

Mount Cross Lutheran Church Annual Report for 2023



*Make, Bake, Celebrate! Returns!
October 7, 2023*

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During 2023, we celebrated the gift of Eternal Life for these fellow members of the body of Christ.

Patricia Ann Dawson (February 21, 1931 – February 19, 2023)

Patricia Hahn Springer (October 25, 1923 – April 13, 2023)

Nancy Jaeger (March 14, 1936 – May 11, 2023)

John Keith (Jay) Mason, Jr. (February 27, 1963 – May 15, 2023)

Robert Dean (Bob) Winters (February 7, 1935 – May 28, 2023)

Debra May (Debbie) Kolibas (September 4, 1948 - June 29, 2023)

Celia Joy Moraga (March 3 – August 21, 2023)

Jason Daniel Soyster (August 7, 1983 – August 24, 2023)

Robert C. “Bob” Padgett (December 15, 1929 – September 26, 2023)

Norman Williamsen (March 17, 1928 – November 24, 2023)

Kathleen Miller (February 25, 1929 – December 10, 2023)

Josephine “Jo” Holler (May 6, 1936 – December 20, 2023)

AGENDA
MOUNT CROSS LUTHERAN CHURCH ANNUAL MEETING of
Sunday, January 28, 2024, at 11:45 a.m. in person

Record Attendance for the purposes of establishing a quorum

Call to Order and Welcome.....Tom Neuhaus, Vice President

Opening Prayer.....Pastor Julie Morris

A Year in Review Slide Show

Approval of the 2023 Annual Meeting Minutes (<https://bit.ly/2023MinutesUnapproved>)

Approval of the November 5, 2023 Special Congregational Meeting Minutes
(<https://bit.ly/11-5-23SpecialMtgMinutesUnapproved>)

Child Development Center Report

Pastor's Report

Treasurer's 2023 Financial Report

Approve 2024 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 PrayerDeacon Dr. Cecelia Travick-Jackson

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 29, 2023
12:45 P.M.*

2022 Elected Church Council Members: Barbara Cranfill (Stewardship), Kevin Churchill (Tech Committee), Brian Fisher (Endowment Committee), Allison Johnson (Worship & Music), Susan Prosser (Property), Rebecca Riley (President, Personnel Committee), Bill Stoll (Secretary, Learning), Evonne Kuchera (Care Team), Tom Neuhaus (Vice President, Service & Missions), Jim Dinges (Adult Education), Kristine Dawson (Fellowship & Welcome), Rick Gardner (Budget & Finance)

Executive Committee: Becky Riley (President), Tom Neuhaus (Vice President), Bill Stoll (Secretary), Rick Gardner (Treasurer)

Representatives: Wendy McClary- Child Development Center
Collin Edwards / Sophia Valencia - Youth Group

Quorum established and meeting proceeded: 75 members present (35 needed for a quorum)

Call to order: The meeting was called to order by President Becky Riley at 12:45

Opening Prayer was led by Pastor Julie Morris.

A Year in Review Slide Show put together by Carina McVeigh

Approval of January 2022 Annual Meeting Minutes: Randy Churchill moved to approve the minutes. The motion received a second from Lisa Saner. **The motion passed by a voice vote.**

Child Development Center Report – Amy Vega and Lisa Saner: CDC became their own entity & created handbook; 78 children are enrolled so they are at max capacity; added Spanish, Dance, and Soccer classes; added new (upgraded) playground.

Pastor's Report – Pastor Julie thanked the congregation, the staff, her husband, Paul, and recognized outgoing Council member, Kevin Churchill and outgoing President, Becky Riley.

Pastor Julie directed people to her written report in the Annual Report Booklet. She expressed her joy in serving as pastor of Mount Cross, her love for the congregation, and her gratitude for the excellent lay leadership in the congregation. She also shared “Mount Cross Story Corps” stories. She frequently hears that people appreciate that we have one service on Sunday mornings with a variety of music. People are spiritually nourished through our worship services. They see children loved and called forward by name. One frequent visitor commented, “Every Sunday feels like Easter at Mount Cross.” She is aware of several stories of gratitude about Mount Cross caring ministries. People who receive care in the form of cards, calls, meals, prayers, or rides to medical appointments often become participants in those caring ministries themselves. She hears from newer members that they are overjoyed to find in Mount Cross and the ELCA an expression of Christianity that is welcoming, centered in God’s grace, fully inclusive, and committed to justice. She noted that Mount Cross should not feel immune to the overall cultural decline in church membership. We need to be alert for creative ways to partner in the community. She announced that this year, for the first time, Camarillo United Methodist Church will join with Mount Cross and St. Columba’s for Ash Wednesday and Holy Week services. Pastor Julie articulated two

goals for year. First, she wants to work with a team to create an intentional process for welcoming newcomers and preparing them for baptism/affirmation of baptism and church membership. Second, she wants to work with the Care Team to make sure the whole congregation understands itself as part of the Mount Cross caring ministries: “A card, a call, a visit, a meal, a prayer, a ride.” She thanked the congregation, the staff, her husband, Paul, and recognized outgoing Council member, Kevin Churchill and outgoing President, Becky Riley.

Recognition of RIC Sunday – a video from Bishop Bos was played.

Special Recognition of Rick Mann for his many years of service to the Property Committee

Treasurer's 2022 Financial Report – Rick Gardner noted that due to a substantial rise in new members, Mount Cross was in very healthy shape financially.

Balance Sheet for the end of 2022:

Cash assets totaled \$902,822.

Of this amount, the Endowment Fund balance was \$529,862 and dedicated funds were \$179,272.

Cash reserves for year-end were calculated as \$134,655.

The mortgage balance is \$224,895. The original balance was \$744,000. Payoff will be in 2034.

Budget Performance for 2022:

Gross income was \$466,304 (105% of budget).

Pledged giving was \$334,089 (108% of budget).

Expenses were \$497,529 (101.5 % of budget amount of \$490,347).

Net income was \$466,304 - \$497,529 = -\$31,225 (compared to budget amount of - \$47,927).

Analysis:

1. Pledged giving and income were well above budget. Expenses were \$7,000 higher than budget in 2022 (101.5%) due to higher insurance costs, unbudgeted payment of CDC incorporation fees, unplanned installation of a new HVAC system, and higher worship and music costs.
2. The annual loss for 2022 was \$31,225 compared to the budgeted loss of \$47,927. Reserves were down by over \$31,000 in keeping with the annual loss. Despite this loss, reserves continue to be in the healthy range above \$100,000.

Rick Gardner presented the 2023 budget recommended by the Church Council for congregational approval. He provided the 2022 Operating Budget and actuals for comparison. The recommended budget consists of a Funded Budget, drawing from operational funds and dedicated funds. Rick also showed the Funded Budget in narrative format with a pie chart highlighting the following ministries: Worship & Music (31% of budget), Learning & Youth (30%), Service & Mission (22%), and Caring (17%).

2023 pledges are at \$357,004, compared to \$309,765 in the 2022 budget. Total income for 2023 is projected at \$499,740. Expenses for the 2023 Funded Budget are estimated as \$562,300, to be funded by \$499,740 in operational funds and \$51,052 in dedicated funds. In addition, we propose to draw \$11,509 from reserves. Expenses for the 2023 Operating Budget total \$511,249 (\$499,740 plus \$11,509 from reserves).

Rick discussed some expense elements from the budget, most notably Salaries and Benefits, which constitute about 2/3 of the budget. He explained Pastor Julie's proposed compensation as well as that of Joe Zimmerly, Director of Children, Youth and Family Ministries. Rick also discussed the growing “meal” ministry, consisting of Tuesday night caring meals for the homebound and Wednesday night meals for the confirmation families and others. Associated with the meals is a new expense account associated with the meal preparer."

Rick answered questions:

Question: Did we account for Nat gas increase? - yes

Question: What is current membership? – about 330 (per Pastor Julie)

Question: Secretary (62410) is two employees. Should we separate that? That can be done. In fact, it used to be done that way.

Action – Motion made by Tom Neuhaus to approve 2023 Budget (see mountcross.com for the proposed 2023 budget); Motion seconded by Gordon Henry; **Motion Passed by voice vote.**

Action – Motion was made to override bylaws “10-day” preview window for slate of nominees (only 7 days given) and proceed with the election by Herb Holler. Motion seconded by Randy Churchill. **Motion Passed by voice vote.**

Elections—2022 Nominees

The following slate of nominees was offered:

· Nominating Committee

- Kevin Churchill
- Lisa Saner
- Patti Stouch
- Becky Riley
- Vicky Edell

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.

· Voting Members to the Synod Assembly

- Allison Johnson
- Vicky Edell
- Kevin O’Farrell

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.

· Mediation Board

- Bev Rueckert
- Jim Prosser
- Carol Broderick

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.

· Endowment/Legacy Giving Committee

- Jim Prosser

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.

· Church Council

- Kris Dawson
- Susan Prosser
- Bill Stoll
- Brian Fisher

- Crissy O'Farrell
- Tracy Blois

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.

Action – Motion was made by Jim Prosser to accept the slate by acclamation including the Nominating Committee, Voting Members to the Synod Assembly, Mediation Board, Endowment/Legacy Giving Committee, Church Council as presented. Motion was seconded by Randy Churchill. **Motion passed unanimously by voice vote.**

Old Business

None was brought to the floor.

New Business

Action – Motion was made by Jim Prosser that the secretary turn in minutes for posting on the website ASAP. Motion was seconded by Tom Neuhaus. **Motion passed by voice vote.**

Motion to adjourn at 1:03 by Randy Churchill. Motion seconded by Tom Neuhaus. **Motion passed by voice vote.**

Closing Prayer & Blessing was offered by Pastor Julie Morris.



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

Core Values

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

Special Congregational Meeting Minutes

November 5, 2023, 11:00 AM

Meeting held in-person at Mount Cross Lutheran Church

2023 Elected Church Council Members	Executive Committee	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

The meeting was in-person at Mount Cross Lutheran Church. The meeting was called to order at 11:15 AM by President Bill Stoll.

Opening Prayer (Pastor Julie)

Determination of Quorum

- 89 members present (35 needed for a quorum), 3 observers

New Business

- Should Mount Cross Become an RIC congregation?

Motion

Made by Elliott Ripley: "*motion for Mount Cross to become an RIC congregation subject to the RIC partner public commitments*".

- Second by Craig Blois

Discussion



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- Discussion on the use of the word “meaningful” in the RIC commitments: “make a meaningful contribution annually to support the national RIC program (which we will fulfill from RIC-directed donations).” This has to do with donations - there is no set amount which can be interpreted differently by different congregations - Mount Cross, we will have a fundraiser, but people can also contribute at any time. There will not be a line item in the budget.
- Gratefulness expressed for the efforts of the RIC committee
- A statement made about being aware of diverse life experience and perspectives - just because a person may not understand the impact of RIC doesn't mean it's not important for other populations and their life experience
- Difference between someone visiting and only letting a bit of themselves out, versus knowing they're safe right away to focus on God, community and connection

Calling the question to initiate vote

Results

- Motion passed by ballot vote: 74 “yes”, 14 “no”

Motion to Adjourn

Made by Lyndsay Montour: “*motion to adjourn the special congregational meeting.*”

- Second by Allison Johnson
- Motion passed by a voice vote

Closing Prayer and blessing

Meeting adjourned at 11:45

Notes

RIC Partner Public Commitments



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Caring Community*

Since 1983, the Reconciling in Christ (RIC) Program has been a public way for faith communities to see, name, celebrate, and advocate for people of all sexual orientations, gender identities, and gender expressions in the Lutheran church. Much of the past eighteen months has found Mount Cross engaged in the discernment process of becoming an RIC congregation. As noted in our previous forums, to be recognized as a RIC congregation, we will need to:

1. Clearly state a welcome to people of "all sexual orientations, gender identities, and gender expressions" or "LGBTQIA+" and name its commitment to "racial equity" or "anti-racism" in its welcome statement. *(Please see our proposed welcome statement on the back of this page).*
2. Be open to calling an LGBTQIA+ and Black, Brown, Indigenous, Person of Color (BIPOC) Rostered Leader.
3. Allow sanctuary or community space to be used for LGBTQIA+ weddings and blessings *(which will be consistent with our policies for heterosexual weddings and blessings).*
4. Make a meaningful contribution annually to support the national RIC program *(which we will fulfill from RIC-directed donations).*

Eligibility to Vote: *According to the Mount Cross Constitution, "Voting members are confirmed members. * Such confirmed members, during the current or preceding calendar year, shall have communed in this congregation and shall have made a contribution of record to this congregation."*

**Confirmed members are baptized persons who have been confirmed in this congregation, those who have been received by adult baptism or by transfer as confirmed members from other Lutheran congregations, or baptized persons received by affirmation of faith.*

REPORTS TO THE CONGREGATION

Pastor: Pastor Julie Morris

Dear Mount Cross Community,

I love being a pastor. I love being *your* pastor. I love walking alongside you as individuals and a community, reminding you that God is with you and for you. I love gathering with you around the Word and Sacraments, celebrating the boundless grace of Christ. I love being a front-row witness to your faith, generosity, and service. I love working with the Dream Team Mount Cross Staff and Executive Committee. There is so much variety and depth to the work I get to do, that it is always a challenge to summarize it. Most of what I do fits into these five categories:

1. **Worship.** Worship includes liturgy planning, funerals, seasonal planning, preaching preparation, and special services.
2. **Pastoral Care.** 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.
3. **Faith Formation.** Faith Formation includes Bible studies, Rooted, Confirmation class, preschool chapels, the Discipleship Experience, and the Peace & Justice/RIC Team.
4. **Administration.** 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.
5. **Wider Church and Community.** This includes collaboration with other churches, 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.

You can read more details about my ministry with you in the monthly Pastor's Reports I submit to the Mount Cross Congregational Council. Those reports can be found on our website at <https://www.mountcross.com/council--committees.html>.

Here is how I will remember 2023:

The Year of the Three Churches.

After decades of joining together with St. Columba's Episcopal Church for Ash Wednesday, in 2023, we welcomed Camarillo United Methodist Church into the collaboration and a spark was ignited! Not only did we worship together for Ash Wednesday, but we held combined Maundy Thursday, Good Friday, and Easter Vigil services. Memorably, on Good Friday, we carried a large cross in a procession beginning at Camarillo UMC, pausing at St. Columba's, and ending at Mount Cross for the Good Friday liturgy. We held three more combined events in the fall of 2023: a Reformation Sunday forum and panel at Camarillo UMC on the future of the church, the Thanksgiving Eve Holden Evening Prayer and Pie Social at Mount Cross, and a "Blue Christmas" service at St. Columba's in December. I expect we will have similar shared services and events in 2024 and that these partnerships will continue to develop.

The Year of the Prayground.

Worship is for the whole family of God. It's wonderful that this year, the Family Faith Formation Committee implemented dedicated space in our sanctuary to welcome our families with young children. I smile every time I see our Prayground and the little ones in it!

The Year of Reconciling in Christ (RIC).

On All Saints' Sunday 2023, Mount Cross voted decisively to become a welcoming and affirming congregation to all members of the LGBTQIA+ community. I believe this is a movement of the Holy Spirit in the Church in our times, a recognition of the image of God in every human being, and an expression of the breadth and length and height and depth of Christ's love. The Reconciling in Christ Team, under the leadership of Lyndsay Montour and Becky Gilbertson, gracefully guided the congregation through a thoughtful process of discernment. The educational forums and opportunities for discussion invited honesty and provided space to ask questions and grow in understanding. I commend all members of Mount Cross for engaging the RIC conversation with civility, sincerity, and prayer. We will celebrate our first RIC Sunday the same day as this Annual Meeting, January 28!

The Year of the Discipleship Experience.

Sixteen adults (and their fourteen children) signed up for an experiment we called "The Discipleship Experience." It is a 9-month commitment to Christian spirituality and community, including daily prayer, weekly worship, monthly gatherings, and service. Participants are growing in their relationships with God, each other, and the congregation. I expect it to continue in some form beyond this pilot program.

The Year Make, Bake, Celebrate! Returned.

After a three-year hiatus, Patti Stouch and her team resurrected Make, Bake, Celebrate! The spirit of Mount Cross beams at this beautiful evening of generosity and community.

The Year Four Staff Members (including me) Got COVID *at the Same Time.*

After three years, COVID caught up to us. Thank God it was mild, but with four of us out of commission, we had to cancel worship at Mount Cross on March 19, 2023. We were extra grateful for our full-communion partners, St. Columba's and Camarillo UMC, for welcoming Mount Cross folks to their services that day.

The Year Our Hearts Broke.

There is so much to be thankful for when looking back at 2023, and yet I will remember it also as the year all of our hearts broke because of the losses of Celia Joy Moraga and Jason Soyster in August. There is nowhere to turn in these tragedies except to our faith in God and our love for one another. For the Moraga and Soyster families, and for all who suffered the death of loved ones this year, we pray for comfort and strength.

Looking Ahead.

We really cannot know what lies ahead, but we can put our hopes in God's hands, and we can seek God's blessing on our plans. August 1, 2024 will mark the completion of my fifth year at Mount Cross and my eligibility for a three-month sabbatical, which I plan to take in the fall. More details will be shared as they come together.

I hope 2024 at Mount Cross will be **the Year of Invitation and Welcome**, where we step out boldly into our community, inviting people to join us in knowing, loving, and serving our God who loves without limits. No exceptions.

I pray that you may have the power to comprehend, with all the saints, what is the breadth and length and height and depth, and to know the love of Christ that surpasses knowledge, so that you may be filled with all the fullness of God. (Ephesians 3:18-19).

Yours in Christ,
Pastor Julie Morris +

Deacon: Deacon Dr. Cecelia Travick-Jackson

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 the 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 attended and participated in every funeral at Mount Cross during 2023. I also attend funerals at the Synod level whenever possible. I have not been able to visit as many members as I have in the past, but I call parishioners, email them, and make sure that they receive cards from me personally and/or cards from the Senior Adult Ministry.

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. Senior Adult Ministry has taken on the responsibility of drive-through Communion. 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, 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.

The lifting of COVID restrictions has greatly reduced the number of people who come to drive-through Communion, but for those who do come, this ministry is very important to them. We often receive prayers, cards, and genuine gratitude for this ministry,

When Pastor Julie is away, I serve as the on-call minister. I attend weekly staff meetings and I am involved in additional Mount Cross activities as I am able, such as committee meetings, Ecumenical services with St Columba's and the Methodist Church, special programs, and seminars at church.

My call as deacon also includes the wider church. As Assistant to the Bishop, I attend ordinations, installations, conferences, special meetings, pulpit supply, special committee meetings, planning committees, and in several other ways highlighting the Southwest California Synod. 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. I am able to offer the churches in our Synod resources, suggestions, support, and other special services. (Our synod is divided into nine (9) conferences, totaling 112-115 congregations.)

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, conferences, Deacon Leadership retreats where I served as a group leader for emerging deacons, and The Rostered Leaders Gathering in Phoenix, where I conducted a workshop this past July.

I continue my work in Glendale, Arizona, as a member of St. John's 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 Diaconate call to Word and Service is bridging the gap between church and world.

I submit my 2023 Annual Report.

Peace and blessings,
Deacon Cecelia

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

For our children, youth, and families, 2023 was a year of building. After a year of growth in 2022, the next step was to build. We saw an increase in children's ministry activities, family participation in worship, and even a new area added to our worship space being the Prayground. What a wonderful addition that has been for our toddlers in worship, and we look forward to the ways in which we can expand upon the space in 2024.

There are many people to thank, but I would like to specifically thank the Family Faith Formation Committee. Without them, this work is impossible to do. So, thank you to our committee Chair Lyndsay Montour, Church Council Liaison Tracy Blois, and members Heather Edwards, Lisa Saner, Chrissy O'Farrell, Amanda Honda, Bill Stoll, Henry Moraga, and Kate LaCalamita. We look forward to the ways in which God is calling us in ministry in 2024.

Sincerely,
Joe Zimmerly, Director, Children, Youth & Family Ministries

Church Council President: Bill Stoll

As we look back on the year 2023, we can see how God has been faithful and gracious to Mount Cross. I am very pleased to report that Mount Cross continues to thrive and grow despite the financial challenges and uncertainties that all churches seem to face. Yet, we have also witnessed God's provision, protection, and presence in our midst, as those financials have been offset by some generous donations, growth in membership, and energetic involvement of members.

First, I want to thank you for your faithful and generous giving to the church. Even though our income was lower than expected, we were able to meet our budget and support our ministries and missions, thanks to the work of Rick Gardner, aided by some special gifts from members and friends of the church, which helped us to cover expenses and enhance our facilities and programs. We are truly grateful for your stewardship and partnership in the gospel.

Secondly, I want to celebrate the growth in our membership and attendance. Thanks to the leadership provided by Pastor Julie and Joe, 2023 saw another year in which we were able to welcome new members and visitors to the Mount Cross family. What really brings joy to me is that, while growth is seen across many age groups, the largest spurt seems to be in new young families joining us. I recall in Pastor Julie's first year, children's sermons seemed to be a one-on-one discussion between Julie and little Grace (I'm not sure which of them did the most talking). Today it is not uncommon to see between 15 and 20 children coming up front during that time. We praise God for adding to our numbers and drawing more people to His fold.

Finally, I want to commend the energetic involvement of our Mount Cross members in various ministries and activities. Even though we had to adapt and adjust to changing situations and needs, we did not lose our passion and enthusiasm for serving God and one another. Through our Care Team, we saw many examples of love and care among our members, as they prayed for, supported, and encouraged each other. Our RIC Team educated us on our need to be intentionally welcoming and affirming of our LGBTQ+ siblings. Deacon Dr. Cecelia Travick-Jackson continued with the monthly Thursday afternoon worship and fellowship service to assist seniors and others who have difficulty coming to a Sunday morning service. Thanks to the efforts of Bill Dawson and his staff of capable video and sound engineers, our livestream remained in full swing on both Facebook and YouTube. Through SAM, Quilters, VBS, FFF, and other teams and committees, we also saw many opportunities for outreach and service to our neighbors and community, as we shared the gospel and showed compassion to those in need. We thank God for empowering and equipping us to be His witnesses and workers.

As we enter 2024, we hope to build on the work of our ad hoc Sanctuary Improvement and Committee Reimagining Teams, as well as working to be a beacon of unconditional love for our local community and beyond. We do not know what lies ahead of us. But we do know that God is with us and for us, and He will never leave us nor forsake us. He has a good plan and purpose for us, and He will accomplish His will through us. Let us continue to trust Him, follow Him, and serve Him, as Mount Cross seeks to be a faithful and fruitful church for His glory.

Bill Stoll
Council President

ADULT EDUCATION AND SPIRITUAL FORMATION

Mount Cross offered several adult spiritual formation opportunities in 2023.

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. 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.
4. A weekly Christian Meditation group met on Monday afternoons on Zoom.
5. The Lenten Wednesday evening study was called “Life Transformed: The Way of Love in Lent.” We were joined by people from St. Columba's Episcopal Church. Pastor Julie, Rev. Mark Asman, and Rev. Susan Klein shared leadership of the study.
6. Pastor Julie and Kevin O'Farrell taught a class on Sundays in Lent called “Christianity Through a Lutheran Lens” using Daniel Erlander's *Baptized We Live* booklet.
7. Pastor Julie and Kevin and Chrissy O'Farrell shared facilitation of “The Discipleship Experience” for 16 adults (and 14 children). It is a 9-month commitment (September 23-May 24) to Christian spirituality and community, including daily prayer, weekly worship, monthly gatherings, and service.

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.

Training was held in November for new members. Pastor Julie spoke of her philosophy and a discussion of the guild responsibilities was held with members and new recruits. We emphasized the ability to schedule assigned months on the church website.

The Guild always welcomes new members to join us 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 carolbroderick@msn.com.

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

AUDIT COMMITTEE

In 2023, the Audit Committee undertook an audit of the records of Mount Cross for the calendar year 2022. For the first time in many years, the audit did not include the activities of the Child Development Center as it completed its legal separation from Mount Cross. Members of the Audit Committee were Jim Prosser, Dave Gilbertson, and Tom Carr. The audit was conducted between April and July of 2023 and included a review of the records of the Financial Secretary, Bookkeeper, Church Treasurer, Endowment Fund, and the Pastor's Discretionary Fund. A written audit report was submitted to the Church Council in September. The committee found that there had been a proper accounting of all funds received and expended. The Church Council later approved the audit.

The Committee found that recommendations from the prior year were mostly implemented. The Committee was surprised that our current bank did not offer any high yield savings options and recommended that reserve funds be moved to a financial institution offering higher interest rates. This issue was discussed with the Treasurer early on and resulted in the church setting up a fully-FDIC-insured, money market account earning 5% instead of the .1% available at Citizen's Bank. Finally, the committee again recommended that a CPA firm be engaged to do the audit next year, consistent with guidelines from the ELCA.

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 little over four years ago, the Care Team was reactivated for the purpose of 1) identifying areas where 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. Since that time, core Care Team committee members and **numerous volunteers** have worked to strengthen caring support for members and friends of Mount Cross. It is important when reviewing the undertakings of this committee that you realize that much of what is accomplished happens thanks to a much broader circle than just the "Team."

2023 Regular Care Team Functions:

- Monthly meetings are held to assess congregational needs.
- Year-round **Card Ministry Program** matches **volunteers** with persons/households to maintain regular connection. During holiday periods, additional persons receive cards from Team and **volunteer** members of the church.
- **Sympathy Cards** are sent by **volunteers** on behalf of the congregation along with appropriate CareNotes. Appropriate Christmas cards and CareNotes are also sent to those who lost a loved one during the year.
- The ongoing **Health Ministry Program** offers information and support from our Health Ministry Nurse and access to pertinent materials. Rotating materials are available in the clear “pockets” on the wall of the church narthex and offered monthly on a Sunday resource table. Caring support and referrals during health challenges are offered by volunteer **Health Ministry Nurse Evonne Kuchera, RN.**
- **Care Bags** are filled with items aimed at specifically comforting people during active medical treatment or recovery. They are generally distributed by Pastor Julie but can be requested or recommended for another through the Health Ministry Program, the church office, or any Care Team member.
- **Tuesday Meal Support Program** provided meal support for members/friends of Mount Cross with medical needs or other life-challenging circumstances. 2022 was the first full year of prepared and packaged meals, asking volunteers to only deliver the meals and visit with those who are receiving. This approach has allowed a wonderful mix of **volunteers** to participate since picking up the meal(s) for delivery at 5:30 p.m. from the church kitchen seems to work even for some who work during the day. The number of meals delivered per week ranges throughout the year, from 10 to over 20 per week, depending on needs at the time.
- **Technology Assistance** is offered for those with difficulty with watching livestream worship or connecting to virtual programs offered by the church. Assistance with simple general computer problems can also be provided. The church also has several small, basic laptop computers available for loan to members. In-home assistance is offered or questions can be answered over the phone, as preferred. Other general assistance with completing forms or similar tasks, whether on the computer or otherwise, can be offered, depending on the nature of what is involved.
- **Education and Information:** This was a year where partner churches together planned or publicized education programs. Mount Cross, through the Care Team, provided information about both short and three-session versions of education in AVOIDING SCAMS. MCLC members attended both educational opportunities. We were happy to complete the MOUNT CROSS CARES brochure and place it in the pew racks as well as include it in every stewardship packet. The Care Team provides helpful Health-related information, along with other caring information, monthly in the church newsletter.
- **Senior Ministry Program Collaboration:** Deacon Cecelia participates fully to share information and ideas with the Care Team regarding needs and programing.

2023 Care Team Highlights:

- **February** – Handmade decorative paper hearts with Bible verses regarding love were bagged with a small amount of candy for home delivery to select members as a bit of Valentines cheer.
- **April** – Suggested Easter Card mailing list provided to the congregation.
- **May** – Joint session on Avoiding SCAMS presented by the County DA’s office at St Columba’s.
- **August** – Health and Healing Sunday – special worship service elements, healthy refreshments, and health information resource table.
- **September** – Caring brochures included with stewardship packets. Tuesday Meals made a situational change to food prep procedures.
- **October** – Halloween Cards sent to select members by Care Team member Judy Winters. DA’s office 3-day SCAM Prevention Academy. Halloween treat bags sent with Tuesday Meals.
- **November** – Thanksgiving cards signed by congregation members and mailed to select members. Advent calendars mailed to select members and handed out at Afternoon Chapel. Shared information about in-person grief group meetings.
- **December** – Christmas cards sent to members with a family member death in 2023 along with holiday grief CareNote and notice of the upcoming Blue Christmas service. Suggested Christmas card mailing list provided to the congregation. Provided support at the Blue Christmas service with a CareNote table.

May God bless the loving efforts of those listed below and the many others who **served or provided support** for the programs of the Care Team:

Mount Cross Care Team Members during any part of 2023: Jennifer Christeson, LCSW; Karen Diehl; Mary Kienitz; Evonne Kuchera, RN; Jeanne Michel; Becky Riley; Bev Rueckert; Judy Winters; Susan Prosser, Chair; Pastor Julie; and Deacon Cecelia Travick-Jackson, Senior Ministry Interface.

Care Team volunteers with ongoing **Volunteer** responsibilities:

Sympathy Card Mailing: Dan and Karen Nelson
Tech Assist: Jim Prosser
Care Bag Production: Karen Diehl
Meal Support Signups: Vicky Edell
Tuesday Meals Menu Planning and Prep: John Colby
Tuesday Dessert Baker: Denise Sobolik

Meal Support delivery volunteers, Card Ministry volunteers & holiday card sending volunteers—you know who you are and quite frankly we don’t even know who holiday card senders have been. We also recognize that many members of the church perform acts of caring and kindness without any connection to the Care Team and offer them the same appreciation.

All who have served offer a reminder of God’s love and have felt God’s love in return.

Looking forward to 2024

Our 2023 report intentionally highlights the roll of **volunteers** and the variety of opportunities for Mount Cross members to participate in the caring functions of the church. If the new year has you feeling a call to caring service, there is an existing program or we may be able to work with you to develop something.

In 2024, the FRIENDLY VISIT program is being given emphasis. This program is described in the yellow Caring brochures in the pew racks or available through the Care Team. New Care Team member Patricia Lewis will be our coordinator. If this program or any other is something that sparks an interest for you—let us know because we want to assist you in finding your path to serving.

*Do not merely listen to the word and so deceive yourselves. Do what it says.
James 1:22*

Submitted by Susan Prosser for the Care Team

CHILD DEVELOPMENT CENTER (CDC)

Mount Cross Child Development Center (CDC) has had a wonderful school year for 2023-2024. We have 86 children enrolled and are at full enrollment. We are continuing to build and serve many of the Mount Cross church families.

The State of California updated our child care license to add a Toddler Option Program, giving the CDC the availability to serve children ages 18 months to 5 years of age. With the addition of toddlers, we were able to update the nursery with new paint, blinds, changing table, portable sink, flooring, and rugs. We would like to thank Lana Lee, our PreK teacher, for the beautiful mural she painted on the nursery walls and John Colby for his help in updating the nursery room.

The CDC also contributed financially to the new flooring in both Luther Hall and the Parish Life Center, giving the children and staff of the CDC a new workplace.

This past year, we brought in Reptiles, Tawni's Ponies and Petting Zoo, and a Roaring Foam Party for in-house field trips for the children. The look on the children's faces was priceless.

We brought the CDC families together with our annual Trunk-or-Treat, Christmas Performance, Muffins with Moms, and Donuts with Dads.

We celebrated the CDC with a 50's theme Silent Auction and Mocktails. Parents of the CDC had a fun night of laughter and fellowship. Donations from the silent auction funded a Yoga teacher, helping the children with their social and emotional well-being.

We/I would like to thank the CDC Board for all of their hard work, dedication, and support throughout our continued transitions. A BIG thank you to Pastor Julie and Joe for their dedication to our children.

We have had a successful first semester of school. We/I look forward to continuing to support the 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 the opportunity to serve you.

Warmly,
Amy Vega, Mount Cross CDC Director

CHILD DEVELOPMENT CENTER (CDC) PRESCHOOL BOARD

It's been over a year since the CDC and the church officially separated but we are closer than ever! I'd like to thank the Council for accepting the extended hours pilot as a permanent program. With the new hours that go from 7:30 a.m. to 5:00 p.m., we are serving our larger community by helping working families who want to have their kids have a leg up in school.

The new extended hours have also allowed more Mount Cross members to send their children to the CDC—more than we have had in a long time. We have 5 out of 8 board seats filled by church members. (Only 3 are required in our by-laws). We even have a church member working at the school now!

Thanks to the leadership of Lisa Saner and Patti Stouch, we ended the prior school fiscal year with a healthy balance sheet that allowed us to help pay for the new flooring, give raises to our teachers, and add to our reserves. Our full enrollment points to another successful year where we hope to continue to improve the program.

Many of you may not know but we have also established a new committee—The CCC (CDC and Church Committee)—which includes Council members and CDC Board members. We are close to finalizing a business agreement between the CDC and the church that will help cement our relationship for years to come.

Submitted by Kate LaCalamita
President, CDC Board

CHILDREN, YOUTH, AND FAMILY MINISTRIES

Children, Youth, and Family Ministries in 2023 at Mount Cross was filled with energy. The congregation at Mount Cross made ministry happen in more ways than one. With an increase in children and families participating in programs at the church, we were in need of extra hands in which many individuals responded to. Melissa Henry found her way on staff at the church as

well as Isley Jackson serving on our Children, Youth, and Family Ministries team. With many hands, we were able to make ministry happen and for that I am very thankful to all who have helped. Below are some of the events that happened in 2023.

- Family Serving Sundays
- Play Date Sundays
- Beach Days
- Trunk-or-Treat
- Advent Wreath-Making Event
- Christmas Caroling
- Midnight Madness
- Winter Camp
- Summer Camp
- Western States Youth Gathering
- Pumpkin Painting Party
- Confirmation

Children’s Ministry:

Fun with Faith

Every Wednesday, children from preschool to 5th grade meet weekly from 5:00-5:45 p.m.! Under the leadership of Melissa Henry, you will hear our kids singing, praying, and reading the Bible Stories each week as they follow the lectionary. Highlights from the year include singing “This Little Light of Mine” and participating in the telling of the Christmas Story at the annual Advent/Christmas Program.

This year, the Family Faith Formation Committee, formerly known as the Learning Committee, made the commitment to host “Family Serving Sundays” once a quarter throughout the year. This is where we recruit families to fill all the worship assistant roles for one Sunday, including hospitality. Our goal was to get children involved in worship assisting at a very young age beyond just acolyting. Afterwards, we invite the families to gather on the playground for community time with one another.



Vacation Bible School

This past summer, we were able to host another Vacation Bible School. Our theme was “Operation Restoration.” We welcomed 75 children and 35 volunteers for a week of games, Bible lessons, music, crafts, and laughter.

During VBS, we had a canned food drive where we collected over 700 canned goods. Since the kids raised more than our goal, Pastor Julie and Joe were both dunked in the dunk tank on Friday in front of all the VBS participants. The donations were sent to St. Columba’s where they have a weekly food distribution serving the residents of Camarillo.

We were able to have multiple midweek opportunities to connect. One gathering opportunity was at Zander’s Game House for a game night with our VBS and church families. On Wednesday, we invited our VBS families and congregation to a pizza night and fundraiser at Toppers Pizza in Camarillo, raising \$320 for our Children & Youth programs. On Thursday, we were able to host our special program outside, followed by a Crumbl Cookie and ice cream reception.

We could not have done it without the congregation’s support and I want to thank everyone who helped, donated, and participated in such a lively event. We can’t wait for what is in store for 2024 (August 5-9)!



Confirmation:

Confirmation in 2023 was filled with plenty of learning, many laughs, and lots of love. We were lucky to have six confirmands in 2023, confirming Miera Stouch and Daphne Lewis in May. Many thanks to our adult leaders who helped guide our kids each week, Patti Stouch and Emily Schweers.

As we began the 2023 school year, we have been welcomed with a class of 5 confirmation students. We will be confirming Mateo Carpenter and Kaitlyn Edwards in May of 2024.



High School Youth Group:

High School Youth Group changed from meeting weekly to twice a month in 2023. In fact, we often met at Topper's Pizza for Bible Study. Our summer trip was the Western States Youth Gathering at Cal Lutheran in Thousand Oaks. We had two youth attend, amongst 200 other Southern California high school youth. The theme was "Revive, Reunite, Rejoice." In 2024, we will be attending the ELCA National Youth Gathering in New Orleans. We want to thank anyone who supported our fundraising efforts in 2023 as we gear up for our trip to New Orleans.





Staff:

Children’s Ministry Assistant

Jessica Easter served as our Children’s Ministry Assistant, and in 2023, she moved to Boston for graduate school after being on staff since 2019. Jessica took on various leadership roles in the congregation. We miss her dearly, but are excited to see the many things she accomplishes.

Children’s Ministry Assistant

Melissa Henry joined our children’s ministry staff in 2023. She has been a gift to the ministry, offering many years of experience teaching in early childhood education. In the year, she has taken on leadership roles of lesson planning and leading Fun with Faith on a weekly basis. What a blessing she has been for the church and for these children.

Nursery Care Staff

Isley Jackson was hired in 2023 to serve on our Nursery Care Staff. She works weekly on Sundays with our kids during Children’s Church and often when child care is needed beyond service times. She has been a great asset to have on our Children & Youth Staff.

Thank you to everyone who has helped volunteer! I appreciate each and every one of you!

Joe Zimmerly, Director, Children, Youth & Family Ministries

CLASSICAL CONCERTS AT MOUNT CROSS

We hope that we may resume the Classical Concert Series at Mount Cross for the 2024-2025 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 Endowment Committee is composed of five voting members of Mount Cross Lutheran Church, elected by the congregation, each of whom serve a three-year term. Current members of the Committee are Mary Goodenough, Barbara Cranfill, Craig Blois, Jim Prosser, and Brian Fisher.

The activities of the Committee are governed by Section 8 of the church by-laws. The main purposes of the Committee are to oversee the management of the assets in the Endowment Fund (“Fund”) and to recommend to the Church Council the distribution of the annual income¹ generated by the Fund to support the missions, education, children and young adult ministry, worship and music, and capital projects of the church.

For the past several years, the Fund has been invested with the ELCA Endowment Fund Pooled Trust Ministry Growth Fund (formerly known as “Fund A”). The investment criteria of the Ministry Growth Fund are consistent with the “Investment Strategy and Policy Statement” set out in the church by-laws.

Fund Performance. On January 1, 2023, the value of the Fund was \$518,453.88. Through November 30, 2023² the Fund generated income of \$16,536.00, which was reinvested in the Fund. During that same period, the market value of the Fund increased by \$29,771.80. The withdrawal of “income” for distribution in 2023 was \$24,620, leaving an ending balance on November 30 of \$540,141.68.

FUND Activity Summary			
Beginning Balance			\$ 518,453.88
	Additions (Income)		\$ 16,536.00
	Withdrawals		\$ 24,620.00
	Change in Market Value		\$ 29,771.80
Ending Balance			\$ 540,141.68

As of November 30, the asset allocation of the Fund was as follows:

Cash & Equivalents	3%	Fixed Income	18%
Global Real Estate Securites	5%	U.S. Equity	27%
Alternative Investments	14%	Non-U.S. Equity	33%

Income Distributions. Each Spring, the Committee solicits suggestions and applications from church committees, outside Lutheran organizations, and individuals for the distribution of the income from the Fund. The Committee then reviews that information and makes

¹ “The annual distribution of “income” from the FUND will be 4.25% based on a three (3) year rolling average of the Fund balance on March 31 of the current year and previous two (2) years.” By-laws Section 8.05 D.

² The year-end statement for the Fund was not available as of the submission of this report. The performance of the Fund in December 2023 will be available at the annual meeting.

recommendations to the Church Council regarding a proposed distribution. The Church Council can then accept or reject, in whole or in part, the proposed distribution.

This year, the Church Council accepted the following recommendations of the Committee and the income was disbursed as follows:

College Scholarship (Collin Edwards)	\$ 1,500.00
Shipping for LWR Kits	\$ 500.00
Guest Preachers	\$ 1,000.00
Ministry with Partner Churches	\$ 950.00
Camp Scholarships	\$ 1,000.00
Bibles for CYFM	\$ 1,000.00
Playground Improvements	\$ 500.00
Flooring for Luther Hall & Parish Life Center	\$ 5,200.00
Exterior Sacristy Door Replacement	\$ 1,200.00
Pastor's Discretionary Fund	\$ 800.00
Music & Technology Request (Carol Browning)	\$ 5,000.00
SUB TOTAL	\$18,650.00
Hold Over for Award in 2024	\$ 5,970.00
TOTAL	\$24,620.00

Additional Activities of the Committee.

The Committee discussed the possible need for a formal gift policy so that members as well as all other contributors to Mount Cross can understand the rules governing gifts to the church. A proposed “Gift Policy” was prepared by the committee and forwarded to the Church Council to review and take action. The Gift Policy is on the January 2024 agenda of the council.

Also, during 2023, the church received three *unrestricted* exceptional monetary gifts totaling \$210,000. In addition, the church received the proceeds of the Make-Bake-Celebrate fundraiser in the amount of \$21,000. The Church Council requested that the Endowment Committee provide input on how these gifts should be used. After reviewing the needs of the church, including the church’s current financial condition and the 2024 proposed budget, the Committee recommended that these funds be used as follows:

Make-Bake-Celebrate Proceeds		
	Kitchen Updates and renovation	\$ 20,000.00
	Blinds for Parish Life Center	\$ 1,000.00
	Total	\$ 21,000.00
Winters Family Gift		
	Move to Cover Current Operating Expenses	\$ 10,000.00
Waldron Family Gifts		
	Perpetual Fund for Property & Capital Improvements to cover: Removal of playground trees, exterior stair resurfacing, outside sanctuary cable troughs, pavillion lighting and other pavillion improvements, relandscape front and church office improvements	\$ 33,000.00
	Perpetual Fund Worship & Music	\$ 6,000.00
	Perpetual Fund Mission & Social Action	\$ 8,000.00
	General Operating Account	\$ 60,000.00
	Endowment Fund	\$ 1,000.00
	Website Refresh	\$ 3,000.00
	Hold for Other Ideas or Fiscal Year 2025	\$ 89,000.00
	Total	\$ 200,000.00

The recommendations of the Committee were adopted by the Church Council at its December 2023 meeting.

Submitted by Jim Prosser on behalf of the Endowment Committee
(Craig Blois, Barbara Cranfill, Brian Fisher, Mary Goodenough, Jim Prosser)

FAMILY FAITH FORMATION COMMITTEE

Highlights from the past year:

- **Met at least 10 times in 2022** – We aim to meet once a quarter in-person at Yolanda’s for fellowship and connection. All other meetings are held via Zoom for accessibility and convenience for our members.
- **Dedicated 2023 planning session** in January 2023 to refresh our vision for children, youth, and family, as well as optimize our FFF Committee ways of working to optimally execute our vision for this critically important ministry.
 - **Continued this approach for our 2024 planning on January 7, 2024**, where we look ahead to the future (had a great turnout!).
- Supported Joe in his **addition/onboarding and transition of Children & Youth staff**.
- Strong **connection with CDC Preschool**, with a number of our current or past committee members serving on the CDC Board.

- Supported Joe and Mount Cross staff in their continued focus on **safety and faith formation for our Mount Cross youth. Continued with Safe Gatherings** (program rolled out in 2020 to maintain our safety training for anyone working with youth and children); many volunteers completed this training in 2023.
- **Piloted the Prayground**, which received overwhelmingly positive feedback by children, families, and church members; **approved by Council to become an official part of the sanctuary space**; communicated with Redesign Committee on how the Prayground space may be improved.
- **Major events included:**
 - Holiday and seasonal gatherings for families at Mount Cross and our community – Easter Breakfast and Egg Hunt; Halloween Trunk-or-Treat and Pumpkin Painting party; outdoor games/activities and church picnic; and many more.
 - Increased family Playdate Sundays to approximately every other month (coordinates with youth/family serving Sundays) – these are planned by a rotational host; held in the church playground, nearby park, or beach.
 - Confirmation and Graduation Sundays.
 - VBS (another successful year!)—see Joe’s report for full details.
 - Movie nights with CDC and Parents’ Night Out.
 - 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 serve a vital need for our broader community.
- **Annual review** of CYFM Director to support their development.

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.

Submitted by Lyndsay Montour, Chair
on behalf of the Family Faith Formation Committee

FELLOWSHIP

Henry Moraga and Valerie Patscheck supported several fellowship opportunities for the Mount Cross community. The Fellowship Committee is looking for additional participation and leadership. If you are interested, please contact Henry Moraga.

Submitted by:
Pastor Julie Morris, on behalf of the Fellowship Committee

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

Marilyn Gardner coordinated this ministry for many years. We thank her for her generous service! Vicky Edell is now serving as the Helping Hands Coordinator. She appreciates the contributions of so many church members to this important ministry.

Submitted by Vicky Edell,
Helping Hands Coordinator

MANY MEALS

The Many Meals ministry grew in 2023. The number of people on our email list increased from 37 to more than 50 members of Mount Cross and Camarillo United Methodist Church. We began providing roasted vegetables in addition to the main dish, rolls, and dessert. Forty-two volunteers filled 290 slots to enable us to provide full meals on the second Monday of each month, January through December.

The number of people needing the dinners also grew, with more than 100 now arriving at St. Mary Magdalen Church each week. Many Meals is still distributing the meals in a drive-through set-up.

Submitted by Karin Grennan

MUSIC MINISTRIES

During 2023, our Music Ministry has continued to grow and maintain a more regular rehearsal routine post-COVID, providing strong leadership and special offerings for our Mount Cross worship. Instead of just taking the summer off, both the choir and bell choir wanted to continue with some level of rehearsal and performance and we were glad to have their musical offerings!

Our handbell choir benefited from our relationship with Camarillo United Methodist Church. Two of our regular ringers took extended trips in the last quarter of the year. I reached out to Kristi VanKeersbilck, bell choir director at Camarillo United Methodist, to see if any of her ringers would be interested in subbing with us. Valerie Tholl from CUMC was able to cover for both ringers, enabling us to play for worship and our Advent/Christmas program without disruptions. Our current members are Betty Ertel, Bill Greason, Melissa Henry, Barbara Recker, Elliott Ripley, Jean Scott, Melissa Sobolik, Aimee Stoll, and Linda Young, and I'm grateful for their dedication and willingness to share their talents.

Our choir has learned new anthems and also shared favorite and lesser-known pieces from our choral library. We were delighted to have Fred Antrim and Kris Dawson join the choir, as well as a friend of Evonne Kuchera's, Rebecca Henry (although serious medical issues have prevented her regular participation). We're also hoping that Randy Churchill and Jennifer Moraga are able to return. Our regular roster is Fred Antrim, Carol Broderick, Kris Dawson, Mary Goodenough, Melissa Henry, Darryl Johnson, Gayle Johnson, Evonne Kuchera, Wendy McClary, Dan Nelson, Susan Prosser Barbara Recker, Becky Riley, Keith Selbrede, and Bill Stoll, with Guy Ervin III as our accompanist, and I'm thankful for their commitment and that they share their gifts in our worship. It's always fun when we have other instrumentalists join in on choir numbers—Justin Thai or Amanda Honda on flute, Jessie Hanevich on guitar, and Sean Harbour on trumpet. It's also wonderful when we have additional singers—Carina McVeigh, Brian and Tiana Stouch (and even Becky Riley's brother visiting for Thanksgiving)—join the choir for worship.

I owe a large debt of gratitude to Melissa Henry, who moved the bell choir repertoire from the file cabinets in the sanctuary loft up to the attic storage and replaced it with the choral library that had been in the attic. Having easier access to materials we are using regularly is a huge help. One project for later this year is to dispose of some of the bell repertoire (pieces for larger ensembles than we are ever likely to have again or secular numbers that would not be used for worship).

Instrumentally, we are blessed by our faithful accompanist, Guy Ervin III, and we had fun celebrating his 83rd birthday after worship on August 6, his actual birthday. (Guy has been here for 21 years!) We are also blessed by our other instrumentalists, including Jessie Hanevich, guitar; Jerry Warren, keyboard; Carina McVeigh, guitar; Elliott Ripley on piano for the praise band and several other occasions; 5th-grader Kylan Blois joining our high schooler Jeffrey Saner on percussion; and most recently, Amanda Honda on flute. Our regular songleaders lead our worship each week, for both our in-person gathering and for the livestream—Melissa Henry, Gayle Johnson, Evonne Kuchera, Carina McVeigh, Dan Nelson, Barbara Recker, Becky Riley, Brian Stouch, and Tiana Stouch, and occasionally, Keith Selbrede and Jeanne Kuchera-Sikoff.

We are also very blessed to have our amazing worship engineer, Bill Dawson, who juggles the technical sound needs of choir and sometimes praise band downstairs, bell choir in the loft, and songleaders and instrumentalists in the loft, with the help of Justin Thai, our Moorpark interns, Joe Zimmerly, and the wonderful volunteers from our congregation. Thanks to an Endowment grant we just received, a project for this year will be purchasing some new sound equipment to streamline our space in the loft and also replace some equipment that Bill has been graciously letting us use.

We are continuing to build a core repertoire of traditional and contemporary music to enrich our sung prayer and support the scriptures and messages of worship. There is such a wealth of music available, including more songs from *All Creation Sings* and CCLI, with different styles of music appealing to different people.

During our choir and bell choir rehearsals, we make a point of sharing prayer joys and concerns, and last year, we had some significant prayer concerns, especially grieving with the Moraga family at the health struggles and tragic death of beautiful baby Celia Joy, and walking with those with serious medical diagnoses or even just issues that arise as we age.

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

In Christ,
Carol Browning
Music Director

PEACE & JUSTICE / RECONCILING IN CHRIST (RIC)

The RIC team initially met in 2022 to begin its research on how to provide information on Reconciling in Christ to our congregation. RIC is part of the ReconcilingWorks program, the independent organization for Lutheran congregations that publicly welcome and affirm LGBTQIA+ people and its work for racial equity.

In 2023, the RIC team met monthly and presented educational and scriptural forums with speaker presentations. Speakers included Bishop Brenda Bos, SW California Synod; Marty Kreman, Holy Trinity Lutheran Church, Thousand Oaks; Professor Peter Carlson, California Lutheran University; and Father Patrick Mullen, Padre Serra Catholic Parish. Also provided was a Matthew Vines video and discussion forum, a general RIC forum, a congregational survey with about 75 members participating, and RIC resources entered and available on the Mount Cross website.

In a special congregational meeting on November 5, with 88 members voting, Mount Cross Lutheran Church voted decisively (84%) to become a Reconciling in Christ congregation. After the vote, the Mount Cross Church Council adopted the following Welcome Statement:

Mount Cross Lutheran Church welcomes, embraces, and affirms all individuals, regardless of race, gender identity or expression, sexual orientation, faith background, physical or mental ability or anything else that may set us apart from each other. We are a Reconciling in Christ (RIC) congregation, one of over 1000 Lutheran communities that intentionally welcome and affirm LGBTQIA+ people and families. We are committed to racial equity and the work of anti-racism, celebrating the beautiful tapestry of humanity and fostering an inclusive community that recognizes the inherent worth and dignity of every person. We strive to follow Jesus' way of love, compassion, and justice and invite you to walk this path alongside us. With open hearts and open arms, we welcome you.

Mount Cross registered with ReconcilingWorks. On January 16, 2024, we received word that we are now officially recognized as a Reconciling in Christ (RIC) congregation and listed on their roster.

Thank you for the many contributions from the RIC team members: Bill Stoll, Henry Moraga, and Jessica Easter who are outgoing; new members Rachel Zook-Brimer and Meredith Smith; and continuing members Jim Dinges, Becky Riley, Lyndsay Montour (co-chair) and Becky Gilbertson (co-chair).

Thank you to the Council for initiating the RIC process and to the congregation for their participation and prayers. A special thanks to Pastor Julie for her leadership and spiritual guidance. Peace, blessings, and prayers for Mount Cross as we are called to live out this commitment.

Respectfully submitted on behalf of the RIC team,
Becky Gilbertson

Let justice flow like a river, and righteousness flow like an unfailing stream ~ Amos 5:24

PERSONNEL COMMITTEE

The Personnel Committee meets on an “as needed” basis rather than a regular schedule. Fortunately, Mount Cross is blessed to be served by a team of talented and dedicated staff. Jessica Easter, the Assistant to Joe Zimmerly, our CYFM Director, has moved on to Graduate school on the East Coast and Joe has not yet selected a replacement for that position, however, Melissa Henry is filling that role on an interim basis, as you will see in Joe’s Annual Report. Other than that, there have been no significant staffing changes or issues and we look forward to an exciting and productive 2024. The Personnel Committee currently consists of Rebecca Riley, Bryan Honda, Elliott Ripley, and Tom Neuhaus, who also is the Council Liaison to the Personnel Committee.

Submitted on behalf of the Personnel Committee,
Tom Neuhaus

PROPERTY COMMITTEE

Those of us who have served the Property Committee have enjoyed the privilege of supporting the ministries of Mount Cross. In the past year, membership of the Committee was unchanged:

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

Our congregation has been generous in its support of improvement and maintenance projects on our campus. We extend our thanks to everyone and for the welcome leadership of the Church Council.

In 2022, 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 Facilities Committee list of priorities. Through 2023, we made progress:

- Sanctuary Exterior Maintenance; *the troublesome plastered slopes were covered with tile roofing*
- Front Yard Landscaping; *pending funding, progress was limited to broad planning*
- Parking Lot Condition; *cracks were filled, the lot was sealed and re-striped, including legal paths of travel for the handicapped*
- Pavilion Enhancements; *progress was made on identifying specific improvements and solutions*

Looking Ahead: Status of Larger Projects

Decisions of the Endowment Committee and the Church Council in November and December of 2023 will make available funding for an ambitious agenda of significant work in 2024. We want to express our gratitude to those who have made substantial gifts behind this funding.

Re-Landscape of the “Front Yard” between Luther Hall, the office and the street has been discussed at some length. We will go forward this spring with a design proposal and budget for the Church Council to consider.

Pavilion Enhancements: We expect to put before the Church Council a package of specific improvements and a budget for them by mid-year. To accomplish that, more detail of requirements will be required.

Removal of Overgrown Trees in the Playground: Proposals from tree services are in hand and the lowest cost quote will be accepted. Work will be scheduled around activities of the Child Development Center, worship, and congregational events.

Resurfacing Exterior Stairway to Bell Loft: The unsightly, dangerous, and leaky deck material will be replaced. Traction will be enhanced and the troublesome drain will be improved. No more rain in the chair storage closet.

Replacement of Exterior Sacristy Door: As soon as possible, the rusty and balky door will be replaced with a new steel door.

Kitchen Improvements: Other groups will have a say in the particulars of sprucing up the kitchen. The Property Committee will focus on the problem of poor wastewater flow to the sewer.

On-Going Maintenance and Repair

Innumerable small projects were accomplished during 2023 by the remarkable volunteers of the church and the Property Committee members. An obvious trade-off plays out between the work of our volunteers and the expense of maintaining the church. Your time and skills are always welcome. We maintain a lengthy list of maintenance and repair tasks. We, as a committee and the congregation, are deeply grateful to everyone who has contributed time, expertise, and some perspiration to the campus.

All members of the congregation are welcome to attend any Property Committee meetings and to let us know of problems that need care or to offer assistance.

As Chair, this is my opportunity to thank fellow members of the Property Committee for their gifts of time and thought to Mount Cross during 2023. It has been an honor to work with you.

We look forward to more progress in 2024.

Respectfully submitted on behalf of the Property Committee,
Cy Johnson, Chair

QUILTERS



The **Quilters** at Mount Cross are a group of church members that come together to make quilts for **Lutheran World Relief (LWR) “Mission Quilt Project.”** Making quilts for LWR is a tangible way we can express our love for our neighbors around the world in need. The quilts can be used as warm bedding, simple tents, floor coverings, or to carry their children or food.

In 2023, the Mount Cross quilters made and shipped 77 quilts. We would like to thank the congregation for their

continued support with donations of fabric, sheets, thread, and Thrivent Action grants for purchasing batting and other supplies.

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. in the Parish Life Center.

Respectfully submitted,
The Quilters

Jan Mann, Carol Broderick, Jean Scott, Marilyn Gardner,
Valerie Patscheck, Sonja Demeter, Luanne Crockett, and Margie Viets



SENIOR ADULT MINISTRY

It is always a joy to share with you the stories, hopes, and dreams for Senior Adult Ministry at Mount Cross. This past year was particularly exciting and gratifying as we heard comments such as “this is my favorite worship service,” “I love coming to this service,” “I’m so glad I can sit through the entire service,” “The snacks are always delicious,” and “I just love the fellowship time that we spend together.” Comments such as these really warm the hearts of those of us who work to make this ministry a reality. Thank you to those of you who attend Afternoon Chapel every month (the third Thursday) and especially to our dedicated committee members, Randy Churchill, Sonja Demeter, Allison Johnson, Evonne Kuchera, Susan Prosser, Lajeane Wenzel, and our newest committee member, Vicky Edell.

In 2023, we took a deeper look at the Mount Cross Mission Statement “Rooted in God’s grace, we joyfully witness and serve,” and we continue to explore how our church mission is also rooted in senior adult ministry.

Senior Adult Ministry seeks to accommodate the needs of seniors by continuing to provide drive-through Communion every Sunday from 11:00 to 11:15 a.m. to those who want communion, prayer and fellowship. Those who attend drive-through Communion attend for any number of reasons (not feeling well, uncomfortable to sit through an entire worship service, trouble hearing in a large group, vision problems, and other personal reasons). Senior Adult Ministry is there to serve them, and, yes, we also serve and pray for their pets.

We encourage seniors with limited vision to bring and use their iPads, so that they can follow and participate in the order of service. We are able to accommodate a limited number of members who are visually impaired at our Afternoon Chapel service. We are hoping to accommodate more Afternoon Chapel worshippers who are visually impaired as the need arises, with both the technology and technical assistance.

In 2024, we are seeking additional ways to offer worship service. We are exploring offering an Afternoon Chapel Worship Service on some Sunday afternoons. This would not happen every Sunday, and it would in no way distract or take away from the regular 9:30 am worship service. This periodic Sunday afternoon worship service would be in addition to the regular Sunday worship service. The Sunday Afternoon Chapel service would be in addition to the regular monthly Thursday afternoon chapel service.

We are striving to offer one social event per quarter, such as our car theme dinner, bar-b-q and bingo, mocktail party. The social events that we have done in the past were offered once a year. We are now hoping to offer these social events about four times a year, so seniors can get together, socialize, and just have fun.

We are also exploring Gathering at the Table, loosely based on Martin Luther’s table talk, where after a meal, we sit around the table and just talk on a particular theme or subject. As seniors, there are a whole host of topics we can freely speak on, such as growing up in the 40’s, 50’s, 60’s, etc.; my first job was ... ; Some of you might even decide to be a speaker; Let’s record our history; Talk about a favorite Bible verse, etc., etc. The topic possibilities are endless and the conversations stimulating.

This year, Senior Adult Ministry would like to invest in lapel microphones. Standing mics are good, but they limit the mobility of the speaker, also the microphone stand itself can be potentially dangerous to persons with limited vision and/or limited mobility.

2023 was a year of reflection and renewal. We looked at the Mount Cross Mission Statement. We evaluated what we have done, and how we might expand this ministry to fill the gaps for our senior adult population, accommodate the needs of seniors, and provide additional opportunities for seniors to worship and serve.

“Rooted in God’s grace, we joyfully witness and serve.”

Blessings to each of you,
Deacon Cecelia and the Senior Adult Ministry Team—There is room for you on this amazing Mount Cross team.

SERVICE & MISSIONS

As 2024 begins, we look back on the many opportunities for service in our community and the greater world that your Service & Missions Committee and you were part of!

We supported the “Souper Bowl of Caring” fundraising effort on the church patio on Super Bowl Sunday. We collected funds for the two teams and the “commercials” for ELCA World Hunger—I think the commercials won again. The food items were added to the ongoing collection for the St. Columba's pantry. In March, Mount Cross had a team in the “40th Annual Camarillo CROP Hunger Walk” hosted at Padre Serra Parish. We honored long-time volunteers John and Bev Pearson from St Columba's. Five local hunger agencies were supported in Camarillo.

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 installed a “Little Lending Library” by the office to share books in the neighborhood. Many hands were busy sewing the backpack parts into the stylish bags we use. Collections for the items for Lutheran World Relief school kit and personal care kits started with the summer VBS program. In September and early October, we gathered volunteers to string the ropes for the backpacks!! In late October, we again hosted the LWR Ingathering Day—which meant a large truck arrived onsite and local churches brought their LWR quilts and kits to be taken to the warehouse.

In October and November, we asked for donations to go to Lutheran Disaster Relief for the Maui fires and other global disasters. In December, our “Gifts of Hope” alternative Christmas gift program also went to support LDR's work around the world.

We continued the Many Meals participation at St. Mary Magdalen Catholic Parish. 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. The Mount Cross Team was also honored with a plaque for the 32 years of this ministry (now hung up in the church office), and we had a nice picture in the newsletter.

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.

We worked with the RIC Group to help answer questions and inform the congregation about RIC, and helped with several speaker events throughout the year.

Thanks to the committee members: Bob Boyer, Bill Stoll, Mary Goodenough, Kevin O'Farrell, Becky Riley (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 Mount Cross family. Thank you for your faith in our team and missions!

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

STEWARDSHIP/GENEROSITY

The scripture used for this year's Fall campaign was 2 Corinthians 9:7—"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

Our emphasis this year was on the Fall campaign which started October 1 and ended on Commitment Sunday, November 5, when our estimates of time, talent, and resources were blessed. We are a small committee and have so many to thank for their help—Luanne Crockett, Randy Churchill, and Tracy & Rynn Blois for their Temple Talks, Carol Browning and Carina McVeigh for their getting our Generosity articles in the monthly newsletters, eGrapevine and Sunday bulletins, Carol Browning for making endless copies for the Stewardship packets, Pastor Julie for her input, and Joe Zimmerly for the youth project. Also, we give a big thanks to the efforts of Luanne Crockett, Karen Cherry, and Rick Gardner resulting in the Narrative Budget brochure to go along with the "numbers" budget.

Although we didn't reach our goal of 100 estimates being returned, we are thankful for those who did return them. This was helpful in developing the 2024 operating budget to continue the many programs at Mount Cross. We also want to thank our year-round generous givers of their time, talent and resources.

Envelopes were not ordered for 2024 as we still have a large surplus from prior years which are given upon request.

Respectfully submitted,
Your Generosity Team

TECHNOLOGY COMMITTEE

No report was received from the Technology Committee.

WELCOME

The Welcome Committee was in search of leadership for most of 2023. Chrissy O'Farrell and Bryan Honda are now looking into refreshing the Welcome Committee objectives and roles. If anyone is interested in participating, please let Chrissy know.

Submitted by
Pastor Julie Morris on behalf of the Welcome Committee

WORSHIP & MUSIC COMMITTEE

The Worship and Music Committee concluded its service in March 2023. Many thanks to Randy Churchill for serving as the Chair for several consecutive years and to all the committee members. For the remainder of 2023, I worked with our Music Director, Carol Browning; the Director of our Altar Guild, Carol Broderick; and our Volunteer Coordinator, Vicky Edell; to make sure our services ran smoothly. Several people volunteered behind the scenes, including the Saners to coordinate Christmas decor and Todd Ebright to change the banners. I convened a new Worship & Music Committee this month to consider the “hands on” needs of this ministry and to support our upcoming special services, including Ash Wednesday and Holy Week.

Mount Cross is indebted to Vicky Edell for all her work in diligently recruiting ministers to serve, and we’re very grateful 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/>.

Submitted by Pastor Julie Morris for the Worship & Music Committee

MOUNT CROSS LUTHERAN CHURCH STAFF

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

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

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

Melissa Henry 805-482-3847
Children's Ministry Assistant

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

Isley Jackson 805-482-3847
Nursery Attendant

Carina McVeigh 805-482-3847
Communications Coordinator

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

Joan Brundage 805-482-3847
Financial Secretary

Vicky Edell 818-395-7674
Volunteer Coordinator

Church Council and Congregational Leaders – 2023

Church Council

Bill Stoll - President
Tom Neuhaus - Vice President
Chrissy O'Farrell - Secretary
Rick Gardner - Treasurer
Joan Brundage - Financial Secretary
Tracy Blois
Barbara Cranfill
Kristine Dawson
Jim Dinges

Brian Fisher
Allison Johnson
Evonne Kuchera
Susan Prosser
Becky Riley
Wendy McClary (CDC Rep)
Caleb Clem (Youth Rep)
Tiana Stouch (Youth Rep)

Committee Chairs

Adult Education and Spiritual Formation –
Allison Johnson, Council Liaison
Altar Guild – Carol Broderick
Budget and Finance – Rick Gardner
Care Team – Susan Prosser
Classical Concert Series – (vacant)
Endowment/Legacy Giving – Brian Fisher
Worship & Music – Bill Stoll, Council Liaison

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

Team Leaders

Peace & Justice – Bill Stoll
Stewardship – Barbara Cranfill & Luanne Crockett
Welcome – Chrissy O'Farrell, Council Liaison

CONGREGATIONAL REPORT

Report Submitted to Synod February 2023

	Baptized	Confirmed
Membership, end of 2021	938	665
Members received during 2022		
By baptism (children)	5	0
By baptism (adults)	3	0
By affirmation of faith	9	0
By transfer from other congregations	9	0
From other sources and statistical adjustments	0	0
Total members received this year	26	0
Baptized youth confirmed in 2022		3
Members removed during 2022		
By death	7	0
By transfer	9	0
For other reasons and statistical adjustments	1	0
Total removed this year	17	0
Membership, end of 2022	947	668

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

2023 Sunday Worship Attendance

	In- Person Average	In- Person Total	Online Average	Online Total	Combined Totals
January 5 Days	87	435	48.4	242	677
February 4 Days	115.5	462	45.5	182	644
March 4 Days (1 COVID cancellation)	73	292	30.5	122	414
April 6 Days (incl. Good Friday)	130.333	782	35.3333	212	994
May 4 Days	105.25	421	22.5	90	511
June 4 Days	96.75	387	39.5	158	545
July 5 Days	102.4	512	45.6	228	740
August 4 Days	105.5	422	39.5	158	580
September 4 Days	101	404	28	112	516
October 5 Days	97.2	486	34.4	172	658
November 4 Days	109.75	439	41	164	603
December 5 Days (incl. Christmas Eve)	141.4	707	43.2	216	923
	105.424	5,749	37.7861	2,056	7,805

Grand Total In-Person: 5,749 / Grand Total Online: 2,056 / Grand Total In-Person & Online: 7,805

Ash Wednesday (combined at St Columba's) - 160

Three Days (combined): Maundy Thursday at CUMC – unknown; Good Friday at MC – 124; Easter Vigil at St Columba's - 63

Easter Sunday - 211

Christmas Eve Attendance: Sunday 4:00 p.m.: 223

Mount Cross Lutheran Church Financial Reports for the Annual Meeting January 28, 2024



Reports:

1. 2023 Performance

**Balance Sheet
Budget vs. Actuals
Dedicated Account Report
Analysis of Reserves
Benevolence Summary**

2. 2024 Budget

**Recommended Budget
Dedicated Account Report**

MT CROSS LUTHERAN CHURCH
Balance Sheet
As of December 31, 2023

ASSETS	
Current Assets	
Bank Accounts	
10000 Cash Assets	
10100 Citizens Bank Checking	194,410.33
10150 Citizens Bank Money Market	5,024.14
10600 Mission Investment Fund	7,641.59
10700 Endowment	540,141.68
10800 MIF Term Share Account	151,892.30
10900 Pacific Western Bank	151,305.29
Total 10000 Cash Assets	\$ 1,050,415.33
Total Bank Accounts	\$ 1,050,415.33
Accounts Receivable	
16000 Accounts Receivable	2,173.68
Total Accounts Receivable	\$ 2,173.68
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	\$ 1,052,589.01
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	\$ 2,134,092.66
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 Accounts Payable	15,867.26
Total Accounts Payable	\$ 15,867.26
Credit Cards	
21000 Credit Cards	1,807.36
Total Credit Cards	\$ 1,807.36
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	\$ 17,674.62
Long-Term Liabilities	
29000 Mortgage	206,947.91
Total Long-Term Liabilities	\$ 206,947.91
Total Liabilities	\$ 224,622.53
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	41,611.36
34002 Worship & Music	9,891.05
34003 Mission & Social Action	21,140.63
Total 34000 Perpetual Funds	\$ 72,643.04
35000 Temporarily Restricted Funds	0.00
35100 Benev. & Welcoming Temp Restr	10.00
35151 Hunger	2,242.00
Total 35100 Benev. & Welcoming Temp Restr	\$ 2,252.00
35200 Salaries & Benefits Temp Restr	262.10
35201 Pastor Sabbatical Fund	4,800.00
35202 Stipend for Intern	977.60
35203 Stipend for Volunteer Coordinator	0.00
35205 Cecella Jackson Senior Ministry Stipend	0.01
35206 Moorpark College Worship Interns	0.00
35207 Guest Preachers - Endowment 2023	380.14
35208 Outside Auditor	4,000.00
35300 Operational Exp Temp Restr	
35302 Wooden Chalice Project	784.65
35304 Strategic Plan Fund	1,500.00
35312 Staff Gifts	54.47
35313 Pastor Discretionary Funds	2,501.96
35315 Reconciliation (MBC 2019)	1,000.00
35317 Staff Conference & Education	0.00
35318 Gift (temp holding)	159,000.00 **
35319 Three Churches Fund (Endowment Award) 2023	950.00
35360 Property Restricted Funds	75.00

35361 Property - Major Maintenance	0.00
35362 Building Fund	2,650.00
35363 Technology	6,232.55
35364 Patio & Grounds	1,700.00
35365 Facilities/Office Equipment	0.00
35367 Prayer Garden	2,909.44
35368 Website Refresh (MBC 2019 Funds)	4,790.00
35370 Sanctuary Stucco/Tile Improvements	0.00
35372 Kitchen & PLC Renovations	21,000.00
Total 35360 Property Restricted Funds	\$ 39,356.99
35379 Pass Through Account	0.00
35380 RIC (Pass Through Donation)	500.00
35390 Council Sponsored Event Fund	44.54
35395 Senior Adult Ministry Team	6,748.03
Total 35300 Operational Exp Temp Restr	\$ 212,440.64
35371 Moraga Family	0.00
35400 Learning & Youth Temp Restr	
35401 CYFM Desig	2,496.34
35408 Youth Trips	-3,150.74
35410 College Scholarships - Endowment Award 2023	0.00
35412 Camp Scholarships - Endowment Award	2,110.00
35460 Vacation Bible School	676.23
35470 Confirmation/Wed Night Dinners	1,176.72
35475 Adult Educ.	0.00
35476 Live Scan Screening for Youth - Endowment 2022	1,194.00
Total 35400 Learning & Youth Temp Restr	\$ 10,806.03
35500 Worship & Music Temp Restr	-2,776.25
35509 Handbell Tuning/Maintenance	0.00
35510 Flowers	-856.37
35520 Choir, Adult	-31.67
35540 Piano Overhaul	146.09
35545 Handbells	2,259.13
35550 Praise Band	97.72
35570 Classical Concert Series	16,758.05
35575 Concerts	32.36
35580 Sound Systems	100.20
35585 Sanctuary Items	4,998.45
Total 35500 Worship & Music Temp Restr	\$ 20,727.71
35600 Fellowship Temp Restr	5.00
35605 Make, Bake, & Celebrate	4,621.16
35610 Drama	336.63
35630 Fellowship Committee	-29.87
35635 3D	77.66
35645 Kitchen	2,544.91
35677 Photo Directory	528.76

Total 35630 Fellowship Committee	\$ 3,121.46
Total 35600 Fellowship Temp Restr	\$ 8,284.25
35700 Service & Mission Temp Restr	0.00
35710 Many Meals	2,416.99
35711 LRCC - Endowment Award	0.00
35715 LWR Kits - Shipping - Endowment Award	55.00
35720 Saint Columba's - Souper Bowl	0.00
35730 The Quilters	236.96
35750 Fair Trade Coffee Project	2,149.78
35760 Gift Of Hope	0.00
35761 Hickory House	0.00
35765 ECLA Disaster Relief	250.00
35790 Service & Mission - other (Evangelism/Outreach)	1,255.44
35791 Peace & Justice Outreach Team	616.69
Total 35700 Service & Mission Temp Restr	\$ 6,982.86
35800 Caring Temp Restr	1,190.00
35810 Helping Hands	4,342.42
35860 Prayer Shawl Ministry	390.70
35880 Stephen Ministry	246.22
35890 Caring - Other	5,591.15
35891 Caring - Meals	4,282.70
Total 35800 Caring Temp Restr	\$ 16,043.19
Total 35000 Temporarily Restricted Funds	\$ 287,956.53
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	6,070.00
38200 Endowment - Restricted	348,004.56
38200.1 Unrealized Gain/Loss - Endowment Fund	192,137.12
Total 38200 Endowment - Restricted	\$ 540,141.68
38300 Endowment Fund Deposit	1,000.00
Total 38000 Endowment Fund	\$ 547,211.68
39000 Net Assets - Unrestricted	316,958.51
39500 Reserve Funds	54,650.00
Net Income	38,693.54
Total Equity	\$ 1,979,470.13
TOTAL LIABILITIES AND EQUITY	\$ 2,204,092.66

** Amount before transfer of \$70,000 to operating income.

MOUNT CROSS LUTHERAN CHURCH
Budget vs. Actuals: 2023 Budget - FY23 P&L
 January - December 2023

	December 2023			Total for 2023				
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
50000 Operating Income								
50100 Pledged	26,757.20	29,750.37	-2,993.17	89.97%	341,708.57	357,004.00	-15,295.43	95.72%
50200 Envelope-Non Pledged	2,721.00	5,628.37	-2,907.37	48.34%	33,253.50	67,540.00	-34,276.50	49.25%
50300 Loose Plats	1,077.00	1,451.01	-374.01	74.22%	15,354.00	17,412.01	-2,058.01	88.18%
50500 Misc	11,050.13	1,755.99	9,324.14	627.98%	22,658.05	21,191.77	1,476.28	106.97%
50600 Special General Giving (LCO)	850.00	850.00	0.00	100.00%	15,205.00	10,320.00	4,885.00	147.34%
50700 Operating Income Gift **								
Total 50000 Operating Income	\$ 42,515.33	\$ 39,455.74	\$ 3,059.59	107.75%	\$ 428,189.12	\$ 473,457.78	\$ 45,268.66	90.44%
52000 Interest Income								
52100 Bank	3,200.25	89.37	3,110.89	3580.91%	4,928.23	1,072.00	3,856.23	459.72%
Total 52000 Interest Income	\$ 3,200.26	\$ 89.37	\$ 3,110.89	3580.91%	\$ 4,928.23	\$ 1,072.00	\$ 3,856.23	459.72%
53000 Facility Use	4,400.00	2,100.00	2,300.00	209.52%	25,050.00	25,200.00	850.00	103.37%
Total Income	\$ 50,115.59	\$ 41,645.11	\$ 8,470.48	120.34%	\$ 459,177.35	\$ 499,739.78	\$ 40,562.43	91.88%
Gross Profit	\$ 50,115.59	\$ 41,645.11	\$ 8,470.48	120.34%	\$ 459,177.35	\$ 499,739.78	\$ 40,562.43	91.88%
Expenses								
61000 Benevolence & Welcoming								
61100 Benevolence								
61101 Mission Support	2,778.89	2,778.85	0.04	100.00%	33,345.65	33,345.64	0.04	100.00%
Total 61100 Benevolence	\$ 2,778.89	\$ 2,778.85	\$ 0.04	100.00%	\$ 33,346.68	\$ 33,346.64	\$ 0.04	100.00%
61800 Welcoming	22.52	32.50	-9.98	69.29%	168.92	390.00	-221.08	43.31%
Total 61000 Benevolence & Welcoming	\$ 2,801.41	\$ 2,811.35	\$ 9.94	99.65%	\$ 33,515.60	\$ 33,736.64	\$ 221.04	99.34%
62000 Salaries & Benefits								
62100 Pastor								
62110.2 Pastor Salary (Pr. Julie)	1,491.60	2,955.00	-1,463.40	50.48%	25,216.21	35,450.00	-10,243.79	71.11%
62120 Pastor Housing Allow	7,713.40	6,250.00	1,463.40	123.41%	85,243.80	75,000.00	10,243.80	113.66%
62130 Pastor Pension	1,656.90	1,656.90	0.00	100.00%	19,882.80	19,882.80	0.00	100.00%
62131 Pastor Insurance Benefits	2,131.38	2,084.38	47.00	102.25%	25,575.64	25,013.00	563.64	102.25%
62140 Pastor Car Allow	341.52	83.37	258.15	409.64%	686.49	1,000.00	-313.51	68.65%
62150 Pastor Cont. Ed.		83.37	-83.37	0.00%	563.40	1,000.00	-436.60	56.34%
62151 Pastor Phone Allowance	50.00	50.00	0.00	100.00%	600.00	600.00	0.00	100.00%

	December 2023				Total for 2023			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
62161 Pastor Sabbatical Fund (Accrual)		100.00	-100.00	0.00%	1,200.00	1,200.00	0.00	100.00%
Total 62100 Pastor	\$ 13,384.80	\$ 13,263.02	\$ 121.78	100.92%	\$ 158,969.34	\$ 159,155.80	\$ 186.46	99.88%
62300 Music Salaries								
62340 Organist	1,575.00	1,343.14	231.86	117.26%	16,261.25	16,117.90	143.35	100.89%
62350 Guest & Sub. Musicians		8.37	-8.37	0.00%	310.00	100.00	210.00	310.00%
62351 Music Director	1,690.50	2,305.37	-414.87	82.00%	25,034.00	27,664.00	-2,630.00	90.49%
Total 62300 Music Salaries	\$ 3,465.50	\$ 3,656.88	\$ 191.38	94.77%	\$ 41,605.25	\$ 43,881.90	\$ 2,276.65	94.81%
62400 Office Staff								
62410 Secretary								
62411 Secretary Salary	2,610.00	2,717.00	-107.00	96.06%	29,661.50	32,604.00	-2,742.50	91.59%
62412 Secretary Mileage	119.47		119.47		314.14		314.14	
Total 62410 Secretary	\$ 2,729.47	\$ 2,717.00	\$ 12.47	100.46%	\$ 30,175.64	\$ 32,604.00	\$ 2,428.36	92.55%
62420 Volunteer Coordinator		10.00	-10.00	0.00%	120.00	120.00	0.00	100.00%
Total 62400 Office Staff	\$ 2,729.47	\$ 2,727.00	\$ 2.47	100.09%	\$ 30,295.64	\$ 32,724.00	\$ 2,428.36	92.58%
62500 Director of Children Youth & Family Ministries (CYFM)								
62510 CYFM Salary	4,950.12	5,373.37	-413.25	92.31%	64,480.11	64,480.00	0.11	100.00%
62550 CYFM Cont. Ed	596.13	41.63	555.50	1436.76%	1,554.47	500.00	1,054.47	310.89%
62561 CYFM Auto Allowance		41.63	-41.63	0.00%	574.68	500.00	74.68	114.94%
62562 CYFM Phone Allowance	50.00	50.00	0.00	100.00%	600.00	600.00	0.00	100.00%
62563 CYFM Health Insurance	369.12	400.00	-30.88	92.28%	4,800.00	4,800.00	0.00	100.00%
Total 62500 Director of Children Youth & Family Ministries (CYFM)	\$ 5,977.37	\$ 5,906.63	\$ 70.74	101.20%	\$ 72,009.26	\$ 70,880.00	\$ 1,129.26	101.59%
62625 CYFM Asset	64.00	715.00	-651.00	8.95%	2,397.28	8,580.00	-6,182.72	27.94%
62630 Nursery Care	176.00	277.37	-101.37	63.45%	1,662.00	3,325.00	-1,663.00	49.94%
62700 Honoraria for Sub. Preacher	280.31	66.63	213.68	420.70%	1,630.62	800.00	830.62	203.83%
62890 Payroll Taxes	867.11	1,006.25	-139.14	86.17%	11,046.33	12,074.45	-1,028.12	91.49%
Total 62000 Salaries & Benefits	\$ 25,944.56	\$ 27,618.78	\$ 1,674.22	97.56%	\$ 319,615.72	\$ 331,424.15	\$ 11,808.43	96.44%
62900 Deacon								
62601 Deacon Stipend		41.63	-41.63	0.00%	500.00	500.00	0.00	100.00%
Total 62600 Deacon	\$ 0.00	\$ 41.63	\$ -41.63	0.00%	\$ 500.00	\$ 500.00	\$ 0.00	100.00%
63000 Operational Expenses								
63100 Fees & Interest								
63110 Mortgage Interest	561.09	587.43	-26.34	95.52%	7,001.24	7,049.71	-48.47	99.31%
63111 Mortgage Principal	1,517.91	1,491.52	26.39	101.77%	17,946.76	17,898.24	48.52	100.27%
63120 Bank Charges		4.13	-4.13	0.00%	77.00	50.00	27.00	154.00%

	December 2023				Total for 2023			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
63140 Merchant Fees	170.92	183.37	-12.45	93.21%	2,145.10	2,200.00	-54.90	97.50%
Total 63100 Fees & Interest	\$ 2,249.92	\$ 2,266.45	-\$ 16.53	99.27%	\$ 27,170.10	\$ 27,197.95	-\$ 27.85	99.90%
63200 Utilities								
63210 Electric	570.29	506.31	63.98	112.64%	6,540.74	6,075.17	565.57	109.31%
63220 Gas	162.47	197.41	-34.94	82.30%	2,835.28	2,369.03	466.25	119.65%
63230 Telephone	347.72	357.56	-9.84	97.25%	4,370.75	4,291.27	79.49	101.85%
63250 Water & Sewer	183.05	254.32	-71.27	71.98%	3,024.84	3,051.95	-27.11	99.11%
63260 Trash	265.43	273.07	-7.64	97.20%	3,273.95	3,277.39	-3.44	99.90%
Total 63200 Utilities	\$ 1,528.96	\$ 1,588.67	-\$ 59.71	96.24%	\$ 20,145.57	\$ 19,064.81	\$ 1,080.76	105.67%
63400 Office Expense								
63410 Office Supplies	290.75	233.37	57.38	124.59%	3,432.39	2,800.00	632.39	122.59%
63415 COVID Supplies		4.13	-4.13	0.00%		50.00	-50.00	0.00%
63420 Postage	623.10	191.63	431.47	325.16%	2,597.11	2,300.00	297.11	112.52%
63430 Printing and Copying	721.64	583.37	138.27	123.70%	9,550.29	7,000.00	2,550.29	136.43%
63431 Digital subscription		95.37	-95.37	0.00%	1,291.45	1,144.00	147.45	112.89%
Total 63400 Office Expense	\$ 1,635.49	\$ 1,107.87	\$ 527.62	147.62%	\$ 16,871.24	\$ 13,294.00	\$ 3,577.24	126.91%
63500 Mailers & Periodicals								
63510 Advertising		41.63	-41.63	0.00%	741.55	500.00	241.55	148.31%
63515 Website Hosting/Maint			0.00		144.00		144.00	
63520 Lutheran Magazine		13.75	-13.75	0.00%	176.43	165.00	11.43	106.83%
63540 Devotionals		28.37	-28.37	0.00%	392.43	340.00	52.43	115.42%
Total 63500 Mailers & Periodicals	\$ 0.00	\$ 83.75	-\$ 83.75	0.00%	\$ 1,454.41	\$ 1,005.00	\$ 449.41	144.72%
63600 Outside Services								
63610 Treasurer/Fin Secretary	450.00	450.00	0.00	100.00%	5,400.00	5,400.00	0.00	100.00%
63620 Bookkeeping Services	1,350.00	1,156.25	193.75	116.76%	13,537.50	13,875.00	-337.50	97.57%
63621 Bookkeeping support Fees	150.00	160.00	0.00	100.00%	1,956.00	1,920.00	36.00	101.88%
63630 Janitor	1,500.00	1,333.37	166.63	112.50%	17,045.00	16,000.00	1,045.00	106.53%
63650 Outside Contractors	0.00		0.00		0.00		0.00	
63660 Virtual Services support staff	1,200.00	920.07	279.93	130.42%	12,300.00	11,041.17	1,258.83	111.40%
63670 Meal Preparer		316.63	-316.63	0.00%	2,400.00	3,800.00	-1,400.00	63.16%
63680 Outside CPA Auditor (Accrual)	333.37	333.37	0.00	100.00%	4,000.00	4,000.00	0.00	100.00%
Total 63600 Outside Services	\$ 4,993.37	\$ 4,669.69	\$ 323.68	106.93%	\$ 56,638.50	\$ 56,036.17	\$ 602.33	101.07%
63700 Property Expense								
63710 Property Taxes		54.13	-54.13	0.00%	604.80	650.00	-45.20	93.05%
63720 General Maintenance								

	December 2023				Total for 2023			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
63720. General Maintenance	80.00	225.00	-145.00	35.56%	4,119.44	2,700.00	1,419.44	152.57%
Total 63720 General Maintenance	\$ 80.00	\$ 225.00	-\$ 145.00	35.56%	\$ 4,119.44	\$ 2,700.00	\$ 1,419.44	152.57%
63730 Grounds Maintenance	363.00	41.63	321.37	871.37%	2,176.00	500.00	1,676.00	435.60%
63735 Van Maintenance		41.63	-41.63	0.00%	158.39	500.00	-341.61	31.68%
Total 63700 Property Expense	\$ 443.00	\$ 362.39	\$ 80.61	122.24%	\$ 7,060.63	\$ 4,350.00	\$ 2,710.63	162.31%
63800 Training/Meetings								
63810 Synod Assembly		200.00	-200.00	0.00%	600.00	2,400.00	-1,800.00	25.00%
63815 Synod Leadership Conference		8.37	-8.37	0.00%	218.68	100.00	118.68	218.68%
63840 Council-sponsored Events		7.00	-7.00	0.00%	299.78	84.00	215.78	356.88%
63841 Staff/Volunteer Recognition		45.50	-45.50	0.00%	217.64	545.45	-327.81	39.90%
Total 63800 Training/Meetings	\$ 0.00	\$ 260.87	-\$ 260.87	0.00%	\$ 1,396.10	\$ 3,129.45	-\$ 1,793.35	42.69%
Total 63000 Operational Expenses	\$ 10,650.74	\$ 10,339.69	\$ 511.05	104.94%	\$ 130,676.55	\$ 124,077.38	\$ 6,599.17	105.32%
63300 Insurance		1,291.63	-1,291.63	0.00%	19,653.39	15,500.00	4,153.39	126.80%
64000 Family Faith Formation								
64100 Senior Ministry	421.76	41.63	380.13	1013.12%	520.50	500.00	20.50	104.10%
64300 Adult Education		11.27	-11.27	0.00%	221.91	134.80	87.11	164.62%
64400 Children & Youth Education								
64200 Safeguarding		8.37	-8.37	0.00%	100.00	100.00	0.00	100.00%
64440 Fun with Faith		57.51	-57.51	0.00%	692.93	690.78	2.15	100.31%
64530 Conf / Middle School		41.63	-41.63	0.00%	259.68	500.00	-240.32	51.94%
64570 Senior High		26.00	-26.00	0.00%	300.00	300.00	0.00	100.00%
64587 Wednesday Evening Dinners		104.13	-104.13	0.00%	1,250.00	1,250.00	0.00	100.00%
Total 64400 Children & Youth Education	\$ 0.00	\$ 236.64	-\$ 236.64	0.00%	\$ 2,602.61	\$ 2,640.78	-\$ 238.17	91.62%
Total 64000 Family Faith Formation	\$ 421.76	\$ 269.54	\$ 132.22	145.67%	\$ 3,345.02	\$ 3,475.58	-\$ 130.56	96.24%
65000 Worship & Music								
65300 Bulletins & Copyright		141.63	-141.63	0.00%	425.00	1,700.00	-1,275.00	25.00%
Total 65000 Worship & Music	\$ 0.00	\$ 141.63	-\$ 141.63	0.00%	\$ 425.00	\$ 1,700.00	-\$ 1,275.00	25.00%
66000 Fellowship								
66300 Fellowship Programming		7.88	-7.88	0.00%	109.29	95.00	14.29	115.04%
Total 66000 Fellowship	\$ 0.00	\$ 7.88	-\$ 7.88	0.00%	\$ 109.29	\$ 95.00	\$ 14.29	115.04%
67000 Service & Mission								
67800 Peace & Justice		16.63	-16.63	0.00%	150.00	200.00	-50.00	75.00%
67900 Future Projects & Outreach		16.63	-16.63	0.00%		200.00	-200.00	0.00%
Total 67000 Service & Mission	\$ 0.00	\$ 33.26	-\$ 33.26	0.00%	\$ 150.00	\$ 400.00	-\$ 250.00	37.50%
68000 Caring								

	December 2023				Total for 2023			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
68900 Tuesday Caring Meals		36.63	-36.63	0.00%	440.00	440.00	0.00	100.00%
Total 68000 Caring	\$ 0.00	\$ 36.63	-\$ 36.63	0.00%	\$ 440.00	\$ 440.00	\$ 0.00	100.00%
Total Expenses	\$ 41,018.47	\$ 42,612.02	-\$ 1,593.55	96.26%	\$ 508,430.57	\$ 511,348.75	-\$ 2,918.18	99.45%
Net Operating Income	\$ 9,097.12	-\$ 966.91	\$ 10,064.03	-940.84%	-\$ 49,253.22	\$ 11,608.97	-\$ 37,644.25	424.27%
Net Income	\$ 9,097.12	-\$ 966.91	\$ 10,064.03	-940.84%	-\$ 49,253.22	-\$ 11,608.97	-\$ 37,644.25	424.27%

*** 50700 Operating Income Gift of \$70,000 shown in 2024 for budgetary purposes.

MOUNT CROSS LUTHERAN CHURCH
Dedicated Account Report
2023

	Beginning Balance	Income	Expenses/Donations	Ending Balance
34000 Perpetual Funds				
34001 Property & Capital Improvements	32,327.91	45,900.00	36,516.55	41,611.36
34002 Worship & Music	4,976.80	7,300.00	2,385.75	9,891.05
34003 Mission & Social Action	20,000.00	9,000.00	7,859.37	21,140.63
Total 34000 PERPETUAL FUNDS	\$ 67,304.71	\$ 62,200.00	\$ 46,881.67	\$ 72,843.04
36000 TEMPORARILY RESTRICTED FUNDS				
36100 Benev. & Welcoming Temp Restr	10.00	0.00	0.00	10.00
36161 Hunger	943.00	1,289.00	0.00	2,242.00
Total 36100 Benev. & Welcoming Temp Restr	\$ 953.00	\$ 1,289.00	\$ 0.00	\$ 2,252.00
36200 Salaries & Benefits Temp Restr	262.10	0.00	0.00	262.10
36201 Pastor Sabbatical Fund	3,600.00	1,200.00	0.00	4,800.00
36202 Stipend for Intern	1,519.27	0.00	541.67	977.60
36203 Stipend for Volunteer Coordinator	0.00	0.00	0.00	0.00
36205 Ceoella Jackson Senior Ministry Stipend	0.01	0.00	0.00	0.01
36206 Moorpark College Worship Interns	287.03	0.00	287.03	0.00
36207 Guest Preachers - Endowment 2022	583.47	1,274.02	1,477.35	380.14
36208 Outside Auditor	0.00	4,000.00	0.00	4,000.00
36209 Salaries & Benefits Temp Restr	6,261.88	6,474.02	2,308.05	10,418.85
36300 Operational Exp Temp Restr				
36302 Wooden Challoe Project	784.65	0.00	0.00	784.65
36304 Strategic Plan Fund	1,500.00	0.00	0.00	1,500.00
36312 Staff Gifts	104.55	300.00	350.08	54.47
36313 Pastor Discretionary Funds	6,007.98	7,205.00	10,711.02	2,501.96
36316 Reconciliation (MBC 2019)	1,000.00	0.00	0.00	1,000.00
36317 Staff Conference & Education	1,300.00	0.00	1,300.00	0.00
36318 Gift (temp holding)	0.00	210,000.00	51,000.00	159,000.00
36319 Three Churches Fund (Endowment Award) 2023	0.00	950.00	0.00	950.00
Subtotal 36302 - 36319	10,897.18	218,455.00	63,361.10	186,781.08
36380 Property Restricted Funds	0.00	75.00	0.00	75.00
36381 Property - Major Maintenance	0.00	0.00	0.00	0.00
36382 Building Fund	5,050.00	1,650.00	4,050.00	2,650.00
36383 Technology	4,299.53	5,250.00	3,316.98	6,232.55
36384 Patio & Grounds	6,500.00	0.00	4,800.00	1,700.00
36385 Facilities/Office Equipment	0.00	0.00	0.00	0.00
36387 Prayer Garden	3,391.10	0.00	481.66	2,909.44
36388 Website Refresh (MBC 2019 Funds)	1,790.00	3,000.00	0.00	4,790.00
36370 Sanctuary Stucco/Tile Improvements	9,589.00	199.44	9,787.44	0.00
36372 Kitchen & PLC Renovations	0.00	21,000.00	0.00	21,000.00
Total 36380 Property Restricted Funds	\$ 30,619.63	\$ 31,173.44	\$ 22,438.08	\$ 39,358.99
36378 Pass Through Account	0.00	825.00	825.00	0.00
36389 RIC (Pass Through Donation)	0.00	500.00	0.00	500.00

	Beginning Balance	Income	Expenses/ Donations	Ending Balance
36380 Council Sponsored Event Fund	316.00	245.00	516.46	44.54
36385 Senior Adult Ministry Team	4,573.03	2,175.00	0.00	6,748.03
Total 36300 Operational Exp Temp Restr	\$ 48,206.84	\$ 263,373.44	\$ 87,138.84	\$ 212,440.84
36400 Learning & Youth Temp Restr				
36401 CYFM Decig	2,270.26	2,671.46	2,445.37	2,496.34
36408 Youth Trips	1,244.93	5,656.83	3,751.02	3,150.74
36410 College Scholarships - Endowment 2023	0.00	1,500.00	1,500.00	0.00
36412 Camp Scholarships - Endowment Award	2,600.00	1,000.00	1,490.00	2,110.00
36480 Vacation Bible School	1,520.17	4,790.87	5,634.81	676.23
36470 Confirmation/Wed Night Dinners	-1,029.27	5,700.90	3,492.91	1,178.72
36475 Adult Educa.	115.20	0.00	115.20	0.00
36478 Live Scan Screening for Youth - Endowment 2022	2,000.00	0.00	806.00	1,194.00
Total 36400 Learning & Youth Temp Restr	\$ 8,721.28	\$ 21,320.06	\$ 18,236.31	\$ 10,808.03
36500 Worship & Musio Temp Restr				
36500 Worship & Musio Temp Restr	1,659.88	110.00	4,645.13	-2,775.25
36509 Handbell Tuning/Maintenance	0.00	0.00	0.00	0.00
36510 Flowers	-710.61	3,074.00	3,219.76	-856.37
36520 Choir, Adult	578.40	0.00	610.07	-31.67
36540 Piano Overhaul	475.09	0.00	330.00	145.09
36545 Handbells	2,415.00	0.00	155.87	2,259.13
36560 Praise Band	313.55	0.00	215.83	97.72
36570 Classical Concert Series	17,866.56	0.00	1,108.51	16,758.05
36575 Concerts	32.36	0.00	0.00	32.36
36580 Sound Systems	100.20	0.00	0.00	100.20
36585 Sanctuary Items	5,303.19	0.00	304.74	4,998.45
Total 36500 Worship & Musio Temp Restr	\$ 28,933.82	\$ 3,184.00	\$ 10,489.91	\$ 20,727.71
36800 Fellowship Temp Restr				
36800 Fellowship Temp Restr	5.00	0.00	0.00	5.00
36805 Make, Bake, & Celebrate	3,675.36	29,740.02	28,594.22	4,821.16
36810 Drama	336.63	0.00	0.00	336.63
36830 Fellowship Committee	-29.87	0.00	0.00	-29.87
36835 3D	77.66	0.00	0.00	77.66
36845 Kitchen	2,857.37	37.00	359.46	2,544.91
36877 Photo Directory	528.76	0.00	0.00	528.76
Total 36800 Fellowship Temp Restr	\$ 7,480.81	\$ 29,777.02	\$ 28,953.68	\$ 8,284.26
36700 Service & Mission Temp Restr				
36700 Service & Mission Temp Restr	0.00	0.00	0.00	0.00
36710 Many Meals	2,418.99	0.00	0.00	2,418.99
36711 LRCC - Endowment Award	0.00	0.00	0.00	0.00
36715 LWR Kits - Shipping - Endowment Award	575.00	555.00	1,075.00	55.00
36720 Saint Columba's - Souper Bowl	0.00	0.00	0.00	0.00
36730 The Guitars	386.96	0.00	150.00	236.96
36750 Fair Trade Coffee Project	2,183.28	132.50	166.00	2,149.78
36780 Gift Of Hope	2,340.00	0.00	2,340.00	0.00
36781 Hickory House	50.00	410.00	460.00	0.00
36785 ECLA Disaster Relief	500.00	1,271.00	1,521.00	250.00
36780 Service & Mission - other (Evangelism/Outreach)	1,743.82	1,267.00	1,755.38	1,255.44
36781 Peace & Justice Outreach Team	869.77	0.00	253.08	616.69

	Beginning Balance	Income	Expenses/ Donations	Ending Balance
Total 36700 Service & Mission Temp Restr	\$ 11,087.82	\$ 3,835.60	\$ 7,720.48	\$ 8,882.88
36800 Caring Temp Restr	140.00	1,050.00	0.00	1,190.00
36810 Helping Hands	4,292.01	600.00	549.59	4,342.42
36880 Prayer Shawl Ministry	386.87	40.00	36.17	390.70
36880 Stephen Ministry	246.22	0.00	0.00	246.22
36890 Caring - other	4,886.15	705.00	0.00	5,591.15
36891 Caring - Meals	0.00	11,502.10	7,219.40	4,282.70
Total 36800 Caring Temp Restr	\$ 9,861.26	\$ 13,887.10	\$ 7,805.18	\$ 18,043.18
Total 36000 TEMPORARILY RESTRICTED FUNDS	\$ 118,845.80	\$ 332,980.14	\$ 183,849.21	\$ 287,968.63
38000 COLUMBARIUM	2,280.00	0.00	0.00	2,280.00
TOTAL (not including Memorial Funds)	\$ 178,240.31	\$ 385,180.14	\$ 210,510.88	\$ 382,889.67

** Amount is \$89,000 after transfer of \$70,000 to 50700 Operating Income Gift.

Analysis of Reserves

Year-End Analysis	2018	2019	2020	2021	2022
Current Assets	\$662,223	\$672,185	\$884,903	\$959,179	\$ 902,822
Endowment Fund	481,339	420,100	505,258	605,855	529,862
Current Liabilities	85	15,478	98,054	21,123	20,322
Temporarily Restricted Funds (plus Columbarium)	92,893	102,967	114,415	131,666	121,516
Memorial Funds	15,342	15,786	15,658	29,626	452
Perpetual Funds					57,305
Monthly Operating Costs	36,000	36,000	36,000	36,000	41,000
Net Reserves	\$36,564	\$81,854	\$115,518	\$134,909	\$ 132,365
Current Year Analysis	1/31/2023	6/30/2023	8/31/2023	11/30/2023	12/31/2023
Current Assets	\$ 901,818	\$ 961,491	\$ 1,014,742	\$ 1,003,503	\$ 1,052,589
Endowment Fund (& Funds in Process)	529,862	529,862	529,862	517,112	547,212
Current Liabilities	14,009	16,076	19,113	18,523	17,675
Temporarily Restricted Funds (plus Columbarium)	114,910	215,667	311,924	329,926	290,247 *
Memorial Funds	452	452	452	452	452
Perpetual Funds	57,404	45,942	14,888	24,839	72,643
Monthly Operating Costs	42,000	42,000	42,000	42,000	42,000
Net Reserves	\$ 143,181	\$ 111,492	\$ 96,503	\$ 70,651	\$ 82,360 **

* Temporarily Restricted Funds drops to \$220,247 after transfer of \$70,000 from 35318 Gift (temp holding) to 50700 Operating Income Gift.

** 2023 year-end reserves are \$152,360 after transfer of gift money.

MOUNT CROSS LUTHERAN CHURCH Benevolence in 2023

Benefit Receiver	Amount
ELCA Mission Support	33,347
Support for Mount Cross Members in Need	8,846
Caring Meals	7,319
Support for Locals in Need	5,575
Lutheran World Relief	2,521
California Lutheran University	2,500
Harbor House	2,460
Food Share	790
ELCA Disaster Response	600
Children's Hospital of Los Angeles	485
Hickory House	410
St. Columba's Episcopal Church	259
Lutheran Retreats, Camps and Conferences	250
Camarillo United Methodist Church	158
Child Development Center	140
RAIN Project	135
Total	65,795

MOUNT CROSS LUTHERAN CHURCH
2024 Recommended Budget 1/28/24

	2023 Operating Budget	2023 Actuals	2024 Requested Budget	2024 Funded Budget	Sources of Funds			2024 Notes
					Operational	Dedicated	Ded Acct	
Income								
60000 Operating Income								
60100 Pledged	357,004.00	341,708.57	317,194.00	317,194.00	317,194.00		As on 1/9, 70 households have pledged (5 more to give).	
60200 Envelope-Non Pledged	67,540.00	33,263.50	33,263.50	33,263.50	33,263.50		Budget same as 2023 actuals.	
60300 Loose Plate	17,412.01	15,354.00	15,354.00	15,354.00	15,354.00		Budget same as 2023 actuals.	
60600 Misc	21,191.77	22,668.05	22,668.05	22,668.05	22,668.05		Budget same as 2023 actuals.	
60800 Special General Giving (LOO)	10,320.00	15,205.00	17,000.00	17,000.00	17,000.00		As of 1/9, 3 households have pledged.	
60700 Operating Income Gvt				70,000.00	70,000.00		Special gift money shown in 2024 for budgetary purposes.	
Total 60000 Operating Income	473,467.78	\$ 428,199.12	405,479.55	475,479.55	475,479.55			
62000 Interest Income								
62100 Bank	1,072.00	4,928.23	15,000.00	15,000.00	15,000.00		\$300,000 x 5%	
Total 62000 Interest Income	\$ 1,072.00	\$ 4,928.23	15,000.00	15,000.00	15,000.00			
63000 Facility Use	25,200.00	26,050.00	31,800.00	31,800.00	31,800.00		CCO Agreement: 2,600 per month (ind landscape \$100, phone \$50)	
Total Income	\$ 499,739.78	\$ 459,177.35	\$ 452,279.55	\$ 522,279.55	\$ 522,279.55			
Gross Profit	\$ 499,739.78	\$ 459,177.35	\$ 452,279.55	\$ 522,279.55	\$ 522,279.55			
Expenses								
81000 Benevolence & Welcoming								
81100 Benevolence								
81101 Mission Support	33,346.64	33,346.68	29,135.97	27,970.53	27,970.53		7.2% of Pledged, Envelope Non Pledged, Loose Plate, and Misc.	
81110 Hunger	0.00		1,680.00	1,680.00	1,680.00	34003		
81120 Lutheran Bible Translators	0.00		420.00	420.00	420.00	34003		
81130 Lutheran Social Services	0.00		420.00	420.00	420.00	34003		
81140 Many Meals	0.00		420.00	420.00	420.00	35710		
81150 Maritime Ministries	0.00		420.00	420.00	420.00	34003		
81170 PLT8	0.00		420.00	420.00	420.00	34003		
Total 81100 Benevolence	\$ 33,346.64	\$ 33,346.68	\$ 32,915.97	\$ 31,750.53	\$ 27,970.53			
81800 Welcoming	390.00	168.92	200.00	200.00	200.00		Names tags.	
Total 81000 Benevolence & Welcoming	\$ 33,736.64	\$ 33,515.60	\$ 33,115.97	\$ 31,950.53	\$ 28,170.53			
82000 Salaries & Benefits								
82100 Pastor								
82110.2 Pastor Salary (Pr. Julie)	35,460.00	25,216.21	38,220.00	38,586.00	38,586.00		Funded budget for salary plus housing has 2.5% increase with an additional insurance offset of \$11,004.	
82120 Pastor Housing Allow	75,000.00	85,243.80	75,000.00	75,000.00	75,000.00		Pastor request	
82130 Pastor Pension	19,682.80	19,882.80	20,390.00	20,445.48	20,445.48		18% of base + housing (Episcopal reqt)	

	2023 Operating Budget	2023 Actuals	2024 Requested Budget	2024 Funded Budget	Source of Funds		2024 Notes
					Operational	Dedicated	
82131 Pastor Insurance Benefits	25,013.00	25,576.64	26,270.00	25,602.00	25,602.00		Calculated using Episcopal benefits data for 2024.
82140 Pastor Car Allow	1,000.00	656.49	1,500.00	1,000.00	1,000.00		
82160 Pastor Cont. Ed.	1,000.00	563.40	1,000.00	1,000.00	1,000.00		
82161 Pastor Phone Allowance	600.00	600.00	600.00	600.00	600.00		
82181 Pastor Sabbatical Fund (Annual)	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00		Sabbatical accrual
Total 82100 Pastor	159,155.80	\$ 158,969.34	164,170.00	163,433.48	163,433.48		
82300 Music Salaries							
82340 Organist	16,117.90	16,261.25	16,790.00	17,160.00	17,160.00		\$110 per hr x 3 hrs/wk x 52 wks
82380 Guest & Sub. Musicians	100.00	310.00	1,500.00	1,500.00	1,500.00		
82381 Music Director	27,664.00	25,034.00	27,335.00	28,392.00	28,392.00		\$39 per hr x 14 hrs/wk x 52 wks
Total 82300 Music Salaries	43,881.90	41,605.25	45,625.00	47,052.00	47,052.00		
82400 Office Staff							
82410 Office Manager							
82411 Office Manager Salary	32,604.00	29,861.50	25,420.00	27,508.00	27,508.00		\$23 per hr x 23 hrs/wk x 52 wks/yr
82412 Office Manager Mileage		314.14	200.00	200.00	200.00		
Total 82410 Office Manager	32,604.00	30,175.64	25,620.00	27,708.00	27,708.00		
82420 Volunteer Coordinator	\$ 120.00	120.00	1,920.00	1,980.00	1,980.00	34002	\$165 per month x 12 months
82430 Communications Coord Salary			8,000.00	7,904.00	7,904.00		\$19 per hour x 8 hrs/wk x 52 wks/yr
Total 82400 Office Staff	\$ 32,724.00	\$ 30,295.64	\$ 35,540.00	\$ 37,592.00	\$ 35,612.00		
82500 Director CYFM							
82510 CYFM Salary	64,480.00	64,480.11	66,560.00	66,560.00	66,560.00		CA Labor Code 515, Exempt 2 X min wage \$16.00/hr
82560 CYFM Cont. Ed	500.00	1,534.47	500.00	500.00	500.00		
82581 CYFM Auto Allowance	500.00	574.68	500.00	500.00	500.00		
82582 CYFM Phone Allowance	600.00	600.00	600.00	600.00	600.00		
Portfolio Insurance	4,800.00	4,800.00	7,920.72	7,920.72	7,920.72		Portfolio Gold Plan \$604.39 per month plus Disability and Basic Life
Portfolio Retirement			3,993.60	3,993.60	3,993.60		6 percent of salary
Total 82500 Director CYFM	\$ 70,880.00	\$ 72,009.26	\$ 80,074.32	\$ 80,074.32	\$ 80,074.32		
82605 CYFM Program Staff	8,580.00	2,397.28	9,360.00	5,252.00	5,252.00		CYFM Ast and Nursery Care combined for flexibility.
82630 Nursery Care (Delete)	3,328.00	1,662.00	5,000.00	0.00	0.00		
82700 Honoraria for Sub. Preacher	800.00	1,630.62	1,800.00	1,800.00	1,500.00	35207	7.65% of non-pastor employee wages
82880 Payroll Taxes	12,074.45	11,046.33	12,122.57	11,687.36	11,687.36		
Total 82000 Salaries & Benefits	\$ 331,424.15	\$ 319,615.72	\$ 353,691.89	\$ 346,891.16	\$ 344,611.16		
82900 Deacon							
82901 Deacon Stipend	500.00	500.00	8,000.00	8,000.00	8,000.00	34003	In stipend
82902 Deacon Car Allowance	0.00						In stipend
82903 Deacon Cont. Ed Allowance	0.00						In stipend
82904 Deacon Phone Allowance	0.00						
Total 82900 Deacon	500.00	500.00	8,000.00	8,000.00	8,000.00		
83000 Operational Expenses							

	2023 Operating Budget	2023 Actuals	2024 Requested Budget	2024 Funded Budget	Source of Funds		2024 Notes
					Operational	Dedicated	
63100 Fees & Interest							
63110 Mortgage Interest	7,049.71	7,001.24	11,411.13	11,411.13	11,411.13		Assumes 7.0% interest effective May 1st
63111 Mortgage Principal	17,696.29	17,946.76	15,584.87	15,584.87	15,584.87		Assumes 7.0% interest effective May 1st
63120 Bank Charges	50.00	77.00	25.00	25.00	25.00		
63140 Merchant Fees	2,200.00	2,145.10	2,300.00	2,300.00	2,300.00		Fees for on-line giving
Total 63100 Fees & Interest	\$ 27,196.00	\$ 27,170.10	29,321.00	29,321.00	29,321.00		
63200 Utilities							
63210 Electric	6,075.17	6,640.74	7,028.00	7,028.00	7,028.00		
63220 Gas	2,369.03	2,835.28	3,370.00	3,370.00	3,370.00		
63230 Telephone	4,291.27	4,370.76	4,610.00	4,610.00	4,610.00		
63250 Water & Sewer	3,051.95	3,024.84	3,815.00	3,815.00	3,815.00		
63280 Trash	3,277.39	3,273.95	3,640.00	3,640.00	3,640.00		
Total 63200 Utilities	19,064.81	20,145.57	22,463.00	22,463.00	22,463.00		
63400 Office Expense							
63410 Office Supplies	2,800.00	3,432.39	3,000.00	3,000.00	3,000.00		
63416 COVID Supplies	50.00		0.00	0.00	0.00		
63420 Postage	2,300.00	2,597.11	2,500.00	2,500.00	2,500.00		
63430 Printing and Copying	7,000.00	9,550.29	10,000.00	10,000.00	10,000.00		
63431 Digital Subscription	1,144.00	1,291.45	1,300.00	1,300.00	1,300.00		Zoom, SignUps, ICON
Total 63400 Office Expense	13,294.00	16,871.24	16,800.00	16,800.00	16,800.00		
63500 Mailers & Periodicals							
63510 Advertising	500.00	741.55	1,200.00	1,000.00	1,000.00		Acorn, Facebook, etc.
63516 Website Hosting/Maint	0.00	144.00	150.00	150.00	150.00		Weebly and Square
63520 Lutheran Magazine	165.00	176.43	0.00	0.00	0.00		Discontinued printed Living Lutheran
63540 Devotionals	340.00	392.43	400.00	400.00	400.00		Word in Season, Taking Faith Home
Total 63500 Mailers & Periodicals	1,005.00	1,454.41	1,750.00	1,550.00	1,550.00		
63600 Outside Services							
63610 Treasurer/Fin Secretary	5,400.00	5,400.00	6,000.00	6,000.00	6,000.00		\$500 x 12
63620 Bookkeeping Services	13,875.00	13,537.50	14,800.00	14,800.00	14,800.00		185 hrs/yr x \$80 per hr
63621 Bookkeeping Support Fees	1,920.00	1,956.00	1,920.00	1,920.00	1,920.00		
63630 Janitor	16,000.00	17,045.00	17,220.00	18,600.00	18,600.00		\$1550 per month x 12 months
63650 Outside Contractors	0.00	0.00	400.00	0.00	0.00		
63680 Virtual Services Support Staff	11,041.17	12,300.00	15,000.00	14,000.00	14,000.00		34002 34003
63670 Meal Preparer	3,800.00	2,400.00	7,800.00	3,900.00	1,400.00	2,500.00	Funded at 26 wks x \$150/wk for caring meals.
63680 Outside CPA Auditor	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00		Accumulating dedicated fund. Audit in 2027.
63680 Human Relations Attorney			1,500.00	1,500.00	1,500.00		Review and suggest updates to personnel manual based on latest HR requirements.

	2023 Operating Budget	2023 Actuals	2024 Requested Budget	2024 Funded Budget	Source of Funds			2024 Notes
					Operational	Dedicated	Ded Acct	
Total 83800 Outside Services	\$ 56,036.17	\$ 56,638.50	\$ 68,640.00	\$ 64,720.00	\$ 48,220.00			
83700 Property Expense								
83710 Property Taxes	650.00	604.00	650.00	650.00	650.00			
83720 General Maintenance								
83720. General Maintenance	2,700.00	4,119.44	4,900.00	4,900.00	3,200.00	1,700.00	34001	Pest control \$2,200, inspection/service \$400, appliance maintenance \$600, other repairs \$1,700.
Total 83720 General Maintenance	\$ 2,700.00	\$ 4,119.44	\$ 4,900.00	\$ 4,900.00	\$ 3,200.00			
83730 Grounds Maintenance	500.00	2,178.00	6,330.00	5,830.00	0.00	5,830.00	34001	Request includes weekly landscaping and tree maintenance. No dedicated for maintenance.
83735 Van Maintenance	500.00	158.39	600.00	600.00	600.00			
(83765 Facilities & Tech Equipment)								
DELETE	0.00		0.00	0.00	0.00			Redundant with 63765.
83765 Tech Equipment	0.00		2,500.00	2,500.00	1,000.00	1,500.00	35363	\$1500 for one-time purchases + \$1000 rotation of computers. Dedicated.
83780 Prayer Gardens (Deletes)	0.00		0.00	0.00	0.00			
Total 83700 Property Expense	\$ 4,350.00	7,060.63	14,980.00	14,480.00	5,450.00			
83800 Training/Meetings								
83810 Synod Assembly	2,400.00	600.00	1,200.00	1,200.00	1,200.00			
83816 Synod Leadership Conference	100.00	218.68	1,800.00	1,800.00	1,800.00			
83840 Council-Sponsored Events	84.00	299.78	500.00	500.00	500.00			
83841 Staff/Volunteer Recognition	545.45	217.64	500.00	500.00	500.00			
Total 83800 Training/Meetings	\$ 3,129.45	\$ 1,336.10	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00			
Total 83000 Operational Expenses	\$ 124,077.43	\$ 130,676.55	\$ 157,954.00	\$ 153,334.00	\$ 127,804.00			
83300 Insurance	15,500.00	19,653.39	21,000.00	15,000.00	15,000.00			Drop earthquake insurance with \$6K savings.
84000 Faith Formation								
84100 Senior Ministry	500.00	520.50	6,400.00	6,400.00	705.00	5,695.00	35395	Includes \$2600 chapel and hospitality, \$1600 social events, \$2200 senior ministry outreach.
84300 Adult Education	134.80	221.91	1,000.00	300.00	300.00	0.00		
84400 Children and Youth Education								
84200 Safeguarding	100.00	100.00	500.00	500.00	100.00	400.00	35476	
84440 Fun with Faith	690.78	692.93	1,000.00	1,000.00	0.00	1,000.00	35401	Confirmation materials and more.
84630 Conf / Middle School	500.00	259.68	1,500.00	500.00	500.00			Covered by Tips for Teens and Fundraising.
84670 Senior High	300.00	300.00	1,000.00	400.00	0.00	400.00	35401	
84687 Wednesday Evening Dinners	1,250.00	1,250.00	2,500.00	1,500.00	1,500.00			Includes dedicated revolving account charging for meals.

	2023 Operating Budget	2023 Actuals	2024 Requested Budget	2024 Funded Budget	Source of Funds			2024 Notes
					Operational	Dedicated	Debt Acct	
Total 84400 Children and Youth Education	\$ 2,840.78	\$ 2,602.61	\$ 6,500.00	\$ 3,900.00	\$ 2,100.00			
Total 84000 Faith Formation	\$ 3,475.58	\$ 3,345.02	\$ 13,900.00	\$ 10,600.00	\$ 3,105.00			
86000 Worship & Music								
86000 Bulletin & Copyright	1,700.00	425.00	1,800.00	1,800.00	1,800.00			CCU, funeral bulletins, Sundays/Seasons, OneLicense.net
86100 Altar Supply	0.00	0.00	1,400.00	1,400.00		1,400.00	35585	
86100 Sanctuary Items	0.00	0.00	400.00	400.00		400.00	35585	
86400 Bell Music & Equip & Maint.	\$ 0.00		100.00	100.00		100.00	35545	
86600 Instrument Maintenance	0.00		725.00	725.00		725.00	35570	
86800 Choir, Contemp Svo & Other	0.00		700.00	700.00		700.00	34002	
Total 86000 Worship & Music	\$ 1,700.00	425.00	5,125.00	5,125.00	1,800.00			
88000 Fellowship								
88200 Fellowship-Hospitality Supplies	0.00			0.00				
88300 Fellowship Programming	95.00	109.29		100.00	100.00			
88400 Office Events	0.00			0.00				
Total 88000 Fellowship	\$ 95.00	\$ 109.29	\$ 0.00	\$ 100.00	\$ 100.00			
87000 Service & Mission			200.00	200.00	200.00			Mostly dedicated revolving funds.
87800 Peace & Justice	\$ 200.00	150.00	1,000.00	1,000.00	0.00	1,000.00	35315	
87900 Future Projects and Outreach	\$ 100.00		0.00	0.00	0.00			No request.
Total 87000 Service & Mission	300.00	150.00	1,200.00	1,200.00	200.00			
88000 Caring								
88100 Helping Hands	\$ 0.00		0.00	0.00	0.00			No request for operational. Use dedicated.
88200 Pastors Discretionary Fund	\$ 0.00		0.00	0.00	0.00			No request for operational. Use dedicated.
88800 Tuesday Caring Meals	\$ 440.00	440.00	5,200.00	5,200.00	1,745.00	3,455.00	35891	Grocery budget of \$100/wk x 52 wks.
Total 88000 Caring	440.00	440.00	5,200.00	5,200.00	1,745.00			
Total Expenses	\$ 511,248.80	\$ 508,430.57	\$ 599,186.86	\$ 577,400.69	\$ 522,535.69	\$ 54,865.00		
Net Income	-\$ 11,509.02	-\$ 49,253.22	-\$ 146,907.31	-\$ 55,121.14	-\$ 256.14			

MOUNT CROSS LUTHERAN CHURCH
Dedicated Funds 1/9/24

	Dedicated Funds Available	Allocated to Funded Budget	Dedicated Funds Remaining	Budget Account(s)
34000 PERPETUAL FUNDS				
34001 Property & Capital Improvements	41,611.36	8,030.00	33,581.36	63720,63730,63675
34002 Worship & Music	9,891.05	8,680.00	1,211.05	63660, 65800, 62420
34003 Mission & Social Action	21,140.63	19,360.00	1,780.63	61110-61170, 62601, 63660
TOTAL 34000 PERPETUAL FUNDS	\$ 72,643.04	\$ 36,070.00	\$ 36,573.04	
35000 TEMPORARILY RESTRICTED FUNDS				
35100 Benev. & Welcoming Temp Restr	10.00		10.00	
35151 Hunger	2,242.00		2,242.00	
Total 35100 Benev. & Welcoming Temp Restr	\$ 2,252.00	\$ 0.00	\$ 2,252.00	
35200 Salaries & Benefits Temp Restr	262.10		262.10	
35201 Pastor Sabbatical Fund	4,800.00		4,800.00	
35202 Stipend for Intern	977.60		977.60	
35203 Stipend for Volunteer Coordinator	0.00		0.00	
35205 Cecelia Jackson Senior Ministry Stipend	0.01		0.01	
35206 Moorpark College Worship Interns	0.00		0.00	
35207 Guest Preachers - Endowment 2023	380.14	300.00	80.14	62700
35208 Outside Auditor	4,000.00		4,000.00	
Total 35200 Salaries & Benefits Temp Restr	10,419.85	300.00	10,119.85	
35300 Operational Exp Temp Restr				
35302 Wooden Chalice Project	784.65		784.65	
35304 Strategic Plan Fund	1,500.00		1,500.00	
35312 Staff Gifts	54.47		54.47	
35313 Pastor Discretionary Funds	2,501.96		2,501.96	
35315 Reconciliation (MBC 2019)	1,000.00	500.00	500.00	67800
35317 Staff Conference & Education	0.00		0.00	
35318 Gift (temp holding)	89,000.00		89,000.00	Non-restricted funds. \$70,000 already transferred to 50700 Operating Income
35319 Three Churches Fund (Endowment Award) 2023	950.00		950.00	Gift.
Subtotal 35302 - 35317	95,791.08	500.00	95,291.08	

	Dedicated Funds Available	Allocated to Funded Budget	Dedicated Funds Remaining	Budget Account(s)
35360 Property Restricted Funds	75.00		75.00	
35361 Property - Major Maintenance	0.00		0.00	
35362 Building Fund	2,650.00		2,650.00	
35363 Technology	6,232.55	1,000.00	5,232.55	63765
35364 Patio & Grounds	1,700.00		1,700.00	
35365 Facilities/Office Equipment	0.00		0.00	
35367 Prayer Garden	2,909.44		2,909.44	
35368 Website Refresh (MBC 2019 Funds)	4,790.00		4,790.00	
35370 Sanctuary stucco/Tile Improvements	0.00		0.00	
35372 Kitchen & PLC Renovations	21,000.00		21,000.00	
Total 35360 Property Restricted Funds	\$ 39,356.99	\$ 1,000.00	\$ 38,356.99	
35379 Pass Through Account	0.00		0.00	
35380 RIC (Pass Through Donation)	500.00		500.00	
35390 Council Sponsored Event Fund	44.54		44.54	
35395 Senior Adult Ministry Team	6,748.03	5,695.00	1,053.03	64700
Total 35300 Operational Exp Temp Restr	\$ 142,440.64	\$ 7,195.00	\$ 135,245.64	
35400 Learning & Youth Temp Restr				
35401 CYFM Dealg	2,496.34	1,400.00	1,096.34	64440,64570
35408 Youth Trips	3,150.74		3,150.74	
35410 College Scholarships - Endowment Award 2023	0.00		0.00	
35412 Camp Scholarships - Endowment Award	2,110.00		2,110.00	
35460 Vacation Bible School	676.23		676.23	
35470 Confirmation/Wed Night Dinners	1,178.72		1,178.72	
35475 Adult Educ.	0.00		0.00	
35476 Live Scan Screening for Youth - Endowment 2022	1,194.00	400.00	794.00	64200
Total 35400 Learning & Youth Temp Restr	\$ 10,806.03	\$ 1,800.00	\$ 9,006.03	
35500 Worship & Music Temp Restr	-2,776.25		-2,776.25	
35509 Handbell Tuning/Maintenance	0.00		0.00	
35510 Flowers	-856.37		-856.37	
35520 Choir, Adult	-31.67		-31.67	
35540 Piano Overhaul	146.09		146.09	
35545 Handbells	2,259.13	100.00	2,159.13	65400
35550 Praise Band	97.72		97.72	
35570 Classical Concert Series	16,758.05	725.00	16,033.05	65500
35575 Concerts	32.36		32.36	
35580 sound systems	100.20		100.20	

	Dedicated Funds Available	Allocated to Funded Budget	Dedicated Funds Remaining	Budget Account(s)
35585 sanctuary items	4,998.45	1,800.00	3,198.45	65100,65130
Total 35500 Worship & Music Temp Restr	\$ 20,727.71	\$ 2,625.00	\$ 18,102.71	
35600 Fellowship Temp Restr	5.00		5.00	
35605 Make, Bake, & Celebrate	4,821.16		4,821.16	
35610 Drama	336.63		336.63	
35630 Fellowship Committees	-29.87		-29.87	
35635 3D	77.66		77.66	
35645 Kitchen	2,544.91	2,500.00	44.91	63670
35677 Photo Directory	528.76		528.76	
Total 35600 Fellowship Temp Restr	\$ 8,284.25	\$ 2,500.00	\$ 5,784.25	
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	55.00		55.00	
35720 Saint Columba's - Souper Bowl	0.00		0.00	
35730 The Quilters	236.96		236.96	
35750 Fair Trade Coffee Project	2,149.78		2,149.78	
35760 Gift Of Hope	0.00		0.00	
35761 Hickory House	0.00		0.00	
35765 ECLA Disaster Relief	250.00		250.00	
35790 Service & Mission - other (Evangelism/Outreach)	1,255.44		1,255.44	
35791 Peace & Justice Outreach Team	616.69	500.00	116.69	67800
Total 35700 Service & Mission Temp Restr	\$ 6,982.86	\$ 920.00	\$ 6,062.86	
35800 Caring Temp Restr	1,190.00		1,190.00	
35810 Helping Hands	4,342.42		4,342.42	
35860 Prayer Shawl Ministry	390.70		390.70	
35880 Stephen Ministry	246.22		246.22	
35890 Caring - other	5,591.15		5,591.15	
35891 Caring - Meals	4,282.70	3,455.00	827.70	68900
Total 35800 Caring Temp Restr	\$ 16,043.19	\$ 3,455.00	\$ 12,588.19	
TOTAL 35000 TEMPORARILY RESTRICTED FUNDS	\$ 217,956.53	\$ 18,795.00	\$ 199,161.53	
36000 COLUMBARIUM	2,290.00		2,290.00	
			0.00	

	Dedicated Funds Available	Allocated to Funded Budget	Dedicated Funds Remaining	Budget Account(s)
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	\$ 293,341.33	\$ 54,865.00	\$ 238,476.33	

Mount Cross Lutheran Church Child Development Center

Financial Report for the Annual Meeting January 28, 2024



**Budget - September 2023-August 2024
FY24 P&L**

Mount Cross Child Development Center
Budget September 2023 - August 2024 - FY24 P&L

	Proposed Budget
Income	
Donations	0.00
Fundraisers	0.00
Interest received	175.00
Other Primary Income	
Emergency Kits	200.00
Total Other Primary Income	\$ 200.00
Registration Fees	2,000.00
Tuition- Fall/Spring	468,624.49
Tuition- Summer School	40,000.00
Total Income	\$ 510,999.49
Gross Profit	\$ 510,999.49
Expenses	
Advertising & marketing	500.00
Building Repairs & Maint	4,000.00
<u>Contract & Professional Fees</u>	
Accounting fees	9,000.00
Legal fees	500.00
Total Contract & Professional Fees	9,500.00
Dues & Subscriptions	2,000.00
Professional Development	1,000.00
Facilities Use	29,200.00
Telephone	600.00
Incentives	1,500.00
<u>Insurance</u>	
Accidental Medical	300.00
Commercial Liability	2,800.00
Cyber Insurance	700.00
Employment Practices	525.00
Umbrella Liability	900.00
Workers Compensation	9,400.00
Total Insurance	\$ 14,625.00
Licenses and Fees	485.00
Merchant Fees	11,700.00
<u>Payroll Expenses</u>	
Employer Payroll Tax	46,233.90
Payroll Processing Fees	3,803.50
Salaries & Wages	366,721.10
Total Payroll Expenses	\$ 416,758.50
PROCARE	950.00
Program Expense	6,500.00
<u>Supplies</u>	
CDC Center Supplies	5,600.00
Food & Snacks	7,500.00
Paper goods	1,000.00
Office Supplies	1,125.00
Printing & Reproduction	350.00
Total Supplies	\$ 15,575.00
Website Maintenance	2,364.00
Total Expenses	\$ 517,257.50
Net Operating Income	-\$ 6,258.00