

# A Year of Ministry And Growth



BELONGING, BELIEVING, & BEARING



IN JESUS

## Annual Report 2022

**Holy Cross Lutheran Church  
Son Shine Early Childhood Center**

7307 N. Nevada, Spokane, WA 99208  
509-483-4218

[www.holycrosslcms.net](http://www.holycrosslcms.net)

Pastor Michael Von Behren

# **VOTERS' ASSEMBLY AGENDA**

## **March 19, 2023**

Welcome / Opening Prayer

November 20, 2022 Voters Assembly Meeting Minutes approval

Annual Reports Review

2022 Financial Presentation—Questions/Answers on Financials

Focus Groups and Future Holy Cross Ministry and Staffing

Comments/Questions

Closing Prayer

Adjourn

Celebrate!



## BOARD OF DIRECTORS FOR 2022 AND 2023

	2022	2023
<b>Chairman:</b>	Brian McBride	Ingrid Sievers
<b>Vice Chairman:</b>	Ingrid Sievers	Margie Indahl
<b>Secretary:</b>	Margie Indahl	Marshall Tramp
<b>Treasurer:</b>	Chuck Zeller	Chuck Zeller
	John Gillette	John Gillette
	Doug Kayser	Doug Kayser
	Sarita Preuss	Sarita Preuss
	Matt Regel	Mike Faulkenberry
	Marshall Tramp	Lisa Key

### 2022 MEMBERSHIP

<b>Total Baptized Membership</b> .....	<b>588</b>
Baptisms during 2022: Infants & Children/Adults.....	6
<b>Confirmed Membership</b> .....	<b>499</b>
<b>Gains:</b>	
Adults Confirmed.....	7
Juniors Confirmed.....	6
Profession of Faith.....	0
Transferred from Other LCMS Churches.....	25
<b>Losses:</b>	
Deaths.....	7
Transferred to Other LCMS.....	10
Released from Membership.....	3
<b>Average In-Person Sunday Attendance for 2022</b> .....	<b>185</b>

# Under our Mission statement of

**BELONGING BELIEVING BEARING** 

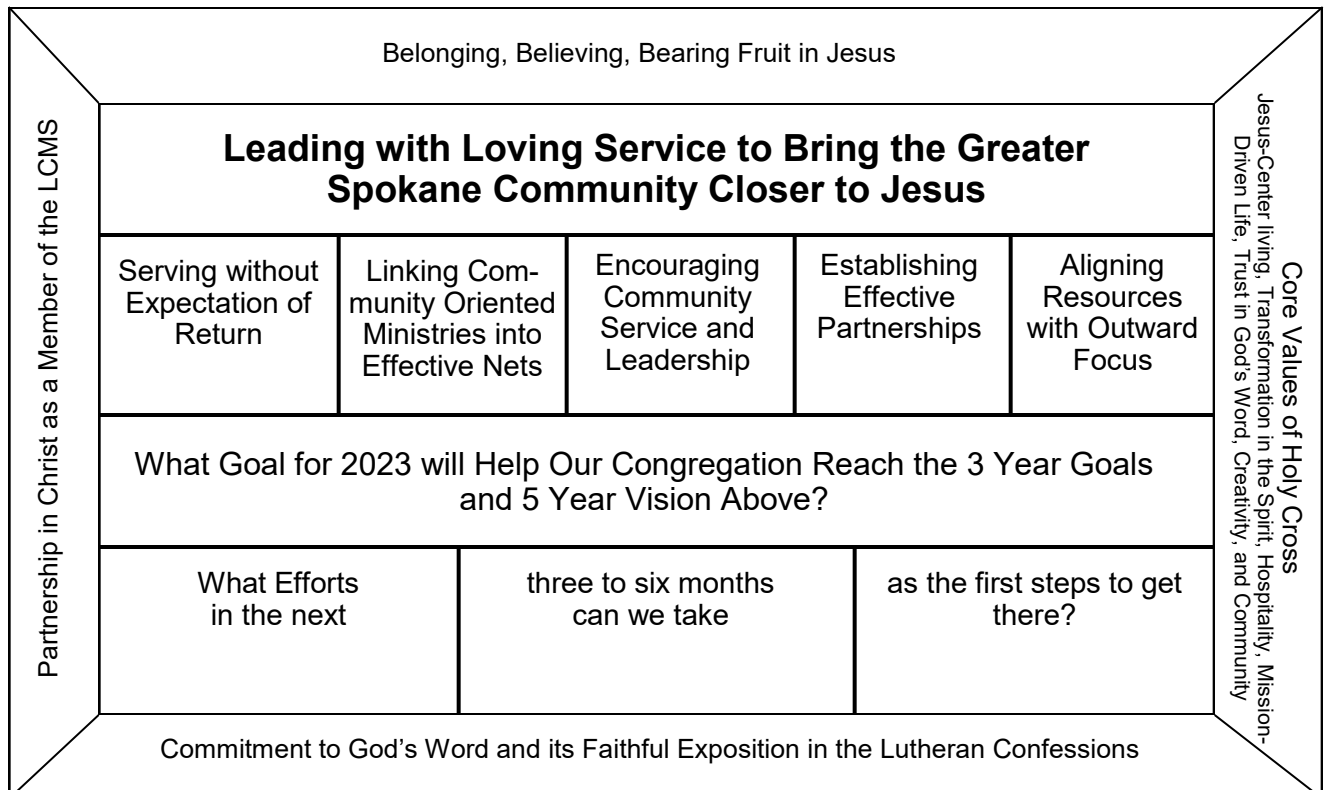


## IN JESUS

which identifies us and the mission God has given to us, lives a vision statement. This vision statement is a way of further defining what our priorities will be as we carry out this mission for Christ. The Board of Directors has been working to present this vision as a picture. When painting a picture artists begin with the background images first, so distant mountains before tiny flowers. The vision statement is that background. It's what we want to be doing and striving towards for the next five years. That vision statement identified for Holy Cross is:

Leading with Loving Service to Bring the Greater Spokane Community Closer to Jesus.

As we move closer to the foreground in the picture we see what we need to focus on in the near future to make that happen, in the next three years, in the next year, and in the next few months. This layout has become a good way for the Board of Directors to help keep our vision always before us so that we can be directing our ministries toward that vision. The Board will working to revise and refresh this in 2023 for 2024 and beyond as we look to expand our vision and staffing in this year:







## Many Thanks to our Wonderful Church Staff:

**Susan Comi:** Office Administrator/Business Manager & Children's Outreach Coordinator

**Staci Littrel:** Office Administrator

**Mark Werfelmann:** Visitation Elder

**Jacque Romaneschi:** Preschool Teacher

**Brooke Jones:** Preschool Teacher

**Debi McBride:** Musician & Praise Team Leader

**Linda Stein:** Musician

**Heather Selsset:** Musician, & Praise Team Leader

## SEMI-ANNUAL VOTERS ASSEMBLY MEETING MINUTES

NOVEMBER 20, 2022, HOLY CROSS LUTHERAN CHURCH

### **Semi-Annual Voters Assembly: November 20, 2022; 12:30pm**

**Brian McBride, Board of Directors Chair** welcomed all in attendance, called the meeting to order, announced an invitation to lunch, followed by an opening prayer.

Sixty-two members signed in attendance for the meeting. Brian acknowledged the additional Board members: Ingrid Sievers, Chuck Zeller, John Gillette, Doug Kayser, Sarita Preuss, Matt Regal, Marshall Tramp, and Margie Indahl. Brian noted three Board members were completing their terms: Brian McBride, Matt Regal, and Chuck Zeller. Brian and Matt having completed two three-year terms, are thus ineligible for re-election; Chuck has completed one three-year term and thus is eligible for re-election to an additional three-year term.

**Brian McBride:** Provided Ministry Updates from the Board of Directors, including such items as: Church security (AED placement; lighting, locks, etc.); Staffing needs (2022 and future); Congregational Surveys; Biblical Studies; and Children's Ministry, to name a few areas reviewed and discussed.

Susan Comi offered appreciation for the Trustees who are available for needed (and often *urgent*) church maintenance concerns; especially recognizing Barry Hilt as out-going Head Trustee; noting John Gillette as new/current Head Trustee.

**Brian McBride:** Provided updated information on the Living Stones Capstone Campaign. He noted as of February 2022 there was a balance on the church mortgage of: \$446,751. This, 10 years into a 20-year, 1.9-million-dollar mortgage. We were on track to pay of the mortgage in 2024; which is also the year of HCLC's 75<sup>th</sup> Anniversary (1949-2024). The Board had significant/in-depth discussions March through July this year, regarding multiple options for possible early completion/ payment of the mortgage debt; specifically by 2023. This would save an approximate \$200,000; as well as look toward potential available funds for future staffing needs for Holy Cross. Given the incredible congregational response toward the Capstone Campaign (individual pledges and matching-fund pledges) we are now approximately \$17,860 short of the original \$150,000 Campaign goal needed for debt resolution. Brian encouraged all who have been faithfully giving towards *Living Stones* to prayerfully consider continuing this aspect of giving; however, now directed toward *general giving*, as we begin to look at future staffing needs for Holy Cross.

**Chuck Zeller, Board Treasure:** Presentation of the 2023 Proposed Budget. Simplified version, as well as an in-depth/detailed version was made available for review and discussion; any question raised was answered in a satisfactory manner.

**Brian McBride:** Entertained a motion on the Proposed 2023 Holy Cross Budget. It was **M/S/C** to **Approve as presented**.

**Ingrid Sievers, Board Vice-Chair:** Presented the nominees for the three, 2023 (three-year terms) Board of Directors positions: Mike Faulkenberry; Jim Hayes; Lisa Key; Barbara Opgrand; and Chuck Zeller.

Following congregational vote the three new Board members are: Mike Faulkenberry; Lisa Key; and Chuck Zeller.

**Pastor Mike Von Behren:** Presented review of and instructions for Table Discussion/Input

regarding Future Ministry Staff at Holy Cross. Ingrid Sievers to tabulate completed questionnaires; to then be reviewed by the Board at their upcoming meeting.

**M/S/C:** Approved minutes for the March 13, 2022, Voters Assemble Meeting as written and presented.

**Meeting adjourned 2:00 pm by Brian McBride:** Following a thank-you to our presenters along with Betty and Mike Donahue, and the kitchen helpers for the lunch. Pastor Mike then closed our meeting in prayer.

Respectfully submitted,

Margie Indahl, Board Secretary

### **Board of Director's Report**

Spring is here and yards burst with all types of exciting sounds: birds twittering, rain pattering, and even daffodils popping! It's also an exciting time as we consider future staffing needs at Holy Cross since the mortgage has been paid off early. Praise God and THANK YOU to everyone who supported Living Stones with your vision, gifts, prayers, and efforts over the last many years.

Our current focus is to listen to your voices through focus groups, being held over the next few weeks. Please consider attending one soon. We will share the summarized results and ask for your decision at a June 11 congregation meeting.

The Board of Directors for 2023 consists of: Mike Faulkenberry, John Gillette, Margie Indahl (vice chair), Doug Kayser, Lisa Key, Sarita Preuss, Ingrid Sievers (chair), Marshall Tramp (secretary), Chuck Zeller (treasurer).

We appreciate your prayers and support; thank you.

Ingrid Sievers

### **Pastor's Report**

***"The seed sprouts and grows; he knows not how."***

*Mark 4:27*

Key factors in germination are moisture, temperature, and growing medium. With the right combination of these a seed coat begins to soften, moisture and nutrients penetrate the outer husk of the shell, the cells inside the seed begin to expand, and soon the first shoot begins to sprout right out of the seed. A good gardener knows how to manipulate those conditions to sprout a garden full of seeds, but no matter how technical one gets with the botanical inner life of individual cells within a seed, there is still the question of "How?" I recall studying those cell processes for botany in college but with every process that was explained there opened another layer to the sequence that defied explanation.

We have come a long way in our botanical and agricultural knowledge since the days of the first century, yet Jesus parable of the seed is still relevant, and it is one of my favorites. It is also short.

***"The kingdom of God is as if a man should scatter seed on the ground. He sleeps and***

***rises night and day, and the seed sprouts and grows; he knows not how. The earth produces all by itself, first the blade, then the ear, then the full grain in the ear.***  
(Mark 4:16-17).

While Jesus' analogy was to seed germination, in reality he was talking about the church. Many of the apostles saw themselves as seed scatterers, or seed waterers, but as Paul said in 1 Corinthians 3:7, "***Neither he who plants nor he who waters is anything, but only God who gives the growth.***" Looking back over 2022 and towards the remainder of 2023 I am praising God again who has given the growth. Day and night I slept and rose, just like you, but God gave the growth.

We have seen our church grow in attendance. Towards the end of 2022 some of our Sunday services were broaching the pre-COVID-19 attendance average of 250 per week. In the fall of 2022 we held our first new member Sunday luncheon since 2019 welcoming 36 new members to Holy Cross and we have many more than that number regularly attending as visitors in this new year. Our Middle & High School youth group partnered with Beautiful Savior and New Vision Lutheran churches gathering 25-30 youth together for Bible Studies and events. We held our first soup suppers since Spring of 2020 in Advent of 2022. Even in an early December snowstorm people came for that first one. New ministries sprouted in 2022 like Quilts of Valor which has already committed to making quilts for more than forty veterans this calendar year. Sunday School returned in the Fall of 2022 for the first time since Spring of 2020 along with a new worship schedule and our second year of Sunday morning "To Be Group" Bible Studies. Living Stones grew to the point that we were able to pay off our 2013 building addition at the start of 2023. I could go on, and on, but my going on will not explain how all this happened. I am like the man in the parable who scattered the seed; I look back now and say "I know not how!" But, I do know WHO!

The LORD, has done this. God gave the growth. As we look ahead to this next year we will do what we can to create the right conditions. We will prepare the medium; that is, we will make sure the structures are there for ministry to be encouraged to flourish. We will equip you scatterers with the word of God each week so that you can spread it into the lives of people here at Holy Cross, in your family, and in our Spokane community. We will look for new waterers; that is, new ministry staff who can support you refreshing you with the living water of God's Spirit for continued leadership and service. Ultimately though, anything that sprouts in this next year, and anything that grows, will not be due to the conditions we create. It will be the Lord's work among us. I'm eager to see what he will do! How about you?

In Jesus,

Pastor Mike



# Annual Ministry Reports

## **Trustee Report**

I would like to start by thanking all of you who have helped keep the church building and grounds in top condition this past year. This is my first year as head trustee and I can tell you I did not expect the amount of effort required to keep up with all the maintenance.

In general, the building and grounds are in great condition and to make sure they stay that way we will tackle some additional projects this year.

In late April or early May, we will replace all of the 4' fluorescent tube lights with LED lights. There are 787 4' lamps in the church and each use 34 watts of electricity. The new lamps use 12 watts each, that's 65% less electricity use. This LED retrofit will cost Holy Cross nearly nothing since Avista has a rebate on the lamps, material and equipment required make the conversion.

I know the HVAC duct in the fellowship hall is making a lot of noise because one bracket came off. When we change the lights out we plan to fix the bracket as well since we will have the lift available. Thank you for your patience.

I am evaluating the paint on the old portion of the church. Most of the trouble areas are on the fascia boards and soffit areas. My initial assessment is that the old portion of the church may need some fascia boards replaced and a new paint job.

I am also checking on a seal coat for the sanctuary. My main concern is to keep the aggregate in place but a new shiny coat of sealant would also look great.

Again, many thanks to all of you that helped keep the church and grounds maintained. And a special thanks to all of you who cleared the snow this year!

In His Service,

John Gillette

## **Church Library**

Over this past year, our church library has continued to grow as more books are donated. Thank you to everyone who has given books to the library! I continue to shelve books as they are returned, shift books on the shelves when we need more room, and process donated books.

In the coming year, I will be working on compiling a list of all the book titles we have, and make it available in the library.

Your Church Librarian, Kristin Stein

## **Stephen Ministry**

Please allow me to re-introduce you to Stephen Ministry. I say re-introduce because it is not new to our congregation. In fact, Holy Cross has had a strong and vibrant Stephen Ministry in the past. This year we had three new ministers trained and we are relaunching the ministry.

Stephen ministry is a caring ministry, an extension of Pastor Mike's pastoral care to the congregation and the wider community beyond our congregational family. Stephen Ministers are congregation members trained by their Stephen Leaders to offer care to people who are hurting. A Stephen Minister typically has one care receiver at a time and meets with that person once a week for about an hour.

Currently, Don Comi is enrolled in the leader's training, after that is complete, we will engage with past Stephen Ministers and chart a course for the way ahead. Stay tuned. If you have questions about the ministry, or perhaps you are interested in being trained as a Stephen Minister, please contact the church office at (509) 483-4218 or Don Comi at (509) 990-8145.

## **Community Garden Happenings**

Did you know that Holy Cross hosts a community garden? In our "back 40" we have 38 garden boxes that are occupied entirely by Nepali refugee families. Versions of the garden have been in operation since 2017. The main produce harvested is mustard, chard, potatoes and hot peppers in a multi-story planning arrangement (which look a bit different from our "American" gardens!). The gardeners (one box per family) truly have "green thumbs" and produce large quantities of vegetables all season long.

What lies outside each individual box is the responsibility of the host, that's Holy Cross. I'd like to shout out thanks to those in the Thursday morning's Mens Group who have assisted with garden refuse removal, those that have helped with weed spraying, mowing, water maintenance and those providing financial assistance to purchase garden items. A special thanks to Mike Staben for being "on call" and always willing to lend a helping hand. Being the garden is now entering its 7<sup>th</sup> growing season, there is a lot of maintenance work to be done. If you have a servant heart and would be willing to help with maintaining waterlines, general construction or any other garden activities, your help would be greatly appreciated.

If you are at all curious as to the multiple dynamics of the activities in our Holy Cross garden area, please just stop by for a look and if any of the gardeners are working the soil, say hi and introduce yourself. If you are interested in any aspect of gardening .... sharing your garden knowledge, weeding, watching plants grow or just learning about a different culture from our new neighbors, stop by. You will be glad you did.

Cultivating the seed,

Shelly Lassiter

## **Lutheran Women's Missionary League aka Lutheran Women in Mission**

"Wait for the LORD, be strong and let your heart take courage; wait for the LORD!" Psalm 27:14

These rainy days make us wonder when warm weather will return. David reminds us that we wait for something even more important than Spring. We wait for the LORD! We wait for our Savior to return to us, not knowing when He will come. Let us be strong and vigilant, doing God's work while we wait!

The purpose of the LWML is to foster and support the education, inspiration, and service to all missions of the community and the LCMS, as we are able. ALL female members of Holy Cross are considered LWML members, however our average number of attendees for 2022 was less than ten ladies.

We hold regular business meetings and Bible Study on the second Saturday of every other month. Our society also hosts two soup suppers, during Advent and Lent, and two luncheons for all congregational women and their guests. We continue to host refreshments for coffee and fellowship on the third Sunday of each month and are especially thankful for all the contributions made to mite offerings on these Sundays.

Marilee Griffith, President

### **Greetings from SonShine Preschool!**

As the 2021/2022 school year wound down, we sadly said goodbye to Mrs. Hackett and began the search for a new assistant teacher. After many months of searching (and a few gray hairs for Pastor Mike and me!), God answered our prayers by leading Brooke Jones to answer His call to serve with us at SonShine. She has been a wonderful addition to our staff and we are so thankful for her.

We are also thankful for the fantastic volunteers He has provided for us! Thank you to Helen Kayser, Doreen Preuss, Elena Sievers, Barb Tanke and Judy Zweifel. Their faithful service has helped us keep our school running smoothly as they work with us to share God's love with our preschoolers and their families.

We currently have 19 preschoolers enrolled; 10 2-day students and 9 3-day students. They come from many diverse backgrounds and 8 are not members of a church community. One thing they all have in common: they recognize the shape of the cross and know that Jesus died on the cross because He loves them VERY much!

Registration for the 2023/2024 school year began on March 1. We have 18 students enrolled, with only 2 spots remaining. We thank God for continuing to bless this ministry at Holy Cross and thank you for your continuing prayers and support.

Jacque Romaneschi, Preschool Teacher

## **Photo Club**

The Holy Cross Photo Club provides our members with the opportunity to learn new photography skills in a creative and fun way. Each month's photo challenge includes a special theme and a "*Photo Technique*" that introduces a new photography skill. Training for the Photo Techniques are presented at the monthly Photo Club's meetings and includes a section from the "Jumpstart Your Photography" learning course.

The Photo Wall located near the Fellowship Hall's entrance each month highlights each member's improved skills with their photography. There were over 240 photos displayed on the Photo Wall in 2022. Some of the Photo Challenge themes included "The First Signs of Spring", "April Showers", "Books with a Story", "Vintage Signs", and "Christmas Imagery."

We meet in the Fellowship Hall on the second Wednesday of each month at 6:30pm. Please contact Mike Donahue or John Rancour if you'd like more information about the Photo Club or drop-in at our next meeting on Wednesday, April 12<sup>th</sup>.

Blessings,

Mike Donahue

## **Quilter's**

In 2022, we shipped 106 quilts to needy countries through Lutheran World Relief and 25 quilts to various local organizations. The number of quilts distributed in 2022 was much lower than in past years. The lower numbers were due to not only to the pandemic, but also because two incredible quilters retired. Jeanette Zeller and Christel Meyer have been faithful quilters and leaders for many years. "Thank you, Jeanette and Christel!"

We encourage all who are interested to join the quilting group. The Holy Cross Quilters meet Mondays from 9am to noon. At 10am we break for coffee, tea, and homemade goodies provided by the quilters. Beginners are welcome! We'll show you how the quilts are made and one of our experienced quilters will help you get started. Come join us in the fellowship and fun of quilting.

Blessings,

Betty Donahue

## **Knitters and Crocheters**

Since last fall, 2022, our ladies have made Hat and Scarf sets (25) and slippers that were donated to local groups in December. We visited Family Promise in February and donated to them some hats and baby blankets. We are currently working on hat and scarf sets and mittens for this coming fall and winter season. We will find a local organization to donate them to as winter approaches.

Elizabeth "Liz" Wilson  
Sarah Winger  
Gwen Baker





**Son Shine Early Childhood Center  
Preschool: Profit & Loss  
January Through December 2022  
Previous Year Comparison**

	Jan-Dec, 2022	Jan-Dec, 2021	\$ Change
Ordinary Income/Expense			
Income			
Fee Income	\$ 28,045	\$ 27,084	\$ 961
Holy Cross Tuition Assistance Given	(113)	0	(113)
Donations (Tuition Assistance & Thrivent Choice)	2,915	88	2,827
<b>Total Income</b>	<b>30,847</b>	<b>27,172</b>	<b>3,675</b>
<b>Total Classroom Costs</b>	<b>(2,100)</b>	<b>(1,344)</b>	<b>(756)</b>
<b>Gross Profit</b>	<b>28,747</b>	<b>25,828</b>	<b>2,919</b>
Expense			
Employee Costs	20,461	19,491	970
Administrative Expenses & Supplies	1306	1048	258
Marketing	458	0	458
Total Expense	22,225	20,539	1,686
<b>Net Income</b>	<b>\$ 6,522</b>	<b>\$ 5,289</b>	<b>\$ 1,233</b>

**Son Shine Early Childhood Center  
Preschool: Balance Sheet  
As of December 31, 2022  
Previous Year Comparison**

	December 31, 2022	December 31, 2021	\$ Change
Assets			
Current Assets			
Total Checking/Savings	\$ 48,254	\$ 26,680	\$ 21,574
Total Accounts Receivable	60	1,119	(1,059)
Total Other Current Assets	(13,324)	37	(13,361)
<b>Total Current Assets</b>	<b>34,990</b>	<b>27,836</b>	<b>7,154</b>
<b>Total Fixed Assets</b>	<b>6,522</b>	<b>6,479</b>	<b>43</b>
<b>Total Assets</b>	<b>41,512</b>	<b>34,315</b>	<b>7,197</b>
Liabilities & Equity			
Total Liabilities	167	17	150
Total Equity	41,345	34,298	7,047
<b>Total Liabilities &amp; Equity</b>	<b>\$ 41,512</b>	<b>\$ 34,315</b>	<b>\$ 7,197</b>



**Son Shine Early Childhood Center  
Preschool: Checking Allocation  
As of December 31, 2022  
Previous Year Comparison**

	December 31, 2022	December 31, 2021	\$ Change
Donor Designated	\$ 758	\$ 4,322	\$ (3,564)
Undesignated Cash for 2022 Summer Wages & Future Expansion	34,232	22,358	11,874
<b>Total Cash</b>	<b>\$ 34,990</b>	<b>\$ 26,680</b>	<b>\$ 8,310</b>

## MISSION SUPPORT THROUGH HOLY CROSS

### Budgeted Missions:

Adopt-a-Student Concordia Theological Seminary—Fort Wayne, ID	500
Burmese Refugee Ministry	3,750
Life Services	500
Lutheran Latino Ministries	500
Lutheran World Relief	1000
Lutherans in Africa	2,000
Lutherhaven	500
Northwest District LCMS	\$13,088
Seminary Students: Shaun Adams	18,600
Social Ministry (personal assistance outside Holy Cross)	3,343
Son Shine Early Childhood Center Tuition Assistance	113
These Numbers Have Faces	500
Together in Mission: Dominican Republic Missionary Danelle Putnam	4,735
World Relief of Spokane	500
<b>SUBTOTAL</b>	<b>\$49,629</b>

### Additional Mission Ministry:

Angel Fund—Help to those within our Congregational Family	\$6,563
Feed My Starving Children	2,457
Ignite 90—West Plains Mission	3,600
Lutherans In Africa	1,315
Lutheran World Relief	1,000
Lutherhaven	4,000
Lutherhaven Camperships Given	7,064
World Relief	50,00
<b>SUBTOTAL</b>	<b>\$26,049</b>

**TOTAL MISSION SUPPORT GIVEN OUTSIDE HOLY CROSS IN 2022** **\$75,678**

### Endowment Fund Report:

Since it's establishment in 2004, the Endowment Fund has grown to \$201,290. This is an increase of almost \$9,308 in 2022 due to investment income, ongoing contributions, and from the estate of Lorraine Brunz and Arletta Christiansen. This number included life insurance policies with a cash value of **\$25,409 (\$84,587 death benefit)**, a variable annuity of **\$99,442**, flexible proceeds on a deposit valued at **\$40,699**, and money market account at **\$35,131**.  
Considering a planned gift to HCLC Contact Greg or Brian Preuss 509-466-4877 & 509-993-4636

## HOLY CROSS LUTHERAN CHURCH 2022 FINANCIAL REPORTS

Holy Cross 2022 Profit & Loss with Cash Flow			
	2022 Actual	2022 Budget	\$ (Under) Over Budget
<b>Budgeted Income</b>			
Offerings	\$ 439,124	\$ 481,225	\$ (42,101)
Building Fund—Living Stones (to cover part of Debt Service—Mortgage Below)	30,000	30,000	0
Other Income	585	1,000	(415)
Budgeted Expense Contributions	1,690	1,500	190
Income Total	471,399	513,725	(42,326)
<b>Budgeted Expense</b>			
District & World Missions	42,661	48,123	(5,462)
Staff Costs	211,412	224,129	(12,717)
Ministries	30,281	34,375	(4,094)
Church Administration	32,694	33,085	(391)
Building & Grounds	79,260	77,962	1,298
Interest Expense—Mortgage	12,289	21,000	(8,711)
Principal Debt Service—Mortgage	82,447	74,000	8,447
Total Expense	491,044	512,674	(21,630)
<b>Net Ordinary Income</b>			
	<b>\$ (19,645)</b>	<b>\$ 1,051</b>	<b>\$ (20,696)</b>
<b>Additional Cash Income &amp; Expense</b>			
End-of-Year Adjustment to Cash	(4,575)		
Net Change in Designated Funds	8,419		
<b>Building Fund</b>			
Living Stones Contributions in 2022	193,159		
Mortgage Payment—Principal (Given to General Budget Above)	(30,000)		
Excess Principal Payments to Loan in 2022	(341,901)		
<b>Cash Assets</b>			
Net Cash Change for 2022	<b>(194,543)</b>		
Cash at Beginning of 2022	<b>419,015</b>		
Cash at End of 2022 (See Page 26-27 for Allocations)	<b>\$ 224,472</b>		



## Holy Cross 2022 Designated Fund Activity

### January—December 2022

	Beginning of Year	Received	Spent	End of Year	Net Change
<b>Board of Directors Designated</b>					
Living Stones (Building Fund Reserve)	\$ 70,675	\$ 193,159	\$ (251,949)	\$ 11,885	
<b>Total Board Designated</b>	<b>\$ 70,675</b>	<b>\$ 193,159</b>	<b>\$ (251,949)</b>	<b>\$ 11,885</b>	<b>(58,790)</b>
<b>Non-Budgeted Ministries</b>					
Reserve for Angel Fund	8,260	\$9,585.00	\$4,202.03	\$13,643.36	
Campership	30,285	\$14,720.81	\$7,064.00	\$37,942.22	
Cross My Art	5,352	\$919.00	\$2,378.51	\$3,892.53	
Elementary Youth	256	\$80.00	\$0.00	\$336.37	
Endowment Fund Money to Sent	1,144	\$6,369.48	\$7,513.05	\$0.00	
Elementary Youth	536	\$0.00	\$0.00	\$535.72	
Memorial Funds to LS or Endowment	3,810	\$1,700.00	\$5,485.00	\$25.00	
Mission Trips	2,188	\$0.00	\$0.00	\$2,187.87	
Pass Through Funds	1,658	\$10,112.12	\$11,710.46	\$60.00	
Pass Through Funds NOW Start	(490)	\$0.00	\$0.00	-\$490.07	
Stained Glass Project	5,810	\$0.00	\$5,310.00	\$500.10	
Senior Youth	39,877	\$11,446.00	\$10,021.16	\$41,302.01	
Sunday School	495	\$9.00	\$0.00	\$504.29	
Thrivent Choice	15,474	\$5,021.00	\$1,209.60	\$19,285.79	
West Plains Mission	11,130	\$3,600.00	\$250.00	\$14,480.00	
Bell Choir	1068	0	0	1068	
<b>Total of Non-Budgeted Ministries</b>	<b>126,854</b>	<b>63,562</b>	<b>(55,144)</b>	<b>135,273</b>	<b>8,419</b>
<b>Total Designated Fund Activity</b>	<b>\$ 197,530</b>	<b>\$ 256,721</b>	<b>\$ (307,393)</b>	<b>\$ 147,158</b>	<b>\$ (50,372)</b>

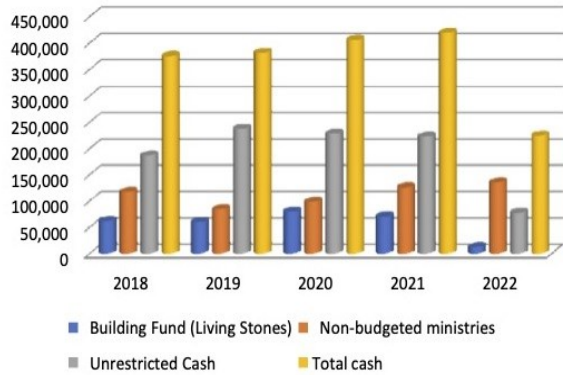
## Holy Cross Balance Sheet Previous Year Comparison

As of December 31	2022	2021	Net Change
<b>Assets</b>			
Checking/Savings	\$ 224,472	\$ 419,015	\$ (194,543)
Other Current Assets	5045.02	4,692	353
<b>Total Current Assets</b>	<b>229,517</b>	<b>423,707</b>	<b>(194,190)</b>
Fixed Assets	3,350,715	3,350,715	0
<b>Total Assets</b>	<b>3,580,232</b>	<b>3,774,422</b>	<b>(194,190)</b>
<b>Liabilities &amp; Equity</b>			
<b>Liabilities</b>			
Current Liabilities	82,295	88,658	(6,363)
Long-Term Liabilities (Principal Yet to Pay)	28,006	438,206	(410,200)
Long-Term Liabilities (Less Current Portion Mortgage)	(80,113)	(80,113)	0
<b>Total Liabilities</b>	<b>30,188</b>	<b>446,751</b>	<b>(416,563)</b>
<b>Equity</b>			
<b>Restricted Funds</b>			
Change in Value—Securities of America Fund		(701)	701
Building Fund	11,885	70,675	(58,790)
Donor Restricted	135,273	128,609	6,664
<b>Total Restricted Fund Balance</b>	<b>147,158</b>	<b>198,583</b>	<b>(51,425)</b>
<b>Unrestricted Funds</b>			
Unrestricted Fund Balance	3,340,136	3,031,485	308,651
Net Income	62,750	293,361	(230,611)
<b>Total Equity</b>	<b>3,550,045</b>	<b>3,523,429</b>	<b>26,616</b>
<b>Total Equity and Liabilities</b>	<b>\$3,580,233</b>	<b>\$3,970,180</b>	<b>\$(389,947)</b>

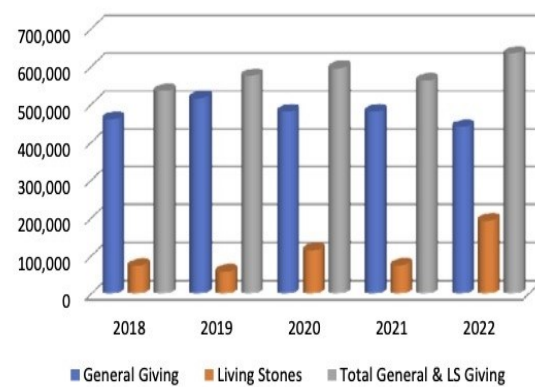
## Cash Allocation Previous Year Comparison

As of December 31	2022	2021	Net Change
Board Designated - Building Fund/Living Stones	\$ 11,885	\$ 70,675	\$ (58,790)
Change in Value - Securities of America		(701)	701
Donor Designated - Non-budgeted Ministries	135,273	128,609	6,664
<b>Total Designated</b>	<b>147,158</b>	<b>198,583</b>	<b>(51,425)</b>
Undesignated	77,314	220,432	(143,118)
<b>Total Checking/Savings</b>	<b>\$ 224,472</b>	<b>\$ 419,015</b>	<b>\$(194,543)</b>

### Holy Cross Cash Picture 2018-2022



### Holy Cross Giving Picture 2018-2022



## Did You Know?

We started a completion campaign in September of 2022 to pay off our 20-year mortgage for 2013 the new addition, which totaled \$1.9 million, by the start of 2023 (10 years early!).

Our mortgage balance at year end 2022 was \$28,006; down from \$438,206 in Jan. 2021.

All mortgage interest has been paid by general offerings, as well as a large portion (about 2/3) of the principal. Living Stones contributions paid the remaining principal of the monthly mortgage and made excess principal payments.

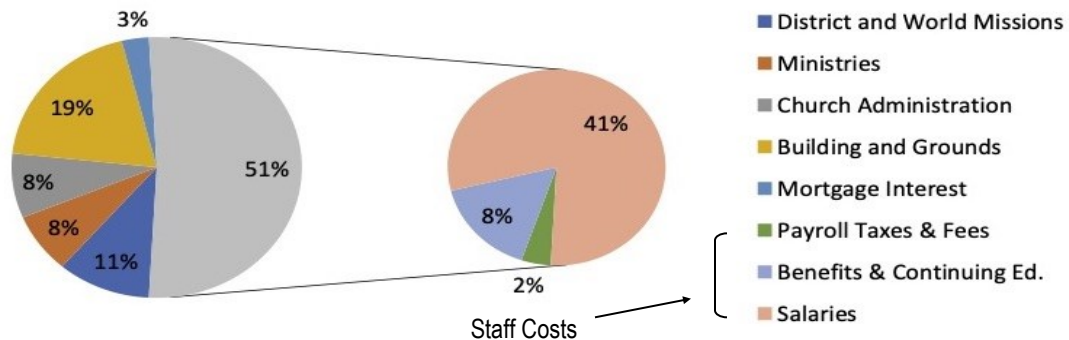
All our Mortgage Interest helps build other LCMS ministries through our lender, our own church body, via the Lutheran Church Extension Fund.

We made a total of \$341,901 in excess payments to principal in 2022. The Board of Directors typically caps end-of-year Undesignated Cash at six months of the upcoming year's operating expenses (exc. mortgage), approximately \$208,000 in 2022 with all excess going to principal on the loan. However this year the board approved using much of that cash reserve to pay ahead on the mortgage principal, leaving only three months of operating expense in reserve. Between that, the \$50,000 Living Stones reserve, and your giving to Living Stones in 2022, which totaled \$193,159, the payoff of the mortgage was in reach by year end.

It was paid off in January 2023.

Praise the LORD!

### Where Your Offerings are Used 2022 General Offering Expense Breakdown



Belonging, Believing, Bearing Fruit in Jesus

5 Year Vision

Leading with Loving Service to Bring the Greater Spokane Community Closer to Jesus

3 Year Goals

Serving without Expectation of Return

Linking Community Oriented Ministries into Effective Nets

Encouraging Community Service and Leadership

Establishing Effective Partnerships

Aligning Resources with Outward Focus

1 Year Goal

What Goal for 2023 will Help Our Congregation Reach the 3 Year Goals and 5 Year Vision Above?

3-6 Month Goals

What Efforts in the next

Three to Six Months Can You Take

As First Steps to Get There?

Commitment to God's Word and its Faithful Exposition in the Lutheran Confessions

Partnership in Christ as a Member of the LCMS

Core Values of Holy Cross  
Jesus-Center, Living, Transformation in the Spirit, Hospitality, Mission-Driven Life, Trust in God's Word, Creativity, and Community