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**Core Values**

*Intimacy With God  
Inspiring Worship  
Intentional Faith Development  
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Caring Community*

**Approved Church Council Meeting Minutes**  
*02/24/2026*

<b>2025 Elected Church Council Members</b>	<b>Executive Committee</b>	<b>Voting Representatives</b>
<ol style="list-style-type: none"> <li>1. Ken Riley (President)</li> <li>2. Tracy Blois (Vice President)</li> <li>3. Amanda Honda (Secretary)</li> <li>4. Jim Prosser (Treasurer)</li> <li>5. Vicky Edell</li> <li>6. Ralph Midtyling</li> <li>7. Tom Neuhaus</li> <li>8. Maria McDonell</li> <li>9. Jeanne Kuchera-Sikoff</li> <li>10. Gayle Johnson</li> </ol>	<ul style="list-style-type: none"> <li>● Ken Riley (President)</li> <li>● Tracy Blois (Vice President)</li> <li>● Amanda Honda (Secretary)</li> <li>● Jim Prosser (Treasurer)</li> </ul>	<ul style="list-style-type: none"> <li>● Henry Moraga (CDC Liaison)</li> <li>● Marli Saner (youth rep)*</li> <li>● Miera Stouch (youth rep)*</li> </ul>

\*1 vote between both youth representatives

**Call to Order**

The meeting was held via In-Person with Zoom Option. The meeting was called to order at 7:04pm by President Ken Riley.

**Council Members Present**

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. Ken Riley (President)</li> <li>2. Tracy Blois (Vice President)</li> <li>3. Amanda Honda (Secretary)</li> <li>4. Jim Prosser (Treasurer)</li> <li><del>5. Vicky Edell</del></li> </ol> | <ol style="list-style-type: none"> <li>6. Ralph Midtyling</li> <li>7. Maria McDonell (via phone)</li> <li>8. Tom Neuhaus</li> <li><del>9. Jeanne Kuchera-Sikoff</del></li> <li>10. Gayle Johnson</li> </ol> |
|---|---|

**Voting Representatives Present**

1. Henry Moraga

**Staff Members Present**

1. Pastor Julie Morris

**Devotion:** Led by Henry Moraga

**Determination of Quorum**

(C12.06) majority of members of the council-majority is defined as one over one-half (5).

- Number of council members present: 8



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- Number of voting representatives present: 1
- Number of council members and voting representatives present: 9 of 13

**Caring Conversation:** What does Lent mean to you?

### Approval of Minutes

Motion by Henry Moraga: *“to approve the minutes from the January meeting with the addition of Gayle Johnson on the minutes to the January Meeting.”*

- Second by Ralph Midtyling
- The minutes are approved via a hand vote, none opposed.

### Acceptance of Staff and Committee Reports

Motion by Henry Moraga: *“to accept the Staff and Committee Reports for February.”*

- Second by Tom Neuhaus
- The Staff and Committee Reports are accepted via a hand vote, none opposed

### Action: To adopt the Leadership Covenant

Discussion

- Pastor Julie recommends that everyone reviews the Leadership Covenant and highlight a phrase that is impactful
- Tracy recommends bringing the Leadership Covenant to the Leadership Retreat to fully engage

Motion by Tracy Blois: *“to accept the Leadership Covenant with no changes”*

- Second by Henry Moraga
- The motion is accepted via a hand vote, none opposed

### Treasurer's Report

- Next meeting will require slight budget adjustments
- Pledged giving has decreased
- Number of pledges is down this year
- Need to appoint someone for the Audit Committee
  - Jim to contact list of people to ask about joining the Audit Committee
  - Must be voting members of the church



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### **Action: Proceeds + Distribution of Make, Bake, Celebrate Funds**

- Tracy Blois moves “to use \$11,687 for the following: 5k for Sanctuary Redesign, 5k for Outdoor Space Redesign, and the remainder to be used for Outreach to be determined by Service and Mission”
- Second by Henry Moraga
- Vote passes unanimously
- Next Make, Bake, Celebrate will be held on October 3, 2026.
- 60th Anniversary Celebration on October 25, 2026.

### **Discussion Item: Council Priorities for the Year**

- Pathways Report and Decisions
- Intergenerational Connections
- 60th Anniversary Celebrations

### **Discussion Item: Conversations with Council**

- Ensuring each person has a red Council ribbon
- Find a way for Council members to be present during hospitality
- Request generic bulletin announcement to go in the week after Council meets

### **Information: Update 60th Anniversary**

- Postponed until March Meeting

### **Information: Update regarding Intergenerational Covenant**

- Moving forward with a living into our community and our hope for genuine intergenerational committee

### **Information: Rescheduling Leadership Retreat**

- Usually occurs at the beginning of February, but was cancelled
- Hoping for a retreat around the next Congregational Meeting
- Likely after Easter (April 5th)
- Julie may need to be gone from mid-April - mid-May
- Likely an early summer meeting
- Next meeting to discuss at Council about calling Pastor Marc
  - Tom (Personnel Committee) will bring Written Summary of Duties to next Congregational Meeting



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### **Action: To Move Forward on Pastor Marc's Employment**

- Gayle Johnson "Make a Motion to call Pastor Marc as the Pastor for Children, Youth, and Family Ministry to a 2-year term call contingent on a March 29th Congregational Meeting and a Council Review on March 17th of the Call Letter and Call Details."
- Second by Tracy Blois.
- The motion passed unanimously by hand count, none opposed

**Information: Next Meeting Date on March 17th at 7pm via in-person with Zoom option**

### **Motion to Adjourn**

Motion made by Tracy Blois: "*to adjourn meeting*"

- Second by Henry Moraga
- The motion passed unanimously by hand count, none opposed

Meeting Adjourned at 9:12 pm

—

### **Pastor's Report- Julie Morris**

**Faith Formation** programming resumed for the new year the week of January 12, including Women's Bible Study, Men's Bible Study, Fun with Faith, Rooted, and Confirmation.

The **Annual Meeting** on February 1 went well, featuring a pot-luck, slide show, and the beautiful Annual Report book. You can access it here <https://bit.ly/MC25AR>. Thank you all who worked on the budget and helped prepare for the Annual Meeting and/or pot-luck! And thank you to all who have agreed to serve on Council this year! The Council was installed as part of the worship service the following Sunday, February 8.

The **All-Church Leadership Retreat**, originally planned for Saturday, February 7, was postponed to ensure fuller participation. With several Council members unable to attend and RSVPs coming in lower than hoped, Council President Ken Riley and I felt that rescheduling — likely to sometime in the spring — would bring us all together more successfully. We will need to decide on a new date at the upcoming Council meeting. Although the Leadership Retreat did not take place on February 7, we continued with our planned participation in the **Rise Against**



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**Hunger** event at Camarillo United Methodist Church. As with last year, participants were inspired to be part of a group that assembled 15,000 meals in just over 90 minutes!

**Ash Wednesday** services at noon and 7 p.m. were well-attended overall and by Mount Cross members specifically. I received feedback that people found the services to be meaningful and healing.

**Lent:** I have chosen “**From Careless to Careful**” for our Lent 2026 theme, with a special emphasis on caring for creation, with these guiding questions: How have we been careless with the gifts and graces God has given us? How can we be more careful stewards of our faith, health, relationships, and planet? The Mount Cross Wednesdays in Lent tradition of soup suppers followed by Holden Evening Prayer will continue this season on Wednesdays Feb. 25 and March 4, 11, 18, and 25. At each prayer service, there will be a brief message given by a member or friend of the congregation focusing on their relationship with God’s creation. Following worship on Sundays in Lent, I will lead a course called, “Calling a Wounded Earth Home.” It encourages us to ask, What kind of people do we need to be to face the challenges of climate change?

**Intergenerational Covenant Update:** On January 22, I met with representatives from FFF (Amanda Honda and Pastor Marc), Senior Ministry (Deacon Cecelia), and Worship and Music (Becky Riley). Although we had planned to adopt a shared draft covenant at that meeting, upon further reflection — and with what felt like the Spirit's nudging — those present reached full consensus that the Intergenerational Covenant approach is not what Mount Cross most needs right now. What we need are genuine intergenerational relationships and people willing to take the initiative to get to know one another across generations. My hope is that we can adopt this as a congregational priority for 2026.

**Pastoral Care:** During this reporting period I made several pastoral visits, calls, and connections, including beginning marriage preparation with two couples. We continue to grieve the loss of one of our pillars. **Alan Scott** was interred on February 17, 2026 at Conejo Mountain. His family feels the love and support of the congregation and is planning his memorial service for Saturday, April 4 at Mount Cross, with a reception to follow on the patio.

**Administrative Work:** Meetings always abound. Since my last report, I have attended two CDC Board meetings, two Three Congregations planning meetings, an Executive Committee



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meeting, and a Staff Meeting (now held monthly rather than weekly, with staff connecting as needed between formal meetings). Additional meetings included a 60th Anniversary planning meeting and ongoing playground discussions. My sincere hope is that we will have a proposed design for the new playground ready to share at **Spring Sing on Saturday, March 21**.

### **Sunday Sermons:**

- January 18: *"Eureka!"*
- January 25, RIC Sunday: *"The Wide Net"*
- February 1: *"We Will Not Grow Weary"*
- February 8: *"The Cauldron of Light"*
- February 15: *"Down the Mountain"*

**Special Treat:** Thanks to a generous gift card from a church member, the staff who attend our staff meetings — Pastor Marc, Carina, Deacon Cecelia, Carol, and myself — were able to go to Lure Restaurant on February 10 for lunch. It was a wonderful opportunity to celebrate the hard work done in preparation for the Annual Meeting and to begin our new year by sharing a meal together.

**Wider Church** involvement has included serving on the Synod Assembly Planning Team. I will also host the Channel Islands Conference Clergy in the Mount Cross sanctuary on Thursday, March 26 from 10–11:30 a.m.

**Community Involvement:** I attended the **805 Undocufund** training on January 29 to be able to better support the immigrant community, and I have agreed to serve on the Advisory Board for the Ventura chapter of **CLUE** (Clergy and Laity United for Economic Justice).

**Away Day:** I will be away Sunday, March 15. It is one of my “buy out” Sundays. Pastor Ralph will be preaching and presiding. Many thanks to him!

**Reminder:** We combined the February and March newsletters. The deadline for the April newsletter is March 19. We will mail out a postcard around March 18 with the Holy Week and Easter services schedule.

**CYFM Director - Pastor Marc Mohr**



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**Children:** Sunday School and Fun with Faith are both going well. We have been making sure to follow through with rules for the kids to follow. I have been leading music with my guitar which the kids love. I met some families at the bowling alley during ski week so I can get to know them better. I met with Deacon Cecelia to start planning intergenerational events called Sundays Together.

**Confirmation:** We're having fun as we go through The Apostle's Creed.

**High School:** We met at a Chinese restaurant last week, which the youth loved. Hoping to persuade them with food more often. The youth had a great time at winter camp as we discovered the theme: Beginnings and Endings. I'm grateful that we're working on collecting diapers for the diaper pantry on March 7th. I hope anyone at Mount Cross can join us.

**Extravaganza:** We met in St. Louis for uplifting workshops and speakers. As always it was great to connect with colleagues and learn ways to help the CYFM at Mount Cross.

**Bethlehem Lutheran Church, Granada Hills:** It looks like Bethlehem will be transitioning me from hourly to salary starting Sunday, March 1st. In this case my first Sunday missing Mount Cross to be there would be Sunday, March 22nd. They are waiting to pay me retirement through Portoco until Mount Cross calls me.

### **Treasurer's Report - Jim Prosser**

The January 31, 2026 Balance sheet and the January 2026 Budget verses Actuals are being emailed to all council members this evening. The following is a summary of those two reports and an assessment of our financial status.

### **SUMMARY OF BALANCE SHEET**

The following is a summary of the balance sheet for the period ending January 31, 2026.

#### **Assets**

- Total assets amount to \$2,347,558.46 as of January 1, 2026, with a slight decrease to \$2,326,542.59 by January 31, 2026.



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- Current assets include cash assets totaling \$1,263,219.81, which decreased to \$1,243,234.77, and accounts receivable of \$2,835.00, which dropped to zero.
- Other current assets increased from zero to \$1,804.17, primarily due to QuickBooks tax holding.
- Fixed assets remain stable at \$1,081,503.65, comprising equipment, fixtures, land, and structures.

## Liabilities

- Total liabilities decreased from \$200,348.88 to \$185,437.23.
- Current liabilities include accounts payable, which fell from \$24,379.72 to \$9,051.81, and credit card liabilities, which slightly decreased.
- Payroll liabilities shifted from a negative balance to \$1,772.95, indicating an increase in obligations.
- Long-term liabilities, primarily from a mortgage, decreased from \$175,570.57 to \$174,220.28.

## Equity

- Total equity is reported at \$2,147,209.58, slightly down from \$2,141,105.36.
- Key components of equity include opening balance equity of \$658,615.07 and various restricted funds totaling \$358,091.04, which decreased significantly from the previous month.
- The endowment fund remains stable at \$675,667.61, with unrealized gains also unchanged.
- Net income shows a significant increase from a loss of \$7,373.77 to a gain of \$53,407.20, indicating improved financial performance.

## SUMMARY OF BUDGET VS ACTUALS

This document presents the budget versus actual financial performance for Mount Cross Lutheran Church for January 2026, detailing income, expenses, and net operating income.

## Income Overview

- Total operating income was \$30,866, which is \$6,247.91 below the budgeted amount of \$37,113.91, representing 83% of the budget.
- Pledged income fell short by \$7,389, while non-pledged envelope contributions exceeded expectations by \$2,978.42.



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- Loose plate offerings and special general giving met their budgeted targets, while miscellaneous income significantly underperformed, falling short by \$1,868.83.
- Interest income from bank accounts was higher than budgeted by \$621.81, and facility use income also exceeded expectations by \$173.33.
- The total income, including a transfer from the special gifts account, was \$41,229.48, which is \$5,452.77 below the budget.

## Expense Overview

- Total expenses amounted to \$47,848.14, which is \$6,645.67 under the budget of \$54,493.81, achieving 88% of the budget.
- Benevolence and welcoming expenses were under budget by \$491.52, primarily due to lower mission support contributions.
- Salaries and benefits totaled \$30,706.63, which is \$1,508.77 under budget, with most categories closely aligning with expectations.
- Operational expenses were \$9,812.07, falling short of the budget by \$1,224.43, with notable savings in utilities and office expenses.
- Family faith formation expenses were significantly under budget by \$965.52, primarily due to lower spending in various educational programs.

## Net Operating Income

- The net operating income showed a shortfall of \$6,618.66, which is an improvement of \$1,192.90 compared to the budgeted shortfall of \$7,811.56.
- Dedicated funds used were \$5,457.80, slightly below the budget of \$5,819.00, indicating a more efficient use of resources.

**Conclusion:** Overall, while the church experienced a shortfall in both income and net operating income compared to the budget, the biggest disappointment is that pledged giving was only 74% of projected - \$7389 short of projected. Hopefully, we will turn this around in February. But, other than that shortfall, January 2026 is fairly comparable to January 2025:

	<u>2025</u>	<u>2026</u>
Total Giving	\$38,324	\$30,866



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Total Income	\$42,606	\$41,229
Total Salaries	\$36,997	\$32,189
Total Operating Exp's	\$11,352	\$ 9,812
Total Expenses	\$52,762	\$47,848
Actual loss after accounting		
For Dedicated Spending	\$ 726	\$ 1,161

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**Approved Church Council Meeting Minutes**  
*Jan 13, 2026, 7pm (In person)*

<b>2025 Elected Church Council Members</b>	<b>Executive Committee</b>	<b>Voting Representatives</b>
<ol style="list-style-type: none"> <li>1. Ken Riley (President)</li> <li>2. Tom Neuhaus (Vice President)</li> <li>3. Tracy Blois (Secretary)</li> <li>4. Jim Prosser (Treasurer)</li> <li>5. Vicky Edell</li> <li>6. Amanda Honda</li> <li>7. Maria McDonell</li> <li>8. Becky Gilbertson</li> <li>9. Jeanne Kuchera-Sikoff</li> <li>10. Gayle Johnson</li> </ol>	<ul style="list-style-type: none"> <li>• Ken Riley (President)</li> <li>• Tom Neuhaus (Vice President)</li> <li>• Tracy Blois (Secretary)</li> <li>• Jim Prosser (Treasurer)</li> </ul>	<ul style="list-style-type: none"> <li>• Henry Moraga (CDC Liaison)</li> <li>• Marli Saner (youth rep)*</li> <li>• Miera Stouch (youth rep)*</li> </ul>

\*1 vote between both youth representatives

**Call to Order**

The meeting was held in person. The meeting was called to order at 7:06pm by President Ken Riley.

**Council Members Present**

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>1. Ken Riley (President)</li> <li>2. Tom Neuhaus (Vice President)</li> <li>3. Tracy Blois (Secretary)</li> <li>4. Jim Prosser (Treasurer)</li> <li>5. Vicky Edell</li> </ol> | <ol style="list-style-type: none"> <li>6. Amanda Honda</li> <li>7. Maria McDonell</li> <li>8. Becky Gilbertson</li> <li>9. Jeanne Kuchera-Sikoff</li> <li>10. Gayle Johnson</li> </ol> |
|---|--|

**Voting Representatives Present**

1. Henry Moraga
2. Marli Saner
3. ~~Miera Stouch~~

**Staff Members Present**

1. Pastor Julie Morris

**MINUTES**

**Devotion:** Led by Ken Riley

**Determination of Quorum**



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(C12.06) majority of members of the council-majority is defined as one over one-half (5).

- Number of council members present:
- Number of voting representatives present:
- Number of council members and voting representatives present: 12 of 12

**Caring Conversation:** what is one spiritual goal for 2026?

### Approval of Dec 16, 2025 Minutes

- LINK: [Monthly Council Meeting Minutes 16DEC2025 FOR REVIEW](#)
- No corrections raised
- Motion by Jim P to approve the minutes in final form; second by Henry
- **The minutes are approved via a hand vote**

### Acceptance of Staff and Committee Reports

- LINK: [January 2026 Council Staff and Committee Reports](#)
- Specific action items captured below as individual agenda items
- Motion by Tom: *"to accept the staff and committee reports for Jan 13, 2026."*  
Second by Jeanne.
- **The staff and committees report is accepted via a hand vote, none opposed.**

### Actions From Staff and Committee Reports

- a. Motion from Executive to redirect 50% of each of 2 prior \$10K gifts from the Playground Redesign account to a newly created Sanctuary Improvement account.
  - i. Clarified this is not a reduction in the gift amount but merely a redirection of the designation to kickstart the newly created account for the Sanctuary Improvement accounts.
  - ii. **The motion passes via a hand vote, none opposed.**
- b. Outdoor space umbrella was destroyed in winds but unknown what happened and where responsibility lies. Regardless, it needs to be replaced.
  - i. Motion from Jim for Council to authorize Property Committee to decide upon using funds in Property designated account for umbrella replacement. Second by **XX**. **The motion passes via a hand vote, none opposed.**

### Action: Review and Recommend Adoption of 2026 Budget to the Congregation (Jim)

- Motion by Tom to accept the budget as presented to council to recommend for adoption to the congregation; Jeanne seconds



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- **The motion passes via a hand vote, none opposed.**
- Huge thanks and recognition to Jim as treasurer and the Budget and Finance Committee for the hard work on the budget.

*Action: **\*\*Discuss in Feb\*\*** Assign Conversations with Council months (Ken)*

*Action: **\*\*Discuss in Feb\*\*** Make Bake Celebrate proceeds distribution (Jim)*

### **Information: Update on Playground Redesign and process next steps (Amanda/Henry)**

- Discussions have continued between CDC and FFF, as well as with Property
- Intentional approach to take the time to get this right and address any concerns
- Next steps:
  - Meet with architects and landscapers to prepare designs/plans
  - Bring those to council in Feb or March
  - Will also need an aligned maintenance plan between CDC/FFF/property

### **Information: Update on Intergenerational Covenant (Pastor Julie)**

- Input from Senior Ministry; Worship and Music discussed today; FFF will discuss in Feb
- Action: rep from each committee will discuss with Pastor Julie to tee up discussion at leadership retreat on the objective and concept.
- Will finalize language after FFF review of latest revisions and then bring to council for approval when all 3 committees are ready.

### **Information: Update on CYFM call process (Tom/Pastor Julie)**

- Working towards a 2-year call via same congregational meeting as outdoor redesign
- Motion from Jim Prosser to extend Pastor Marc's existing contract; second by Amanda
- **Motion passed by hand vote; none opposed**

*Information: 60th Anniversary Planning (Jeanne) - not discussed; will provide updates in Feb*

### **Information: Upcoming meeting dates**

- Next meeting date – Short meeting date on **Feb 1** immediately after annual meeting to elect officers and then full meeting on **Feb 24** at 9:00 am - In person and In zoom
- Executive Committee meeting – **Feb 12** at 7:00 pm - Zoom
- Other upcoming church council dates:
  - Jan 16 Council-recommended budget ready to congregation



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- Jan 18 and Jan 25 - Budget Reviews after Church
- Feb 1 Annual Meeting
- Feb 7 First Church Council Meeting + Leadership Retreat
- 11. For the Good of the Order: any updates from anyone?

**For the Good of the Order: any updates from anyone?**

- Update from Bill Stoll (guest) asking for the next nominating committee names. Becky Gilbertson is willing.

Meeting adjourned at 8:49pm and closed with the Lord's Prayer

**Reports included below:**

1. Pastor's Report
2. CYFM Director Report
3. Treasurer's Report

<b>DEVOTIONS</b>			
<b>FEBRUARY</b> Vicky Edell	<b>MARCH</b> Henry Moraga	<b>APRIL</b> Maria McDonell	<b>MAY</b> Jeanne Kuchera-Sikoff
<b>JUNE</b> Ken Riley	<b>JULY</b> Tracy Blois	<b>AUGUST</b> Joe Zimmerly	<b>SEPTEMBER</b> Becky Gilbertson
<b>OCTOBER</b> Amanda Honda	<b>NOVEMBER</b> Tom Neuhaus	<b>DECEMBER</b> Jim Prosser	<b>JANUARY 2026</b> Ken Riley

<b>CONVERSATIONS WITH COUNCIL (formerly known as Listening Post)</b>			
	<b>JULY</b> Gayle/Amanda	<b>AUGUST</b> N/A	<b>SEPTEMBER</b>
<b>OCTOBER 12</b>	<b>NOVEMBER</b> Maria/Vicky (or Dec)	<b>DECEMBER</b> Maria/Vicky (or Nov)	<b>JANUARY 2026</b>

**Pastor's Report- Julie Morris**

December 16, 2025 – January 11, 2026

**Advent and Christmas:** Our Advent and Christmas seasons were meaningful and joyful. The theme was "The Power of Yes." Thank you to all who embraced our theme and said "YES" to worshipping on Sundays, loving Christ in our families and neighbors, and serving Christ in those



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who are most in need. Thank you also to all those who made our season extra special, especially our Music Director, Carol Browning, our Accompanist, Jessica Helms, all our musicians, all worship assistants, the Altar Guild, and Beth Spadaro for directing the "Mary Said Yes" children's pageant on December 21.

Caroling with the Confirmation Class and others is always a highlight of the season. We caroled on December 17. Pastor Marc and I both participated in the Child Development Center's Christmas Program on December 18. It was also good to gather with St. Columba's and Camarillo UMC for a Blue Christmas service on December 21 at 2 p.m. at Cam UMC.

We held one Christmas Eve service at Mount Cross at 4:30 p.m. The sanctuary was full with 213 people and 9 people were in the PLC. We also advertised St. Columba's 11 p.m. Christmas Eve service where I preached and their 10:30 a.m. Christmas Day service where I assisted. Only 3 Mount Cross members attended those services. Sunday, December 28 we offered a service of Christmas Lessons and Carols with Holy Communion.

**Funeral:** I officiated at the funeral for Crockett Gardner, the mother of the Rev. Susan Klein, on Tuesday, December 30<sup>th</sup> at St. Aidan's Malibu. Carol Browning served as the musician. We continue to extend our care and prayer to Susan and her family.

**Vacation:** Thank you to Pastor Marc Mohr for being on-call for pastoral care while I was away Dec. 31-January 10 and for being the preacher and presider on Jan. 4. Thank you to Pastor Ralph and Deacon Cecelia for also responding to pastoral needs in my absence, and to Pastor Ralph for preaching on the day I returned, Jan. 11.

**Worship Assistant Training:** Holding an all-church worship assistant training was an idea that came out of the Worship and Music Committee last year. We implemented it on Sunday, January 11 after worship. The attendance was good (30 people) and it included a pot-luck lunch. Many thanks to the new "leads" for each worship assistant role (Bryan Honda, Acolytes; Marni Engh, Lectors; Gerri Tomlinson, Communion Assistants/Assisting Ministers; Gordon Henry, Ushers/Greeters; and Carol Broderick, Altar Guild) and to Gordon and Melissa Henry for helping coordinate the pot-luck.

**Looking Ahead:** Our Annual Meeting is Feb. 1 after worship. Our Leadership Retreat is Saturday Feb. 7 from 10 am- 2pm, followed by the Rise Against Hunger service project from 3-5 pm.

**CYFM Director - Pastor Marc Mohr**



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CYFM is going well. The children's Christmas pageant and the young families camps went really well. We have our annual CYFM planning meeting on Sunday, January 18th. Winter camp is approaching February 6th-8th. We are bringing 5-10 youth from Mount Cross to winter camp. Looking forward to more fun faith events.

### **Treasurer's Report - Jim Prosser** ([james\\_prosser@sbcglobal.net](mailto:james_prosser@sbcglobal.net))

#### **Report for the Month of December:**

In December, we had the most successful month of giving for the whole year.

- \* Pledged giving was \$26,835 (119% of budget) compared with November's \$21,409 (80% of budget).
- \* Pledged giving Year to date (YTD) totaled \$322,666, just over 100% of budget.
- \* Total Operating Income for December was \$56,757 (163% of budget) compared with November's \$29,532 (84% of budget).
- \* Total Income for December was \$59,937 (147% of budget).
- \* Total Income for the year was \$501,850 (103% of budget).
- \* Non-dedicated spending for December rose slightly to \$41,634 verses \$37,026 for November; but still remained well within budget.

#### **Report for Jan-Dec 2025:**

Included in this month's reports is a Budget vs Actuals Report for the entire year (sent under separate cover).

#### **Income Overview**

- Total operating income reached \$456,016.23, exceeding the budget of \$417,700.88 by \$38,315.35, or 109.17%.
- Key income sources included:
  - Pledged income: \$322,666.12 (100.20% of budget)
  - Non-pledged envelope income: \$62,270.00 (135.15% of budget)
  - Loose plate offerings: \$19,381.28 (193.81% of budget)
  - Miscellaneous income: \$43,798.83 (196.42% of budget)



*Rooted in God's grace, we joyfully witness and serve.*

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- Special general giving: \$7,900.00 (45.66% of budget)
- Interest income totaled \$12,344.56, slightly above the budget of \$12,000.00, achieving 102.87%.
- Facility use income was \$33,490.00, marginally exceeding the budget of \$32,990.00 (101.52%).

## Expense Overview

- Total expenses amounted to \$607,467.30, which was under budget by \$21,987.22, or 96.51%.
- Major expense categories included:
  - Salaries and benefits: \$347,180.94 (93.44% of budget), with notable variances in various staff salaries and benefits.
  - Operational expenses: \$139,851.56 (101.18% of budget), with specific line items like utilities and outside services showing mixed results.
  - Family faith formation expenses totaled \$28,282.80, exceeding the budget of \$26,523.00 by 106.63%.
  - Worship and music expenses were \$6,982.34, below the budget of \$8,260.95 (84.52%).
  - Service and mission expenses were \$12,737.26, slightly under budget (99.22%).

## Net Operating Income

- The net operating income was a loss of \$105,616.51, an improvement from the projected loss of \$166,763.64, reflecting a 63.33% better performance than budgeted.
- With dedicated account funding of \$129,262.24, the net operating income adjusted to a positive \$23,645.73.

## Key Variances

- We had Significant over-budget performance in income sources such as loose plate offerings and miscellaneous income.
- We also had Under-budget expenses in salaries and benefits.
- Operational expenses showed a slight overage, primarily due to utilities and outside services, but nothing we can't handle.
- The church's financial health appears stable, with a positive adjustment in net income when accounting for dedicated funding, indicating effective financial planning and community engagement.



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### The 2026 Budget

On the agenda for this month is the adoption of 2026 which serves as a recommendation to the congregation which is the final authority on the budget adoption.

This Proposed Budget serves as a strategic plan for Mount Cross Lutheran Church, aiming to support its mission and community engagement while maintaining fiscal responsibility. The Proposed Budget was previously sent to you by email. If any of you have any questions, please feel free to communicate them by email before Tuesday's meeting.

### Income Overview

- The total projected operating income for 2026 is \$563,387, with significant contributions from pledged income (\$337,176), non-pledged envelope contributions (\$57,319), loose plate offerings (\$18,438), miscellaneous income (\$25,234), and a transfer from the Special Gifts Account (\$66,800). This was unrestricted money that has been contributed to Mount Cross since May, 2023 and has supported various initiatives since then. The remaining balance in this account is slightly over \$72,000.
- Interest income is estimated at \$13,200, while facility use income is projected at \$34,820, contributing to a total income of \$563,387.

### Expense Breakdown

- Total expenses are projected at \$646,513.83, leading to an operational shortfall of \$69,790.66.
- Major expense categories include:
  - **Benevolence & Welcoming:** Totaling \$32,048.02, with mission support at \$31,548.02 and welcoming initiatives at \$500.
  - **Salaries & Benefits:** Estimated at \$386,860.16, covering pastor salaries, benefits, and staff compensation. Key allocations include:
    - Pastor salary and housing totaling \$117,161.16.
    - Music staff compensation of \$57,448.
    - Office staff salaries amounting to \$39,616.
    - Director of Children, Youth, and Family Ministry (CYFM) expenses totaling \$90,300.
- **Operational Expenses:** Totaling \$132,438, covering utilities, office expenses, and outside services. Notable allocations include:
  - Utilities estimated at \$23,250.



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- Office expenses projected at \$13,900.
- Outside services, including bookkeeping and janitorial services, totaling \$47,070.

### **Faith Formation and Worship**

- The budget for faith formation is set at \$33,899.28, with allocations for senior ministry, adult education, and children and youth education.
- Worship and music expenses total \$6,100, covering supplies, altar items, and music maintenance.

### **Fellowship and Service Initiatives**

- Fellowship expenses are budgeted at \$1,000, focusing on hospitality supplies and programming.
- Service and mission initiatives are allocated \$1,350, including funds for outreach and community support.

### **Compassion and Care Team Initiatives**

- The care team budget totals \$24,435.20, with significant allocations for meal preparation and health ministry.
- The 60th Anniversary Account has a dedicated budget of \$9,520, intended for use in 2026.

### **Financial Summary**

- The proposed budget reflects a comprehensive approach to managing church finances, balancing income and expenses and operational requirements.
- The operational shortfall indicates a need for additional funding or adjustments to ensure financial sustainability in the long run. But, this year's reliance on Dedicated Account funding is only 53% of the amount used in 2025.