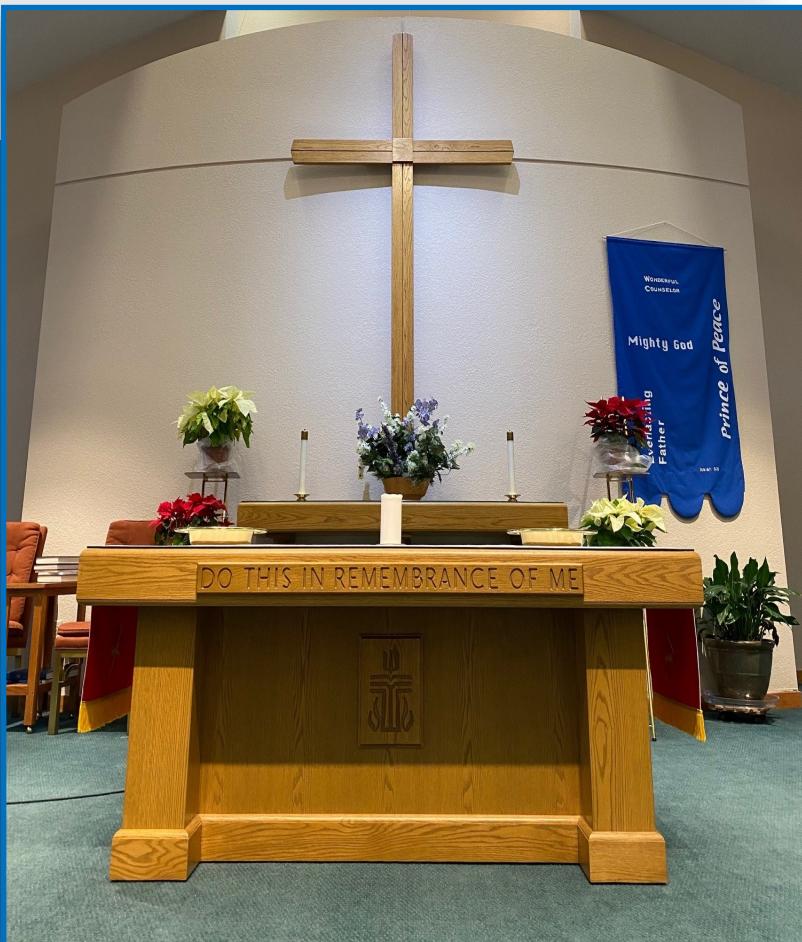




Crosslake
PRESBYTERIAN

The Church at the Lake



**ANNUAL REPORT
FOR 2025**

INDEX

Annual Congregational Meeting of Crosslake Presbyterian Church

14444 Daggett Pine Road, Crosslake, Minnesota 56442

Meeting held on Tuesday, January 27, 2026 at 6:00 PM

Pastor Mark Ford

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Item	Page
• Agenda	1
• Pastor's Report	2
• Committee Reports:	
Clerk of Session	3
Deacons	3
Finance & Stewardship	4
<i>Endowment Account</i>	5
<i>Mission Giving</i>	6
Nominating	7
Building & Grounds	7
Worship	7
Personnel	8
Fellowship	8
Spiritual Growth	8
• 2026 Budget	
<i>Page 1</i>	9
<i>Page 2</i>	10
• 2024 Annual Congregational Meeting Minutes	11
• 2025 Congregational Meeting Minutes to elect members	12

AGENDA

- Opening Prayer
 - ◆ *Pastor Mark Ford, Moderator*
- Quorum Validation
- Approval of the Agenda
- Approval of 2024 Annual Congregational Meeting Minutes (*page 11*)
- Written & Oral Reports of Committees
 - ◆ Nominating Committee Written Report
 - ◊ *Steve Anderson*
 - ◆ Election to 2026 Nominating Committee (3 members)
 - ◊ *Two members from the congregation, one from Session*
- 2026 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 2025

Proverbs 3:3-6

*My child, do not forget my teaching,
but let your heart keep my commandments,
for length of days and years of life
and abundant welfare they will give you.
Do not let loyalty and faithfulness forsake you;
bind them around your neck;
write them on the tablet of your heart.
Then you will find favor and high regard
in the sight of God and of people.
Trust in the Lord with all your heart,
and do not rely on your own insight.
In all your ways acknowledge him, and he will make straight your paths.*



Trust is a word that in many ways is something we instinctually understand, but trust is actually very complex. It is both an emotion and a choice. When we feel safe and comfortable, it can lead to a conscious decision to be vulnerable. As an emotion, it is not based on pure logic. Feelings of safety, acceptance, and being understood foster emotional trust. Trust as a choice involves a conscious decision to accept being vulnerable, to rely on another, even if all the information is not perfectly obvious. It often involves taking a risk. Trust is like a cycle—positive interactions create positive feelings (emotion), which inform our willingness to take risks (choice).

When the writer of Proverbs is instructing us to 'trust in the Lord', it is both an emotion and a choice. We like to rely on our own experience and apply that to current situations within the church. We think our past experiences will solve all of our problems in the church. Our experience as a church and as individuals may have gone through times when we maybe felt like God had not been faithful in answering our prayers and we may have developed an attitude of mistrust of God. This often makes us revert back to relying on our own insights and experiences. That is the very thing the author of Proverbs is warning us not to do.

As we look to the past and to the future of this, our church, we really wonder if we can trust God. We may feel that God has let us down, not only in the past but in our current life. We experience people leaving our church, not because of conflict, but changes in their life circumstances. We experience fewer and fewer people who are able and willing to be in leadership roles or even to share in the work of ministry. The things that brought us comfort, like worship and the choir, have almost disappeared.

What does it mean for us to trust in God and not to rely on our own insights?

*Respectfully submitted,
Pastor Mark Ford*

CLERK OF SESSION REPORT

2025 Session Members:

Steve Anderson, Jack Becker, Mary Clement, Doug Steele and Loyal Meech

Clerk: Arleen Steele **Pastor:** Mark Ford **Custodian:** Brenda Gustafson

Office Administrator: Judy Regan

Session met 10 times during the year and there were 2 congregational meetings.

The Crosslake Presbyterian Church has formed a continuing agreement with Lakes Area Presbyterian Church to share Pastor Mark Ford as our Pastor.

The session members for 2026 will be Marge Angell, Jack Becker, Loyal Meech, Patty Norgaard and Doug Steele.

Deaths reported: Arleen Steele

The position of Clerk of Session is currently unfilled.

DEACONS COMMITTEE

2025 Members: Janice Lallman (Chairman), Joan Krueger, Jane Milliman

2026 Members: Janice Lallman (Chairman), Jane Milliman, Bonnie Miller

Our small committee continues the goal of serving as caregivers to our congregation. We continue to organize and serve communion monthly, and this year we coordinated with Pastor Mark to purchase and deliver meals to those needing short-term assistance.

We give a special thanks to Joan Krueger for her years of service, and we wish her and her family the best. Bonnie Miller will join the Deacons as a full-time member in 2026. Ginny did volunteer her time the last quarter of 2025 to send greeting cards to our church family who are celebrating birthdays, holidays, major life events and also messages of sympathy. She will continue in this capacity for 2026. Jane Milliman and Jan Lallman will again serve as Deacons for 2026.

As in the past, if you have a need or concern that is an opportunity for the Deacons to serve, please give us a call.

Respectfully submitted,
Janice Lallman,
Chairperson

FINANCE & STEWARDSHIP COMMITTEE

Members of the committee: Steve Anderson, Treasurer, Brenda Brittan, Financial Secretary, Dewey Krueger, Patty Norgaard, and Loyal Meech, Chairman.

Louis Smith oversees our Stock Market Investments

Gifts and Memorials sub-committee: Marge Angell, Chairman.

The dedicated F & S Committee entered 2025 with the same challenges that concluded 2024. The F & S Committee who wisely and in good faith led the team, included Steve Anderson, Treasurer, Brenda Brittan, Financial Secretary, Dewey Krueger, Loyal Meech and Patty Norgaard as Chairman. Louis Smith continues to oversee our Stock Portfolio and Investments. We offer a heartfelt Thank You to the F & S team.

So, as we look forward to a new year, we ask for God's blessings as we assess our future, and the legacy we want to build in our community, as a reminder that we are "good and faithful servants".

The F & S Committee also include Mission Giving as part of their monthly meeting responsibilities. We continue to select organizations that uphold our Christian principles and will have an impact on the welfare of our larger community. In 2025, our Total Mission Giving was \$6,000. And \$15,636 was also donated to other organization such as the Food Shelves, Des Moines Christian Academy and Pakistan.

Personnel were also included in F & S responsibilities in 2024. Many of our faithful servants "termed out" or moved. Given that with a declining membership, more of the faithful few have stepped up to fill in open positions. One of our CPC family, Dewey and Joan Krueger did move to a church closer to where they live, however, Dewey has graciously stayed on F & S as a non-voting member. We always look to Dewey for his detailed analytics and intuitive comments. So, we are very glad Dewey still has CPC in his heart.

As in previous years, the CPC members gave a *Gift of Love* to our staff and outstanding volunteers. It is important that we recognize our special family for their dedication and time to CPC.

The F & S committee will continue to meet on the 2nd Monday of every other month going forward. If you want to attend, please let Steve Anderson know and he will send you the link. Also, the annual budget is available for all members and Steve will give an overview of the budget for 2026 at the annual meeting.

Finally, THANK YOU to the F & S committee for their commitment and dedicated work. You make our meetings enlightening, thought provoking, fun and prove a commitment to Crosslake Presbyterian Church.

Respectfully submitted,
Patty Norgaard, Chairperson

FINANCE & STEWARDSHIP continued

ENDOWMENT AND INVESTMENT FUNDS REPORT

SUMMARY OF 2025 ACTIVITY AND PERFORMANCE

Notes

- 1) Dividends and capital gain distributions from mutual funds were reinvested in the same fund as made the distribution. Dividends and proceeds from sale of common stocks were invested in additional shares of common stocks.
- 2) 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.
- 3) 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.

FINANCE & STEWARDSHIP continued

MISSION GIVING REPORT

Month - 2025	Mission Giving	404 Budget	Additional
January	Habitat For Humanity	\$500	\$50
	General Mission		\$1,625
February	Bridges of Hope Warming Shelter	\$500	\$50
March	Local Food Shelves	\$500	\$650
April	Crosslake Area Senior Services	\$500	
<i>Presbytery Special Offering</i>	<i>One Great Hour of Sharing</i>		\$450
	Pakistan		\$2,000
May	Mid MN Women's Shelter	\$500	\$250
June	Sharing Bread Soup Kitchen - Brainerd	\$500	\$50
	Pakistan mission		\$5,926
<i>Presbytery Special Offering</i>	<i>Pentecost</i>		\$220
July	Local Food Shelves	\$500	\$250
August	Des Moines Christian Academy (Megan Clement)	\$500	\$2,300
September	Bridges of Hope Warming Shelter	\$500	
	Pakistan mission		\$430
	Deacons		\$225
October	Domestic and Sexual Violence Services	\$250	
	Local Food Shelf	\$250	
<i>Presbytery Special Offering</i>	<i>Peace and Global Witness</i>		\$50
November	Heartland Animal Rescue Team - Brainerd	\$250	
	Pakistan		\$500
	Local Food Shelf	\$250	\$325
December	Pohl Children's Center	\$250	
	Food Shelves	\$250	\$160
<i>Presbytery Special Offering</i>	<i>Christmas Joy</i>		\$125
	TOTAL MISSIONS GIVING FOR 2025	\$6,000	\$15,636

BUILDING & GROUNDS COMMITTEE

2025 Members: Jack, Becker, Chairperson, Steve Anderson, and Loyal Meech

- Lawn care & Snow removal was done by Hidden Pines Lawn Service for the year 2025.
- Church roof had shingles replaced this year, major job well done by contractor.
Thanks to all who support the project.
- Buildings & Ground set budget for 2026.
- No other major repairs this year, only general maintenance.

Respectfully submitted,

Jack Becker,
Chairperson

NOMINATING COMMITTEE

Committee Members: Steve Anderson, Patty Norgaard and Jan Lallman

The Nominating committee filled the following positions for the upcoming terms:

Nominated Elders to Session are:

- Marge Angell (2027)
- Patty Norgaard (2027)

Nominated to Deacons are:

- Bonnie Miller (2027)
- Ginny Anderson (2027)

Current Elders on Session:

- Jack Becker (2026)
- Loyal Meech (2026)
- Doug Steele (2026)

Current Deacons

- Jan Lallman (2026)
- Jane Milliman (2026)

Respectfully submitted,

Steve Anderson, Chairperson

WORSHIP COMMITTEE

Members: Ginny Anderson, Mary Clement, Glenda Meech, Kate Stangl Chairperson.

No report.

PERSONNEL COMMITTEE

Committee Members:

Jerry Norgaard, Chairperson, Ron Ochs, Jack Becker

No changes during the year.

Respectfully submitted,
Patty Norgaard, Chairperson

FELLOWSHIP COMMITTEE

2025 Committee Members: Jane Milliman, Chairperson; Shari Ochs, Marge Angell

During the year 2025 we had many get together potlucks and lunches:

Potlucks at church:	Feb 5; April 17; Aug. 27; Oct. 29, Nov 19 , Dec. 17 Christmas Dinner
Women's Luncheons:	July 22 - Main St Restaurant, Nisswa Oct 15 - Up North Social, Crosslake
Men's Lunches:	August 20, Sept. 17, and Oct 15 - Pine Peaks Cafe

We also kept the coffee hour going after our Sunday morning church services. Our committee provided the coffee and volunteers provided the goodies. We lost one of our committee members, Shari Ochs, as she and her husband, Ron, moved to South Dakota to be closer to family members. We will miss her decorative talents as she provided our Friendship Hall with numerous seasonal decorations.

Respectfully submitted,
Jane Milliman and Marge Angell

SPIRITUAL GROWTH COMMITTEE

In 2025, beginning on May 7th, we met weekly and watched 3 ½ seasons of a TV series called *The Chosen*. We began and ended each session with prayer, we considered the scriptures related to the episode we were viewing that day, and we pondered questions about our own reactions to what we had heard and seen. *The Chosen* is an excellent series with characters who play their roles exceedingly well.

We hope to finish viewing season 3 and also seasons 4 and 5 in 2026, probably beginning in May.

Respectfully submitted,
Ginny Anderson, Chairperson

2026 BUDGET (Page 1)

CPC 2026 BUDGET PROPOSED		2024 Budget	2024 Actual	2025 Budget	2025 Actual	2026 Budget proposal
INCOME						
General Fund		\$97,800	\$95,086	\$94,800	\$92,653	\$84,000
interest		\$360	\$2,089	\$1,800	\$2,075	\$1,800
per capita			\$316		\$188	
Other income			\$53,031		\$109,286	
Total Income		\$98,160	\$150,522	\$96,600	\$204,777	\$85,800
Total Expense		\$133,256	\$121,078	\$128,085	\$228,142	\$117,773
Potential Reserve Money Usage		\$35,096	-\$29,444	\$31,485	\$23,364	\$31,973
EXPENSES		2024 Budget	2024 Actual	2025 Budget	2025 Actual	2026 Budget
100 Building & Grounds						
101 Build. Maint. & Repairs		\$5,000	\$2,356	\$5,000	\$11	\$2,500
102 Site Maint. & Repairs		\$2,500	\$2,694	\$2,500	\$668	\$1,000
103 Custodial Supplies		\$400	\$226	\$400	\$202	\$300
104 Insurance		\$6,000	\$7,516	\$8,000	\$8,020	\$11,000
105 Utilities		\$4,500	\$2,828	\$4,500	\$3,384	\$4,000
106 Trash & Garbage Service		\$100	\$25	\$100	\$25	\$50
107 Lawn Service		\$3,500	\$3,718	\$3,500	\$3,600	\$3,500
108 Snow Plowing		\$3,500	\$1,073	\$3,500	\$1,620	\$3,500
Total Buildings and Grounds		\$25,500	\$20,435	\$27,500	\$17,530	\$25,850
200 Christian Education						
211 Spiritual Growth and Education		\$480	\$0	\$480	\$0	\$480
212 Confirmation		\$0	\$0	\$0	\$0	
Total Christian Education		\$480	\$0	\$480	\$0	\$480
250 Session Expense		\$300	\$0	\$300	\$96	\$300
310 Membership Growth						
312 Membership Growth		\$600	\$0	\$600	\$0	\$600
Total Membership Growth		\$600	\$0	\$600	\$0	\$600
350 Fellowship						
352 Consumable Supplies		\$0	\$0	\$0	\$0	\$0
Total Fellowship		\$0	\$0	\$0	\$0	\$0
400 Mission & Benevolence						
403 Shared Mission		\$1,625	\$1,625	\$1,625	\$1,625	\$1,625
404 CPC Missions		\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
406 Mission General Expenses		\$0	\$0	\$0	\$2,060	
Total Mission & Benevolence		\$7,625	\$7,625	\$7,625	\$9,685	\$7,625
500 Office & Clerk						
501 Computer Support & Repair		\$1,500	\$984	\$1,500	\$950	\$1,500
502 Consumable Supplies		\$600	\$105	\$600	\$127	\$150
503 Copy Machine Lease		\$1,440	\$1,296	\$1,440	\$1,212	\$1,500
504 Office Equipment		\$600	\$0	\$600	\$0	\$600
505 Postage		\$300	\$0	\$300	\$102	\$150
506 Telephone		\$1,600	\$1,613	\$1,620	\$1,619	\$1,620
509 Governance		\$300	\$126	\$300	\$0	\$0
511 Medical Supplies		\$120	\$0	\$120	\$0	\$120
526 Advertising & PR		\$4,800	\$1,377	\$4,800	\$3,112	\$3,000
Total Office & Clerk		\$11,260	\$5,502	\$11,280	\$7,123	\$8,640

202 BUDGET (Page 2)

EXPENSES (continued)	2024 Budget	2024 Actual	2025 Budget	2025 Actual	2026 Budget
600 Personnel					
601 Office Administrator Salary	\$11,000	\$6,467	\$9,000	\$5,015	\$5,000
603 Choir Director	\$3,401	\$3,401	\$3,401	\$3,401	\$3,401
604 Caretaker	\$4,000	\$1,481	\$3,000	\$1,056	\$1,500
605 Accompanist	\$6,802	\$4,961	\$6,802	\$4,781	\$5,000
607 Payroll Expense	\$1,142	\$1,073	\$1,200	\$1,579	\$1,600
608 FICA	\$1,928	\$1,128	\$1,704	\$985	\$1,205
610 Staff Education	\$100	\$0	\$100	\$0	\$100
612 Staff Recog/Bereavement	\$500	\$2,100	\$500	\$0	\$500
613 Pastor 403B	\$2,902	\$2,902	\$2,980	\$2,980	\$3,061
614 Pastor Salary	\$20,966	\$20,966	\$21,405	\$21,405	\$21,983
615 Pastor SECA	\$2,531	\$2,531	\$2,579	\$2,579	\$2,421
616 Pastor Pension	\$3,027	\$3,027	\$3,092	\$3,091	\$3,156
617 Pastor Death & Dis.	\$535	\$535	\$546	\$546	\$557
618 Pastor housing	\$9,213	\$9,213	\$9,405	\$9,405	\$9,659
619 Pastor Medical	\$10,327	\$10,327	\$5,819	\$5,819	\$6,497
620 Auto Allowance	\$1,000	\$707	\$1,000	\$1,028	\$1,000
621 Continuing Education	\$375	\$520	\$625	\$0	\$625
623 Professional Expenses	\$250	\$0	\$250	\$38	\$250
624 Life Ins, Dental	\$1,628	\$1,628	\$1,628	\$1,627	\$1,718
625 Treasurer	\$0	\$0	\$0	\$0	\$0
626 Pastor Search	\$0	\$0	\$0	\$0	\$0
627 Workers Comp Insurance	\$1,500	\$979	\$1,200	\$992	\$1,200
Total Personnel	\$83,126	\$73,945	\$76,234	\$66,328	\$70,430
700 Finance & Stewardship					
701 Stewardship Expenses	\$120	\$0	\$0	\$0	\$0
705 Per Capita 39 members @ \$47	\$2,295	\$2,295	\$2,116	\$2,116	\$1,833
Total Finance & Stewardship	\$2,415	\$2,295	\$2,116	\$2,116	\$1,833
800 Worship					
803 Supply Pastors	\$1,200	\$938	\$1,200	\$1,567	\$1,500
806 Organ Maint. & Repair	\$0	\$0	\$0	\$0	\$0
807 Worship Supplies	\$500	\$104	\$500	\$0	\$250
808 Copyright Contract	\$250	\$249	\$250	\$257	\$265
Total Worship	\$1,950	\$1,291	\$1,950	\$1,824	\$2,015
900 Loan Payments	\$0	\$0	\$0	\$0	\$0
Designated Expense (unbudgeted)		\$9,984		\$123,439	
Overall Total =	\$133,256	\$121,078	\$128,085	\$228,142	\$117,773

ANNUAL CONGREGATIONAL MEETING 2024

2024 ANNUAL CONGREGATIONAL MEETING MINUTES OF MEETING Wednesday, February 5, 2025 at 5 p.m.

Moderator Pastor Mark Ford opened the meeting with prayer at 5:05 p.m.

A quorum was declared. 11 members were physically present. 4 members attended by Zoom.

It was MSC (Moved, Seconded, Carried) to elect Kate Stangl to be clerk pro-temp.

It was MSC to approve the agenda as on page 1 of the Annual Report.

It was MSC to approve the minutes of the 2023 Annual Congregational meeting for February 28, 2024. (p. 14)

It was MSC to approve the minutes of the Congregational Meeting to elect officers held on December 8, 2024.

Attention was drawn to the committee reports included in the Annual Report. People were encouraged to read them as informational pieces. No action was needed to approve or receive them.

The Nominating Committee requires two congregational representatives to be nominated from the floor of the annual meeting. Patty Norgaard and Jan Lallman were nominated. Both agreed to be nominated. As there were no nominations from the floor, it was MSC to elect Jan and Patty. Another Nominating Committee member will be elected by and from the Session.

Treasurer Steve Anderson presented the Financial Reports for 2023 and 2024 for comparison with the current Budget for 2025 found on pages 12 and 13. The Budget has already been approved by the Session but is presented to the congregation for information. It was MSC by the congregation to show their support and appreciation for the Budget information.

The Moderator called for any **Old Business**. There was none.

The Moderator called for any **New Business**. The New Business was presented by Treasurer Steve Anderson in regard to the roof damage the church sustained during the June 12, 2024 hail storm. The church roof was insured for Actual Cash Value which includes depreciation due to the age of the roof. A bid for the replacement of the hail damaged roof is \$111,000. The insurance company has already paid the church \$42,000 with another \$19,000 still pending. The church expects to receive a total of \$61,000 from the insurance company. This leaves a total of \$50,000 out of our own pockets for the roof replacement.

In discussing this dilemma, comments were made regarding the long legacy of labor of love that initially built this church and the sweat equity born of love for one another that built the Friendship Hall. The Session wants to carry on the commitment to care for the building by fixing the roof. It was acknowledged that we don't know where this portion of the Body of Christ will be in five or ten years. Membership is noted to be 45. We are grieving our losses, but we are not dead yet. Besides that, it is not our church) but it is God's Church.

Ideas were brainstormed for funding the \$50,000 needed for roof repair. Several avenues were mentioned that the Session is considering including asking members for contributions; selling stock assets or using foundation funds; getting a loan or loans. The possibility of getting loans from church members was also suggested.

Session will continue to prayerfully consider this issue and explore opportunities to pay for the roofing project.

There being no other business, it was MSC to adjourn at 5:40 p.m.

Respectfully submitted,

Kate Stangl, clerk pro-tem

CONGREGATIONAL MEETING

CROSSLAKE PRESBYTERIAN CHURCH
Congregational Meeting to Elect Officers
and review Pastoral Compensation Package
Sunday, December 14, 2025

Present: Mary Clement, Marge Angell, Jack Becker, Jane Milliman, Steve Anderson, Ginny Anderson, Bonnie Miller, Kate Stangl (non-member) and Moderator Pastor Mark Ford.

Pastor Mark Ford called the meeting to order at 9:02 a.m. with prayer.

It was determined that a quorum was present.

MSC to elect Kate Stangl to be clerk pro-tem.

The Nominating Committee report was presented as follows:

Marge Angell and Patty Norgaard nominated as Ruling Elders for 2027.
Jack Becker and Loyal Meech nominated as Ruling Elders for 2026.

There being no nominations from the floor, the slate of Ruling Elders was elected by a motion, second, and vote which carried.

Bonnie Miller and Ginny Anderson were nominated as Deacons for 2027.
Jan Lallman was nominated as a Deacon for 2026.

There being no nominations from the floor, the slate of Deacons was elected by a motion, second, and vote which carried.

The 2026 Pastor's compensation package was provided as information to the congregation. The Lakes Area Presbyterian Church actually sets the package amount and Crosslake Presbyterian Church is responsible for paying LAPC half of the total amount. No vote was needed but consensus indicated agreement with the terms of the package as presented.

There being no other business, it was MSC to adjourn with prayer at 9:09 a.m.

Worship followed the meeting.

Respectfully submitted,
Kate Stangl clerk pro-tem