



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

Core Values

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

Annual Meeting Minutes January 28, 2024, 11:45 AM

RESOURCES

- [2023 Annual Report](#)
- [2023 Annual Meeting Minutes \(Jan 29, 2023\)](#)
- [2023 Special Congregational Meeting Minutes \(Nov 5, 2023\)](#)
- [2024 Nominations](#)

2023 Elected Church Council Members	2023 Executive Committee	2023 Voting Representatives
<ol style="list-style-type: none"> 1. Allison Johnson 2. Barbara Cranfill 3. Bill Stoll 4. Brian Fisher 5. Chrissy O'Farrell 6. Evonne Kuchera 7. Jim Dinges 8. Kristine Dawson 9. Rebecca Riley 10. Rick Gardner 11. Susan Prosser 12. Tom Neuhaus 13. Tracy Blois 	<ul style="list-style-type: none"> • Bill Stoll (President) • Tom Neuhaus (Vice President) • Chrissy O'Farrell (Secretary) • Rick Gardner (Treasurer) • Brian Fisher • Rebecca Riley 	<ul style="list-style-type: none"> • Wendy McClary- Child Development Center • Caleb Clem and Tiana Stouch - Youth Group

Call To Order and Welcome

The meeting was in-person and was called to order at 11:48am by Vice President Tom Neuhaus.

Determination of Quorum

(C12.06) majority of members of the council-majority is defined as one over one-half (30).

- 63 voting members present, 6 observers present

Opening Prayer was led by Pastor Julie Morris

A Year in Review Slide Show collated by Carina McVeigh

Motion



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Motion by Randy Churchill “*To approve the [January 29, 2023 annual meeting minutes](#)”*

- Second by Becky Riley
- The motion passed by a voice vote, no objections

Motion

Motion by Carina McVeigh: “*To approve the [November 5, 2023 special congregational meeting minutes](#)”*

- Second by Susan Prosser
- The motion passed by a voice vote, no objections

Information: Child Development Center Report, Kate LaCalamita, CDC Board President

Discussion

- Kate LaCalamita directed attendants to the written report
- CDC is thriving with full attendance
- The work completed by Lisa Saner and Patti Stouch to make its own entity was a real benefit to the center.
- Thank you to the council for agreeing to extend hours as a permanent change - current hours are 7:30am to 5:00pm. This is a huge step for working families in our community in addition to helping the center flourishing in light of state-wide TK openings
- Additional updates:
 - Extended age offering to younger children
 - One church member is now a teacher on staff - the connection between the CDC and church has never been stronger
 - Established the CCC which is a group consisting of the CDC and Church council committee that works together to ensure successful operations and discusses continued improvement

Information: Pastor's Report

Discussion

- Pastor Julie directed attention to her written report in the [Annual Report Booklet](#)
- Make Bake Celebrate is back! Thanks to Patti Stouch and her team
- Other elements that we will continue into 2024:
 - *One worship service*: one worship service that is live streamed with a blend of contemporary and traditional music with all ages. This helps us unite and continue to get to know each other and our community. We need everyone's support for Sunday mornings.
 - *We are a caring community*: Mount Cross is a caring community and you can read the yellow brochures in the pews to learn about some of the



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- ways we care. Our care team can tell you it takes all of us to be a caring church - we are all on the Mount Cross care team!
- *An experimental approach to programs:* we can be creative and responsive, we can try things out and see, let's watch - is this of the spirit? Drive thru communion, Extended hours at the CDC, PrayGround, Church collaborations with United Methodist Church and St. Columba's, the discipleship experience, and more - are they meeting needs, should these continue and if so how can we improve?
- *Our clarity about who we are as a congregation:*
 - 1) We are followers of Jesus who embrace the gospel of Christ as the ELCA has received it.
 - 2) God's love is for all people, no exceptions. We are officially a Reconciling in Christ congregation committed to honoring the dignity of every human being. We are committed to this clarity and being able to talk about that to the wider community.
- Goals for 2024:
 - Invite others into the kind of church we have and the relationship we have with Jesus. Mt Cross is the kind of church people are looking for and don't even know it exists. Our job in 2024 is a year of invitation and welcome.
- Thank you for your faithfulness, commitment to the church and to Christ!
- Thank you and appreciation for the staff - Joe Zimmerly, Carol Browning, Deacon Cecelia Travick-Jackson, Carina McVeigh, Bill Dawson, Justin Thai, Joan Brundage, and Heather Edwards
- Thank you to our Volunteer Coordinator, Vicky Edell, who reminds us and encourages us to serve early and often
 - Thank you to the Council - special thanks to retiring members! Live generously t-shirts give:
 - Allion Johnson
 - Barbara Cranfill
 - Jim Dinges
 - Evonne Kuchera
 - Susan Prosser
 - Becky Riley
 - Wendy McClary
 - Kris Dawson
 - Thank you to the Executive Committee and especially Bill Stoll, our Council President
 - Thank you to my husband Paul DeBusschere

Information: Treasurer's 2023 Financial Report

- 2023 Performance
 - [Balance Sheet](#)
 - [Budget vs. Actuals](#)



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- [Dedicated Account Report](#)
- [Analysis of Reserves](#)
- [Benevolence Summary](#)
- Balance Sheet for the end of 2023:
 - Cash assets totaled \$1,050,415.
 - Of this amount, the Endowment Fund balance was \$540,142 and dedicated funds were \$363,342 (\$293,342 after allocation of \$70,000 of undesignated gift money toward operating income - see note below).
 - Cash reserves for year-end were calculated as \$82,360 (\$152,360 after allocation of \$70,000 of undesignated gift money toward operating income – see note below). The mortgage balance was \$206,948. The loan balance was \$744,000. Payoff will be in 2034.
- Budget Performance for 2023:
 - Total income was \$459,177 (92% of budget) – see note below.
 - Pledged giving was \$341,709 (96% of budget).
 - Expenses were \$508,431 (99.4% of the budget amount of \$511,349).
 - Net income was \$459,177 - \$508,431 = -\$49,254 (compared to budget amount of - \$11,609) – see note below.
- Analysis:
 - 1. Pledged giving in 2023 was somewhat less than budget at 96%. Total income was even lower than budget (92%), mainly due to a significant drop-off in Envelope Non-Pledged giving. Expenses were lower than budget at 99.4%. The net effect was an annual loss of more than \$49,000, much higher than the budgeted loss of about \$12,000. See note below.
 - 2. Operating reserves were down by \$50,000 to about \$82,000, below the desired level of \$100,000. However, with a one-time allocation of \$70,000 of undesignated gift money toward operating income, the reserves will rise to over \$152,000. See note below.
- NOTE: In 2023 Mount Cross received \$200,000 in undesignated gift money with another \$10,000 gift. These generous donations were placed in a dedicated holding account. At year end, the gift money was allocated as follows: \$70,000 to operating income, \$47,000 to the dedicated perpetual funds, \$3,000 to the dedicated fund for website development, and \$1,000 for deposit to the Endowment Fund. The unallocated gift money amounts to \$89,000, which remains in the dedicated holding account. The gift money applied to operating income raises total and net income in 2023 by \$70,000 above amounts shown in Budget Performance. It also increases the operating reserves creating a rainy-day fund in case monthly giving continues to lag in 2024. The unallocated funds in the amount of \$89,000 cannot be applied to operating income in future years but can be used for operating expenses.



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Discussion

- Thank you to Joan Brundage and Barbara Cranfill for their support to the financial team as well as Heather Edwards who keeps us on the straight and narrow!

Information: 2024 Budget

- 2024 Budget
 - [Recommended Budget](#)
 - [Dedicated Funds for Budget](#)
- Rick Gardner presented the 2024 budget recommended by the Church Council for congregational approval. He provided the 2023 Operating Budget and actuals for comparison.
- The budget was evaluated by the Budget and Finance Committee, Executive Committee, Church Council then approved for presentation at the Annual Meeting
- 2024 pledges are at \$317,194 compared to 2023 budget of \$357,004 and 2023 actuals of \$341,709.
- Total income for 2024 is projected at \$522,279, which includes \$70,000 in gift money. Without the gift money, total income is \$452,279.
- Every year expected expenses are accurate, but if income is incorrect, it causes an imbalance
- 2023 operating budget was \$357,000 and the actuals were \$341,000 (96%) pledged amounts, 89 pledges in 2023, and 70 pledges in 2024, \$317,000 this year
- \$70,000 from the \$210,000 donation went to the 2024 budget. Refer to page 64 bottom row, net income - the \$70,000 balances us out, also using 55K in dedicated funds (page 60)
- Other income bumps:
 - Moved money to higher interest bearing accounts
 - With extended hours, the CDC facility use fee increased by \$500 / month
- 2.5% salary increase across board for staff salaries
 - Pastor Julie: \$75,000 housing + \$38,000 salary, included amount Julie would have to pay in for full benefits, 18% for retirement (Episcopal requirement), insurance benefits, car allowance, continuing education
 - This year we split out the "Office Manager" and "Communications Coordinator"
 - CYFM Director - we added healthcare last year, but he was still taxed on it, this year we selected a qualified plan → Portico health insurance (Gold Plan) 6% retirement plan
 - Deacon Cecelia - \$8,000 (dedicated funds), compared to 7,700 in 2023
- Mortgage: 5-year term plan, in April it will be adjusted, amortized, we're unsure what it will be but we budgeted for 7%



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- Outside CPA auditor, last year started an accrual fund for auditor - looking to have one in 2027
- HR attorney: great work has been done on the personnel manual - thought best to have an employment attorney take a look and suggested any relevant updates required
- Insurance has been increasing quickly. We were paying \$3,000 for earthquake insurance all of a sudden received an \$8K bill - evaluated jumping deductible from 10% to 20% deductible (900K), decided to do what vast majority of churches and commercial are doing - drop earthquake insurance, kept the \$6,000 policy for this summer, but we will drop it and it will save us \$6,000 but still 15K for annual insurance
- Pastor sabbatical fund: up to \$6,000 in 2024, Julie will be taking three-month sabbatical in roughly August to November 2024 → look to supplement with a request to the endowment fund

Discussion

- Where in the budget do we fund big repairs like roofing, etc? → We don't have a capital reserves account, just dedicated funds, but there's a healthy amount for capital improvements.

Motion

Motion by Church Council: *"To approve the proposed 2024 budget (see mountcross.com for the proposed 2024 budget)."*

- No second necessary
- The motion is approved by a voice vote, no objections

Information: Elections

The Church Council consists of no more than 13 members elected by the congregation, in addition to the CDC and youth representatives.

Discussion: The following slate of nominees was offered:

- *Nominations Committee Nominees:*
 - Susan Prosser
 - Allison Johnson
 - Evonne Kuchera
 - Marilyn Gardner
 - Dave Gilbertson



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- Tom Neuhaus asked if there were any additional nominations from the floor for the Nominating Committee. Seeing no additional nominations, he declared the nominations for the nominating committee closed.

Motion

Motion by Randy Churchill: *“to accept the slate by acclamation for the Nominating Committee as presented.”*

- Second by Becky Riley
- The motion passed by voice vote, no objections
- *Voting Members - Synod Assembly Nominees:*
 - Allison Johnson
 - Fred Antrim
 - Gayle Johnson
 - Tom Neuhaus asked if there were any additional nominations from the floor for the voting members - synod assembly. Seeing no additional nominations, he declared the nominations for the synod assembly voting members closed.

Motion

Motion by Randy Churchill: *“To accept the slate by acclamation for the Voting Members to the Synod Assembly as presented.”*

- Second by Mary Goodenough
- The motion passed by voice vote, no objections
- *Mediation Board Nominees*
 - Beverly Rueckert
 - Jim Prosser
 - Carol Broderick
 - Tom Neuhaus asked if there were any additional nominations from the floor for the Mediation Board. Seeing no additional nominations, he declared the nominations for the nominating committee closed.

Motion

Motion by Becky Riley: *“to accept the slate by acclamation for the Mediation Board as presented.”*

- Second by Bryan Honda



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- The motion passed by voice vote, no objections

- **Endowment/Legacy Giving Committee Nominees**
 - No new members, five continuing members

- **Church Council Nominees**
 - Becky Gilbertson
 - Fred Antrim
 - Jeanne Kuchera-Sikoff
 - Robert Mejia
 - Rick Gardner (year 1 of second term)
 - Tom Neuhaus (year 1 of second term)
 - There are four additional continuing Members: Tracy Blois (year 2 of first term); Brian Fisher (year 2 of third term); Chrissy O'Farrell (year 2 of first term); Bill Stoll (year 2 of third term)
 - Tom Neuhaus asked if there were any additional nominations from the floor for the church council:
 - Jim Prosser is nominated from the floor giving 7 nominees with 9 vacancies, so no paper vote is required

Motion

Motion by Allison Johnson: *"To accept the slate by acclamation as presented (6 nominees) as well as the nomination from the floor (1 nominee) for the Church Council.*

- Second by Brian Fisher
- The motion passed by voice vote, no objections

Information: Old Business

Discussion

- None was brought to the floor

Information: New Business

Discussion

- None was brought to the floor



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Motion

Motion by Meredith Smith: *"To adjourn the annual meeting."*

- Second by Amanda Honda
- The motion passed by voice vote, no objections

Closing Prayer was led by Pastor Julie Morris

Meeting Adjourned at 1:00 PM