



The Church at the Lake

Crosslake Presbyterian Church



**ANNUAL REPORT
2022**

INDEX

Annual Congregational Meeting of Crosslake Presbyterian Church

14444 Daggett Pine Road, Crosslake, Minnesota 56442

Meeting held on Wednesday, February 22, 2023 at 5:00 PM

Pastor Mark Ford

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AGENDA

- Opening Prayer
 - ◆ *Pastor Mark Ford, Moderator*
- Quorum Validation
- Approval of the Agenda
- Approval of 2021 Annual Congregational Meeting Minutes (*page 14*)
- Written & Oral Reports of Committees
 - ◆ Nominating Committee Written Report
 - ◆ *Mary Clement, Chairperson*
 - ◆ Election to 2023 Nominating Committee (3 members)
 - ◆ *Two members from the congregation, one from Session*
- 2023 Budget Presentation
 - ◆ *Steven Anderson, Treasurer*
- Old Business
- New Business
- Adjourn
- Closing Prayer
 - ◆ *Pastor Mark Ford, Moderator*

PASTOR'S REPORT

ON THE MARK—ANNUAL REPORT VERSION 2022

It has been a little over a year since I moderated the annual congregational meeting here at Crosslake Presbyterian Church, and because I had just started sharing ministry with you all, I did not write an annual report for 2021. So here is my first opportunity to give my thoughts about the past year.



As we look back over the past year, it may be difficult to discern what was accomplished. We are so accustomed to having markers to measure progress. Often, even in applications for church grant projects, the grantor wants to know how progress measured—stating that if you don't have a way to measure a program, then there is no way to see if progress is being made. Sometimes people say we have run the church like a business. I, on the other hand, disagree. We can use business principles for some aspects of church management, but the church is not supposed to look like the world!

So what has happened in the last year? The things I believe have happened are not measurable and may not seem like much but are invaluable in the kingdom of God!

First off, we have worshiped together—nothing too elaborate or different than what we have done before. However, we should recognize that it is in worship that we are binding ourselves to one another. We are coming before the Lord as individuals, but God is making us the Church through that process. We have eaten at a common table and shared in the bread and in the cup, which unites us together by the power of the Holy Spirit as brothers and sisters in Jesus Christ and sons and daughters of God.

Secondly, I think we have been able to let go of some of the stress and anxiety that we have experienced in the past. I sense greater peace and unity in our lives together as the church. And while peace is hard to measure, it is an essential part of our faith. Depending on the translation, the Biblical mentions of peace vary between 188 to up to for 428! So peace between God and humanity and peace between believers is important. When we do have disagreements, we need to remember that we are one body, and we need to strive for peace.

Continued over.

PASTOR'S REPORT (continued)

Now for the future—while what we accomplished this last year is important, we need to build upon it. And sometimes moving into the future means that we have to let go of some expectations. We used to expect people wanted to come to church—any church—but that is no longer a reality. We used to expect people to sit quietly and listen to a talking head for 20 to 30 minutes. We expected them to know our songs and the Lord's Prayer, and maybe even the Apostle's Creed. And we expected them to be proper and clean and neat and tidy. But what past expectations must we let go of in order to connect with this community in which we have been placed?

The calling of God on our lives and on our church may take us places that don't feel comfortable, but we have to move forward trusting that God goes before us—no matter where that leading takes us.

Respectfully submitted,
Pastor Mark Ford

BUILDING & GROUNDS COMMITTEE

2022 Members: Jack, Becker, Chairperson, Steve Anderson, and Loyal Meech

During the year 2022 we had two official meetings and two phone call meetings. Items discussed were as follows:

- **Sign:** We have the permit for the sign to be moved to a new location, sign will be all new material with new updated lettering.
- **Lawn care:** Tru-Green did the spraying for weeds and dandelions.
- **New Equipment** was purchased for routing another camera and controller which has side-to-side tilt and zone capabilities.
- **Repainted** the small free library box located near the road/sidewalk.
- **Installation:** A Ukrainian Flag was installed on our church sign.
- **Carpet Cleaning:** Received bids on cleaning the carpeting in the church. Bid of \$1,500 was accepted. Vista Clean Services completed the job in the Fall.
- **Snow Removal:** Contracted with Hidden Pines for 2022 and 2023.
- **Set the budget** for Building & Grounds expenses for 2023.

Respectfully submitted,
Jack Becker, Chairperson

FELLOWSHIP COMMITTEE

Committee Members:

Bonnie Miller—Acting chair, Jane Milliman, Shari Ochs, Marge Angell, and Judie Larson

The Fellowship committee has done a good job in keeping our church members engaged with one another. The after church Fellowship in the Friendship Hall has continued to be a highlight of our church with great member participation. Shari Ochs has kept a fresh look in the Friendship Hall with seasonal changes of table coverings and centerpieces.

We have gone to several local restaurants for the monthly women's lunches. The men's monthly lunches are held at Pine Peaks Restaurant

In June Judy Regan hosted the women with an authentic English Tea complete with scones, clotted cream, and other English delicacies.

Our monthly potluck dinners consist of a combination of traditional potluck dinners and themed potlucks. In June, Jack Becker grilled hotdogs and brats. In July we had a taco bar and in October we had a soup and chili theme. Shari and Ron Ochs hosted a pot luck in their home. In place of our December potluck we had a Christmas party at Riverside Inn. In the fall we had a pizza party at Moonlight Bay.

We had a lovely remembrance for Gail Peterson in August. Jerry noted that Gail's favorite color was pink and therefore pink clothes were encouraged. Fond memories were shared.

Respectfully submitted,
Bonnie Miller, Acting Chairperson

CLERK OF SESSION REPORT

Session Members: Steve Anderson, Mary Clement, Dewey Krueger, and Bonnie Miller

Clerk: Arleen Steele

- Pastor Mark Ford began serving our congregation in January, 2022.
- Session met 12 times during the year and there was 1 congregational meeting.
- Communion was served at scheduled Services.
- Deaths: George Young

The session members for 2023 will be Mary Clement (2023), Dewey Krueger (2024), Steve Anderson (2025), Jack Becker (2025) and Loyal Meech (2025).

Our annual meeting for 2022 will be held on Wednesday, February 22, 2023 and we will be electing members to the Nominating Committee.

Respectfully submitted,
Arleen Steele, Clerk of Session

DEACONS COMMITTEE

2022 Members: Judie Larson, Marge Angell, Shari Ochs, Jane Milliman (retiring) and Jack Becker, Chairman (retiring)

New members in 2023: Jan Lallman and Joan Krueger

The deacons took on the duties of assisting the pastor in the serving of communion starting in the month of September. They also assist the pastor in serving in-home communion to those wishing to partake.

Sent money to the Community School in Crosslake and to Eagleview Elementary School in Pequot Lakes to help the students and teachers with school expenses. Activities performed by Deacons in 2022; updated Deacon's funeral duties policy; phone calls, cards, Christmas cookies, transportation, and home visits to those individuals in need of these services. We encourage our members and friends to contact us when you have a need or know of a need for a friendly visitor, prayer request, transportation or whatever your need may be.

Respectfully submitted,
Jack Becker, Chairperson

FINANCE & STEWARDSHIP COMMITTEE

Members of the committee: Steve Anderson, Treasurer, Brenda Brittan, Financial Secretary, Dewey Krueger, Patty Norgaard, Jan Lallman, and Loyal Meech, Chairman.
Louis Smith oversees our Stock Market Investments

2022 has not been as good a year financially as 2021. However, due to abundant giving in 2021, the financial position of the church is stable. The committee has met regularly and a total of 8 meetings were held in-person or via Zoom throughout the year. A budget of \$149,544 was established and approved by Session and the Congregation for 2022. Operating expenses were held to \$128,715. Actual income for the year was \$111,474 resulting in \$17,241 from the reserve account being used to pay the operating expenses.

At the October meeting Jan Lallman announced that she would be resigning from the committee at the close of the year. The committee thanked her for many years of service and indicated that she would be missed.

It was decided by the committee and Session to provide a Love Gift for the five members of staff. The checks were distributed just before Christmas. The funding for the checks came from designated giving by members and friends of the congregation. The budget for 2023 is expected to be approximately \$132,506 pending Session and congregational approval. As in 2022, it is expected that there will be a shortfall. The anticipated shortfall amount is \$27,386. There are sufficient reserves to cover this amount. This year, the committee decided to forego the pledge process. A letter was mailed to the congregation asking for continued support for the ministry of Crosslake Presbyterian Church. The committee trusts that through prayer and with God's help, the necessary funds will be provided.

Continued over.

FINANCE & STEWARDSHIP continued

Throughout the year Steve Anderson handled the duties of treasurer and Brenda Brittan served as financial secretary. Brenda composed the letter asking for continued support and it was mailed to the congregation in November. As a congregation, we owe Steve and Brenda much gratitude.

Louis Smith carefully watches over investments in the Stock Market. His report is attached. Marge Angell ably chaired the Gifts and Memorials sub-committee for 2022. 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 the ministry of Crosslake Presbyterian Church continues.

Respectfully submitted,
Loyal Meech, Chairperson

ENDOWMENT AND INVESTMENT FUNDS REPORT

Notes

- 1) Dividend and long term capital gain distributions from mutual funds were reinvested in the same fund as made the distribution. Dividends from common stocks were reinvested in additional shares of AT&T and XRX.
- 2) During 2022, there were no donations of stock or cash to either fund.
- 3) The church's brokerage firm, Raymond James, charges no fees for this account. This includes housing the account, receiving, buying and selling of assets, transfer of cash from the account to the church, and providing investment advice.
- 4) The two Funds were previously commingled. Recognizing the different objectives of the Funds, they were separated into the Endowment Fund and the Investment Fund for accounting purposes, although they are both housed in a single Raymond James brokerage account.
- 5) The common stock portfolio (Investment Fund) was established in late September 2021. The stated objective of this Fund is to generate dividend income considerably above the interest that can be obtained by ownership of fixed income securities, while also not incurring a significant downside risk to the capital. Current holdings have a combined dividend yield of approximately 4.7% of the current value of the portfolio. During its slightly over fifteen-month life, the Investment Fund has increased in value at an annual rate of 3.6%, despite a very difficult stock market in 2022 that saw the S&P 500 index decrease by 20%. It is intended to reinvest all dividends in current holdings or other common stocks that meet the stated objective.

Report continued over

FINANCE & STEWARDSHIP continued

ENDOWMENT AND INVESTMENT FUNDS

SUMMARY OF 2022 ACTIVITY AND PERFORMANCE

Summary

	<u>Symbol</u>	<u>Number of shares</u>	<u>Share Price, \$</u>	<u>Total Value, \$</u>	<u>Number of shares</u>	<u>Share Price, \$</u>	<u>Total Value, \$</u>	<u>Increase in Value, % (Adjusted for Add'ns and Withdrawals)</u>
ENDOWMENT FUND								
		<u>Assets at Beginning of Year 2022</u>			<u>Assets at End of Year 2022</u>			
Parnassus Mid Cap Growth Fund	PARNX	544.346	64.36	35,034.11	550.858	42.28	23,290.28	-33.5
Parnassus Value Equity Fund (New Name)	PARWX	542.430	54.03	29,307.49	557.971	45.27	25,259.35	-13.8
Total Value of Endowment Fund				64,341.60			48,549.63	-24.5
INVESTMENT FUND								
		<u>Assets at Beginning of Year 2022</u>			<u>Assets at End of Year 2022</u>			
Cash / Money Market		110.38	1.00	110.38	33.14	1.00	33.14	
AT&T	T	757.00	24.60	18,622.20	843.00	18.41	15,519.63	-16.7
AbbVie	ABBV	138.00	135.40	18,685.20	138.00	161.61	22,302.18	19.4
Xerox	XRX	470.00	22.64	10,640.80	502.00	14.60	7,329.20	-31.1
Warner Bros Discovery	WBD	0.00		0.00	183.00	9.48	1,734.84	
Total Value of Endowment Fund				48,058.58			46,918.99	-2.4
							95,468.62	

Asset activity in the Endowment and Investment Funds During 2022

		<u>Fund</u>	<u>Credit</u>	<u>Debit</u>
Dividend - XRX	1/31/2022	Investment	117.50	
Dividend - T	2/1/2022	Investment	393.64	
Dividend - ABBV	2/15/2022	Investment	194.58	
Purchase of 32 shares of XRX	2/16/2022	Investment		(731.71)
Receive 183.133 shares of WBD from T	4/18/2022	Investment	0.00	
Sell 0.133 shares of WBD (Cash-in-lieu)	4/21/2022	Investment	3.11	
Dividend - XRX	5/2/2022	Investment	125.50	
Dividend - T	5/2/2022	Investment	210.07	
Dividend - ABBV	5/16/2022	Investment	194.58	
Purchase of 27 shares of T	5/16/2022	Investment		(537.58)
Dividend - XRX	8/1/2022	Investment	125.50	
Dividend - T	8/1/2022	Investment	217.56	
Dividend - ABBV	8/15/2022	Investment	194.58	
Purchase of 29 shares of T	8/16/2022	Investment		(546.42)
Interest - Raymond James	8/31/2022	Investment	0.02	
Interest - Raymond James	10/31/2022	Investment	0.01	
Dividend - XRX	10/31/2022	Investment	125.50	
Dividend - T	11/1/2022	Investment	225.61	
Dividend - ABBV	11/15/2022	Investment	194.58	
Purchase of 30 shares of T	11/15/2022	Investment		(583.90)
LTCG - PARNX Parnassus Mid Cap Growth Fu	11/18/2022	Endowment	283.01	
Purchase of 6.512 shares of PARNX	11/18/2022	Endowment		(283.01)
LTCG - PARWX Parnassus Value Equity Fund	11/18/2022	Endowment	414.90	
Purchase of 9.014 shares of PARWX	11/18/2022	Endowment		(414.90)
Interest - Raymond James	11/30/2022	Investment	0.03	
Dividend - PARWX Parnassus Value Equity F	12/22/2022	Endowment	295.85	
Purchase of 6.527 shares of PARWX	12/22/2022	Endowment		(295.85)
TOTALS			3,316.13	(3,393.37)

GIFTS & MEMORIALS SUB-COMMITTEE

The Gifts & Memorials committee:

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

We had no formal meetings this year. There was a gift of \$5500 for the PTZ camera. It was purchased for \$5118.82 and installed at a cost of \$625. A memorial gift of \$610 was given for the purchase of a new lapel mic. (\$567.98) There was also a gift of \$5000 for the new projector and monitor. Cost \$4686.44. A total of \$730 was received in memorials.

Beginning balance \$5566.18; ending \$6407.94.

Respectfully submitted,
Marge Angell, Chairperson

		Gifts & Memorials 2022 Income & Expense			
Date	Description	Income	Expense	Balance	
12/31/21	2021 BALANCE			\$5,566.18	
01/31/22	JANUARY BALANCE			\$5,566.18	
	From Meech	\$5,000.00			
	new projector and monitor		\$4,686.44		
02/28/22	FEBRUARY BALANCE			\$5,879.74	
	Dick Dietz memorial	\$50.00			
03/31/22	MARCH BALANCE			\$5,929.74	
04/30/22	APRIL BALANCE			\$5,929.74	
05/31/22	MAY BALANCE			\$5,929.74	
	For PTZ camera	\$5,500.00	\$5,118.82		
	Earl Angell memorial (for new mi	\$610.00			
06/30/22	JUNE BALANCE			\$6,920.92	
07/31/22	JULY BALANCE			\$6,920.92	
	new lapel mic		\$567.98		
	Gail Peterson memorial	\$25.00			
08/31/22	AUGUST BALANCE			\$6,377.94	
	Gail Peterson memorials	\$605.00			
09/30/22	SEPTEMBER BALANCE			\$6,982.94	
	install PTZ and monitor		\$625.00		
10/31/22	OCTOBER BALANCE			\$6,357.94	
	John Carlson memorial	\$50.00			
11/30/22	NOVEMBER BALANCE			\$6,407.94	
12/31/22	DECEMBER BALANCE			\$6,407.94	
	TOTALS	\$11,840.00	\$10,998.24		

MISSIONS COMMITTEE

2022 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 2022 is listed below.

Respectfully submitted,
Shari Ochs, Chairperson

2022 Mission Giving

Month - 2022	Mission	Amount	Congregation	Budget
				\$5,600
January	Habitat for Humanity	\$400		\$5,200
February	Bridges of Hope Warming Shelter	\$400		\$4,800
March	Local Food Shelf	\$300	\$225	\$4,500
	Crosslake Community School	\$300		\$4,200
April	Salvation Army - Brainerd	\$400		\$3,800
May	Mid MN Women's Shelter	\$500		\$3,300
<i>Presby. Special Offering</i>	<i>One Great Hour of Sharing--Ukraine</i>		\$2,810	
	<i>Presbyterian Church of Pakistan</i>		\$1,200	
June	Sharing Bread Soup Kitchen - Brainerd	\$500		\$2,800
<i>Presby. Special Offering</i>	<i>Pentecost</i>		\$140	
July	Camp Knutson - Mission Giving	\$400		\$2,400
August	Teachers / Schools	\$500	\$150	\$1,900
September	Saving Grace	\$400		\$1,500
October	Sexual Assault Services	\$400		\$1,100
	Pakistan Flood Relief		\$930	
<i>Presby. Special Offering</i>	<i>Peace and Global Witness</i>		\$195	
November	Heartland Animal Rescue Team - Brainerd	\$400		\$700
December	Christmas for Kids	\$350		
	Food Shelves	\$350		\$0
	Pakistan Christmas		\$4,500	
<i>Presby. Special Offering</i>	<i>Christmas Joy</i>		\$150	
TOTAL MISSIONS GIVING FOR 2022		\$5,600	\$10,300	

NOMINATING COMMITTEE

Committee Members: Mary Clement, Chairperson, Patty Norgaard, Ron Ochs and Joan Krueger

The Nominating committee filled three positions for the upcoming terms:

Nominated Session members are:

- Steve Anderson (2025)
- Jack Becker (2025)

Nominated Deacons are:

- Jan Lallman (*completing Audrey Eiler's term*) (2023)
- Joan Krueger (2025)

Respectfully submitted,
Mary Clement, Chairperson

WORSHIP COMMITTEE

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

The Session of Crosslake Presbyterian and the Session of Lakes Area Presbyterian continue in their agreement to have Pastor Mark Ford administer to both Churches for the foreseeing future.

Thank you to Kate Stangl for filling in as our Pastor when Pastor Mark needs time off. She also provides the much needed music during the winter while Glenda is in her southern home. It is much appreciated. Thank You to Glenda Meech for her beautiful music and to Marge Angell who always makes sure the correct paraments are in place for the different seasons.

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

Respectfully submitted,
Arleen Steele, Chairperson

PERSONNEL COMMITTEE

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

The Personnel Committee is made up of representatives of Building & Grounds, Finance and Stewardship, Church Clerk, and Worship, plus two at-large representatives from the congregation.

The committee started the year by updating the operations manual and job descriptions for each of our employees and pastor. Our thanks to Brenda who gave us a detailed task list of custodial duties & needs. Our pastor and office administrator have been very helpful in providing specific dates that they wish/need to be absent. This is of considerable benefit so church operations can continue smoothly.

An evaluation of each staff member was carried out during the late summer. We are blessed by each of our staff members all of whom carry out their duties ably and cheerfully. They are each dedicated to the ministry of our church.

By mid-October we had completed our part in establishing salaries for each of our employees in preparation for the 2023 budget. Thanks to Treasurer Steve Anderson for assisting with this task.

The compensation for Pastor Mark is handled by a joint committee of CPC and Lakes Area Presbyterian.

In October we had a day of appreciation for our staff. Brief comments were made during the worship time and a coffee was held after the worship service. Thanks to the Fellowship Committee for helping with this. Due to the generosity of our congregation, we were able to give Christmas gifts to each of our staff members.

My thanks to each of the Personnel Committee members, Jack Becker (Buildings & Grounds), Jan Lallman (Finance and Stewardship), Jerry Norgaard and Ron Ochs (at large), and Arleen Steele (Clerk and Worship). They have each given generously of their time and talent. Our church is blessed by the participation and dedication of each of these people.

Respectfully submitted,
Mary Clement, Chairperson

2023 BUDGET (Page 1)

	A	B	C	D	E	F	G
1	CPC 2023 BUDGET						
2	INCOME		2021 Budget	2021 Actual	2022 Budget	2022 Actual	2023 Budget
3							
4	Pledges		\$78,000	\$140,668	\$105,000	\$73,988	\$90,000
5	Offerings		\$15,000	\$21,986	\$21,000	\$13,555	\$15,000
6	per capita			\$129		\$181	
7	Other income		\$15,240	\$36,554	\$120	\$23,750	\$120
8	Monster Sale		\$7,000	\$5,386			
9	Total Income		\$115,240	\$204,722	\$126,120	\$111,474	\$105,120
10	Potential Reserve Money Usage		\$7,973	-\$104,325	\$23,424	\$17,241	\$27,386
11							
12	EXPENSES		2021 Budget	2021 Actual	2022 Budget	2022 Actual	2023 Budget
13	100 Building & Grounds						
14	101 Build. Maint. & Repairs		\$15,000	\$3,043	\$15,000	\$487	\$5,000
15	102 Site Maint. & Repairs		\$5,500	\$2,206	\$5,500	\$1,855	\$2,500
16	103 Custodial Supplies		\$400	\$288	\$400	\$127	\$400
17	104 Insurance		\$4,500	\$4,766	\$5,000	\$5,074	\$5,500
18	105 Utilities		\$4,000	\$3,121	\$3,600	\$3,641	\$4,500
19	106 Trash & Garbage Service		\$350	\$316	\$350	\$208	\$100
20	107 Lawn Service		\$2,500	\$1,473	\$2,500	\$3,005	\$3,500
21	108 Snow Plowing		\$3,000	\$1,875	\$3,000	\$3,053	\$3,500
22	Total Buildings and Grounds		\$35,250	\$17,088	\$35,350	\$17,451	\$25,000
23							
24	200 Christian Education						
25	211 Spiritual Growth and Education		\$500	\$0	\$480	\$0	\$480
26	212 Confirmation		\$0	\$0	\$0	\$0	\$0
27	Total Christian Education		\$500	\$0	\$480	\$0	\$480
28							
29	250 Session Expense		\$300	\$79	\$300	\$0	\$300
30							
31	310 Membership Growth						
32	312 Membership Growth		\$1,000	\$0	\$600	\$0	\$600
33							
34	Total Membership Growth		\$1,000	\$0	\$600	\$0	\$600
35							
36	350 Fellowship						
37	352 Consumable Supplies		\$0	\$0	\$0	\$0	\$0
38	Total Fellowship		\$0	\$0	\$0	\$0	\$0
39							
40	400 Mission & Benevolence						
41	403 Shared Mission		\$1,625	\$1,625	\$1,625	\$2,598	\$1,625
42	404 CPC Missions		\$5,600	\$5,600	\$5,600	\$5,600	\$6,000
43	406 Mission General Expenses		\$60	\$0	\$0	\$0	\$0
44	Total Mission & Benevolence		\$7,285	\$7,225	\$7,225	\$8,198	\$7,625
45							
46	500 Office & Clerk						
47	501 Computer Support & Repair		\$1,200	\$1,142	\$1,200	\$1,473	\$1,500
48	502 Consumable Supplies		\$600	\$103	\$600	\$312	\$500
49	503 Copy Machine Lease		\$1,400	\$1,055	\$1,200	\$1,286	\$1,250
50	504 Office Equipment		\$600	\$561	\$720	\$37	\$600
51	505 Postage		\$300	\$0	\$300	\$116	\$300
52	506 Telephone		\$3,000	\$2,199	\$3,000	\$2,055	\$1,700
53	509 Governance		\$1,500	\$1,724	\$300	\$0	\$300
54	511 Medical Supplies		\$200	\$0	\$120	\$74	\$120
55	526 Advertising & PR		\$2,000	\$1,891	\$4,800	\$1,559	\$4,800
56	Total Office & Clerk		\$10,800	\$8,675	\$12,240	\$6,912	\$11,070
57							
58							
59							
60							

2023 BUDGET (Page 2)

	A	B	C	D	E	F	G
61							
62							
63							
64							
65	EXPENSES (continued)		2021 Budget	2021 Actual	2022 Budget	2022 Actual	2023 Budget
66	600 Personnel						
67	601 Office Administrator Salary		\$18,000	\$11,609	\$18,000	\$9,327	\$12,000
68	603 Choir Director		\$6,540	\$4,360	\$6,540	\$3,270	\$3,401
69	604 Caretaker		\$7,280	\$4,955	\$7,800	\$2,393	\$5,000
70	605 Accompanist		\$6,540	\$5,995	\$6,540	\$5,110	\$6,802
71	607 Synod Payroll Expense		\$240	\$192	\$864	\$826	\$1,142
72	608 FICA		\$918	\$2,059	\$918	\$1,397	\$2,081
73	610 Staff Education		\$100	\$0	\$100	\$0	\$100
74	612 Staff Recog/Bereavement		\$200	\$900	\$500	\$1,040	\$500
75	613 Pastor 403B		\$0	\$0	\$2,625	\$2,628	\$2,835
76	614 Pastor Salary		\$3,258	\$3,258	\$18,848	\$18,852	\$20,356
77	615 Pastor SECA			\$0	\$2,165	\$2,172	\$2,241
78	616 Pastor Pension		\$542	\$419	\$2,713	\$2,712	\$2,922
79	617 Pastor Death & Dis.		\$50	\$74	\$480	\$516	\$1,031
80	618 Pastor housing		\$1,667	\$1,667	\$8,282	\$8,280	\$8,944
81	619 Pastor Medical		\$1,235	\$1,330	\$8,618	\$8,616	\$9,969
82	620 Auto Allowance		\$0	\$0	\$1,000	\$462	\$1,000
83	621 Continuing Education		\$0	\$0	\$375	\$0	\$375
84	623 Professional Expenses		\$0	\$0	\$250	\$50	\$250
85	624 Life Ins, Dental		\$0	\$0	\$624	\$624	\$624
86	625 Treasurer		\$0	\$0	\$0	\$0	\$0
87	626 Pastor Search		\$4,000	\$0	\$0	\$0	\$0
88	627 Workers Comp Insurance		\$1,400	\$1,151	\$1,500	\$1,037	\$1,500
89							
90	Total Personnel		\$51,970	\$37,970	\$88,741	\$69,312	\$83,073
91							
92	700 Finance & Stewardship						
93	701 Stewardship Expenses		\$120	\$0	\$120	\$0	\$120
94	705 Per Capita 52 members @ \$44		\$3,268	\$3,268	\$3,268	\$3,268	\$2,288
95	Total Finance & Stewardship		\$3,388	\$3,268	\$3,388	\$3,268	\$2,408
96							
97	800 Worship						
98	803 Supply Pastors		\$12,000	\$4,877	\$500	\$1,018	\$1,200
99	806 Organ Maint. & Repair		\$0	\$0	\$0	\$0	\$0
100	807 Worship Supplies		\$500	\$134	\$500	\$60	\$500
101	808 Copyright Contract		\$220	\$214	\$220	\$226	\$250
102	Total Worship		\$12,720	\$5,225	\$1,220	\$1,304	\$1,950
103							
104	900 Loan Payments		\$0	\$0	\$0	\$0	\$0
105							
106	Designated Expense (unbudgeted)			\$20,867		\$22,270	
107							
108	Overall Total =		\$123,213	\$100,397	\$149,544	\$128,715	\$132,506
109							

ANNUAL CONGREGATIONAL MEETING

2021 ANNUAL CONGREGATIONAL MEETING

January 12, 2022 at 4:00 PM

Meeting opened at 4:00 pm.

Pastor Mark Ford, Moderator, opened with a prayer.

A quorum was declared.

There were 22 Members present in-person and 10 Members present on Zoom.

MSP to approve Judy Regan as *clerk pro-tem* to take minutes.

MSP to approve the agenda.

Reports had been previously reviewed, with some committee chairs presenting their reports. A question arose with a discussion ensuring to the Finance & Stewardship report review regarding the Endowment Funds. The Finance Committee will investigate how Endowment funds can be used. They will report back.

MSP to receive all written & oral reports of committees.

The Installation Service of Elders and Deacons was held and lead by Pastor Ford. Dewey Krueger was installed as Elder to Session, and Marge Angell and Shari Ochs to Deacons.

The slate of nominated Session Members was presented and there were no nominations made from the floor. Steven Anderson was elected to complete the term of George Young, who resigned due to health problems. Bonnie Miller was elected to complete the term of Karen Butler, who resigned after moving to Indiana. Dewey Krueger was elected for a term to end 2024.

The slate of nominated Deacons was presented and there were no nominations from the floor. Marge Angell and Shari Ochs were elected to serve 3 year terms ending in 2024.

MSP to receive all nominees as presented.

There were no nominees or volunteers for the Nominating Committee. The current Nominating Committee will need to find people to represent the congregation for the upcoming year.

The budget for 2022 was presented by Steve Anderson and questions were answered.

MSP to accept the 2022 budget.

Old Business: None

New Business: Welcome to Pastor Mark!

MSP to adjourn the Annual Meeting. Pastor Mark Ford closed with prayer at 5:10 PM.

Respectfully Submitted,

Arleen Steele
Clerk of Sessions