



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

Core Values

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

Draft Church Council Meeting Minutes
04/21/2026

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

*1 vote between both youth representatives

Call to Order

The meeting was held via Zoom. The meeting was called to order at 7:02pm by President Ken Riley.

Council Members Present

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

Voting Representatives Present

1. Henry Moraga

Staff Members Present

1. Pastor Julie Morris

Devotion: Led by Maria McDonnell

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: 9



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

Core Values

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

- Number of voting representatives present: 2
- Number of council members and voting representatives present: 12 of 13

Caring Conversation: What is your favorite part of intergenerational worship?

Approval of Minutes

Motion by Henry Moraga: *“to approve the minutes from the March meeting”*

- Second by Vicky Edell
- The minutes are approved via a hand vote, none opposed.

Acceptance of Staff and Committee Reports

Motion by Henry Moraga *“to approve the Staff and Committee Reports for April”*

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

Discussion Item: Unauthorized Parking Lot Usage

- Colony Estate used the parking lot without permission for an event on Saturday evening
- Ken, Vicky, Bill, and Jim have worked together to add signs to the parking lot, contact Colony Estate with a cease-and-desist
- Sign-a-rama will install one metal sign with Tow Away information for \$195 total (recommended to install on the driver's side of the entrance)
- Jim Prosser motions *“to ruminate on this issue for one more month to consider alternatives to a sign”*
- No second
- Ralph Midtyling motions *“put a sign up that is clear that Colony Estate guests may not use the parking lot”*
- Jeanne Kuchera-Sikoff motions *“amend Ralph's motion ‘No Colony Estate Venue Parking’ and send another letter to Colony Estate to let them know that we will be posting a sign in our parking lot and to request to all guests to park elsewhere”*
- Jim recommends also sending the letter to the shuttle bus company that works with Colony Estate
- Maria seconds Ralph's motion
- The motion is approved via hand-vote
- Jeanne motions for *“Pastor Julie to talk with Jeff directly and inform Colony Estate”*
- Maria seconds
- Motion passes via hand vote, none opposed
- Jeanne will create and donate signs for the driveway



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

Core Values

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

- Bill Stoll will also support and install the signs

Action: Property Committee Motions to Sell/Donate the Church Van

- Motion passes via hand vote, none opposed

Discussion Item: TRIA Insurance

- Jim suggests to move forward without TRIA insurance

Information: Outdoor Space Update

- AI rendering and Amanda's rendering shown to Council
- Moving forward to hosting an Information Session on the New Outdoor Play Garden with Q + A following worship on May 17th
 - Council will vote on May 19th to approve

Information: Curious Christian Children Cohort Grant

- Grant won from the ELCA to include children and those with disabilities in worship, Pastor Marc and Amanda Honda will be pursuing continuing education opportunities to build out plans with this

Information: Treasurer's Report

Information: Leadership Retreat rescheduled to May 31st after worship from 11-3

Action: Service + Missions Motions to Spend \$5,000 to Friends of Fieldworkers

- Motion passes via hand vote, none opposed

Information: Next Meeting Date on May 19th at 7pm via Zoom only

Motion to Adjourn

Motion made by Maria McDonnell *"to adjourn meeting"*

- Second by Ralph Midtyling
- The motion passed unanimously by hand count, none opposed

Meeting Adjourned at 8:51pm



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

Core Values

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

Pastor's Report- Julie Morris

- Thank you to all who helped make our Lent, Holy Week, and Easter services and programs so meaningful. Highlights included our focus on creation care, the delicious Wednesday soup suppers, the speakers at the Holden Evening Prayer services, the calling of Pastor Marc Mohr on Palm Sunday, our collaboration with the Three Congregations for the Great Three Days, and the glorious music on Easter Sunday. High praise also to our Care Team for their outstanding educational forum on dementia held on March 22.
- Sermons this month: "Out of the Depths" on 3/22; "Palm Sunday – The Unveiling" on 3/29, "Good Friday Reflection: I Thirst" on 3/29, "Easter Sunday: Appreciate or Participate?" on 4/5, and "Second Chance Sunday" on 4/12.
- I presided at Alan Scott's memorial on April 4 and Rae Russell's funeral on April 11. Deacon Cecelia preached at Rae's service. I conducted a private burial for Keith Mason last week. His memorial service will be June 6 at 2 p.m. We thank God for these beloved church members and pray for all those in grief.
- In addition to many regular programs, meetings and pastoral contacts, I participated in a few meetings with landscapers about our Outdoor Exploration Center, did three CDC chapels, and attended the CDC's Spring Sing on March 21 where I welcomed families, offered a prayer, and tabled for the church. Out in the community, I participated in a silent meditation walk in front of the ICE building in Camarillo on March 19 and on April 16 toured the Rancho Sierra Many Mansions senior housing on Lewis Rd. with Gordon and Melissa Henry. For the wider church, I continue work on the Synod Assembly Planning Team.
- Please save the date for the rescheduled **All-Church Leadership Retreat on Sunday, May 31 from 11 a.m. – 3 p.m.**
- Thank you to the Council and Staff for supporting my time away April 16-May 15. Two of those weeks are vacation, one week is continuing education, and I plan to work the equivalent of one week remotely. Pastor Marc Mohr will preach and preside on 4/19; Pastor Scott Maxwell-Doherty on 5/3; and Pastor Ralph Midtlyng on 4/26 and 5/10. Pastor Marc's and Ken Riley's cell phone numbers are on my office voice mail to call in the case of pastoral emergencies after office hours. They and Carol Browning have a list of pastors to call who are willing to respond to urgent needs. The Rev. Susan Klein is also available to respond to non-emergency pastoral needs. Group members are covering Women's Bible Study, Men's Bible Study, and Rooted. I will check emails at least mid-week to stay in the loop. I have Zoom meetings scheduled with Council (4/21), Bethlehem Lutheran (4/23), pastoral meetings (4/23 and 4/30), Staff (May 7), Executive Committee (5/7), and the Synod Assembly Planning Team.
- **Thank you for your service, Mount Cross Council! God bless our congregation and our work together.**



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

Core Values

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

Treasurer's Report - Jim Prosser

Copies of the Balance Sheet (ending March 31, 2026) and the Budget vs Actuals Report for March were sent under separate cover. The following is a summary of these reports.

Analysis of March 2026 Budget vs Actuals Report

Operating Income decreased significantly from February to March. This was due to the receipt in February of the entire yearly pledge on one or more donors. Pledged giving dropped from \$51,084 to \$34,559, while the other giving categories increased about 40% (Envelope non-pledged went from \$5061 to \$7015, Loose Plate went from \$1312 to \$2057 and Misc jumped from \$986 to \$1751. Facility Use income was also down due to the late receipt of the monthly payment from the CDC (\$2835). But, all in all it was a good month as the combined Operating Income and Total Income exceeded projections by over \$19,000.

We also got help on the expense side with Total Expenses coming in at \$49,459, slightly more than \$5000 less than projected.

Analysis of The Balance Sheet

Mount Cross has a strong asset base.

- Total assets: \$2,375,679.73
- Assets are split between current assets (\$1,294,176.08, mostly cash and investments) and fixed assets (\$1,081,503.65, including land, buildings, and equipment).
- The church has substantial cash and investment holdings, with over \$1.29 million in bank and investment accounts.

Low Debt and High Liquidity

- Total liabilities: \$194,377.70 (only 8.2% of total assets)
 - Current liabilities: \$22,879.13 (accounts payable, credit cards, payroll taxes)
 - Long-term liabilities: \$171,498.57 (mortgage)
- Current ratio: $\$1,294,176.08 / \$22,879.13 \approx 56.6$
 - This means the church has more than enough current assets to cover its short-term obligations.
- Debt-to-assets ratio: $\$194,377.70 / \$2,375,679.73 \approx 8.2\%$



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

Core Values

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

- Indicates very low leverage; most assets are funded by equity.

Healthy Net Asset Position

- Total equity: \$2,181,302.03 (91.8% of assets)
- Net assets are comprised of unrestricted funds (\$373,781.04), reserve funds (\$54,550.00), endowment restricted (\$675,667.61), temporarily restricted funds (\$312,924.19), perpetual funds (\$31,588.59), and other designated funds.
- Net income (YTD): \$71,885.53

Significant Restricted and Designated Funds

- A large portion of cash and investments is restricted or designated for specific purposes (e.g., endowment, property improvements, ministry funds).
- For example, endowment restricted funds total \$675,667.61, and temporarily restricted funds total \$312,924.19.
- This means that while liquidity is high, much of it is earmarked for specific uses, not general operations.

OVERALL - Mount Cross Lutheran Church is in a very strong financial position:

- It has substantial assets, low debt, and high liquidity.
- Most of its assets are funded by equity, with only modest mortgage debt.
- The church's cash and investments are robust, but a significant portion is restricted or designated, so unrestricted operating funds are less than the headline cash balance. The presence of endowment and project funds reflects strong donor support and prudent stewardship.

AGENDA ITEM #4 - The Terrorism Risk Insurance Act.

Some of you may already be aware that as part of the upcoming insurance package conversion, we were informed about the Terrorism Risk Insurance Act (TRIA) coverage offered through Church Mutual Insurance Company. There has been a significant increase in the premium for TRIA compared to the previous year, now totaling \$1,288.00. This is on as a discussion item to let the council know that we have reviewed the coverage this package offers and believe we should decline this coverage because of the limited instances in which it would apply. For instance it only applies to an act which the federal government declares to be "a terrorist act."



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

Core Values

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

If you want to learn more about the TRIA you can read about it at <https://content.naic.org/insurance-topics/terrorism-risk-insurance-act>.

UPDATE ON NEW CREDIT CARDS FOR STAFF - Our application for new credit cards from Citizens Business Bank was approved and new cards have been issued to Pastor Julie, Pastor Marc, Carol Browning and Carina McVeigh.