



# Crosslake Presbyterian Church



## ANNUAL REPORT 2021

# INDEX

## Annual Congregational Meeting of Crosslake Presbyterian Church

14444 Daggett Pine Road, Crosslake, Minnesota 56442

Meeting held on Wednesday, January 12, 2022 at 4:00 PM

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# AGENDA

- Opening Prayer
  - ◆ *Pastor Mark Ford, Moderator*
- Quorum Validation
- Approval of the Agenda
- Written & Oral Reports of Committees
  - ◆ Nominating Committee Written Report  
(submitted with annual report)
    - ◆ *Bonnie Miller Chairperson*
  - ◆ Installation of Elected Session and Deacon Members
  - ◆ Election to 2022 Nominating Committee (3 members)
    - ◆ *Two members from the congregation, one from Session*
- 2022 Budget Presentation
  - ◆ *Steven Anderson, Treasurer*
- Old Business
- New Business
- Adjourn
- Closing Prayer
  - ◆ *Pastor Mark Ford, Moderator*

## CPC 2021 YEAR IN REVIEW

As we review this past year at Crosslake Presbyterian Church we have many reasons to rejoice in our small and large triumphs!

One of our great accomplishments was that we were able to worship in person for the whole year despite the continuing pandemic. We offered Zoom for the first 8 months and live streaming for the last two which enabled all those who were unable to join us in person to not miss a thing. Many thanks to those who made this all possible – Arleen Steele as head of Worship for organizing pulpit supply; Ginny and Steve Anderson, Gail and Jerry Peterson, Brad Kohl, Austin Nelson, and Rev. Ray Larson for leading worship services and holding communion on occasion. Our thanks to these folks are immeasurable.

In the spring we were able to begin fellowship hour after service as we all slowly received our shots and begin to feel more comfortable enjoy social time together. More social times together included several *Sunday Funday* potluck events – a cook-out in July, a Luau in August, and a *Holyween* Spooktacular in October. Thank you to Patty Norgaard and the fellowship committee for organizing these special events! We also enjoyed a Christmas Party at the Riverside Inn in December to celebrate the season.

The Vision and Strategy Taskforce were forever diligent working to ensure a positive future for CPC. They organized a leadership *Plan of Action* day in May and shared the results with the congregation in June. V&S also organized a *Survey of Priorities* in June in an effort to enable us to visualize our future. V&S also organized a potluck luncheon in November to give an update of the shared ministry with Lakes Area Presbyterian Church. (*Please see their full report on pages 13 and 14*).

Another highlighted accomplishment for the year was the Monster Sale held in September. So many people spent many hours donating, gathering, and organizing to make this another big fundraiser for the church.

As with triumphs, we had our losses too. Sadly, in February we lost Earl Angell and held a Celebration of his life in July. We also lost long time member of CPC Don Hoger in May.

Thank you to all the committees and their leaders who were working diligently all year long to keep us operating well and efficiently. Thank you also to the Session members for leading us into a shared ministry position with Lakes Area Presbyterian Church in Baxter.

*Respectfully submitted,*  
Judy Regan, Office Administrator

# MODERATORS REPORT

## **A New Year, a New Beginning**

This is probably truer for Crosslake Presbyterian Church than most years. For one, I will no longer be your Moderator. Hopefully, by the time of this congregational meeting, Mark Ford will be in place as your pastor, and my services will no longer be needed. I have enjoyed my time at your church, and It has been a privilege get to know the people of Crosslake Presbyterian Church. I wish I would have had more time to get to know more of you.

In many ways, I was merely an observer this year of transition. Although the pandemic is not yet behind us, the church was able to resume in-person worship and has developed an effective online presence. The Presbytery's Administrative Commission agreed that their oversight was no longer needed, and strong leadership has emerged. I also believe there has been healing and reconciliation within the congregation.

There has been had a few ups and downs, but I believe as a congregation you are entering this new year with a renewed energy and an emerging vision for the future – and a new pastor. Mark is a superb worship leader and preacher. He will provide pastoral care for the sick and homebound, administrative leadership and much need stability.

Too often, when a church has been without a pastor for lengthy time, there is a tendency for leaders to step back, to feel they need a break. However, for Crosslake to continue to move forward, instead of stepping back, people need to step up. Remember, it was after the storm that Jesus called Peter to step out of the boat. Like Peter, you might stumble a little, but it is time for Crosslake to focus on where Jesus is leading you in 2022.

*In peace,*  
Michael Hartwell

## BUILDING & GROUNDS COMMITTEE

### **2021 Members:**

Jack Becker, chairman; Steve Anderson, and Loyal Meech.

We held two meetings in 2021.

- Had pavers placed around the entire church.
- Painted the storage shed and cleaned the inside.
- Repair work completed on one of the heat pumps.
- Hidden Pines was contracted to plow the snow for 2021 and 2022.
- Church sprayed on the interior and exterior for bugs.
- Yearly budget completed for 2022.
- Church sign: repair or replace? Tabled until 2022.
- Building and Grounds helped with the ordering and scheduling of installation of the canopy on the patio.

*Respectfully submitted,*  
Jack Becker, Chairperson

## FELLOWSHIP COMMITTEE

### **Committee Members:**

Bonnie Miller, Chair, Jane Milliman, Shari Ochs, Marge Angell, Judie Larson, Barb Kohl

Due to Covid-19 this has been a quiet year for activities hosted by the Fellowship Committee. We have drastically reduced the number of Women's Lunches and potluck dinners during this past year.

In July the committee helped with the lunch following Earl Angell's memorial service.

We ended the year hosting a Christmas party at the Riverside Inn Restaurant.

*Respectfully submitted,*  
Bonnie Miller, Chairperson

# CLERK OF SESSION REPORT

**Session Members:** Steve Anderson, Amy Bloch, Mary Clement, Bonnie Miller and Karen Butler

**Clerk:** Arleen Steele

We were without a Pastor from October 4, 2020 thru all of 2021. Due to the efforts of Brad Kohl in implementing Zoom, we were able to start having in-person services in the building and connecting with members and visitors unable to attend in-person with streaming the service. We had several of our members that conducted the services on a regular basis and two from outside that helped when we needed them. Our members were Brad Kohl, Steve and Ginny Anderson, Ray Larson, and Gail Peterson. The outside supply was Austin Nelson and Richard Lawrence.

Session purchased some new cameras and computer equipment for live streaming our services and Steve Anderson worked with the person who helped set it all up and got it going. We were able to get a grant for part of the expense.

Session met 11 times during the year and there were 2 congregational meetings. Communion was celebrated 8 times during the year with Ray Larson administering 6 times and Steve Anderson and Richard Lawrence administering the other 2 times.

We lost two of our very faithful members in 2021, Earl Angell and Don Hoger.

Amy Bloch and Karen Butler resigned their posts on Session. Bonnie Miller is extending her term to cover the last year of Karen Butler's term.

Brenda Brittan was hired to replace Amy Bloch as custodian. Amy resigned her custodian job.

The session members for 2022 will be Bonnie Miller, Mary Clement, Steve Anderson and Dewey Krueger.

*Respectfully submitted,*  
Arleen Steele, Clerk of Session

# DEACONS COMMITTEE

**2021 Members:** Jack Becker, Becky Bury, Joan Krueger, (*retiring member*) Judie Larson, Jane Milliman (*retiring member*) Gail Peterson

**New members in 2022:** Marge Angell and Shari Ochs

The Deacons met eight times during the year on the 4th Tuesday of the month at 11:00 AM.

Our main mission is to keep in contact with our members by phone calls, home visits, and sending of cards for different occasions. As we had no full time pastor for the year it was very important that we tried to reach out to all those with needs. We tried to keep the church office informed of those persons so they could be included in our church's weekly email for prayers and concerns.

After the first of the year the Mission and Deacons committee split back to their individual committees.

The Deacons Committee was in charge of distributing the Mary Lou Memorial Fund. The balance at the first of the year was \$1,336.54 and the Deacons Fund balance was \$685.08. At the end of the year Mary Lou's Fund was zero and the Deacon's Fund is \$650.16. Expenditures during the year were:

- Mother's and Father's Day gift baskets for residents of Golden Horizon Home
- School supplies for Crosslake Community School and Pequot Lakes Schools
- Christmas for Kids
- Gift Card
- Money at Christmas time for our three college church members.

Balance of Mary Lou's fund at the end of the year \$436.54 which was gifted to Camp Knutson's Canteen Fund for campers. We feel that Mary Lou would be grateful that her memorial gift of money went to help many children.

As we had no full or part-time pastor for the year we reviewed and updated our Deacons Funeral duties. We assisted with Earl Angell's funeral in July wherever we were needed.

Our Emergency Contact information was updated for church members. This list will be kept in the church office in the Deacon's cabinet.

We wish to encourage our members and friends to contact us when you have a need for a friendly visitor, prayer request, transportation or whatever your need may be.

*Respectfully submitted,*  
Jane Milliman, Chairperson



# MISSIONS COMMITTEE

## 2021 Members:

Shari Ochs, Chairperson; Steve Anderson, and Joan Krueger.

The committee meets several times a year, and sets the Mission Giving for the year.

Our mission giving for 2021 is listed below.

*Respectfully submitted,*  
Shari Ochs, Chairperson

## Crosslake Presbyterian Church 2021 Mission Giving

Month - 2021	Mission	Amount	Congregation
January	Habitat for Humanity	\$350	
February	Bridges of Hope	\$350	
March	Local Food Shelf - Mission committee	\$350	
	Local Food Shelf - Congregational giving		\$790.00
<i>Presby. Special Offering</i>	<i>One Great Hour of Sharing</i>	\$300	
	<i>One Great Hour of Sharing - congregational giving</i>		\$340.00
April	Salvation Army - Brainerd	\$350	
May	Women's Shelter	\$400	
<i>Presby. Special Offering</i>	<i>Pentecost</i>		
	<i>Pentecost - congregational giving</i>		\$75.00
June	Sharing Bread Soup Kitchen - Brainerd	\$400	
July	Camp Knutson - Mission Giving	\$500	
	Camp Knutson - Congregational Giving		\$220.00
August	Teachers / Schools with help from the Deacons \$400	\$400	\$400.00
	The Shop	\$400	
September	Saving Grace	\$400	
October	American Heart Association	\$419	
<i>Presby. Special Offering</i>	<i>Peace and Global</i>		
	<i>Peace and Global - congregational giving</i>		\$120.00
November	Hart Animal Rescue Team - Brainerd	\$400	
December	Christmas for Kids (from monster sale tithe)		\$530
	Food Shelves	\$581	
<i>Presby. Special Offering</i>	<i>Christmas Joy</i>		
	<i>Christmas Joy - congregational giving</i>		\$180.00
<b>TOTAL MISSIONS GIVING FOR 2021</b>		<b>\$5,600</b>	<b>\$2,655.47</b>

## FINANCE & STEWARDSHIP COMMITTEE

**Committee Members:** Steve Anderson, Treasurer, Brenda Brittan, Financial Secretary, Dewey Krueger, Patty Norgaard, Jan Lallman, and Loyal Meech, Chairperson.

Louis Smith oversees our Stock Market Investments and the Endowment Fund.

Gifts and Memorials sub-committee members include Brenda Brittan, Dewey Krueger, Shari Ochs, and Marge Angell, Chairman.

2021 has been a very good year financially. The financial position of the church is the best it has been for the last three years. The committee has met regularly and a total of 9 meetings were held in-person or via Zoom throughout the year. A budget of \$125,230 was established and approved by Session and the Congregation. Operating expenses were held to more than \$47,000 under the original budget. This was primarily due to the fact that the original budget contained funds to replace one of the four heat pumps should one fail and the fact that personnel costs were less than budgeted. Giving during the year has been amazing. The original 26 Pledges were for \$84,900, but the actual contributions received were \$101,529. This meant that the original budget which projected the church would have to use reserves to meet obligations did not require reserve funding.

With designated donations, the landscape edging around the exterior of the church building was replaced. A new church sign was expected to be installed 2021. Thanks to Steve and his son, the old sign has been stabilized for the present time. Steve has moved funds to the Capital Improvement Fund in anticipation of expenses for a new sign and the possibility of a heat pump failure, Steve also secured a PPP loan in the amount of \$23,700 which was used to pay salaries for the staff. The loan has now been forgiven. An awning for the patio was installed with funds from Gifts and Memorials. A laptop computer for the Friendship Hall was purchased with a technology grant. The technology in the sanctuary was upgraded with funds from Gifts and Memorials. Crosslake Communications connected the church to Fiber Optics. This has made live streaming of our worship services possible. The committee decided to provide a "Joy of Giving" Christmas gift for the staff and others making a significant contribution during 2021.

The church held a Monster Sale during Crosslake Days and a net total of \$5,385 was made. As in the past, ten percent was designated for missions. Thank you, Amy Bloch and Tom McCormack for leading this and to Jane Milliman with lots of help from the women of the church for pricing items. Also, a special thank you to Dave Eiler, Dewey Krueger and Jack Becker for handling all the outside activities. It was an outreach to the community and I thank all the members and friends who worked so diligently to make the sale successful. Patty, Louis, and Mary Kay Smith also made our church visible to the community at Senior Expo and the Chili Cook-off held at the Log Church. In addition to serving chili, grab bags containing gifts and information about CPC were distributed.

## FINANCE & STEWARDSHIP COMMITTEE

\$15,000 from earnings during previous years was transferred from the Endowment Fund for day to day operations in anticipation of a budget shortfall. As the year progressed and we realized that our budget would be met, a total of \$45,000 in reserves was reinvested. Return on investments for 2021 was \$13,320.83. Our investments in the Endowment Fund and Stock Market are currently valued at \$112,400. In addition, the reserve fund balance held at the bank is \$116,228.

The budget for 2022 is expected to be approximately \$151,600 pending Session and congregational approval. To date we have received 18 pledges totaling \$85,480. This shortfall might force us to tap into our reserve funds. The church has already received \$35,100 in funds to be applied towards pledges for 2022.

During the year Jan Lallman has returned to the committee and we gladly welcome her. Late in the year, Jane Milliman asked to be relieved as one of our two Financial Secretaries. Marge Angell became the chair of the Gifts and Memorials sub-committee.

Arleen Steele volunteered to do a review of the church financial records for year 2020 but due to health reasons it is not yet completed. Arlene and Doug need our prayers.

Steve Anderson handled the duties of treasurer and Brenda Brittan served as financial secretary for 2021. Jan Lallman spearheaded the Pledge Drive for 2022 with help from Steve, Brenda, and Judy. I extend a big thank you to these individuals for their excellent work and for giving many, many tireless hours in support of the finances for Crosslake Presbyterian Church.

Louis Smith carefully watches over the Endowment Fund and our investments in the Stock Market. His report is attached. Marge Angell ably chaired the Gifts and Memorials sub-committee for 2021. The yearly report for Gifts and Memorials is also attached. My thanks to both of these two individuals.

I also thank all the committee members listed at the beginning and throughout this report for their service and dedication to overseeing CPC's financial well-being. They are very able members and our congregation is blessed to have them share their time and talent. And finally, thanks to those of you in our church family for your contributions in underwriting our financial needs so that ministry is possible.

*Respectfully submitted,*  
Loyal Meech, Acting Chairperson

**ENDOWMENT FUND**  
**SUMMARY OF 2021 ACTIVITY AND PERFORMANCE**

**Summary**

	<u>Symbol</u>	<u>Number of shares</u>	<u>Share Price, \$</u>	<u>Total Value, \$</u>	<u>Increase in Value Adjusted for Redemptions, %</u>
<b>Assets at Beginning of Year 2021</b>					
Cash / Money Market		0.43	1.00	0.43	
Parnassus Mid Cap Growth Fund (name change)	PARNX	683.08	61.44	41,968.56	
Parnassus Endeavor Fund	PARWX	561.18	48.31	27,110.36	
Total Value of Endowment Fund				69,079.35	
<b>Assets at End of Year 2021</b>					
Cash / Money Market		110.38	1.00	110.38	
<b>Mutual Funds</b>					
Parnassus Mid Cap Growth Fund	PARNX	544.35	64.36	35,034.11	9.6%
Parnassus Endeavor Fund	PARWX	542.43	54.03	29,307.49	32.6%
<b>Common Stocks</b>					
AT&T	T	757.00	24.60	18,622.20	
AbbVie	ABBV	138.00	135.40	18,685.20	
Xerox	XRX	470.00	22.64	10,640.80	
Total Value of Endowment Fund				112,400.18	
<b>Increase in Total Value of Endowment Fund During 2021</b>					
Total Value Increase, \$				43,320.83	
Adjusted for \$15,000 Redemptions and \$45,000 Cash Additions				13,320.83	
	Of which:				
			Mutual Funds	10,262.68	
			Common Stocks	2,948.20	
			Cash	109.95	

## GIFTS & MEMORIALS SUB-COMMITTEE

***The Gifts & Memorials committee:***

Marge Angell, Chair; Dewey Krueger, Shari Ochs and financial secretary Brenda Brittan

We meet as needed, either in person or by email. The beginning balance for 2021 was \$14,851.60. Income was \$3,435 in memorials for Earl Angell and Don Hoger. Expenditures were \$12,520.42. Ending balance is \$5,766.18.

The expenditures were:

- \$496.40 for replacement of damaged paraments
- \$500 to Camp Knutson and \$500 to HART -  
designated memorials for Earl Angell
- \$4600 – awning for patio
- \$370 – awning installation
- \$5590.17 – live streaming equipment
- \$463.85 – pre-lighted Christmas tree

*Respectfully submitted,*  
Marge Angell, Chair

## NOMINATING COMMITTEE

**Committee Members:** Bonnie Miller, Chairperson, Patty Norgaard, Ron Ochs and Joan Krueger

The Nominating committee filled three positions for the upcoming terms:

Nominated Session members are:

- Dewey Krueger

Nominated Deacons are:

- Shari Ochs
- Marge Angell

*Respectfully submitted,*  
Bonnie Miller, Chairperson

## SPIRITUAL GROWTH & CHRISTIAN ED.

I am uncertain whether I am still officially responsible for spiritual growth and Christian education at CPC, but as no one else seems to be taking that responsibility, it might be me.

I have not led classes or gatherings of any sort this past year, either in person or online. Any attention I have given to the spiritual growth of our congregation has gone into the planning and leading of worship services. In 2021 Steve and I planned and led twenty worship services, including giving the message at all those services except the Communion services where Pastor Ray Larson gave the message.

As my attention will no longer be centered on preparing for and leading worship, I hope that I can find other ways to help promote spiritual growth and Christian education in the future.

*Respectfully submitted,*  
Ginny Anderson, Chairperson

# PERSONNEL COMMITTEE

**Committee Members:** Mary Clement, Chairperson, Ron Ochs, Jack Becker, Arleen Steele, Jerry Norgaard and Jan Lallman

The Personnel Committee was reorganized this year as required by the Administrative Commission. The result was that the committee was set up per the Operations Manual as had been done several years ago. That requirement was that there be a representative of any committee responsible for hiring and working with an employee. Thus Building and Grounds (custodian), Worship (music team), church clerk ( office) F&S (budget) were all represented. Additionally there were 2 at large members.

Our first order of business was a discussion of pastoral needs following which the committee recommended to Session that Mark Ford be considered.

We lost one employee, Amy Bloch as custodian. Our thanks to Amy especially for her efforts in keeping our building sanitized during Covid. Brenda Brittan was hired to be our new custodian. Thank you Brenda for offering to minister to our congregation in this way (in addition to being our financial secretary).

Each employee received a yearly evaluation. This was not a formal procedure but rather a discussion of how things are going and how we as a church and an employee can work effectively for the benefit of all. We are blessed to have wonderful and dedicated employees.

Christmas gifts were given to employees and to those who filled our pulpit since the Fall of 2020. Without these individuals, we could not have survived. Office administrator Judy Regan, custodians Amy Bloch and Brenda Brittan, keyboardist Glenda Meech, and all who provided pulpit supply: Brad Kohl, Austin Nelson, Gail Peterson, Steve & Ginny Anderson. Thank you. We have been blessed.

Those who answered the call and agreed to serve on the Personnel Committee were Jack Becker (Buildings and Grounds), Arleen Steele (Worship and Clerk), Jan Lallman (Finance and Stewardship), Jerry Norgaard and Ron Ochs at large. Thank you for sharing your time and talent for this committee and this church. Also thank you to Patty Norgaard who coordinated the Christmas gifts in my absence.

As we look to our future, we will work with Pastor Ford, meeting with him on a regular basis to hear his vision for CPC and how we as a congregation can help so as to build a strong program of ministry for our members and our community.

On a personal note, I am most grateful to the members of this committee who tended to the work of the committee during my frequent absences the past 2 months. To know able people were stepping in for me was so supportive and greatly appreciated. Thank you.

*Respectfully submitted,*  
Mary Clement

# VISION & STRATEGY TASK FORCE REPORT

In October of 2021, the Vision and Strategy Task Force (V & S) was one year old. Over those past twelve plus months, we met most every Thursday via Zoom at 2 P.M. Over that period, our agenda always had at the top, “**The Road to Recovery – Reflect – Revise – Revive**”. Today we have stayed together as a church family. However, we are still on “The Road to Recovery.” We have learned that we need to be flexible, have fun, and continue to build a strong foundation to survive. We have been blessed!

As I reflect on the past year, communication was an important key to our survival this past year. In early fall of 2020, we held a Zoom and in person meeting with the congregation. And it was rough, we weren’t proficient on Zoom yet and our church family was still a bit reluctant to “open up.” At the same time, we needed to share the purpose of Vision and Strategy. Our goal was simple, to keep this family together and, we learned along the way what we needed to do – communicate!

As we all know, in the spring Corona Virus curtailed many of our activities as a church - no choir, no fellowship after services, masks required and so on. During this time, V & S became a sub-committee of Session which allowed us to have a voice, make recommendations to the Session members, however, with no vote. Our moderator at the time said, “every church should have a V & S.” We also met with Darin Seaman, head of the Minnesota Valley Presbytery Administrative Commission (AC). With his guidance, we fulfilled the benchmarks required by the AC and were no longer under their authority. That was a big moment in our **Road to Recovery** for our congregation.

Finally, on May 8<sup>th</sup>, we felt safe enough to hold a “Planning for Action” event in our friendship hall. This was the first time we had been together as a congregation for a long time, and it was fun! We opened with “Why are we here today?.” And followed it up with an ice breaker, and then breaking into groups with specific exercises designed to discover and talk about our future. There was serious conversation, interspersed with laughter and lunch!

In the meantime, based on what we learned on May 8<sup>th</sup>, V & S decided a survey was needed to further understand the needs and wants of the CPC family. So, on June 18<sup>th</sup>, after a Sunday Funday, (coffee and doughnuts) a survey was handed out, completed and later compiled. We also had our survey online for members who were not in attendance.

The results of the survey (Meeting our Future) were shared with the congregation on July 18<sup>th</sup>. The survey was a two-part survey – Order of Importance and Level of Importance. Inspiring Message and pastor in place were highest on Level of Importance. Having a *pastor in place* was first in order of importance followed by *Inspiring Message*. Also high on the level of importance are *music*, *fellowship* and *financial stability*.

During this summer period, CPC was contacted by the Lakes Area Presbyterian Church (LAPC) in Baxter to consider sharing a pastor – namely Mark Ford, and so we began conversations with them. On August 22<sup>nd</sup>, V & S provided information to the church family regarding the process, expectations, challenges and priorities. While this seemed to be a perfect answer for us, Steve Anderson advised us to pray and reflect before any decision be made. We continued to hold joint meetings with LAPC to talk about shared ministry and on October 19, V & S along with Session members held “Conversations with Pastor Mark Ford”. We felt that it was very important to learn more about the potential new pastor for CPC.

## VISION & STRATEGY TASK FORCE REPORT

...Continued

Based on past experiences we learned that resumes don't always give us a complete picture of a pastor and so V & S remained cautious and optimistic. At the November Session meeting, it was voted to enter into a Terms of Agreement with LAPC with a 4 month "trial period". Pastor Mark Ford will begin his ministry with CPC January 9<sup>th</sup>. The Vision and Strategy will continue to play a role in the future of CPC. While we remain optimistic for our future, we also recognize the challenges/opportunities that lay before us. I'm not sure we have completely identified our CPC purpose. Our mission statement tells us who we are, however, not so much what we do. Membership growth will also be an opportunity that we must meet. In the coming months, V & S will work closely with Pastor Ford, members of session and the church family to identify our potential for growth, outreach, and sustainability for the future of CPC.

Please THANK the Vision and Strategy Task Force who have spent countless hours this past year, not only as a part of V & S but also for the many other committees they have served. Arlene Steele, Clerk of Session; Mary Clement, Session Member; Steve Anderson, CPC Treasurer and Session Member; Bonnie Miller, Session Member; and Judy Regan, CPC Office Administrator.

*Respectfully Submitted,*  
Patty Norgaard

## WORSHIP COMMITTEE

**Members:** Ginny Anderson, Mary Clement, Glenda Meech and Arleen Steele, Chairperson.

On October 4, 2020 and through 2021, we started in-person services with social distancing in the church according to CDC guidelines and using Zoom for members who could not come to church. These services have helped us keep our members in touch with each other and the attendance has been more than wonderful. A big THANK YOU to Brad Kohl for his expertise in helping us with Zoom transmissions. Also, a big thank you to Austin Nelson, Brad Kohl, Ray Larson, Gail Peterson and Steve and Ginny Anderson for serving in our pulpit. We are so fortunate to have their help.

Fortunately, the Session of Crosslake Presbyterian and the Session of Lakes Area Presbyterian have entered into an agreement to have Pastor Mark Ford administer to both Churches beginning in January, 2022.

Thank you to Ray Larson for administering communion to us for the time he spends with us in the warmer months. It was much appreciated. Thank you also to Glenda Meech for her beautiful music and to Marge Angell who always made sure the correct paraments were in place for the different seasons.

Thank you to Judy Regan, Administrator for keeping everything running smoothly and keeping members informed with a weekly newsletter.

*Respectfully submitted,*  
Arlene Steele, Chairperson



# 2021 BUDGET (Page 1)

<b>CPC 2022 BUDGET PROPOSED</b>						
<b>INCOME</b>	<b>2020 Budget</b>	<b>2020 Actual</b>	<b>2021 Budget</b>	<b>2021 Actual</b>	<b>2022 Budget</b>	
Pledges	\$100,000	\$106,682	\$78,000	\$140,668	\$105,000	
Offerings	\$20,000	\$15,258	\$15,000	\$21,986	\$21,000	
per capita		\$126		\$129		
Other income	\$24,400	\$25,100	\$15,240	\$36,554	\$120	
Monster Sale	\$10,000	\$574	\$7,000	\$5,386		
<b>Total Income</b>	<b>\$154,400</b>	<b>\$147,740</b>	<b>\$115,240</b>	<b>\$204,722</b>	<b>\$126,120</b>	
<b>Potential Reserve Money Usage</b>	<b>\$32,337</b>	<b>\$24,637</b>	<b>\$10,029</b>	<b>-\$104,325</b>	<b>\$25,480</b>	
<b>EXPENSES</b>	<b>2020 Budget</b>	<b>2020 Actual</b>	<b>2021 Budget</b>	<b>2021 Actual</b>	<b>2022 Budget</b>	
<b>100 Building &amp; Grounds</b>						
101 Build. Maint. & Repairs	\$20,000	\$4,562	\$15,000	\$3,043	\$15,000	
102 Site Maint. & Repairs	\$500	\$276	\$5,500	\$2,206	\$5,500	
103 Custodial Supplies	\$400	\$125	\$400	\$288	\$400	
104 Insurance	\$4,000	\$4,316	\$4,500	\$4,766	\$5,000	
105 Utilities	\$4,000	\$2,969	\$4,000	\$3,121	\$3,600	
106 Trash & Garbage Service	\$300	\$321	\$350	\$316	\$350	
107 Lawn Service	\$2,500	\$2,570	\$2,500	\$1,473	\$2,500	
108 Snow Plowing	\$3,000	\$2,100	\$3,000	\$1,875	\$3,000	
<b>Total Buildings and Grounds</b>	<b>\$34,700</b>	<b>\$17,240</b>	<b>\$35,250</b>	<b>\$17,088</b>	<b>\$35,350</b>	
<b>200 Christian Education</b>						
211 Spiritual Growth	\$500	\$0	\$500	\$0	\$480	
212 Confirmation	\$0	\$0	\$0	\$0	\$0	
<b>Total Christian Education</b>	<b>\$500</b>	<b>\$0</b>	<b>\$500</b>	<b>\$0</b>	<b>\$480</b>	
<b>250 Session Expense</b>	<b>\$300</b>	<b>\$21</b>	<b>\$300</b>	<b>\$79</b>	<b>\$300</b>	
<b>310 Congregational Life</b>						
312 Congregational Life	\$1,000	\$161	\$1,000	\$0	\$600	
<b>Total Congregational Life</b>	<b>\$1,000</b>	<b>\$161</b>	<b>\$1,000</b>	<b>\$0</b>	<b>\$600</b>	
<b>350 Fellowship</b>						
352 Consumable Supplies	\$0	\$0	\$0	\$0	\$0	
<b>Total Fellowship</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
<b>400 Mission &amp; Benevolence</b>						
403 Shared Mission	\$3,250	\$3,250	\$1,625	\$1,625	\$1,625	
404 CPC Missions	\$5,600	\$4,580	\$5,600	\$5,600	\$5,600	
406 Mission General Expenses	\$60	\$18	\$60	\$0	\$0	
<b>Total Mission &amp; Benevolence</b>	<b>\$8,910</b>	<b>\$7,848</b>	<b>\$7,285</b>	<b>\$7,225</b>	<b>\$7,225</b>	
<b>500 Office &amp; Clerk</b>						
501 Computer Support & Repair	\$750	\$1,194	\$1,200	\$1,142	\$1,200	
502 Consumable Supplies	\$600	\$429	\$600	\$103	\$600	
503 Copy Machine Lease	\$1,440	\$1,289	\$1,400	\$1,055	\$1,200	
504 Office Equipment	\$600	\$389	\$600	\$561	\$720	
505 Postage	\$300	\$253	\$300	\$0	\$300	
506 Telephone	\$2,600	\$2,464	\$3,000	\$2,199	\$3,000	
509 Governance	\$100	\$46	\$1,500	\$1,724	\$300	
511 Medical Supplies	\$200	\$0	\$200	\$0	\$120	
526 Advertising & PR	\$2,000	\$552	\$2,000	\$1,891	\$4,800	
<b>Total Office &amp; Clerk</b>	<b>\$8,590</b>	<b>\$6,616</b>	<b>\$10,800</b>	<b>\$8,675</b>	<b>\$12,240</b>	

## 2021 BUDGET (Page 2)

	A	B	C	D	E	F	G
61							
62							
63							
64							
65	<b>EXPENSES (continued)</b>		<b>2020 Budget</b>	<b>2020 Actual</b>	<b>2021 Budget</b>	<b>2021 Actual</b>	<b>2022 Budget</b>
66	<b>600 Personnel</b>						
67	601 Office Administrator Salary		\$17,680	\$13,151	\$18,000	\$11,609	\$18,000
68	603 Choir Director		\$6,540	\$3,134	\$6,540	\$4,360	\$6,540
69	604 Caretaker		\$7,280	\$5,721	\$7,280	\$4,955	\$7,800
70	605 Accompanist		\$6,540	\$5,366	\$6,540	\$5,995	\$6,540
71	607 Synod Payroll Expense		\$300	\$204	\$240	\$192	\$864
72	608 FICA		\$2,910	\$1,975	\$2,974	\$2,059	\$2,974
73	610 Staff Education		\$100	\$0	\$100	\$0	\$100
74	612 Staff Recog/Bereavement		\$200	\$1,050	\$200	\$900	\$500
75	613 Pastor 403B		\$0	\$0	\$0	\$0	\$2,625
76	614 Pastor Salary		\$39,100	\$39,100	\$3,258	\$3,258	\$18,848
77	615 Pastor SECA		\$0	\$0		\$0	\$2,165
78	616 Pastor Pension		\$6,501	\$6,501	\$542	\$419	\$2,713
79	617 Pastor Death & Dis.		\$591	\$591	\$50	\$74	\$480
80	618 Pastor housing		\$20,000	\$20,000	\$1,667	\$1,667	\$8,282
81	619 Pastor Medical		\$14,775	\$14,816	\$1,235	\$1,330	\$8,618
82	620 Auto Allowance		\$2,400	\$0	\$0	\$0	\$1,000
83	621 Continuing Education		\$1,000	\$211	\$0	\$0	\$375
84	623 Professional Expenses		\$1,200	\$676	\$0	\$0	\$250
85	624 Life Ins, Dental		\$0	\$0	\$0	\$0	\$624
86	625 Treasurer		\$0	\$0	\$0	\$0	\$0
87	626 Pastor Search		\$0	\$0	\$4,000	\$0	\$0
88	627 Workers Comp Insurance		\$800	\$1,373	\$1,400	\$1,151	\$1,500
89							
90	<b>Total Personnel</b>		<b>\$127,917</b>	<b>\$113,869</b>	<b>\$54,026</b>	<b>\$37,970</b>	<b>\$90,797</b>
91							
92	<b>700 Finance &amp; Stewardship</b>						
93	701 Stewardship Expenses		\$120	\$0	\$120	\$0	\$120
94	705 Per Capita 76 members @ \$43		\$3,150	\$3,150	\$3,268	\$3,268	\$3,268
95	<b>Total Finance &amp; Stewardship</b>		<b>\$3,270</b>	<b>\$3,150</b>	<b>\$3,388</b>	<b>\$3,268</b>	<b>\$3,388</b>
96							
97	<b>800 Worship</b>						
98	803 Supply Pastors		\$1,200	\$2,208	\$12,000	\$4,877	\$500
99	806 Organ Maint. & Repair		\$0	\$0	\$0	\$0	\$0
100	807 Worship Supplies		\$150	\$404	\$500	\$134	\$500
101	808 Copyright Contract		\$200	\$205	\$220	\$214	\$220
102	<b>Total Worship</b>		<b>\$1,550</b>	<b>\$2,817</b>	<b>\$12,720</b>	<b>\$5,225</b>	<b>\$1,220</b>
103							
104	<b>900 Loan Payments</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
105							
106	<b>Designated Expense (unbudgeted)</b>			<b>\$20,655</b>		<b>\$20,867</b>	
107							
108	<b>Overall Total =</b>		<b>\$186,737</b>	<b>\$172,378</b>	<b>\$125,269</b>	<b>\$100,397</b>	<b>\$151,600</b>

# ORDINATION AND INSTALLATION SERVICE

## ORDINATION AND INSTALLATION SERVICE

There are different gifts

**But it is the same Spirit who gives them.**

There are different ways of serving God,

**But it is the same Lord who is served.**

God works through different people in different ways,

**But it is the same God who achieves his purpose through them all.**

Each one is given a gift by the Spirit,

**To use it for the common good.**

Together we are the body of Christ,

**And individually members of him.**

Though we have different gifts.....that person must be a slave to all people.”

**Just as the Son of Man came not to be served, but to serve, and to give his life to set others free.**

### ***Affirmation by those Being Installed***

Unison Prayer

**God of Grace, who called us to a common ministry as ambassadors of Christ, trusting us with the message of reconciliation: give us courage and discipline to follow where your servants rightly lead us; that together we may declare your wonderful deeds and show your love to the world; through Jesus Christ the Lord of All. Amen**