who package it for distribution in a drive-through set-up that night. They may begin offering the option to eat the meals onsite in the future. Karin has offered to provide supermarket gift cards to anyone who wants to cook but would find purchasing the ingredients a hardship, but no one has asked so far.

November was the first month we provided food in 2022. We didn't provide meals in December because the church had other plans for the hall on that date so Many Meals could not take place.

Submitted by Karin Grennan

MUSIC MINISTRIES

After being hired as Interim Music Director for Mount Cross beginning at the end of March 2021, in February of 2022, the Council offered me the regular position of Music Director and I accepted. Mount Cross is blessed with a love of music and many talented and dedicated individuals, from our younger musicians who are just learning to the long-time ministers who have served for many years. Thank you to our choir members, our handbell choir members—including Elliott Ripley who took over for Guy Ervin, our praise band members, and all the individual song leaders and instrumentalists, including Kate Fisher and Justin Thai.

We couldn't do a lot of what we do without the expertise and help of Bill Dawson on the technical end, with the aid of Justin Thai. There are many Sundays where it's a bit of a three-ring circus with choir and grand piano downstairs, and singers and instrumentalists upstairs, or various combinations of musicians, all requiring microphones and mixing, and Bill and Justin make it easy for us—thank you!

This past year has been filled with many joys—our choir returning to a regular schedule of singing in worship; another wonderful program from our handbell choir in November along with their regular contributions to worship on Sundays; the return of Jessie Hanevich after her hand surgery, joining with Jerry Warren to add a broader palette of sounds to our worship about once a month; a terrific Advent-Christmas program in early December with all of our various music groups and individuals; the joy of having Jeffrey Saner join our “band” of instrumentalists on a regular basis, putting his drum lessons to good use; and the continuing development of our congregational repertoire, embracing many great selections from the new *All Creation Sings* hymnal supplement and beyond. The change in our CCLI license of being able to print more of the music, not just words, for the praise songs has been good for our congregational singing as well.

I was able to input a database of our choir library which has helped in choosing appropriate selections from a list that can be searched by composer, title, voicing & instrumentation, liturgical season, and scriptural references. We also purchased some additional handbell titles, expanding our repertoire. Thank you to Melissa Henry, Barbara Recker, and Aimee Stoll for always helping out organizationally!

Outside of working on music, we had a couple of music ministry potlucks after worship this past year, and I look forward to more of that in 2023. It was great to “break bread” and just relax and enjoy each other's company, rather than always being on task.

We had some sorrows in 2022—Guy Ervin was out for several months, dealing with health issues. Thanks to Miriam Hoffmann and Elliott Ripley for helping out on piano and organ and to Susan T.-Calkins, an associate of Justin Thai's, who accompanied the choir a couple of times before Guy was able to return. We're grateful to have Guy back with us; he is amazing!

Another deep sorrow was the cancer diagnosis and all-too-soon death of Marion Cole. She loved music and singing, and her deep faith shown through in her singing. We certainly miss her, especially on the praise songs that she loved.

One necessary trait for this past year has been flexibility. It's sometimes a challenge juggling our various groups and people's health issues or travel plans or just dealing with life, but our music ministers' sharing so generously of their time and talent is inspiring. We're always open to new participants, especially in the choir. If you're interested, please contact me—office@mountcross.com or 805-482-3847—and we'll see how we can get you involved. We have another drummer/percussionist in development—Kylan Blois is also taking lessons and we're going to work him in as well.

Thank you to Pastor Julie, Deacon Cecelia, Joe Zimmerly, Carina McVeigh, and the Church Council for their support, and to you, the Mount Cross congregation, for your kind words and appreciation. Soli Deo gloria!

In Christ,
Carol Browning, Music Director

PEACE & JUSTICE

What does the Lord require of you? To act with justice; Love kindness; Walk humbly with God – Micah 6.8

Moving Forward!

The Peace & Justice Team met monthly throughout 2022, either for mission business or as part of our Anti-racism Check-in. We usually had 8–12 members in attendance (some from outside the Mount Cross congregation).

We followed up on our 2021 partnership with the Oxnard Boys and Girls Club "Teen Center" by having a workday at their site in February. About 15 volunteers (including a couple of kids) helped paint, build planters, and plant.

Following the March Leadership Retreat, we formed the RIC Investigation Team. We spent the remainder of 2022 researching this mission and determining if it might be right for Mount Cross. We met monthly, researching the RIC website and engaging in discussions with Bishop Bos, and Pastor Emily at Holy Trinity (an RIC congregation).

RIC stands for "Reconciling in Christ." The easiest way I can describe this is in three words: welcoming, accepting, and embracing. Like most Christian churches, Mount Cross sees itself as a welcoming community, and for the most part, we are. Many of us see visitors to our church, go up and talk to them, and, hopefully, make them feel welcome and included.

RIC strives to take this a step further. No matter your situation, race, gender, nationality, and, specifically with RIC, your gender identity or sexual orientation, even if you haven't come to us, we want you to know that this is a place where you can find unconditional acceptance.

We specifically want to reach out to the unchurched queer community to let them know if they are looking for a church home, we are here for you.

In 2023, we will be having a series of educational opportunities here at Mount Cross. We invite the congregation to join in these to learn more about this mission of outreach.

RIC team members include: Becky Gilbertson (co-chair), Lyndsay Montour (co-chair), Becky Riley, Jessica Easter, Jim Dinges, Henry Moraga, and Bill Stoll. Anyone wishing to join this team, contact Becky Gilbertson or Lyndsay Montour. If you have any questions, feel free to talk to any of the above members.

As always, many thanks to Pastor Julie for her spiritual guidance and to the good work put in by the many volunteers and the team members mentioned above, as well as Melissa Henry, who contributed the anti-racism and social justice posts to the weekly and monthly newsletters.

Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. – Galatians 6:9

Respectfully submitted,
Bill Stoll

PERSONNEL COMMITTEE

The Personnel Committee has nothing to report.

PROPERTY COMMITTEE

It has been a pleasure and an honor for members of the Property Committee to serve Mount Cross this year. In March, the Committee was reconstituted and the present membership includes:

Craig Blois
Joan Brundage
Marilyn Gardner
Cy Johnson (Chair)
Susan Prosser (Council Liaison)
Mark Saner
Amy Vega (non-voting CDC Representative)

We are grateful to Rick Mann for his past efforts on behalf of the Property Committee and his continuing attention to the Mount Cross campus. We also offer thanks to the previous members of the Property Committee. In addition, we appreciate the leadership of the Church Council.

Since March, the activities of the Committee comprised three general categories. First, the Committee monitored the Child Development Center (CDC) work in the playground. Second, we gave some time to “discovery” of necessary repairs and improvement projects along with scoping the more ambitious items. Finally, ongoing maintenance and minor repairs were compiled and performed.

In August, the Ad Hoc Facilities Improvement Committee released its final report including priority rankings of desired projects. Following that release, the Church Council asked the Property Committee to gather cost information and make recommendations to address four of the top five ranked projects on the Ad Hoc list:

- Sanctuary Exterior Maintenance
- Front Yard Landscaping
- Parking Lot Condition
- Pavilion Enhancements

Status of Larger Projects

Playground Improvements by the CDC: Beginning in the Spring, the CDC began a series of projects in the playground to expand it and improve it aesthetically. Considerable changes were also made in Luther Hall. The Committee reviewed the work and assisted with coordination to both facilitate it and attempt to direct it toward the goals and mission of Mount Cross. Changes included replacement of natural grass with artificial turf; expansion of the playground into the space behind the sacristy; new sand in the play area, new walks and replacement of the shed. Resulting disruption of the Prayer Garden was largely repaired.

Sanctuary Stucco Discoloration: Considerable study and investigation was aimed at the best solution to combat the black residue on the sloped sections of the exterior stucco. Many contacts with contractors were initiated to gather opinions and estimates for work. Presently, solutions range from:

- Completing the specialized pressure washing, patching the existing stucco as necessary and painting the sloped sections.
- Installing on the sloped sections new flat terra-cotta roofing tile matching the color of the existing roofing.
- Complete removal and re-stucco of the sloped sections.

Soon a Property Committee recommendation will be made to the Church Council.

Parking Lot Resurfacing: After interviewing paving contractors and gathering proposals for filling cracks, sealing the paving and re-stripping the parking lot, a recommendation was sent to Church Council to employ Challenge Asphalt to do the work at a price of \$8,050. The work is expected to be completed in January.

Re-Landscape of the “Front Yard” between Luther Hall, the office, and the street has been discussed at some length. The Committee will go forward by hiring a designer to do a simple conceptual plan. Clearly, the project will require fundraising beyond the church operating budget and/or several hundred hours of volunteer time. Early this year, the Committee will present preliminary findings for consideration by the Council and Congregation.

Pavilion Enhancements: While this effort is among the top five desired projects on the Ad Hoc Committee list, the Committee has not yet addressed it but will do so in 2023.

New Heating and Air Conditioning in the Office: When the air conditioning in the office failed in August, the Committee spoke to contractors to troubleshoot the problem, selected a proposal and recommended it to Church Council. The most cost-effective option was to replace the 34-year-old heating and air conditioning components in their entirety. The work was completed in September under supervision of the Committee.

Replacement of Light Bulbs in the Sanctuary was undertaken by the Committee and volunteers in December. Craig Blois assisted in the rental of a lift at greatly reduced cost. All fixtures now have new lamps. Where possible, more efficient LED lamps were installed. Unfortunately, one light fixture proved to be faulty and Gordon Henry, the volunteer for all seasons, is seeking a small and obscure replacement part. Since the work was completed, two fixtures above the choir loft proved to need closer examination as well.

Oversized Trees in the playground became a concern early in the year. Eventually the three largest trees will have to be removed to avoid damage to concrete, drainage and nearby buildings. Arborists provided several proposals for the work that will be studied this year.

In light of the tight budget, this work was tabled for the short term. As part of the playground effort, roots around the largest tree were ground down to reduce the risk of children tripping over them. However, this is only a temporary solution.

Ongoing Maintenance and Repair

More than eighty tasks of cleaning, repairs, and replacements were attended to over the year. We did not get to everything on our to-do list and we ask for your patience as the list continually grows. Please know that we appreciate the comments of the congregation in pointing out items that need work. It goes without saying that members are always welcome at our meetings and as hands-on volunteers.

I personally want to thank the Property Committee members who have given generously of their time and expertise. Collectively, the Committee thanks all of the volunteers who turned out on the four workdays this year as well as numerous other times for particular repairs and small projects. In particular, Jan Mann and Marilyn Gardner deserve thanks for care of the prayer garden and other landscaping throughout the year. Your time and skilled efforts are deeply appreciated.

We look forward to more progress in 2023.

On behalf of the Property Committee,
Cy Johnson

QUILTERS



**Tied in Faith.
Sent in Hope.
Wrapped in Love.**

The **Mount Cross Quilters** make quilts for Lutheran World Relief's "Mission Quilt" project. LWR has been distributing quilts since the end of World War II in 1945. Since then, they have reached around the globe to villages far removed from the world's attention. Today, LWR averages 300,000 quilts a year that are given worldwide. Imagine the comfort and care you feel when you snuggle under a comforter or wear a piece of clothing

made or worn by a loved one. That's what we share through making quilts for the LWR Mission Quilt project. In 2022, the Mount Cross quilters made and shipped 66 quilts. A special "thank you" to everyone who helped make this possible.

There are many ways Mount Cross members can assist us in making quilts for LWR. We continually need donations of fabric, sheets and thread. Also, if you are a Thrivent Member, we have used Thrivent action grants to purchase thread and batting.

Please consider joining the Mount Cross Quilters twice a month on Thursdays to pin and tie quilts ... no experience necessary. We meet on the 2nd and 4th Thursdays of the month at 2:00 p.m., either under the Pavilion or in the Parish Life Center.

Making quilts provides an opportunity for us to answer God's call to love and serve our neighbors in need.

Respectfully submitted,

The Quilters

Jan Mann, Carol Broderick, Jean Scott, Marilyn Gardner, Valerie Patscheck,
Diana Hagen, Sonja DeMeter, Norma Harvey and Margie Viets



SENIOR ADULT MINISTRY

Some version of Senior Adult Ministry/Chapel was in the minds of people for a very long time, but the vision became a reality 14 months ago (October 2021) with Randy Churchill, Sonja Demeter, Allison Johnson, Evonne Kuchera, Susan Prosser, LaJean Wenzel and Deacon Dr. Cecelia Travick-Jackson. As we discussed a Senior Adult Chapel, all of us agreed on a few "must haves":

- A midweek worship service.
- The service was to be liturgical—it should look and feel like church as we remember.
- We would sing hymns.
- The hymns were to be familiar.
- The sacrament of Holy Communion would be offered.
- We would be able to sit comfortably for the worship service.
- The sermon and service would be short.
- We would have time for fellowship.
- We would not have to drive early in the morning or at night to get to church.
- The service would be open to all, but it would be adapted for Senior Adults.

We have stayed true to our original ideas, albeit with special enhancements. During Afternoon Chapel, we have studied many Bible verses and passages. These are sometimes presented as straight sermons, other times the lesson might come in the form of a Reader's theatre, an Earth Day service, a service of remembrance with personal stories from our committee, a Bible passage and hymn related to that story all come together. We have listed favorite hymns from our congregation and have had and continue to have services highlighting those hymns. These are just some of the ways we worship together on the 4th Thursday of each month at Afternoon Chapel.

In addition to presenting the Bible through various genres, we also have a monthly theme which guides our hospitality and social time. There is always plenty and take-home treats are available.

We also provide Camarillo Area Transportation (CAT) cards to those who might have transportation issues coming to and leaving from church.

In 2022, we expanded our senior activities to include two purely social (fun) activities. We had a dinner and social—Classic Cars for Classy People. We offered a full meal, with stories about our first vehicle and visits from some classic vehicle enthusiasts who brought their classic cars, pickup trucks, and motorcycles.

Our second purely social event was a Wacky Dress Mocktail Party, complete with a mock law enforcement officer as the bartender (think Jim Prosser). It was fun and the costumes and wacky dress were amazing.

In 2023, we are looking forward to more Afternoon Chapel services and certainly more social time together. This is **your** invitation to join us. You may speak to anyone on our committee if you have questions—Randy Churchill, Sonja Demeter, Allison Johnson, Evonne Kuchera, Susan Prosser, LaJean Wenzel or me, Deacon Cecelia

Looking forward to having you join us.

Peace and Blessing for a prosperous year,
Senior Adult Ministry Committee

SERVICE & MISSIONS

The new year began with a lot of the same limits imposed with the COVID-19 pandemic, but we still provided opportunities for service in the greater world throughout the year.

We supported the "Souper Bowl of Caring" fundraising effort on the church patio on Super Bowl Sunday. We collected funds for ELCA World Hunger and food items for the St. Columba's pantry. In March, Mount Cross hosted the "Camarillo CROP Hunger Walk" with about 250 walkers gathered to support Church World Services and the local hunger agencies.

We worked with the Youth Correctional facility, providing them with personal care packages and Easter cards in April. As the war in Ukraine continued, we collected donations to send to LWR to be used for Ukraine relief in April and May. Also in April, we lifted up Earth Day suggesting folks "Make Every Day Earth Day" and finding a place to clean up: a beach, a canyon, or a street!

We started collecting items for Lutheran World Relief school kit and personal care kits at the summer VBS program. In August and September, we added rope straps to the school bags and had many hands helping unpack the donated items in preparation for the kit assembling in October. Many of the school backpacks that were filled had been sewn by church volunteers and we had fun filling them with the congregation on a couple of Sundays after church. In late October, we again hosted the LWR Ingathering Day—which meant a large truck arrived onsite and local churches bringing their LWR quilts and kits to be taken to the warehouse. This hosting allows so much more to be sent—imagine the cost of having to ship LWR items through the mail. So many groups wouldn't be able to participate at all due to costs.

In November, we collected quarters to support the laundry program at Harbor House, and in December, our "Gifts of Hope" alternative Christmas gift program supported their rent assistance mission. Also in November, Mount Cross partnered with the United Methodist Church and started supporting the Monday night Many Meals program at St. Mary Magdalen Catholic Parish, a ministry that has been on hold with COVID-19. Our annual Christmas party for the Oak Place care facility was a success, with the clients receiving gift cards, new warm socks, and a "Pizza Party" in mid-December.

Throughout the year, we lifted up other opportunities for individuals to reach out to help the community by making a blood donation, ongoing food collections for St. Columba's food pantry, making lunches for Harbor House food programs, and lifting up advocacy issues through the Lutheran Office of Public Policy.

The monthly Fair Trade Sale helped small farmers around the world have better lives and a more secure future thanks to your purchases. In July, the project changed to an ordering system. The small profit from these monthly sales helped fund some of the outreach ministries supported by the Service & Missions Committee over the years.

Thanks to the committee members: Bob Boyer, Bill Stoll, Mary Goodenough, Tom Neuhaus (Council representative), and Melissa Henry. Additionally, thanks to Barbara Cranfill for help with St Columba's food donation delivery. If you are interested in getting more involved, please contact one of us.

All of these accomplishments were only possible because of the continued generous support of the "Time, Talent, and Treasure" of the Mount Cross family. Thank you for your faith in our team and mission!

Respectfully submitted on behalf of the Service & Missions Committee
Gordon Henry, Chair

STEWARDSHIP/GENEROSITY

This year, we continued with the theme "Rooted in God's Grace, We Grow Generosity Together." Our Bible verse was 1 Peter 4:10: "As each has received a gift, use it to serve one another as good stewards of God's varied grace." Throughout the year, we did articles on generosity in the newsletter, E-Grapevine, and the Sunday bulletin. We are grateful to Carol Browning and Carina McVeigh for their support and for additional notices. We are a small committee and appreciate any help given.

This year, we spent quite a bit of time discussing and taking "baby steps" toward adding a narrative budget to the "numbers" budget. We hope to continue this process next year. We are grateful to Rick Gardner for his support and for producing the pie chart as a beginning step toward a narrative budget. Our Fall campaign began with a Temple Talk by our chairperson, Luanne Crockett. It was a successful campaign and we thank all for your generous contributions of time, talent, and resources.

To help the budget, we again did not order giving envelopes. There is still a large surplus of envelopes from prior years which can be given upon request.

Respectfully submitted,
The Generosity Team

TECHNOLOGY COMMITTEE

No report was received from the Technology Committee.

WELCOME

One of the most important ways that Mount Cross has worked together to be welcoming and to achieve our common good has been through the warm example set by our Church Council and staff.

Another important way is through our wonderful technology team. Our BIG thank-you to Bill Dawson and the interns from Moorpark College for making it possible for us to worship and learn together as a family. Worship services are livestreamed into our homes which allows member and visitor alike to worship together. We also worship together in church and in the pavilion, always taking good care of the safety of all.

The kiosk is the Sunday morning Welcome Center. Both members and visitors will find a wonderful selection of material which will both inform the reader about Mount Cross, offerings from the community and also the ins and outs of being Lutheran. Here you will find information from Mount Cross and beyond, including monthly issues of our national magazine, *Living Lutheran*, and booklets titled *A Lutheran Welcome to:* “Baptism,” “the Bible,” “Forgiveness,” “Holy Communion,” “Jesus,” and “The Reformation Way.” Help yourself and enjoy.

In our Welcome Center is also a notebook where visitors may leave their contact information. So important to our welcome.

In case you didn't know, we are all a part of the Welcome Team because Jesus extended His invitation to all of us when He said, “When I was hungry or thirsty or a stranger you gave me food, something to drink and welcomed me into your homes.” “Lord, when did we see you hungry or thirsty or a stranger?” He told them, “When you do it to the least of these, you do it unto me.” Matthew 25:35 (abridged)

We follow His invitation when we are welcoming and here are some suggestions.

- Say hello.
- Introduce yourself.
- Share a cup of coffee.
- Ask if they have any questions.

We all have a role to play in sharing the invitation of Jesus.

We give thanks to God for Jesus’ invitation, and for friends to share the good news and friends to hear His word.

With peace and blessings,
Karen Cherry for the Welcome Team

WORSHIP & MUSIC COMMITTEE

The Worship & Music Committee, chaired by Randy Churchill, resumed regular monthly or bi-monthly meetings this year with Pastor Julie Morris and Music Director Carol Browning, as COVID concerns diminished. We continue to be grateful for our pastor’s vision, encouragement, and love for God’s people, and appreciate the growth and new life in our church, especially the young families who have been coming. We support the current schedule of one combined worship service, giving us one congregation, and we recognize that the church’s corporate worship is about “we” not “me.”

As worship returned to a more “normal” schedule this year, the committee recommended a Worship Ministry Training be held, which happened on May 14, to refresh returning ministers and invite new ones. Various liturgical ministry participants took part – assisting ministers, readers, communion assistants, and then ushers and greeters. Those who attended enjoyed an inspiring morning, including the learning and camaraderie.

Thank you to everyone who serves as a worship assistant—if you’re interested, please sign up online—click the blue “Sign Up” button on Mount Cross’ website: <https://www.mountcross.com/>. We’re indebted to Vicky Edell for all her work in so diligently recruiting ministers to serve!

To paraphrase our mission statement, we come together in worship to be fed and “rooted in God’s grace” so that we can “joyfully witness and serve.”

Submitted by Carol Browning for the Worship & Music Committee

MOUNT CROSS LUTHERAN CHURCH STAFF

Pastor Julie Morris 805-482-3847
Pastor (cell) 805-312-1978

Deacon Dr. Cecelia Travick-Jackson
Deacon 805-482-3847

Carol Browning 805-482-3847
Music Director/Office Manager

Carina McVeigh 805-482-3847
Communications Coordinator

Joan Brundage 805-482-3847
Financial Secretary

Joe Zimmerly 619-456-8201
Director, Children, Youth, and Family
Ministries

Jessica Easter 805-482-3847
Children & Youth Ministry Assistant

Isley Jackson 805-482-3847
Nursery Attendant

Amy Vega 805-482-9706
Director, Child Development Center

Kris Dawson & Vicky Edell 805-482-3847
Volunteer Co-Coordinators

Church Council and Congregational Leaders – 2022

Church Council

Becky Riley - President
Tom Neuhaus - Vice President
Bill Stoll - Secretary
Rick Gardner - Treasurer
Joan Brundage - Financial Secretary
Kevin Churchill
Barbara Cranfill
Kristine Dawson
Jim Dinges

Brian Fisher
Allison Johnson
Evonne Kuchera
Susan Prosser

Wendy McClary (CDC Rep)
Collin Edwards (Youth Rep)
Sophia Valencia (Youth Rep)

Committee Chairs

Adult Education and Spiritual Formation -
(vacant)
Altar Guild – Carol Broderick
Budget and Finance – Keith Selbrede
Care Team – Susan Prosser
Classical Concert Series – (vacant)
Endowment/Legacy Giving – Tracy Blois
Worship & Music – Randy Churchill

Family Faith Formation – Tracy Blois
Fellowship – Henry Moraga
Personnel – Jim Prosser
Property – Cy Johnson
Service & Missions – Gordon Henry
Technology – Gil Valencia

Team Leaders

Peace & Justice – Bill Stoll
Re-opening – Executive Committee
Stewardship – Barbara Cranfill & Luanne Crockett
Welcome – Karen Cherry

CONGREGATIONAL REPORT

Report Submitted to Synod February 2022

	Baptized	Confirmed
Membership, end of 2020	932	661
Members received during 2021		
By baptism (children)	2	0
By baptism (adults)	0	0
By affirmation of faith	7	0
By transfer from other congregations	3	0
From other sources and statistical adjustments	2	0
Total members received this year	14	0
Baptized youth confirmed in 2021		4
Members removed during 2021		
By death	6	0
By transfer	2	0
Total removed this year	8	0
Membership, end of 2021	938	665

Note: The Church Council is working with Pastor Julie to confirm an accurate count of current church membership numbers.

2022 Sunday Worship Attendance

January 5 Days	Average 70	Total 347	July 5 Days	Average 79	Total 395
February 4 Days	Average 96	Total 383	August 4 Days	Average 95	Total 381
March 5 Days (includes Ash Wednesday)	Average 88	Total 439	September 4 Days	Average 90	Total 359
April 7 Days (includes the Three Days)	Average 89	Total 623	October 5 Days	Average 103	Total 514
May 5 Days	Average 98	Total 490	November 4 Days	Average 107	Total 428
June 4 Days	Average 84	Total 336	December 5 Days (includes Christmas Eve)	Average 109	Total 543

*Grand Total for 2022 – 5,238
(These numbers do not reflect online viewers.)*

*Three Days Attendance: Maundy Thursday – 58; Good Friday – 54; Easter Vigil – 40’;
Easter Sunday - 181*

Christmas Attendance: Eve (Saturday) 5:00 p.m., 203; Day (Sunday) 9:30 a.m., 55 - total of 258.

Mount Cross Lutheran Church Financial Reports for the Annual Meeting January 29, 2023



Reports:

1. 2022 Performance

Balance Sheet

Budget vs. Actuals

Benevolence Summary

Dedicated Account Report

2. 2023 Budget

Recommended Budget Overview

Narrative Budget

Recommended Budget

Dedicated Funds for Budget

MT CROSS LUTHERAN CHURCH
Balance Sheet
As of December 31, 2022

ASSETS	
Current Assets	
Bank Accounts	
10000 Cash Assets	
10100 Citizens Bank Checking	212,025.29
10150 Citizens Bank Money Market	5,023.12
10600 Mission Investment Fund	155,911.89
10700 Endowment	529,861.88
Total 10000 Cash Assets	\$ 902,822.18
Total Bank Accounts	\$ 902,822.18
Accounts Receivable	
16000 Accounts Receivable	0.00
Total Accounts Receivable	\$ 0.00
Other Current Assets	
17000 Undeposited Funds	0.00
Payroll Corrections	0.00
Payroll Refunds	0.00
Total Other Current Assets	\$ 0.00
Total Current Assets	\$ 902,822.18
Fixed Assets	
19000 Capital Assets	
19100 Equipment	43,037.65
19200 Furn-Fixture	20,000.00
19300 Land	268,466.00
19400 Structures	750,000.00
Total 19000 Capital Assets	\$ 1,081,503.65
Total Fixed Assets	\$ 1,081,503.65
TOTAL ASSETS	\$ 1,984,325.83
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 Accounts Payable	19,150.25
Total Accounts Payable	\$ 19,150.25
Credit Cards	
21000 Credit Cards	1,171.48
Total Credit Cards	\$ 1,171.48
Other Current Liabilities	
23000 Payroll Liabilities	0.00
CA PIT / SDI	0.00
CYFM Dir 403b Emp.	0.00
Federal Taxes (941/944)	0.00
Total 23000 Payroll Liabilities	\$ 0.00

Direct Deposit Payable		0.00
Total Other Current Liabilities	\$	0.00
Total Current Liabilities	\$	20,321.73
Long-Term Liabilities		
29000 Mortgage		224,894.67
Total Long-Term Liabilities	\$	224,894.67
Total Liabilities	\$	245,216.40
Equity		
30000 Opening Bal Equity		658,615.07
31000 Unrealized Gain/Loss		0.00
31900 Endowment Fund Allocations		0.00
31910 Endowment Prior Years		0.00
31920 Endowment Current Year		0.00
Total 31900 Endowment Fund Allocations	\$	0.00
Total 31000 Unrealized Gain/Loss	\$	0.00
34000 Perpetual Funds		
34001 Property & Capital Improvements		32,327.91
34002 Worship & Music		4,976.80
34003 Mission & Social Action		20,000.00
Total 34000 Perpetual Funds	\$	57,304.71
35000 Temporarily Restricted Funds		0.00
35100 Benev. & Welcoming Temp Restr		10.00
35151 Hunger		943.00
Total 35100 Benev. & Welcoming Temp Restr	\$	953.00
35200 Salaries & Benefits Temp Restr		262.10
35201 Pastor Sabbatical Fund		3,600.00
35202 Stipend for Intern		1,519.27
35203 Stipend for Volunteer Coordinator		0.00
35205 Cecelia Jackson Senior Ministry Stipend		0.01
35206 Moorpark College Worship Interns		287.03
35207 Guest Preachers - Endowment 2022		583.47
35300 Operational Exp Temp Restr		
35302 Wooden Chalice Project		784.65
35304 Strategic Plan Fund		1,500.00
35312 Staff Gifts		104.55
35313 Pastor Discretionary Funds		6,007.98
35315 Reconciliation (MBC 2019)		1,000.00
35317 Staff Conference & Education		1,300.00
35360 Property Restricted Funds		0.00
35361 Property - Major Maintenance		0.00
35362 Building Fund		5,050.00
35363 Technology		4,299.53
35364 Patio & Grounds		6,500.00
35365 Facilities/Office Equipment		0.00
35367 Prayer Garden		3,391.10
35368 Website Refresh (MBC 2019 Funds)		1,790.00
35370 Sanctuary Stucco/Tile Improvements		9,589.00
Total 35360 Property Restricted Funds	\$	30,619.63

35369 Pass Through Donation		0.00
35390 Council Sponsored Event Fund		316.00
35395 Senior Adult Ministry Team		4,573.03
Total 35300 Operational Exp Temp Restr	\$	45,205.84
35400 Learning & Youth Temp Restr		
35401 CYFM Desig		2,270.25
35408 Youth Trips		1,244.93
35412 Camp Scholarships - Endowment Award		2,600.00
35460 Vacation Bible School		1,520.17
35470 Confirmation/Wed Night Dinners		-1,029.27
35475 Adult Educ.		115.20
35476 Live Scan Screening for Youth - Endowment 2022		2,000.00
Total 35400 Learning & Youth Temp Restr	\$	8,721.28
35500 Worship & Music Temp Restr		1,658.88
35509 Handbell Tuning/Maintenanace		0.00
35510 Flowers		-710.61
35520 Choir, Adult		578.40
35540 Piano Overhaul		1,056.09
35545 Handbells		2,415.00
35550 Praise Band		313.55
35570 Classical Concert Series		17,866.56
35575 Concerts		32.36
35580 Sound Systems		100.20
35585 Sanctuary Items		5,303.19
Total 35500 Worship & Music Temp Restr	\$	28,613.62
35600 Fellowship Temp Restr		5.00
35605 Make, Bake, & Celebrate		3,675.36
35610 Drama		336.63
35630 Fellowship Committee		-29.87
35635 3D		77.66
35645 Kitchen		2,867.37
35677 Photo Directory		528.76
Total 35630 Fellowship Committee	\$	3,443.92
Total 35600 Fellowship Temp Restr	\$	7,460.91
35700 Service & Mission Temp Restr		0.00
35710 Many Meals		2,418.99
35711 LRCC - Endowment Award		0.00
35715 LWR Kits - Shipping - Endowment Award		575.00
35720 Saint Columba's - Souper Bowl		0.00
35730 The Quilters		386.96
35750 Fair Trade Coffee Project		2,183.28
35760 Gift Of Hope		2,340.00
35761 Hickory House		50.00
35765 ECLA Disaster Relief		500.00
35790 Service & Mission - other (Evangelism/Outreach)		1,743.82
35791 Peace & Justice Outreach Team		869.77
Total 35700 Service & Mission Temp Restr	\$	11,067.82
35800 Caring Temp Restr		140.00

35810 Helping Hands		4,292.01
35860 Prayer Shawl Ministry		386.87
35880 Stephen Ministry		246.22
35890 Caring - other		4,886.15
Total 35800 Caring Temp Restr	\$	9,951.25
Total 35000 Temporarily Restricted Funds	\$	119,225.60
36000 Columbarium		2,290.00
37000 Memorials - Restrict / Desig		0.00
37776 Berschmidt, Charleen		-278.24
37794 O'Donnell, Mary		730.00
Total 37000 Memorials - Restrict / Desig	\$	451.76
38000 Endowment Fund		0.00
38100 Endowment - Funds in Process		100.00
38200 Endowment - Restricted		364,540.56
38200.1 Unrealized Gain/Loss - Endowment Fund		165,321.32
Total 38200 Endowment - Restricted	\$	529,861.88
Total 38000 Endowment Fund	\$	529,961.88
39000 Net Assets - Unrestricted		330,461.71
39500 Reserve Funds		54,650.00
Net Income		-13,851.30
Total Equity	\$	1,739,109.43
TOTAL LIABILITIES AND EQUITY	\$	1,984,325.83

Wednesday, Jan 11, 2023 10:33:21 AM GMT-8 - Accrual Basis

MT CROSS LUTHERAN CHURCH
Budget vs. Actuals: 2022 Budget - FY22 P&L

January - December 2022

	Dec 2022				Total for 2022			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
50000 Operating Income								
50100 Pledged	25,877.60	25,813.75	63.85	100.25%	334,088.73	309,765.00	24,323.73	107.85%
50200 Envelope-Non Pledged	5,477.00	6,169.13	-692.13	88.78%	67,780.70	74,029.23	-6,248.53	91.56%
50300 Loose Plate	1,984.00	2,017.95	-53.95	97.33%	17,412.01	24,215.40	-6,803.39	71.90%
50500 Misc	3,507.00	861.62	2,645.38	407.02%	8,483.36	10,340.10	-1,856.74	82.04%
50600 Special General Giving (LCO)	2,305.00	460.00	1,845.00	501.09%	19,321.50	5,520.00	13,801.50	350.03%
Total 50000 Operating Income	\$ 39,130.60	\$ 35,322.45	\$ 3,808.15	110.78%	\$ 447,086.30	\$ 423,868.73	\$ 23,216.57	105.46%
52000 Interest Income								
52100 Bank	105.55	33.37	72.18	316.30%	880.46	400.00	480.46	220.12%
Total 52000 Interest Income	\$ 105.55	\$ 33.37	\$ 72.18	316.30%	\$ 880.46	\$ 400.00	\$ 480.46	220.12%
53000 Facility Use	1,612.50	1,512.50	100.00	106.61%	18,337.50	18,150.00	187.50	101.03%
Total Income	\$ 40,848.65	\$ 36,868.32	\$ 3,980.33	110.80%	\$ 466,304.26	\$ 442,419.73	\$ 23,884.53	105.40%
Gross Profit	\$ 40,848.65	\$ 36,868.32	\$ 3,980.33	110.80%	\$ 466,304.26	\$ 442,419.73	\$ 23,884.53	105.40%
Expenses								
61000 Benevolence & Welcoming								
61100 Benevolence								
61101 Mission Support	2,510.19	2,510.19	0.00	100.00%	30,121.18	30,121.18	0.00	100.00%
61120 Lutheran Bible Translators	33.37	33.37	0.00	100.00%	400.00	400.00	0.00	100.00%
61130 Lutheran Social Services		33.37	-33.37	0.00%	400.00	400.00	0.00	100.00%
61140 Many Meals			0.00		0.00	0.00	0.00	
61150 Maritime Ministries	33.37	33.37	0.00	100.00%	400.00	400.00	0.00	100.00%
61170 PLTS - MBC	33.37	33.37	0.00	100.00%	400.00	400.00	0.00	100.00%
Total 61100 Benevolence	\$ 2,610.30	\$ 2,643.67	-\$ 33.37	98.74%	\$ 31,721.18	\$ 31,721.18	\$ 0.00	100.00%
61800 Welcoming		41.63	-41.63	0.00%	326.56	500.00	-173.44	65.31%
Total 61000 Benevolence & Welcoming	\$ 2,610.30	\$ 2,685.30	-\$ 75.00	97.21%	\$ 32,047.74	\$ 32,221.18	-\$ 173.44	99.46%
62000 Salaries & Benefits								
62100 Pastor								
62110.2 Pastor Salary (Pr. Julie)	1,491.72	1,491.63	0.09	100.01%	17,900.00	17,900.00	0.00	100.00%
62120 Pastor Housing Allow	6,250.00	6,250.00	0.00	100.00%	75,000.00	75,000.00	0.00	100.00%
62130 Pastor Pension & Health	1,393.50	1,393.50	0.00	100.00%	16,722.00	16,722.00	0.00	100.00%
62131 Pastor Insurance Benefits	3,178.56	3,183.12	-4.56	99.86%	38,142.72	38,197.00	-54.28	99.86%

62140 Pastor Car Allow	472.75	83.37	389.38	967.05%	1,116.27	1,000.00	116.27	111.63%
62150 Pastor Cont. Ed.		83.37	-83.37	0.00%		1,000.00	-1,000.00	0.00%
62151 Pastor Phone Allowance	50.00	50.00	0.00	100.00%	600.00	600.00	0.00	100.00%
62161 Pastor Sabbatical Fund (Accrual)		100.00	-100.00	0.00%	1,200.00	1,200.00	0.00	100.00%
Pastor Salary								
Total 62100 Pastor	\$ 12,836.53	\$ 12,634.99	\$ 201.54	101.60%	\$ 150,680.98	\$ 151,619.00	\$ 938.01	99.38%
62300 Music Salaries			0.00				0.00	
62340 Organist	1,550.00	1,300.00	250.00	119.23%	16,650.00	15,600.00	1,050.00	106.73%
62390 Guest & Sub. Musicians	80.00	83.37	-3.37	95.96%	1,410.00	1,000.00	410.00	141.00%
62391 Music Director	1,917.00	2,028.00	-111.00	94.53%	24,500.00	24,336.00	164.00	100.67%
Total 62300 Music Salaries	\$ 3,547.00	\$ 3,411.37	\$ 135.63	103.98%	\$ 42,560.00	\$ 40,936.00	\$ 1,624.00	103.97%
62400 Office Staff								
62410 Secretary								
62411 Secretary Salary	2,218.00	2,574.00	-356.00	86.17%	28,356.75	30,888.00	-2,531.25	91.81%
Total 62410 Secretary	\$ 2,218.00	\$ 2,574.00	\$ -356.00	86.17%	\$ 28,356.75	\$ 30,888.00	\$ -2,531.25	91.81%
Total 62400 Office Staff	\$ 2,218.00	\$ 2,574.00	\$ -356.00	86.17%	\$ 28,356.75	\$ 30,888.00	\$ -2,531.25	91.81%
62500 Director of Children Youth & Family Ministries (CYFM)								
62510 CYFM Salary	4,480.00	4,853.37	-373.37	92.31%	58,240.00	58,240.00	0.00	100.00%
62550 CYFM Cont. Ed	569.57	41.63	527.94	1368.17%	1,381.47	500.00	881.47	276.29%
62561 CYFM Auto Allowance		41.63	-41.63	0.00%	197.58	500.00	-302.42	39.52%
62562 CYFM Phone Allowance	50.00	50.00	0.00	100.00%	600.00	600.00	0.00	100.00%
Total 62500 Director of Children Youth & Family Ministries (CYFM)	\$ 5,099.57	\$ 4,986.63	\$ 112.94	102.28%	\$ 60,419.05	\$ 59,840.00	\$ 579.05	100.97%
62625 CYFM Asst	285.00	650.00	-365.00	43.85%	6,908.75	7,800.00	-891.25	88.57%
62630 Nursery Care	180.00	91.00	89.00	197.80%	824.39	1,092.00	-267.61	75.49%
62700 Honoraria for Sub. Preacher		83.37	-83.37	0.00%	861.50	1,000.00	-138.50	86.15%
62890 Payroll Taxes	813.18	944.00	-130.82	86.14%	10,380.59	11,323.38	-942.79	91.67%
62891 Sound Room Tech		188.50	-188.50	0.00%	154.00	2,262.00	-2,108.00	6.81%
Total 62000 Salaries & Benefits	\$ 24,979.28	\$ 25,563.86	\$ -584.58	97.71%	\$ 301,146.02	\$ 306,760.38	\$ -5,614.36	98.17%
62600 Deacon								
62601 Deacon Stipend		295.17	-295.17	0.00%	3,333.36	3,542.00	-208.64	94.11%
62602 Deacon Car Allowance	40.25	41.63	-1.38	96.69%	267.89	500.00	-232.11	53.58%
62603 Deacon Con. Ed Allowance	172.50	50.00	122.50	345.00%	267.50	600.00	-332.50	44.58%
62604 Deacon Phone Allowance		50.00	-50.00	0.00%	550.00	600.00	-50.00	91.67%
Total 62600 Deacon	\$ 212.75	\$ 436.80	\$ -224.05	48.71%	\$ 4,418.75	\$ 5,242.00	\$ -823.25	84.30%
63000 Operational Expenses								
63100 Fees & Interest			0.00		3,000.00		3,000.00	
63110 Mortgage Interest	600.56	656.13	-46.57	92.90%	7,574.38	7,874.00	-299.62	96.19%
63111 Mortgage Principal	1,469.44	1,415.00	50.44	103.55%	17,373.62	17,028.00	345.62	102.03%
63120 Bank Charges		4.13	-4.13	0.00%	20.00	50.00	-30.00	40.00%

63140 Merchant Fees	169.55	200.00	-30.45	84.78%	1,962.57	2,400.00	-437.43	81.77%
Total 63100 Fees & Interest	\$ 2,248.55	\$ 2,279.26	\$ 30.71	98.65%	\$ 29,930.57	\$ 27,352.00	\$ 2,578.57	109.43%
63200 Utilities								
63210 Electric	521.26	416.63	104.63	125.11%	5,651.32	5,000.00	651.32	113.03%
63220 Gas	374.58	100.00	274.58	374.58%	1,974.19	1,200.00	774.19	164.52%
63230 Telephone	356.42	416.63	-60.21	85.55%	4,086.92	5,000.00	-913.08	81.74%
63250 Water & Sewer	183.05	291.63	-108.58	62.77%	2,906.62	3,500.00	-593.38	83.05%
63260 Trash	244.71	291.63	-46.92	83.91%	3,121.32	3,500.00	-378.68	89.18%
Total 63200 Utilities	\$ 1,680.02	\$ 1,516.52	\$ 163.50	110.78%	\$ 17,740.37	\$ 18,200.00	\$ -459.63	97.47%
63400 Office Expense								
63410 Office Supplies	408.84	291.63	117.21	140.19%	2,773.78	3,500.00	-726.22	79.25%
63415 COVID Supplies	11.74	16.63	-4.89	70.60%	65.84	200.00	-134.16	32.92%
63420 Postage	221.46	225.00	-3.54	98.43%	2,408.88	2,700.00	-291.32	89.21%
63430 Printing and Copying	177.53	500.00	-322.47	35.51%	8,140.74	6,000.00	2,140.74	135.68%
63431 Digital Subscription		41.63	-41.63	0.00%	1,148.78	500.00	648.78	229.76%
Total 63400 Office Expense	\$ 819.57	\$ 1,074.89	\$ -255.32	76.25%	\$ 14,537.82	\$ 12,900.00	\$ 1,637.82	112.70%
63500 Mailers & Periodicals								
63510 Advertising	341.60	41.63	299.97	820.56%	763.02	500.00	263.02	152.60%
63515 Website Hosting/Maint		18.75	-18.75	0.00%	144.00	225.00	-81.00	64.00%
63520 Lutheran Magazine		13.75	-13.75	0.00%	164.50	165.00	-0.50	99.70%
63540 Devotionals		27.50	-27.50	0.00%	353.07	330.00	23.07	106.99%
Total 63500 Mailers & Periodicals	\$ 341.60	\$ 101.63	\$ 239.97	336.12%	\$ 1,424.59	\$ 1,220.00	\$ 204.59	116.77%
63600 Outside Services								
63610 Treasurer/Fin Secretary	300.00	300.00	0.00	100.00%	3,600.00	3,600.00	0.00	100.00%
63620 Bookkeeping Services	1,102.50	1,079.13	23.37	102.17%	13,090.00	12,950.00	140.00	101.08%
63621 Bookkeeping Support Fees	160.00	157.00	3.00	101.91%	1,840.00	1,884.00	-44.00	97.66%
63630 Janitor	1,250.00	1,333.37	-83.37	93.75%	16,625.00	16,000.00	625.00	103.91%
63650 Outside Contractors	0.00		0.00		0.00		0.00	
63660 Virtual Services Support Staff	1,120.00	1,250.00	-130.00	89.60%	12,940.00	15,000.00	-2,060.00	86.27%
Total 63600 Outside Services	\$ 3,932.50	\$ 4,119.50	\$ -187.00	95.46%	\$ 48,095.00	\$ 49,434.00	\$ -1,339.00	97.29%
63700 Property Expense								
63710 Property Taxes		50.00	-50.00	0.00%	602.02	600.00	2.02	100.34%
63720 General Maintenance			0.00		0.00		0.00	
63720. General Maintenance	1,860.18	786.63	1,073.55	236.47%	12,278.08	9,440.00	2,838.08	130.06%
Total 63720 General Maintenance	\$ 1,860.18	\$ 786.63	\$ 1,073.55	236.47%	\$ 12,278.08	\$ 9,440.00	\$ 2,838.08	130.06%
63730 Grounds Maintenance	415.06	333.37	81.69	124.50%	2,362.06	4,000.00	-1,637.94	59.05%
63735 Van Maintenance	154.00	125.00	29.00	123.20%	2,713.96	1,500.00	1,213.96	180.93%
Total 63700 Property Expense	\$ 2,429.24	\$ 1,295.00	\$ 1,134.24	187.59%	\$ 17,956.12	\$ 15,540.00	\$ 2,416.12	115.55%
63800 Training/Meetings								

63810 Synod Convention		200.00	-200.00	0.00%	2,158.32	2,400.00	-241.68	89.93%
63840 Council-Sponsored Events		41.63	-41.63	0.00%		500.00	-500.00	0.00%
63841 Staff/Volunteer Recognition		41.63	-41.63	0.00%	710.49	500.00	210.49	142.10%
Total 63800 Training/Meetings	\$ 0.00	\$ 283.26	\$ 283.26	0.00%	\$ 2,868.81	\$ 3,400.00	\$ -531.19	84.38%
Total 63000 Operational Expenses	\$ 11,451.48	\$ 10,670.06	\$ 781.42	107.32%	\$ 132,553.28	\$ 128,046.00	\$ 4,507.28	103.52%
63300 Insurance		958.37	-958.37	0.00%	17,741.92	11,500.00	6,241.92	154.28%
64000 Family Faith Formation								
64100 Senior Ministry	475.01	113.88	361.13	417.11%	1,049.59	1,367.00	-317.41	76.78%
64400 Children & Youth Education								
64200 Safeguarding	105.00	41.63	63.37	252.22%	1,341.14	500.00	841.14	288.23%
64440 Fun with Faith			0.00		133.08		133.08	
64530 Conf / Middle School		41.63	-41.63	0.00%	325.79	500.00	-174.21	65.16%
Total 64400 Children & Youth Education	\$ 105.00	\$ 83.26	\$ 21.74	126.11%	\$ 1,800.01	\$ 1,000.00	\$ 800.01	180.00%
Total 64000 Family Faith Formation	\$ 580.01	\$ 197.14	\$ 382.87	294.21%	\$ 2,849.60	\$ 2,367.00	\$ 482.60	120.39%
65000 Worship & Music								
63530 Bulletins & Copyright		125.87	-125.87	0.00%	1,991.29	1,510.00	481.29	131.87%
65100 Altar Supply			0.00				0.00	
65100. Altar Supply	19.18	100.00	-80.82	19.18%	1,654.90	1,200.00	454.90	137.91%
65130 Sanctuary Items (Stair chair lift)			0.00		266.57		266.57	
Total 65100 Altar Supply	\$ 19.18	\$ 100.00	\$ 80.82	19.18%	\$ 1,921.47	\$ 1,200.00	\$ 721.47	160.12%
65400 Bell Music & Equip. & Maint.			0.00		379.30		379.30	
65500 Instrument Maintenance	435.00	41.63	393.37	1044.32%	1,432.50	500.00	932.50	286.50%
65800 Choir, Contemp Svc & Other			0.00		300.72		300.72	
Total 65000 Worship & Music	\$ 454.18	\$ 267.50	\$ 186.68	169.79%	\$ 6,025.28	\$ 3,210.00	\$ 2,815.28	187.70%
66000 Fellowship								
66200 Fellowship-Hospitality Supplies	37.62	66.63	-29.01	56.46%	658.83	800.00	-141.17	82.35%
66300 Fellowship Programming		8.37	-8.37	0.00%		100.00	-100.00	0.00%
66400 Offsite Events		8.37	-8.37	0.00%	87.76	100.00	-12.24	87.76%
Total 66000 Fellowship	\$ 37.62	\$ 83.37	\$ 45.75	45.12%	\$ 746.59	\$ 1,000.00	\$ -253.41	74.66%
Total Expenses	\$ 40,325.62	\$ 40,862.40	\$ 536.78	98.69%	\$ 497,529.18	\$ 490,346.56	\$ 7,182.62	101.46%
Net Operating Income	\$ 523.03	\$ 3,994.08	\$ 4,517.11	-13.10%	\$ 31,224.92	\$ 47,926.83	\$ 16,701.91	65.15%
Net Income	\$ 523.03	\$ 3,994.08	\$ 4,517.11	-13.10%	\$ 31,224.92	\$ 47,926.83	\$ 16,701.91	65.15%

Wednesday, Jan 11, 2023 10:55:07 AM GMT-8 - Accrual Basis

MOUNT CROSS LUTHERAN CHURCH

Benevolence in 2022

Benefit Receiver	Amount
ELCA Mission Support	30,121
Support for Mount Cross Members in Need	6,359
Lutheran World Relief	4,786
Lutheran Immigration & Refugee Service	2,970
Support for Locals in Need	1,436
Abundant Table	1,000
Christians Acting Together	659
World Hunger	561
Lutheran Social Services	500
Lutheran Bible Translators	400
Maritime Ministries	400
Pacific Lutheran Theological Seminary	400
Youth in Detention	261
Lutheran Retreats, Camps and Conferences	250
Hickory House	130
Habitat for Humanity of Ventura County	100
Harbor House	100
Temple Ner Ami	100
Jewish Federation of Ventura County	100
Soldheim Senior Community	100
Crop Walk	100
Interface Children & Family Services	85
Food Share	70
Total	50,988

MT CROSS LUTHERAN CHURCH
Dedicated Account Report *
2022

	Beginning Balance	Income	Expenses/ Donations	Ending Balance
34000 Perpetual Funds (created in 2022 from memorial funds)				
34001 Property & Capital Improvements	0.00	32,327.91	0.00	32,327.91
34002 Worship & Music	0.00	9,700.99	4,724.19	4,976.80
34003 Mission & Social Action	0.00	20,000.00	0.00	20,000.00
Total 34000 Perpetual Funds	\$ 0.00	\$ 62,028.90	\$ 4,724.19	\$ 57,304.71
35000 Temporarily Restricted Funds				
35100 Benev. & Welcoming Temp Restr	10.00	0.00	0.00	10.00
35151 Hunger	443.00	1,061.00	561.00	943.00
Total 35100 Benev. & Welcoming Temp Restr	\$ 453.00	\$ 1,061.00	\$ 561.00	\$ 953.00
35200 Salaries & Benefits Temp Restr	1,462.10	0.00	1,200.00	262.10
35201 Pastor Sabbatical Fund	2,400.00	1,200.00	0.00	3,600.00
35202 Stipend for Intern	1,519.27	0.00	0.00	1,519.27
35203 Stipend for Volunteer Coordinator	600.00	1,200.00	1,800.00	0.00
35205 Cecelia Jackson Senior Ministry Stipend	1,458.35	0.00	1,458.34	0.01
35206 Moorpark College Worship Interns	667.03	0.00	380.00	287.03
35207 Guest Preachers - Endowment 2022	0.00	1,200.00	616.53	583.47
35300 Operational Exp Temp Restr				
35302 Wooden Chalice Project	784.65	0.00	0.00	784.65
35304 Strategic Plan Fund	1,500.00	0.00	0.00	1,500.00
35312 Staff Gifts	135.65	240.00	271.10	104.55
35313 Pastor Discretionary Funds	6,260.32	6,684.00	6,936.34	6,007.98
35315 Reconciliation (MBC 2019)	1,000.00	0.00	0.00	1,000.00
35317 Staff Conference & Education	0.00	1,300.00	0.00	1,300.00
35360 Property Restricted Funds	2,310.00	40.00	2,350.00	0.00
35361 Property - Major Maintenance	250.00	0.00	250.00	0.00
35362 Building Fund	3,250.00	1,800.00	0.00	5,050.00
35363 Technology	1,157.15	13,877.00	10,734.62	4,299.53

35364 Patio & Grounds	6,500.00	0.00	0.00	0.00	6,500.00
35365 Facilities/Office Equipment	2,299.00	0.00	2,299.00	0.00	0.00
35367 Prayer Garden	2,310.36	1,546.63	465.89	3,391.10	3,391.10
35368 Website Refresh (MBC 2019 Funds)	1,790.00	0.00	0.00	1,790.00	1,790.00
35370 Sanctuary Stucco/Tile Improvements	0.00	9,589.00	0.00	9,589.00	9,589.00
Total 35360 Property Restricted Funds	\$ 19,866.51	\$ 26,852.63	\$ 16,099.51	\$ 30,619.63	\$ 30,619.63
35369 Pass Through Donation	0.00	2,114.00	2,114.00	0.00	0.00
35390 Council Sponsored Event Fund	101.00	215.00	0.00	316.00	316.00
35395 Senior Adult Ministry Team	2,181.00	2,392.03	0.00	4,573.03	4,573.03
Total 35300 Operational Exp Temp Restr	\$ 31,829.13	\$ 39,797.66	\$ 25,420.95	\$ 46,205.84	\$ 46,205.84
35400 Learning & Youth Temp Restr					
35401 CYFM Desig	1,029.25	3,750.05	2,509.05	2,270.25	2,270.25
35408 Youth Trips	4,665.91	9,264.44	12,685.42	1,244.93	1,244.93
35409 Tips for Teens	2,006.43	130.00	2,136.43	0.00	0.00
35410 College Scholarships - Endowment 2022	0.00	3,000.00	3,000.00	0.00	0.00
35412 Camp Scholarships - Endowment Award	495.68	3,000.00	895.68	2,600.00	2,600.00
35460 Vacation Bible School	328.83	5,095.82	3,904.48	1,520.17	1,520.17
35470 Confirmation/Wed Night Dinners	-5.91	5,860.29	6,883.65	-1,029.27	-1,029.27
35475 Adult Educ.	133.70	0.00	18.50	115.20	115.20
35476 Live Scan Screening for Youth - Endowment 2022	0.00	2,000.00	0.00	2,000.00	2,000.00
Total 35400 Learning & Youth Temp Restr	\$ 8,653.89	\$ 32,100.60	\$ 32,033.21	\$ 8,721.28	\$ 8,721.28
35500 Worship & Music Temp Restr	240.00	1,418.88	0.00	1,658.88	1,658.88
35509 Handbell Tuning/Maintenance	0.00	0.00	0.00	0.00	0.00
35510 Flowers	268.29	2,764.50	3,743.40	-710.61	-710.61
35520 Choir, Adult	178.40	400.00	0.00	578.40	578.40
35540 Piano Overhaul	1,056.09	0.00	0.00	1,056.09	1,056.09
35545 Handbells	520.00	1,895.00	0.00	2,415.00	2,415.00
35550 Praise Band	238.55	75.00	0.00	313.55	313.55
35570 Classical Concert Series	18,011.56	0.00	145.00	17,866.56	17,866.56
35575 Concerts	32.36	0.00	0.00	32.36	32.36
35580 Sound Systems	100.20	0.00	0.00	100.20	100.20
35585 Sanctuary Items	5,303.19	0.00	0.00	5,303.19	5,303.19
Total 35500 Worship & Music Temp Restr	\$ 25,948.64	\$ 6,553.38	\$ 3,888.40	\$ 28,613.62	\$ 28,613.62

35600 Fellowship Temp Restr	5.00	0.00	0.00	0.00	5.00	0.00	0.00	0.00	0.00	5.00
35605 Make, Bake, & Celebrate	3,675.36	0.00	0.00	0.00	3,675.36	0.00	0.00	0.00	0.00	3,675.36
35610 Drama	336.63	0.00	0.00	0.00	336.63	0.00	0.00	0.00	0.00	336.63
35630 Fellowship Committee	-29.87	0.00	0.00	0.00	-29.87	0.00	0.00	0.00	0.00	-29.87
35635 3D	77.66	0.00	0.00	0.00	77.66	0.00	0.00	0.00	0.00	77.66
35645 Kitchen	2,839.37	28.00	0.00	0.00	2,839.37	28.00	0.00	0.00	0.00	2,867.37
35677 Photo Directory	528.76	0.00	0.00	0.00	528.76	0.00	0.00	0.00	0.00	528.76
Total 35630 Fellowship Committee	\$ 3,415.92	\$ 28.00	\$ 0.00	\$ 0.00	\$ 3,415.92	\$ 28.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 3,443.92
Total 35600 Fellowship Temp Restr	\$ 7,432.91	\$ 28.00	\$ 0.00	\$ 0.00	\$ 7,432.91	\$ 28.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 7,460.91
35700 Service & Mission Temp Restr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35710 Many Meals	2,418.99	0.00	0.00	0.00	2,418.99	0.00	0.00	0.00	0.00	2,418.99
35711 LRCC - Endowment Award	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35715 LWR Kits - Shipping - Endowment Award	75.00	500.00	0.00	0.00	75.00	500.00	0.00	0.00	0.00	575.00
35720 Saint Columba's - Souper Bowl	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35730 The Quilters	521.96	0.00	0.00	0.00	521.96	0.00	0.00	0.00	0.00	386.96
35750 Fair Trade Coffee Project	2,417.92	1,858.50	2,093.14	0.00	2,417.92	1,858.50	2,093.14	0.00	0.00	2,183.28
35760 Gift Of Hope	2,470.00	2,840.00	2,970.00	0.00	2,470.00	2,840.00	2,970.00	0.00	0.00	2,340.00
35761 Hickory House	50.00	130.00	130.00	0.00	50.00	130.00	130.00	0.00	0.00	50.00
35765 ECLA Disaster Relief	245.00	4,291.00	4,036.00	0.00	245.00	4,291.00	4,036.00	0.00	0.00	500.00
35790 Service & Mission - other (Evangelism/Outreach)	932.87	1,120.00	309.05	0.00	932.87	1,120.00	309.05	0.00	0.00	1,743.82
35791 Peace & Justice Outreach Team	1,062.12	556.75	749.10	0.00	1,062.12	556.75	749.10	0.00	0.00	869.77
Total 35700 Service & Mission Temp Restr	\$ 10,193.86	\$ 11,296.25	\$ 10,422.29	\$ 0.00	\$ 10,193.86	\$ 11,296.25	\$ 10,422.29	\$ 0.00	\$ 0.00	\$ 11,067.82
35800 Caring Temp Restr	0.00	140.00	0.00	0.00	0.00	140.00	0.00	0.00	0.00	140.00
35810 Helping Hands	3,847.42	1,225.00	780.41	0.00	3,847.42	1,225.00	780.41	0.00	0.00	4,292.01
35860 Prayer Shawl Ministry	450.96	0.00	64.09	0.00	450.96	0.00	64.09	0.00	0.00	386.87
35880 Stephen Ministry	246.22	0.00	0.00	0.00	246.22	0.00	0.00	0.00	0.00	246.22
35890 Caring - other	6,487.81	4,324.87	5,926.53	0.00	6,487.81	4,324.87	5,926.53	0.00	0.00	4,886.15
Total 35800 Caring Temp Restr	\$ 11,032.41	\$ 5,689.87	\$ 6,771.03	\$ 0.00	\$ 11,032.41	\$ 5,689.87	\$ 6,771.03	\$ 0.00	\$ 0.00	\$ 9,951.25
Total 35000 Temporarily Restricted Funds	\$ 103,650.59	\$ 100,126.76	\$ 84,551.75	\$ 0.00	\$ 103,650.59	\$ 100,126.76	\$ 84,551.75	\$ 0.00	\$ 0.00	\$ 119,225.60
36000 Columbarium	100.00	2,190.00	0.00	0.00	100.00	2,190.00	0.00	0.00	0.00	2,290.00
Total	\$ 103,750.59	\$ 164,345.66	\$ 89,275.94	\$ 0.00	\$ 103,750.59	\$ 164,345.66	\$ 89,275.94	\$ 0.00	\$ 0.00	\$ 178,820.31

* Doesn't include memorial funds.

MOUNT CROSS LUTHERAN CHURCH
2023 Recommended Budget Overview 1/29/23

	2022 Operating Budget	2022 Actuals	2023 Requested Budget	2023 Recommended Funded Budget	Source of Funds	
					Operational	Dedicated
INCOME						
50000 Operating Income	\$ 423,869.73	\$ 447,086.30	\$ 473,467.78	473,467.78	473,467.78	
52000 Interest Income	\$ 400.00	\$ 880.46	\$ 1,072.00	\$ 1,072.00	\$ 1,072.00	
53000 Facility Use	18,150.00	18,337.50	25,200.00	25,200.00	25,200.00	
Draw from Reserves					\$ 11,509.01	
Gross Income	\$ 442,419.73	\$ 466,304.26	\$ 499,739.78	\$ 499,739.78	\$ 511,248.79	
EXPENSES						
61000 Benevolence & Welcoming	32,221.18	\$ 32,047.74	50,494.78	37,526.64	33,736.64	3,790.00
62000 Salaries & Benefits						
62100 Pastor	151,619.00	150,680.99	161,155.80	159,155.80	159,155.80	
62300 Music Salaries	40,936.00	\$ 42,560.00	50,680.00	45,562.88	43,881.90	
62400 Office Staff	\$ 30,888.00	\$ 28,356.75	\$ 34,404.00	\$ 34,524.00	\$ 32,724.00	
62500 Director CYFM	59,840.00	60,419.05	72,312.00	70,880.00	70,880.00	
Other Payroll	23,477.38	19,129.23	31,144.46	24,782.45	24,782.45	
Total 62000 Salaries & Benefits	\$ 306,760.38	\$ 301,146.02	\$ 349,696.26	\$ 334,905.13	\$ 331,424.15	\$ 3,480.98
62600 Deacon	5,242.00	4,418.75	9,000.00	7,700.00	500.00	7,200.00
63000 Operational Expenses						
63100 Fees & Interest	27,352.00	29,930.57	27,198.00	27,198.00	27,198.00	
63200 Utilities	\$ 18,200.00	\$ 17,740.37	\$ 19,250.00	\$ 19,064.80	\$ 19,064.80	
63400 Office Expense	12,900.00	14,537.82	13,944.00	13,294.00	13,294.00	
63500 Mailers & Periodicals	\$ 1,220.00	\$ 1,424.59	\$ 1,005.00	\$ 1,005.00	\$ 1,005.00	
63600 Outside Services	49,434.00	48,095.00	84,595.00	62,995.00	56,036.17	6,958.83
63700 Property Expense	\$ 15,540.00	\$ 17,956.12	\$ 23,180.00	\$ 15,730.00	\$ 4,350.00	\$ 11,380.00
63800 Training/Meetings	\$ 3,400.00	\$ 2,868.81	7,100.00	4,850.00	3,129.45	1,720.55
63000 Operational Expenses	\$ 128,046.00	\$ 132,553.28	\$ 176,272.00	\$ 144,136.80	\$ 124,077.42	\$ 20,059.38
63300 Insurance	11,500.00	17,741.92	15,500.00	15,500.00	15,500.00	
64000 Family Faith Formation	\$ 2,367.00	\$ 2,849.60	\$ 14,150.00	\$ 9,495.69	\$ 3,475.58	\$ 6,020.11
65000 Worship & Music	\$ 3,210.00	\$ 6,025.28	\$ 5,270.00	\$ 5,270.00	\$ 1,700.00	\$ 3,570.00
66000 Fellowship	1,000.00	746.59	1,000.00	1,000.00	95.00	905.00
67000 Service & Mission			1,300.00	1,300.00	300.00	1,000.00
68000 Caring			9,450.00	5,466.15	440.00	5,026.15
Total Expenses	\$ 490,346.56	\$ 497,529.18	\$ 632,133.03	\$ 562,300.41	\$ 511,248.79	\$ 51,051.62
NET INCOME	-\$ 47,926.83	-\$ 31,224.92	-\$ 132,393.25	-\$ 62,560.63	\$ 0.00	

Mount Cross Lutheran Church

2023 Narrative Budget (Funded Budget)

A narrative budget describes the story of our ministries and how our resources are spent. The pie chart below has been developed from our 2023 recommended budget using the numbers below. This represents a beginning in narrative budgeting at Mount Cross.

	Funded Budget	Worship & Music Percent	Worship & Music Dollars	Service & Mission Percent	Service & Mission Dollars	Caring Percent	Caring Dollars	Learning & Youth Percent	Learning & Youth Dollars
Income									
50000 Operating Income	499,740.00								
Gross Income		xxx		xxx		xxx		xxx	
Expenses									
Total 61100 Benevolence	37,127.00	0	-	100	37,127.00	0	-	0	-
61800 Welcoming	400.00	0	-	0	-	100	400.00	0	-
Total 62100 Pastor Compensation	159,156.00	25	39,789.00	25	39,789.00	25	39,789.00	25	39,789.00
Total 62300 Music/Support Salaries	45,563.00	100	45,563.00	0	-	0	-	0	-
62410 Secretary	32,604.00	25	8,151.00	25	8,151.00	25	8,151.00	25	8,151.00
Volunteer Coordinator	1,920.00	100	1,920.00	0	-	0	-	0	-
Total 62500 CYFM Compensation	70,880.00	10	7,088.00	10	7,088.00	10	7,088.00	70	49,616.00
Total 62600 Deacon	7,700.00	15	1,155.00	15	1,155.00	15	1,155.00	55	4,235.00
62625 CYFM Assistant	8,580.00	10	858.00	10	858.00	10	858.00	70	6,006.00
62630 Nursery Care	3,328.00	50	1,664.00	0	-	0	-	50	1,664.00
62700 Honoraria for Sub. Preacher	800.00	100	800.00	0	-	0	-	0	-
62891 Sound Room Tech	0.00	100	-	0	-	0	-	0	-
62890 Payroll Taxes	12,074.00	22	2,656.28	20	2,414.80	20	2,414.80	38	4,588.12
Total 63100 Fees & Interest	27,198.00	25	6,799.50	25	6,799.50	25	6,799.50	25	6,799.50
Total 63200 Utilities	19,065.00	45	8,579.25	10	1,906.50	10	1,906.50	35	6,672.75
Total 63300 Insurance	15,500.00	45	6,975.00	10	1,550.00	10	1,550.00	35	5,425.00
Total 63400 Office Expense	13,294.00	25	3,323.50	25	3,323.50	25	3,323.50	25	3,323.50
Total 63500 Mailers & Periodicals	1,005.00	25	251.25	25	251.25	25	251.25	25	251.25
63610 Treasurer/Fin Secretary	5,400.00	25	1,350.00	25	1,350.00	25	1,350.00	25	1,350.00
63620 Bookkeeping Services	13,875.00	25	3,468.75	25	3,468.75	25	3,468.75	25	3,468.75
63621 Bookkeeping Support Fees	1,920.00	25	480.00	25	480.00	25	480.00	25	480.00
63630 Janitor	16,000.00	50	8,000.00	0	-	-	-	50	8,000.00
63640 Event Set-up (Luther Hall)	0.00		-		-		-		-
63660 Virtual Services Support	14,000.00	100	14,000.00	0	-	0	-	0	-
63670 Meal Preparer	7,800.00	0	-	0	-	50	3,900.00	50	3,900.00
63680 Outside Auditor	4,000.00	25	1,000.00	25	1,000.00	25	1,000.00	25	1,000.00
63710 Property Taxes	650.00	25	162.50	25	162.50	25	162.50	25	162.50
63720 General Maintenance	10,000.00	25	2,500.00	25	2,500.00	25	2,500.00	25	2,500.00

**MOUNT CROSS LUTHERAN CHURCH
2023 Recommended Budget 1/29/23**

Income	2022 Operating Budget	2022 Actuals	2023 Requested Budget	2023 Funded Budget	Source of Funds			2023 Notes
					Operational	Dedicated	Debt Acct	
50000 Operating Income								
50100 Pledged	309,765.00	334,088.73	357,004.00	357,004.00	357,004.00			As of 1/5, 89 households have pledged.
50200 Envelope-Non Pledged	74,029.23	67,780.70	67,540.00	67,540.00	67,540.00			Based on actual giving in 2021 and 2022.
50300 Loose Plate	24,215.40	17,412.01	17,412.01	17,412.01	17,412.01			Based on actual giving in 2022.
50500 Misc	10,340.10	8,483.36	\$ 21,191.77	\$ 21,191.77	\$ 21,191.77			Thrive Dollars, Easter, Lent, Christmas Eve, etc. Also includes projected growth in giving by pledge households.
50600 Special General Giving (LCO)	5,520.00	19,321.50	10,320.00	10,320.00	10,320.00			As of 12/13, two households have pledged.
Total 50000 Operating Income	\$ 423,869.73	\$ 447,086.30	\$ 473,467.78	\$ 473,467.78	\$ 473,467.78			
52000 Interest Income								
52100 Bank	400.00	880.46	1,072.00	1,072.00	1,072.00			Estimate from recent history, rising interest rates.
Total 52000 Interest Income	\$ 400.00	\$ 880.46	\$ 1,072.00	\$ 1,072.00	\$ 1,072.00			
53000 Facility Use	18,150.00	18,337.50	25,200.00	25,200.00	25,200.00			Agreement with CDC: \$2000 per month and gardening fee of \$100 per month.
Draw from Reserves					\$ 11,509.01			
Grand Total	\$ 442,419.73	\$ 466,304.26	\$ 499,739.78	\$ 499,739.78	\$ 511,248.79			
Expenses								
61000 Benevolence & Welcoming								
61100 Benevolence								
61101 Mission Support	30,121.18	30,121.18	46,314.78	33,346.64	33,346.64	0.00		7.2% of operating income minus LCO.
61110 Hunger	0.00	0.00	1,680.00	1,680.00	0.00	1,680.00	35151	
61120 Lutheran Bible Translators	400.00	400.00	420.00	420.00	0.00	420.00	34003	
61130 Lutheran Social Services	400.00	400.00	420.00	420.00	0.00	420.00	34003	
61140 Many Meals	0.00	0.00	420.00	420.00	0.00	420.00	34003	
61150 Maritime Ministries	400.00	400.00	420.00	420.00	0.00	420.00	35710	
61170 PLTS - MBC	400.00	400.00	420.00	420.00	0.00	420.00	34003	
Total 61100 Benevolence	31,721.18	31,721.18	50,094.78	37,126.64	33,346.64	3,780.00		
61800 Welcoming	500.00	326.56	400.00	400.00	390.00	10.00	35100	Name tags.
Total 61000 Benevolence & Welcoming	32,221.18	\$ 32,047.74	50,494.78	37,526.64	33,736.64	3,790.00		
62000 Salaries & Benefits								
62100 Pastor								
621102 Pastor Salary (Pr. Julie)	17,900.00	17,900.00	35,460.00	35,460.00	35,460.00			Salary per 2023 ELCA Comp Workbook. Also includes \$10,380 insurance offset for 80 plan vs 90.
62120 Pastor Housing Allow	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00			Pastor request
62130 Pastor Pension	16,722.00	16,722.00	19,882.80	19,882.80	19,882.80			18% of base + housing (Episcopal Req)
62131 Pastor Insurance Benefits	38,197.00	38,142.72	25,013.00	25,013.00	25,013.00			Remaining health insurance + updated actuals from diocese.
62140 Pastor Car Allow	1,000.00	1,116.27	3,000.00	1,000.00	1,000.00			
62150 Pastor Cont. Ed.	1,000.00		1,000.00	1,000.00	1,000.00			
62151 Pastor Phone Allowance	600.00	600.00	600.00	600.00	600.00			
62161 Pastor Sabbatical Fund (Accrual)	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00			

	2022 Operating Budget	2022 Actuals	2023 Requested Budget	2023 Funded Budget	Operational	Dedicated	Debt Act	2023 Notes
Total 62100 Pastor	151,619.00	150,680.99	161,155.80	159,155.80	159,155.80			
62300 Music Salaries								
62340 Organist	15,600.00	16,650.00	16,000.00	16,380.00	16,117.90	262.10	35200	\$105 per hr x 3 hrs/wk x 52 wks
62390 Guest & Sub. Musicians	1,000.00	1,410.00	6,600.00	1,518.88	100.00	1,418.88	35500	Historical data
62391 Music Director	24,336.00	24,500.00	28,080.00	27,664.00	27,664.00			14 hrs/wk x 52 wks x \$38 per hr
Total 62300 Music Salaries	40,936.00	\$ 42,560.00	50,680.00	45,562.88	43,881.90			
62400 Office Staff								
62410 Secretary	30,888.00	28,356.75	32,604.00	32,604.00	32,604.00			33 hrs per wk (on-site and off-site) x 52 wks
Volunteer Coordinator	\$ 0.00	\$ 0.00	1,800.00	1,920.00	120.00	1,800.00	34002	\$160 per month x 12 months
Total 62400 Office Staff	\$ 30,888.00	\$ 28,356.75	\$ 34,404.00	\$ 34,524.00	\$ 32,724.00			
62500 Director Children Youth & Family Ministries								
62510 CYFM Salary	58,240.00	58,240.00	64,480.00	64,480.00	64,480.00			CA Labor Code 515, Exempt 2 X min wage \$15.50/hr
62550 CYFM Cont. Ed	500.00	1,381.47	500.00	500.00	500.00			
62561 CYFM Auto Allowance	500.00	197.58	1,500.00	500.00	500.00			
62562 CYFM Phone Allowance	600.00	600.00	600.00	600.00	600.00			
Health Insurance	0.00	0.00	5,232.00	4,800.00	4,800.00			Reimbursable at \$400 per month. Planned expense. Was on parent's health policy.
Total 62500 Director Children Youth & Family Min	59,840.00	60,419.05	72,312.00	70,880.00	70,880.00			
62603 CYFM Asst	7,800.00	6,908.75	11,050.00	8,580.00	8,580.00			10 hr/wk x 52 wks x \$16.50 per hr
62650 Nursery Care	1,092.00	824.39	3,224.00	3,328.00	3,328.00			4 hr/wk x 52 wks x \$16 per hr
62700 Honoraria for Sub. Preacher	1,000.00	861.50	2,000.00	800.00	800.00	0.00		
62800 Payroll Taxes	11,323.38	10,380.59	12,291.26	12,074.45	12,074.45			
62891 Sound Room Tech	2,262.00	154.00	2,579.20	0.00	0.00			7.65% of non-pastor employee wages.
Total 62600 Salaries & Benefits	\$ 306,760.38	\$ 301,146.02	\$ 349,696.26	\$ 334,905.13	\$ 331,424.15	\$ 3,480.98		
62600 Deacon								
62601 Deacon Stipend	3,542.00	3,333.36	6,000.00	7,700.00	500.00	7,200.00	34003, 35202	\$6000 base + 500 car + 600 ed + 600 phone. Base \$1000 higher than last year (which included dedicated)
62602 Deacon Car Allowance	500.00	267.89	1,200.00		0.00			Included in stipend.
62603 Deacon Con. Ed Allowance	600.00	267.50	1,200.00		0.00			Included in stipend.
62604 Deacon Phone Allowance	600.00	550.00	600.00		0.00			Included in stipend.
Total 62600 Deacon	5,242.00	4,418.75	9,000.00	7,700.00	500.00	7,200.00		
63000 Operational Expenses								
63100 Fees & Interest		3,000.00						
63110 Mortgage Interest	7,874.00	7,574.38	7,049.71	7,049.71	7,049.71			Provided by Thrivent Mortgage 9/28/22
63111 Mortgage Principal	17,028.00	17,373.62	17,898.29	17,898.29	17,898.29			Provided by Thrivent Mortgage 9/28/22
63120 Bank Charges	50.00	20.00	50.00	50.00	50.00			
63140 Merchant Fees	2,400.00	1,962.57	2,200.00	2,200.00	2,200.00			Fees for on-line giving.
Total 63100 Fees & Interest	27,352.00	29,930.57	27,198.00	27,198.00	27,198.00			
63200 Utilities								
63210 Electric	5,000.00	5,651.32	5,700.00	6,075.17	6,075.17			Funded Budget - 7.5% increase over 2022 actuals.
63220 Gas	1,200.00	1,974.19	1,950.00	2,369.03	2,369.03			Funded Budget - 20% increase over 2022 actuals.
63230 Telephone	5,000.00	4,086.92	4,350.00	4,291.27	4,291.27			Funded Budget - 5% increase over 2022 actuals.
63250 Water & Sewer	3,500.00	2,906.62	3,400.00	3,051.95	3,051.95			Funded Budget - 5% increase over 2022 actuals.
63260 Trash	3,500.00	3,121.32	3,850.00	3,277.39	3,277.39			Funded Budget - 5% increase over 2022 actuals.
Total 63200 Utilities	\$ 18,200.00	\$ 17,740.37	\$ 19,250.00	\$ 19,064.80	\$ 19,064.80			
63400 Office Expense								
63410 Office Supplies	3,500.00	2,773.78	3,000.00	2,800.00	2,800.00			
63415 COVID Supplies	200.00	65.84	100.00	50.00	50.00			
63420 Postage	2,700.00	2,408.68	2,700.00	2,300.00	2,300.00			

	2022 Operating Budget	2022 Actuals	2023 Requested Budget	2023 Funded Budget	Operational	Dedicated	Ded Acct	2023 Notes
63430 Printing and Copying	6,000.00	8,140.74	7,000.00	7,000.00	7,000.00			CDC to start paying portion of copying costs.
63431 Digital Subscription	500.00	1,148.78	1,144.00	1,144.00	1,144.00			Zoom, SignUps, ICON.
Total 63400 Office Expense	12,900.00	14,537.82	13,944.00	13,294.00	13,294.00			
63500 Mailers & Periodicals								
63510 Advertising	500.00	763.02	500.00	500.00	500.00			Acorn, Facebook, etc.
63515 Website Hosting/Maint	225.00	144.00	0.00	0.00	0.00			
63520 Lutheran Magazine	165.00	164.50	165.00	165.00	165.00			Living Lutheran (14 copies)
63540 Devotionals	330.00	353.07	340.00	340.00	340.00			Word in Season, Taking Faith Home
Total 63500 Mailers & Periodicals	\$ 1,220.00	\$ 1,424.59	\$ 1,005.00	\$ 1,005.00	\$ 1,005.00			
63600 Outside Services								
63610 Treasurer/Fin Secretary	3,600.00	3,600.00	6,000.00	5,400.00	5,400.00			Financial Secretary: \$450 per month x 12 months
63620 Bookkeeping Services	12,950.00	13,090.00	13,875.00	13,875.00	13,875.00			185 hrs/yr x \$75 per hr
63621 Bookkeeping Support Fees	1,884.00	1,840.00	1,920.00	1,920.00	1,920.00			Quickbooks
63630 Janitor	16,000.00	16,625.00	16,250.00	16,000.00	16,000.00			Agreement Sep 22: \$1250 x 12 (plus \$1000 carpet).
63650 Outside Contractors	0.00	0.00	0.00	0.00	0.00			
63660 Virtual Services Support Staff	15,000.00	12,940.00	15,000.00	14,000.00	11,041.17	2,958.83	35206	Video and streaming staff.
63670 Meal Preparer							34002	New account. (25 wks Wed + 27 wks Tues) x \$150. Also draw on revolving accounts 35470 and 35890.
63680 Outside CPA Auditor			11,550.00	7,800.00	3,800.00	4,000.00	35645	New account. Accumulating dedicated fund. Audit in 2027.
Total 63600 Outside Services	49,434.00	48,095.00	84,595.00	62,995.00	56,036.17	6,958.83		
63700 Property Expense								
63710 Property Taxes	600.00	602.02	650.00	650.00	650.00			Dedicated funds for projects in 34001 and 35360.
63720 General Maintenance					0.00			Projected increase
63720 General Maintenance	9,440.00	12,278.08	14,700.00	10,000.00	2,700.00	7,300.00	34001	Pest control \$1,100, inspections \$300, appliance maint \$500, prop supplies \$800, unscheduled fac/prop repairs \$7,300.
Total 63720 General Maintenance	\$ 9,440.00	\$ 12,278.08	\$ 14,700.00	\$ 10,000.00	\$ 2,700.00	\$ 7,300.00		
63730 Grounds Maintenance	4,000.00	2,362.06	4,080.00	4,080.00	500.00	3,580.00	35364	Landscape/grounds \$1680 (reduced - no grass maint), tree maint
63735 Van Maintenance	1,500.00	2,713.96	1,250.00	1,000.00	500.00	500.00	35367	\$1400, prayer garden \$1000.
63755 Facilities & Tech Equipment	0.00		2,500.00				34001	
63765 Tech Equipment	0.00				0.00			Office computers to be replaced if needed using dedicated funds.
Total 63700 Property Expense	\$ 15,540.00	\$ 17,956.12	\$ 23,180.00	\$ 15,730.00	\$ 4,350.00	\$ 11,380.00		
63800 Training/Meetings	2,400.00	2,158.32	3,600.00	2,400.00	2,400.00			Funded staff and elected delegates.
63810 Synod Assembly	0.00		1,500.00	1,400.00	100.00	1,300.00	35317	New account. Conference in autumn.
63815 Synod Leadership Conference			1,000.00	400.00	84.00	316.00	35390	Picnic and similar events.
63840 Council-Sponsored Events	500.00	710.49	1,000.00	650.00	545.45	104.55	35312	
63841 Staff/Volunteer Recognition	500.00							
Total 63800 Training/Meetings	\$ 3,400.00	\$ 2,868.81	\$ 7,100.00	\$ 4,850.00	\$ 3,129.45	\$ 1,720.55		
Total 63000 Operational Expenses	\$ 128,046.00	\$ 132,553.28	\$ 176,272.00	\$ 144,136.80	\$ 124,077.42	\$ 20,059.38		
63300 Insurance	11,500.00	17,741.92	15,500.00	15,500.00	15,500.00			Projection based on historical data plus inflation.
64000 Family Faith Formation					0.00			
64100 Adult Education	1,367.00	1,019.59	500.00	250.00	134.80	115.20	35475	
64200 Senior Ministry				4,845.69	500.00	4,345.69	35395,	Tech support, materials, supplies. See below.
Senior Chapel			3,600.00				35635	Request for mailings, bulletins, altar linens, tech support, mat'l's, supplies, supply pastors, refreshments.

	2022 Operating Budget	2022 Actuals	2023 Requested Budget	2023 Funded Budget	Operational	Dedicated	Ded Acct	2023 Notes
Senior Social Events			1,600.00					Request for paper supplies, food, entertainment, games, decorations.
Deacon's Senior Outreach Program			1,200.00					Request for resources, cards, small items for home visitations.
Total 64200 Senior Ministry	0.00	0.00	6,400.00	4,845.69	500.00	4,345.69		
6400 Children & Youth Education								
64200 Safeguarding	500.00	1,341.14	750.00	1,350.00	100.00	1,250.00	35476	Background checks, fingerprinting ... CYFM vols.
64440 Fun with Faith		133.08	1,000.00	1,000.00	690.78	309.22	35401	Children's Bibles, activity bags, supplies, events.
64530 Conf / Middle School	500.00	325.79	2,000.00	500.00	500.00	0.00		Events and confirmation.
64570 Senior High			1,000.00	300.00	300.00	0.00		Events and supplies.
64470 VBS Expenses					0.00			
64587 Wednesday Evening Dinners			2,500.00	1,250.00	1,250.00			Family dinners after Fun with Faith. See 63670. Revolving account 35470 to cover most expenses.
Total 64400 Children and Youth Education	1,000.00	1,800.01	7,250.00	4,400.00	2,840.78	1,559.22		
Total 64000 Family Faith Formation	\$ 2,367.00	\$ 2,849.60	\$ 14,150.00	\$ 9,495.69	\$ 3,475.58	\$ 6,020.11		
65000 Worship & Music								
63500 Bulletins and Copyright	1,510.00	1,991.29	1,700.00	1,700.00	1,700.00	0.00		Moved from Mailers & Periodicals. CCL (ind streaming), Bulletins, OneLicense
65100 Altar Supply	1,200.00	1,654.90	1,400.00	1,400.00	0.00	1,400.00	35500	
65130 Sanctuary Items	0.00	266.57	400.00	400.00	0.00	400.00	35585	
65400 Bell Music & Equip & Maint.	\$ 0.00	379.30	100.00	100.00	0.00	100.00	35545	
65500 Instrument Maintenance	500.00	1,432.50	1,370.00	1,370.00	0.00	1,370.00	35540	
65800 Choir, Contemp Svc & Other		300.72	300.00	300.00	0.00	300.00	35570	
Total 65000 Worship & Music	\$ 3,210.00	\$ 6,025.28	\$ 5,270.00	\$ 5,270.00	\$ 1,700.00	\$ 3,570.00	35520	
66000 Fellowship								
66200 Fellowship-Hospitality Supplies	800.00	658.83	500.00	500.00	0.00	500.00	35645	
66300 Fellowship Programming	100.00		100.00	100.00	95.00	5.00	35600	
66400 Offsite Events	100.00	87.76	400.00	400.00	0.00	400.00	34003	
Total 66000 Fellowship	1,000.00	746.59	1,000.00	1,000.00	95.00	905.00		
67000 Service & Mission								Dedicated revolving funds under 35700.
67000 Peace & Justice	\$ 0.00	0.00	1,000.00	1,000.00	200.00	800.00	35315	RIC educational materials and speakers.
67900 Future Projects and Outreach			300.00	300.00	100.00	200.00	35791	New account.
Total 67000 Service & Mission			1,300.00	1,300.00	300.00	1,000.00		
68000 Caring								
68100 Helping Hands					0.00			Funds in 35810.
68200 Pastors Discretionary Fund					0.00			Revolving dedicated fund acct 35313.
Caring Supplies and Homebound Outreach			650.00	650.00	0.00	650.00	35890	New acct. Care bags, synop cards, holiday calendars/cards.
Caring Education			1,000.00	1,000.00	0.00	1,000.00	35890	New acct. Speakers, materials, monthly resource table.
68900 Tuesday Caring Meals			7,800.00	3,816.15	440.00	3,376.15	35890	New acct. Provides meals for homebound. Labor in 63670.
Total 68000 Caring			9,450.00	5,466.15	440.00	5,026.15	35800	Revolving account 35890.
Total Expenses	\$ 490,346.56	\$ 497,529.18	\$ 632,133.03	\$ 562,300.41	\$ 511,248.79	\$ 51,051.62		
Net Income	-\$ 47,926.83	-\$ 31,224.92	-\$ 132,393.25	-\$ 62,560.63	\$ 0.00			

MOUNT CROSS LUTHERAN CHURCH
Dedicated Funds 12/31/22

	Dedicated Funds Available	Allocated to Funded Budget	Dedicated Funds Remaining	Budget Account(s)
34000 PERPETUAL FUNDS				
34001 Property & Capital Improvements	32,327.91	7,800.00	24,527.91	63720, 63735
34002 Worship & Music	4,976.80	4,471.80	505.00	34002, 63660
34003 Mission & Social Action	20,000.00	11,497.73	8,502.27	61110, 61120, 61130, 61150, 61170,
TOTAL 34000 PERPETUAL FUNDS	\$ 57,304.71	\$ 23,769.53	\$ 33,535.18	62601, 66400, 64200, 63670
35000 TEMPORARILY RESTRICTED FUNDS				
35100 Benev. & Welcoming Temp Restr	10.00	10.00	0.00	61800
35151 Hunger	943.00	943.00	0.00	61110
Total 35100 Benev. & Welcoming Temp Restr	\$ 953.00	\$ 953.00	\$ 0.00	
35200 Salaries & Benefits Temp Restr	262.10	262.10	0.00	62340
35201 Pastor Sabbatical Fund	3,600.00		3,600.00	
35202 Stipend for Intern	1,519.27	1,519.27	0.00	62601
35203 Stipend for Volunteer Coordinator	0.00		0.00	
35205 Cecelia Jackson Senior Ministry Stipend	0.01		0.01	
35206 Moorpark College Worship Interns	287.03	287.03	0.00	63660
35207 Guest Preachers - Endowment 2022	583.47	0.00	583.47	
Total 35200 Salaries & Benefits Temp Restr	6,251.88	2,068.40	4,183.48	
35300 Operational Exp Temp Restr			0.00	
35302 Wooden Chalice Project	784.65		784.65	
35304 Strategic Plan Fund	1,500.00		1,500.00	
35312 Staff Gifts	104.55	104.55	0.00	63841
35313 Pastor Discretionary Funds	6,007.98		6,007.98	64200
35315 Reconciliation (MBC 2019)	1,000.00	800.00	200.00	67800
35316 Cathy Channels Scholarship Fund	0.00		0.00	
35317 Staff Conference & Education	1,300.00	1,300.00	0.00	63815
Subtotal 35302 - 35317	10,697.18	2,204.55	8,492.63	
35360 Property Restricted Funds	0.00		0.00	
35361 Property - Major Maintenance	0.00		0.00	

35362 Building Fund	5,050.00		5,050.00	
35363 Technology	4,299.53	0.00	4,299.53	
35364 Patio & Grounds	6,500.00	2,580.00	3,920.00	63730
35365 Facilities/Office Equipment	0.00		0.00	
35367 Prayer Garden	3,391.10	1,000.00	2,391.10	63730
35368 Website Refresh (MBC 2019 Funds)	1,790.00		1,790.00	
35370 Sanctuary Stucco/Tile Improvements	9,589.00		9,589.00	
Total 35360 Property Restricted Funds	\$ 30,619.63	\$ 3,580.00	\$ 27,039.63	
35369 Pass Through Donation	0.00		0.00	
35390 Council Sponsored Event Fund	316.00	316.00	0.00	63840
35395 Senior Adult Ministry Team	4,573.03	4,268.03	305.00	64200
Total 35300 Operational Exp Temp Restr	\$ 46,205.84	\$ 10,368.58	\$ 35,837.26	
35400 Learning & Youth Temp Restr				
35401 CYFIM Desig	2,270.25	309.22	1,961.03	64440
35408 Youth Trips	1,244.93		1,244.93	
35412 Camp Scholarships - Endowment Award	2,600.00		2,600.00	
35460 Vacation Bible School	1,520.17		1,520.17	
35470 Confirmation/Wed Night Dinners	-1,029.27		-1,029.27	
35475 Adult Educ.	115.20	115.20	0.00	64100
35476 Live Scan Screening for Youth - Endowment 2022	2,000.00	1,250.00	750.00	64200
Total 35400 Learning & Youth Temp Restr	\$ 8,721.28	\$ 1,674.42	\$ 7,046.86	
35500 Worship & Music Temp Restr				
35509 Handbell Tuning/Maintenance	1,658.88	1,658.88	0.00	65100, 62390
35510 Flowers	0.00		0.00	
35520 Choir, Adult	-710.61		-710.61	
35540 Piano Overhaul	578.40	300.00	278.40	65800
35545 Handbells	1,056.09	1,056.09	0.00	65500
35550 Praise Band	2,415.00	100.00	2,315.00	65400
35570 Classical Concert Series	313.55		313.55	
35575 Concerts	17,866.56	313.91	17,552.65	65500
35580 Sound Systems	32.36		32.36	
35585 Sanctuary Items	100.20		100.20	
Total 35500 Worship & Music Temp Restr	\$ 28,613.62	\$ 4,988.88	\$ 23,624.74	
35600 Fellowship Temp Restr				
35605 Make, Bake, & Celebrate	5.00	5.00	0.00	66300
35610 Drama	3,675.36		3,675.36	
	336.63		336.63	

35630 Fellowship Committee	-29.87		-29.87	
35635 3D	77.66	77.66	0.00	64200
35645 Kitchen	2,867.37	1,500.00	1,367.37	63670, 66200
35677 Photo Directory	528.76		528.76	
Total 35600 Fellowship Temp Restr	\$ 7,460.91	\$ 1,582.66	\$ 5,878.25	
35700 Service & Mission Temp Restr	0.00		0.00	
35710 Many Meals	2,418.99	420.00	1,998.99	61140
35711 LRCC - Endowment Award	0.00		0.00	
35715 LWR Kits - Shipping - Endowment Award	575.00		575.00	
35720 Saint Columba's - Souper Bowl	0.00		0.00	
35730 The Quilters	386.96		386.96	
35750 Fair Trade Coffee Project	2,183.28		2,183.28	
35760 Gift Of Hope	2,340.00		2,340.00	
35761 Hickory House	50.00		50.00	
35765 ECLA Disaster Relief	500.00		500.00	
35790 Service & Mission - other (Evangelism/Outreach)	1,743.82		1,743.82	
35791 Peace & Justice Outreach Team	869.77	200.00	669.77	67900
Total 35700 Service & Mission Temp Restr	\$ 11,067.82	\$ 620.00	\$ 10,447.82	
35800 Caring Temp Restr	140.00	140.00	0.00	68900
35810 Helping Hands	4,292.01		4,292.01	
35860 Prayer Shawl Ministry	386.87		386.87	
35880 Stephen Ministry	246.22		246.22	
35890 Caring - other	4,886.15	4,886.15	0.00	68700 -68900
Total 35800 Caring Temp Restr	\$ 9,951.25	\$ 5,026.15	\$ 4,925.10	
TOTAL 35000 TEMPORARILY RESTRICTED FUNDS	\$ 119,225.60	\$ 27,282.09	\$ 91,943.51	
36000 COLUMBARIUM	2,290.00		2,290.00	
			0.00	
37000 MEMORIALS - RESTRICT / DESIG	0.00		0.00	
37776 Berschmidt, Charleen	-278.24		-278.24	
37794 O'Donnell, Mary	730.00		730.00	
Total 37000 MEMORIALS - RESTRICT/DESIG	\$ 451.76	\$ 0.00	\$ 451.76	
TOTAL DEDICATED FUNDS	\$ 179,272.07	\$ 51,051.62	\$ 128,220.45	

Mount Cross Lutheran Church Child Development Center

Financial Reports for the Annual Meeting January 29, 2023



Reports:
Profit and Loss for September 2021 - August 2022
Balance Sheet as of August 30, 2022

MT CROSS CHILD DEVELOPMENT CENTER

Profit & Loss

September 1, 2021 - August 30, 2022

	TOTAL
Revenue	
Donations	12,626.80
Emergency Kit	320.00
Fundraisers	1,725.49
Grants Received	457.00
Lunch Bunch	3,715.00
Registration Fees	5,585.50
Tuition- Fall/Spring	309,829.60
Total Revenue	\$334,259.39
Cost of Goods Sold	
Purchase Emergency Kit	195.73
Total Cost of Goods Sold	\$195.73
GROSS PROFIT	\$334,063.66
Expenditures	
Advertisement	232.74
Bad Debt Expense	4,422.00
Bank Service Charges	199.33
CPR Certification	1,045.00
Dues and Subscriptions	471.08
Equipment Replacement	5,462.49
Facility Use	13,050.00
Incentives	1,959.13
Insurance	
Liability Insurance	2,241.00
Workers Comp	5,544.00
Total Insurance	7,785.00
Licenses & Fees	818.00
Outside Services	195.00
Gardener	900.00
Outside Labor	225.00
Total Outside Services	1,320.00
Payroll Expenses	
Payroll Processing Fees	749.83
Payroll Tax Expense	3,310.56
Taxes	13,104.10
Wages	208,710.15
Total Payroll Expenses	225,874.64
Postage and Delivery	70.69
ProCare	553.00

Cash Basis

1/2

MT CROSS CHILD DEVELOPMENT CENTER

Profit & Loss

September 1, 2021 - August 30, 2022

	TOTAL
Professional Fees	
Accounting	5,400.00
Consulting	954.99
Legal Fees	9,271.50
Total Professional Fees	15,626.49
Program Expense	1,024.16
Repairs	
Building Repairs	800.68
Total Repairs	800.68
Small Equipment	252.01
Supplies	
CDC Center Supplies	7,065.51
Consummable	3,260.08
Food	1,866.46
Office	2,530.48
Total Supplies	14,722.53
Telephone	450.00
Total Expenditures	\$296,138.97
NET OPERATING REVENUE	\$37,924.69
Other Revenue	
Interest Income	8.22
Total Other Revenue	\$8.22
NET OTHER REVENUE	\$8.22
NET REVENUE	\$37,932.91

MT CROSS CHILD DEVELOPMENT CENTER

Balance Sheet As of August 30, 2022

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
NEW Checking- New EIN/QBO File	45,000.00
NEW Savings- New EIN/WBO File	20,530.75
Pacific Western Bank MM	0.35
Pacific Western Bank Operating	3,301.03
Total Bank Accounts	\$68,832.13
Other Current Assets	
Deposits Held by Others	450.00
Total Other Current Assets	\$450.00
Total Current Assets	\$69,282.13
TOTAL ASSETS	\$69,282.13
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Payroll Liabilities	-161.25
CA PIT / SDI	-229.02
Federal Taxes (941/944)	-1,900.77
State of California Personal Income Tax Withholding	578.64
Total Payroll Liabilities	-1,712.40
Total Other Current Liabilities	\$ -1,712.40
Total Current Liabilities	\$ -1,712.40
Total Liabilities	\$ -1,712.40
Equity	
Opening Bal Equity	121,597.87
Retained Earnings	-88,536.25
Net Revenue	37,932.91
Total Equity	\$70,994.53
TOTAL LIABILITIES AND EQUITY	\$69,282.13