



Crosslake PRESBYTERIAN

The Church at the Lake



**ANNUAL REPORT
FOR 2024**

INDEX

Annual Congregational Meeting of Crosslake Presbyterian Church

14444 Daggett Pine Road, Crosslake, Minnesota 56442

Meeting held on Wednesday, February 5, 2025 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 2023 Annual Congregational Meeting Minutes (*page 14*)
- Written & Oral Reports of Committees
 - ◆ Nominating Committee Written Report
 - ◆ *Dewey Krueger*
 - ◆ Election to 2025 Nominating Committee (3 members)
 - ◆ *Two members from the congregation, one from Session*
- 2025 Budget Presentation
 - ◆ *Steven Anderson, Treasurer*
- Old Business
- New Business—Church Roof Replacement
- Adjourn
- Closing Prayer
 - ◆ *Pastor Mark Ford, Moderator*

PASTOR'S REPORT

ON THE MARK—ANNUAL REPORT VERSION 2024

Throughout 2024, I kept telling the session that I just felt exhausted all of the time. They allowed me to go on several pastoral retreats to see if I could get my mental and physical energy to improve. While they were great experiences, I still felt like sleeping much of the time. I even took a bunch of sick days to see if I could get rested and improve my outlook. I was beginning to think that I no longer had enough energy to be in church leadership and was becoming very discouraged. All the while, I was preaching hope, peace, and the steadfast faithfulness of God!



Fortunately, due to my primary care doctor's busy schedule, I went to the hospital emergency room. It was there they discovered my low hemoglobin levels. The lack of hemoglobin was draining my energy and even my will to persevere. Other than being tired, my body exhibited only minor symptoms, but in looking back, it really affected my emotional state. At the hospital, I was given two units of blood, and I wish that I could say I started to feel better immediately. However, it took several months for my hemoglobin to return to almost normal. During that time, I felt my optimism, hope, and the ability to persevere improve. I still like to sleep, but I am attributing that to the aging process!

It always surprises me, but it shouldn't, how our body, mind/emotion, and spirit/soul are all so interconnected. An early Christian sect called the Gnostics, believed that only the soul was important, so they would abuse their bodies to purify their soul. Humanism believed, among other things, that our rational brains determined who we were. And throughout history, the adoration of the body has been a part of many cultures as it is the most physical part of humanity. In the Bible, the apostle Paul often writes how each part of who we are is important and valuable. And he uses the images of the need for unity within our bodies to also describe the unity of the church. But I think we may feel much like I did this past year—we are tired and exhausted physically and that may drag down our emotional energy and affect our hope!

Unfortunately it is not as easy as going to the doctor for a blood test and getting an infusion of blood and a plan to increase iron intake for the church to have more energy. Perhaps, like me where I tried many different things, we have to try many different things before we recognize that a change needs to happen, even if it only happens slowly. While we think that a transfusion of new blood within our congregation will solve all of your problems, it does not address the need to seek after the Spirit and to be physically present in the world. As a church, we need to strengthen our body, our minds, and the very soul of our church so that we may be renewed, refreshed—to once again to have optimism, hope and the ability to persevere.

Respectfully submitted,
Pastor Mark Ford

BUILDING & GROUNDS COMMITTEE

2024 Members: Jack, Becker, Chairperson, Steve Anderson, and Loyal Meech

- ◆ Lawn care: Tru Green did the spring spraying of weeds and fertilized the lawn. Shrubs were trimmed and weeds were pulled from flower beds.
- ◆ Lawn mowing and snow plowings were done by Hidden Pines Lawn Services for the year 2024.
- ◆ Set the budget for Building and Grounds for 2025.
- ◆ Roof: Put claim into insurance company for hail damage to the church roof. Roofing job is pending until year 2025 to make arrangements as needed.

Respectfully submitted,
Jack Becker, Chairperson

FELLOWSHIP COMMITTEE

2024 Committee Members: Jane Milliman, Chairperson; Shari Ochs; & Marge Angell

The Fellowship Committee was busy during the year 2024 trying to keep members and friends connected with one another. We tried to this by having monthly women's lunches at area restaurants, monthly potlucks at the church, and coffee each Sunday after the morning worship service.

We tried to arrange for the men's monthly lunches but did not appear to be very successful in making this happen. Will try in the coming year to get this to happen.

We ended up having approximately eight women's lunches at restaurants in Crosslake, Outing, Pine River and Nisswa. We had our monthly potlucks at the church the last Wednesday of the month (after choir practice). These were well attended. The final dinner in December was held at Riverside Inn. This event was well attended and Shari made table favors for all to enjoy. We appreciate Shar's talents in always providing decorations for the fellowship room for each season of the year.

We served lunch at Gene Clements memorial service on October 12th.

Our committee is always very appreciative of church attendees who offer to help us serve and clean up after our events as there are a small number of us on this committee. Many thanks and God's blessings to all.

Respectfully submitted,
Jane Milliman, Chairperson

CLERK OF SESSION REPORT

Session Members:

Steve Anderson, Jack Becker, Mary Clement, Dewey Krueger, and Loyal Meech

Clerk: Arleen Steele, **Pastor:** Mark Ford. **Custodian:** Brenda Britton.

Office Administrator: Judy Regan.

Session met 12 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 2025 will be Marge Angell, Steve Anderson, Jack Becker, Loyal Meech and Doug Steele.

Deaths reported: Gene Clement

Respectfully submitted,
Arleen Steele, Clerk of Session

DEACONS COMMITTEE

2024 Members: Jan Lallman (Chairman), Marge Angell (term completed) and Joan Krueger

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

“The Deacons are the caregivers of our congregation.”

A special thank you to Marge Angell for her years of service to the Deacons, to Joan Krueger for continuing to serve, and to Jane Milliman for serving once again.

Although small in number, the Deacons have been a faithful group serving monthly communion and assisting the Fellowship Committee when needed. As is traditional, cards were sent to members celebrating birthdays as well as sympathy, get well, and holiday cards. Simply due to committee size and logistics, we were not able to continue some of past years' projects, but will meet the needs of the congregation as we are able.

Respectfully submitted,
Janice Lallman, Chairman

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.

Members and Friends – As we look forward to the new year, and as we review the year 2024, we are reminded of God’s blessing and trust in His Guidance and Love.

The Finance and Stewardship committee led us through another year to the best of their abilities. And as we adjust to a declining membership, and consequently declining funds, we worked to use your gifts judiciously and with reverence. Thankfully, today we have reserves we rely on to pay our monthly obligations. As in past years we are not asking our members for pledges, however, relying on them to give generously, and we trust with God’s help, the necessary funds will be provided. As a Finance and Stewardship committee, we must continue the conversation of the future of CPC, and we pray it will be a long one.

The dedicated F & S committee included Steve Anderson, CPC Treasurer, Brenda Brittan, Financial Secretary, Dewey Krueger, Loyal Meech and Patty Norgaard, Chairperson. We also recognize Louis Smith who does an outstanding job of managing the CPC Investment Portfolio. THANK YOU to all of you for your time and commitment.

And with the help and guidance of the Gifts and Memorials, (sub-committee), we are responsible for selecting worthy local organizations that will make an impact on the larger community, its residents and individuals. THANK YOU to Marge Angell and her committee! In 2024, Income was \$1115 in memorials, Expenses were \$2000 to the Pakistan Christmas Appeal. Balance at the end of the year is \$5,418.43.

In 2024, as in previous years, as a congregation we have given a *Gift of Love* to our staff, and two members who have given years volunteering in many ways to CPC. This year’s members who received a *Gift of Love* were **Steve Anderson**, CPC Treasure, Session Member, Building and Grounds, and F & S member. And **Marge Angell** who also received a *Gift of Love* for her commitment and support of CPC in dozens of ways – Choir, Gifts and Memorials, Kitchen, Keyboard (when needed) and accoutrements. THANK YOU to you both!

The F & S committee will continue to meet on the 2nd Monday of each month via Zoom. If you want to attend a meeting, please let Steve Anderson know and he will send you the link. Also, the annual budget is available for all members (see pages 12 and 13) and Steve will give an overview of the budget for 2025 at the annual meeting.

Finally, THANK YOU to the F & S committee for their dedication and hard work. You make our meetings enlightening, joyous, filled with laughter and a commitment to CPC.

Respectfully submitted,
Patty Norgaard, Chairperson

FINANCE & STEWARDSHIP continued

ENDOWMENT AND INVESTMENT FUNDS REPORT

SUMMARY OF 2024 ACTIVITY AND PERFORMANCE

	Symbol	Number of shares	Share Price, \$	Total Value, \$	Number of shares	Share Price, \$	Total Value, \$	Increase in Value During 2024, % (Adjusted for Add'ns and Withdrawals)
Endowment Fund								
		<u>Assets at Beginning of Year 2024</u>			<u>Assets at End of Year 2024</u>			
Parnassus Mid Cap Growth Fund	PARNX	568.330	55.57	31,582.10	607.281	57.49	34,912.58	10.5
Parnassus Value Equity Fund	PARWX	568.252	50.54	28,719.46	613.323	52.45	32,168.79	12.0
Total Value of Endowment Fund				60,301.56			67,081.37	11.2
Investment Fund								
		<u>Assets at Beginning of Year 2024</u>			<u>Assets at End of Year 2024</u>			
Cash / Money Market		823.80	1.00	823.80	276.05	1.00	276.05	
AT&T	T	941.00	16.78	15,789.98	1,012.00	22.77	23,043.24	45.9
Flagler Financial	FLG	1,700.00	10.23	17,391.00	566.00	9.33	5,280.78	(69.6)
McDonalds	MCD	38.00	271.51	10,317.25	38.00	289.89	11,015.82	6.8
United Parcel Service	UPS	79.00	145.71	11,510.78	79.00	126.10	9,961.90	(13.5)
Warner Bros Discovery	WBD	183.00	11.38	2,082.54	183.00	10.57	1,934.31	(7.1)
Xerox	XRX	502.00	18.33	9,201.66	502.00	8.43	4,231.86	(54.0)
Total Value of Investment Fund				67,117.01			55,743.96	(16.9)
Total Value of All Funds				127,418.57			122,825.33	(3.6)

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.
- 2) During 2024, 109 shares of Amazon.com stock were donated to the Investment Fund. These shares were sold at approximately the same value as the donation. The proceeds were used to purchase shares of McDonalds and United Parcel Service.
- 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 with an investment of \$45,000. 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 4.4% of the current value of the portfolio. During its slightly over 39-month life, the Investment Fund has decreased in value at an annual rate of 5.5%. During that same period, the S&P 500 index has increased by 7.8%. It is intended to reinvest all dividends in current holdings or other common stocks that meet the stated objective.

FINANCE & STEWARDSHIP continued

ENDOWMENT AND INVESTMENT FUNDS REPORT *continued*

Asset activity in the Endowment and Investment Funds During 2023

		<u>Fund</u>	<u>Credit</u>	<u>Debit</u>
Interest - Raymond James	1/8/2024	Investment	0.03	
Interest - Raymond James	1/31/2024	Investment	0.14	
Dividend - XRX	1/31/2024	Investment	125.50	
Dividend - T	2/1/2024	Investment	261.13	
Dividend - NYCB	2/28/2024	Investment	85.00	
Interest - Raymond James	2/29/2024	Investment	0.24	
Purchase of 71 shares of T	3/1/2024	Investment		(1,211.22)
Interest - Raymond James	3/28/2024	Investment	0.01	
Interest - Raymond James	4/30/2024	Investment	0.01	
Dividend - XRX	4/30/2024	Investment	125.50	
Dividend - T	5/1/2024	Investment	280.83	
Receive 109 shares of AMZN	5/3/2024	Investment		
Purchase of 70 shares of UPS	5/8/2024	Investment		(10,310.08)
Purchase of 38 shares of MCD	5/8/2025	Investment		(10,317.25)
Sale of 109 shares of AMZN	5/8/2025	Investment	20,213.04	
Dividend - UPS	5/30/2024	Investment	114.10	
Interest - Raymond James	5/31/2024	Investment	0.03	
Dividend - MCD	6/17/2024	Investment	63.46	
Dividend - NYCB	6/17/2024	Investment	17.00	
Interest - Raymond James	6/28/2024	Investment	0.04	
Receive 566.66667 shares of FLG (for NYCB)	5/3/2024	Investment		
Sale of 0.66667 shares of FLG (Cash in lieu)	7/22/2024	Investment	7.27	
Interest - Raymond James	7/31/2024	Investment	0.05	
Dividend - XRX	7/31/2023	Investment	125.50	
Dividend - T	8/1/2024	Investment	280.83	
Interest - Raymond James	8/30/2024	Investment	0.14	
Dividend - UPS	9/5/2024	Investment	114.10	
Dividend - FLG	9/17/2024	Investment	5.66	
Dividend - MCD	9/17/2024	Investment	63.46	
Interest - Raymond James	9/30/2024	Investment	0.16	
Interest - Raymond James	10/31/2024	Investment	0.15	
Dividend - XRX	10/31/2024	Investment	125.50	
Dividend - T	11/1/2024	Investment	280.83	
LTCG - PARNX Parnassus Mid Cap Growth Fund	12/9/2024	Endowment	2,409.89	
Purchase of 17.472 shares of PARNX	11/17/2023	Endowment		(874.49)
LTCG - PARWX Parnassus Value Equity Fund	12/9/2024	Endowment	2,030.59	
Purchase of 3.405 shares of PARWX	11/17/2023	Endowment		(159.75)
Interest - Raymond James	11/29/2024	Investment	0.07	
Dividend - UPS	12/5/2024	Investment	128.77	
Dividend - MCD	12/16/2024	Investment	67.26	
STCG - PARWX Parnassus Value Equity Fund	12/23/2024	Endowment	115.43	
Purchase of 3.405 shares of PARWX	11/17/2023	Endowment		(159.75)
Dividend - PARWX Parnassus Value Equity Fund	12/23/2024	Endowment	339.23	
Purchase of 6.876 shares of PARWX	12/21/2023	Endowment		(339.18)

FINANCE & STEWARDSHIP continued

MISSION GIVING REPORT

Month - 2024	Mission Giving	404 Budget	Additional
January	Habitat for Humanity	\$500	
February	Bridges of Hope Warming Shelter	\$500	\$100
March	Local Food Shelves	\$500	\$670
April			
<i>Presbytery Special Offering</i>	<i>One Great Hour of Sharing Israel Palistine Conflict</i>	\$500	\$672
	Martin Pur project in Pakistan		\$400
May	Mid MN Women's Shelter	\$500	\$100
June	Sharing Bread Soup Kitchen - Brainerd	\$500	\$100
	Pakistan mission		\$200
<i>Presbytery Special Offering</i>	<i>Pentecost</i>		\$255
July	Local Food Shelves	\$500	\$200
August	Teacher's / Student's Needs	\$500	
September	Bridges of Hope Warming Shelter	\$500	\$100
	Pakistan mission		\$200
October	Sexual Assault Services	\$250	\$50
	Local Food Shelf		
<i>Presbytery Special Offering</i>	<i>Peace and Global Witness</i>		\$140
November	Heartland Animal Rescue Team - Brainerd	\$250	\$50
	Local Food Shelf	\$500	\$100
December	Pohl Children's Center	\$500	
<i>Presbytery Special Offering</i>	<i>Christmas Joy</i>		\$300
	TOTAL MISSIONS GIVING FOR 2023	\$6,000	\$3,637

NOMINATING COMMITTEE

Committee Members: Dewey Krueger, Chairperson, Patty Norgaard and Jan Lallman
and

The Nominating committee filled one position for the upcoming terms:

Nominated Session members are:

- Douglas Steele (2026)

Nominated for Deacons are:

- Jane Milliman (2026)

Respectfully submitted,
Dewey Krueger, Chairperson

WORSHIP COMMITTEE

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

No report.

Respectfully submitted,
Arleen Steele, Chairperson

PERSONNEL COMMITTEE

Committee Members:

Jerry Norgaard, Chairperson, Ron Ochs, Jack Becker, and Arleen Steele

The Personnel Committee had a slower year in 2024. All our CPC staff are still with us, which is a blessing. More importantly, they understand our current budget is stretched to meet our monthly obligations, so they work very efficiently and effectively! And for that we are forever grateful.

Thank You to the Finance and Stewardship who managed the *Gifts of Love* Project that is given to our staff over the Christmas Season. And Thank You to our members who so generously gave to *Gifts of Love*. This year, two outstanding members who volunteer their time and talent who also received the Gift of Love, were Steve Anderson and Marge Angell. Both have been an integral part of our church family for many years. Thank You Steve and Marge.

On another note, our church Secretary will be leaving us. Judy Regan and husband Mark will be moving to Wisconsin to be closer to family. I did not put an end date in the event plans change. No matter what the outcome, Judy has been an important part of our family for 6 years. And she will be missed! There will be time to say good-bye later.

With that, Thank You to the personnel staff, Ron Ochs, Jack Becker, and Arleen Steele for their input and commitment to CPC.

Respectfully submitted,
Jerry Norgaard, Chairperson

SPIRITUAL GROWTH COMMITTEE

In 2024 I led a study group on a book titled *Questions God Asks Us*, by Trevor Hudson. Some of those were questions God asked people in the Old Testament, and some were questions Jesus asked as recorded in the New Testament. I also drew resources from three other books about questions God asks, two written by Dale and Sandy Larsen, and one by Israel Wayne.

We had many Wednesday gatherings of praying, discussing, and sharing together. And most of us then ventured to Moonlite Bay for lunch.

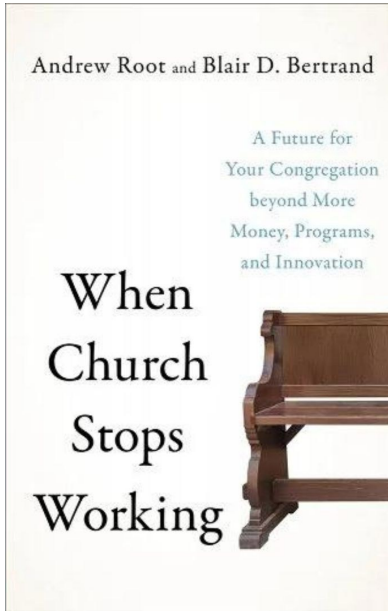
I added those four books to the church library (middle section, top shelf), so they are available to anyone who did not attend the class but is interested in the topic, or to those who did attend and want to explore a few more of God's questions for his people.

There is currently no plan for another study group in 2025, but we would be open to suggestions.

Respectfully submitted,
Ginny Anderson, Chairperson

A Reflection from 2024 from Kate Stangl.

This report is in addition to the report given by Ginny Anderson.



In the winter of 2024, I read *When Church Stops Working* by Andrew Root and Blair D. Bertrand. I was drawn by the title because as I see the decline of nearly every mainline church, it seems to me that the church has stopped working. I read the book and became reassured that the church itself, as the Body of Christ, will never die. However, the church (building and congregation) that we are familiar with has stopped working for most people and even pastors. In the last 50 years, there have been no new church growth programs or principles that have helped the declining church turn around.

The authors of *When Church Stops Working* believe it is because the church has lost its effectiveness in a very secular world. Hockey practice on Sunday morning is more important than worship. Entertainment is more important

than mission. The book offers no easy answers but does provide some advice. The advice is for churches to quit being so busy and sit with the anxiety decline brings. Instead of embracing the anxiety, try praying and getting more personally and institutionally connected with God. Make ourselves available to listen to what God might be telling us to do. What God says to do will not necessarily save the church building or congregation. We should certainly expect God to be telling us to be the Body of Christ in a new and more effective way.

As a result of this advice, after our Wednesday Book Study finished with the book that we had been reading and discussing, we spent one and a half hours just in prayer for the church. We thanked God by naming each person we remembered that began Crosslake Presbyterian Church. We thanked God by naming each person we remembered that had attended Crosslake Presbyterian. We prayed for individuals who had left the church and found spiritual nourishment in other places. We prayed with gratitude for people we had known and loved who had joined the church triumphant. We prayed with thanksgiving for over 130 named individuals who left their fingerprints upon this congregation. Our prayer time ended with asking God for guidance for the future of Crosslake Presbyterian Church and listening for what, if any answers God gave. We pledged to keep listening for God's Word to us, especially regarding the future of our congregation in Crosslake.

2025 BUDGET (Page 1)

CPC 2025 BUDGET PROPOSED					
INCOME	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget
General Fund	\$105,000	\$97,094	\$97,800	\$95,086	\$94,800
interest	\$120	\$556	\$360	\$2,089	\$1,800
per capita		\$528		\$316	
Other income		\$12,738		\$53,031	
Total Income	\$105,120	\$110,916	\$98,160	\$150,522	\$96,600
Total Expense	\$133,306	\$126,132	\$133,256	\$121,078	\$128,176
Potential Reserve Money Usage	\$28,186	\$15,217	\$35,096	-\$29,444	\$31,576
EXPENSES	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget
100 Building & Grounds					
101 Build. Maint. & Repairs	\$5,000	\$2,741	\$5,000	\$2,356	\$5,000
102 Site Maint. & Repairs	\$2,500	\$0	\$2,500	\$2,694	\$2,500
103 Custodial Supplies	\$400	\$82	\$400	\$226	\$400
104 Insurance	\$5,500	\$5,830	\$6,000	\$7,516	\$8,000
105 Utilities	\$4,500	\$3,178	\$4,500	\$2,828	\$4,500
106 Trash & Garbage Service	\$100	\$50	\$100	\$25	\$100
107 Lawn Service	\$3,500	\$2,265	\$3,500	\$3,718	\$3,500
108 Snow Plowing	\$3,500	\$3,383	\$3,500	\$1,073	\$3,500
Total Buildings and Grounds	\$25,000	\$17,529	\$25,500	\$20,435	\$27,500
200 Christian Education					
211 Spiritual Growth and Education	\$480	\$0	\$480	\$0	\$480
212 Confirmation	\$0	\$0	\$0	\$0	\$0
Total Christian Education	\$480	\$0	\$480	\$0	\$480
250 Session Expense	\$300	\$0	\$300	\$0	\$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	\$6,400	\$6,000	\$6,000	\$6,000
406 Mission General Expenses	\$0	\$0	\$0	\$0	\$0
Total Mission & Benevolence	\$7,625	\$8,025	\$7,625	\$7,625	\$7,625
500 Office & Clerk					
501 Computer Support & Repair	\$1,500	\$741	\$1,500	\$984	\$1,500
502 Consumable Supplies	\$600	\$289	\$600	\$105	\$600
503 Copy Machine Lease	\$1,250	\$1,403	\$1,440	\$1,296	\$1,440
504 Office Equipment	\$600	\$0	\$600	\$0	\$600
505 Postage	\$300	\$63	\$300	\$0	\$300
506 Telephone	\$1,800	\$1,590	\$1,600	\$1,613	\$1,620
509 Governance	\$300	\$0	\$300	\$126	\$300
511 Medical Supplies	\$120	\$292	\$120	\$0	\$120
526 Advertising & PR	\$4,800	\$1,313	\$4,800	\$1,377	\$4,800
Total Office & Clerk	\$11,270	\$5,691	\$11,260	\$5,502	\$11,280

2025 BUDGET (Page 2)

EXPENSES (continued)	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget
600 Personnel					
601 Office Administrator Salary	\$12,000	\$7,352	\$11,000	\$6,467	\$9,000
603 Choir Director	\$3,401	\$3,684	\$3,401	\$3,401	\$3,401
604 Caretaker	\$5,000	\$1,904	\$4,000	\$1,481	\$3,000
605 Accompanist	\$6,802	\$5,388	\$6,802	\$4,961	\$6,802
607 Payroll Expense	\$1,142	\$1,061	\$1,142	\$1,073	\$1,200
608 FICA	\$2,081	\$1,272	\$1,928	\$1,128	\$1,704
610 Staff Education	\$100	\$0	\$100	\$0	\$100
612 Staff Recog/Bereavement	\$500	\$1,442	\$500	\$2,100	\$500
613 Pastor 403B	\$2,835	\$2,832	\$2,902	\$2,902	\$2,980
614 Pastor Salary	\$20,356	\$20,352	\$20,966	\$20,966	\$21,405
615 Pastor SECA	\$2,241	\$2,244	\$2,531	\$2,531	\$2,579
616 Pastor Pension	\$2,922	\$2,916	\$3,027	\$3,027	\$3,092
617 Pastor Death & Dis.	\$1,031	\$516	\$535	\$535	\$546
618 Pastor housing	\$8,944	\$8,940	\$9,213	\$9,213	\$9,405
619 Pastor Medical	\$9,969	\$9,972	\$10,327	\$10,327	\$5,819
620 Auto Allowance	\$1,000	\$363	\$1,000	\$707	\$1,000
621 Continuing Education	\$375	\$0	\$375	\$520	\$625
623 Professional Expenses	\$250	\$0	\$250	\$0	\$250
624 Life Ins, Dental	\$624	\$1,632	\$1,628	\$1,628	\$1,718
625 Treasurer	\$0	\$0	\$0	\$0	\$0
626 Pastor Search	\$0	\$0	\$0	\$0	\$0
627 Workers Comp Insurance	\$1,500	\$1,252	\$1,500	\$979	\$1,200
Total Personnel	\$83,073	\$73,122	\$83,126	\$73,945	\$76,325
700 Finance & Stewardship					
701 Stewardship Expenses	\$120	\$0	\$120	\$0	\$0
705 Per Capita 46 members @ \$46	\$2,888	\$2,288	\$2,295	\$2,295	\$2,116
Total Finance & Stewardship	\$3,008	\$2,288	\$2,415	\$2,295	\$2,116
800 Worship					
803 Supply Pastors	\$1,200	\$1,087	\$1,200	\$938	\$1,200
806 Organ Maint. & Repair	\$0	\$0	\$0	\$0	\$0
807 Worship Supplies	\$500	\$15	\$500	\$104	\$500
808 Copyright Contract	\$250	\$238	\$250	\$249	\$250
Total Worship	\$1,950	\$1,340	\$1,950	\$1,291	\$1,950
900 Loan Payments					
	\$0	\$0	\$0	\$0	\$0
Designated Expense (unbudgeted)		\$18,138		\$9,984	
Overall Total =	\$133,306	\$126,132	\$133,256	\$121,078	\$128,176

ANNUAL CONGREGATIONAL MEETING

2023 ANNUAL CONGREGATIONAL MEETING
CROSSLAKE PRESBYTERIAN CHURCH
MINUTES OF MEETING
Wednesday, February 28, 2024 at 5 p.m.

Moderator Pastor Mark Ford opened the meeting with prayer at 5:04 p.m.
A quorum was declared. 11 members were present. 5 members were present by Zoom.

It was MSP (Moved, Seconded, Passed) to approve the agenda as on page 1 of the Annual Report.

It was MSP to have Kate Stangl be the clerk pro-tem.

It was MSP to approve the minutes of the Annual Congregational Meeting for February 22, 2023.

It was MSP to approve the minutes of the Congregational Meeting of December 3, 2023.

The Nominating Committee report was made. Jan Lallman and Patty Norgaard were nominated as congregational representatives for the Nominating Committee. As there were no other nominations from the floor, it was MSP to elect Jan and Patty.

Treasurer Steve Anderson presented the Session approved budget for 2024. While the congregation does not approve the budget, it was MSP to receive the budget as pertinent information.

The offer was made for any other questions to be asked about other financial reports as presented in the Annual Report. It was then MSP to receive the other financial reports as presented.

It was noted that the other individual written Annual Reports were informational and no action was needed to approve or receive them.

The Moderator called for Old Business to be addressed. There was none.
It was called for New Business to be addressed. There was none.

A motion was made to adjourn the meeting at 5:17 p.m. MSP
The meeting was closed with prayer by the Moderator, Pastor Mark Ford.

Respectfully submitted,
Kate Stangl, clerk pro-tem

CONGREGATIONAL MEETING

Crosslake Presbyterian Election of Officers

CONGREGATIONAL MEETING

Sunday, December 8, 2024 at 9:00 AM

The congregation gathered prior to Sunday church service. Doug Steele was nominated to serve as a Session member for a term of 2 years and Jane Milliman was nominated to serve as a Deacon for a term of 2 years as well.

A quorum of church members was present.

Pastor Mark led the congregation in prayer.

During the selection process Pastor Mark asked the congregation if there were any other nominations for each position or any other topics of discussion. None were offered. There were no dissenting votes for either position.

With Doug Steele elected to the position of Session, and Jane Milliman elected to serve as a Deacon the meeting was closed with a second from Marge Angell.

Respectfully submitted,

Bonnie Miller