

# CROSSVIEW CLARION

July 2021

"Yes, *change* – just the mention of that word can cause us to be a little uncomfortable, a bit wiggly inside." -Sue Quist



## CHANGE

by Sue Quist, Director of Music & Fine Arts

What's your favorite season? Is it the crispness of fall with leaves and beautiful color, or the chill of winter with its snowflakes and pristine beauty? Maybe you are a summer or spring person. All the seasons bring beauty, and renewal, and change.

Yes, **change** – just the mention of that word can cause us to be a little uncomfortable, a bit wiggly inside. Change can be a humbling experience.

If you have children, you know that in a blink of an eye, your children change – almost overnight. My own little boys are not so little anymore –

as they are now 19, 17, and 15 years old. How did this happen? Seemingly overnight. Our lives seem to be in a fast forward mode – leaving many of us clinging to what is certain, and familiar.

Psalm 46:10 tells us "Be still, and know that I am God." When facing change of any sort, we can lean into our heavenly Father to guide us through rough waters. We can have faith, confidence in what we hope for, and assurance of what we do not see.

All this talk of change leads me into the



change for our Contemporary Service Praise Team. After years of faithful service to Cross View, Bob Cavalieri has decided to step away from leading our musicians in this service. And with that comes change...change in vision, change in style, and subtle changes to this worship service.

I stepped into music leadership of this service on June 13th.

I pray that God our Father, will guide me in being still, and listening to Him, as we go forward singing his praises.

## Early Childhood Center

### ECC SUMMER FUN

The ECC enjoyed the Treasured Vacation Bible School held in June. It was a great time of Bible stories, crafts, songs, snack, and games. Sixty-five preschoolers and 18 school age children from the Early Childhood Center participated during the week. Thank you to the 15 Early Childhood Center staff who worked with the children during the week and made it all possible.

The children and staff are in full swing with summer and have many fun activities planned. We have already had water days, bike days, and mud day. The rest of the summer includes in-house fieldtrips, Family Fun Day with pony rides and bunny petting zoo, theme weeks throughout the summer, soccer class, and gymnastics class!

Thank you to Paul Wentzien for building our playground new flower boxes for his Eagle Scout project. The children have already planted flowers and are enjoying checking on the flowers daily, watering and watching them grow.



## Financial Update Year-to-Date Results

- May contributions were \$10,312 below budget.
- Year to Date income through May is \$46,531 behind budget.
- Year to Date expenditures are less than budget primarily due to lower wage and benefit expenses with open positions.
- Net Income is \$11,691 better than budget year to date as expenses are below budgeted amounts.
- ECC Tuition income remains below budget with some openings in one room.
- Please prayerfully consider your remaining pledge to the Cross View 4.0 campaign. Timely payments will reduce interest cost on the bridge loan.

### Cross View Lutheran Church

5/31/21	2021 Actual Year to Date	2021 Budget Year to Date	Actual vs. Budget Greater (Less)
<b>Total Income</b>	\$493,310	\$539,841	(\$46,531)
<b>Total Expenses</b>	\$498,758	\$556,980	(\$58,222)
<b>General Fund Net Surplus (Deficit)</b>	(\$5,448)	(\$17,139)	\$11,691

### Cross View 4.0 Building for Generations Campaign

5/31/21

<b>Balance in Campaign Savings Account:</b>	<b>\$457,816</b>
Plus: Pledges Expected by 12/31/2021:	\$172,967
Plus: Nine Mile Creek Watershed District Receivable:	\$82,800
Less: Remaining Costs to Complete:	(\$63,199)
Less: Bridge (Short Term) Loan to be Repaid:	(\$613,179)
<b>Projected 4.0 Balance at Completion:</b>	<b>\$37,205</b>



## Women's Ministries

### WOMEN'S BOOK CLUB

Cross View's Women's Book Club will be reading and discussing *House Rules* by Jodi Picoult. The group will meet at the church on Monday, July 19, at 1:00 PM. Please contact Marcy at [mpnordhus@gmail.com](mailto:mpnordhus@gmail.com) if you have questions or are interested in joining.



## Youth Ministries

### (TC)<sup>2</sup> REGISTRATIONS ARE LIVE!

Taking Care of the Twin Cities or (TC)<sup>2</sup> is the Cross View youth at home service project running July 25-29. Our 7th through 12th grade youth serve our church family and greater community by doing indoor & outdoor projects. These projects range from painting a garage, washing windows, cleaning up a yard, and cleaning up city parks. While the focus of this event is giving the Jr and Sr high youth a service opportunity, **all** Cross View families are invited to participate this year. Here are the different ways that you can help (TC)<sup>2</sup> be a success:

#### Youth and Adult Participants:

If you're up for it, this project team would love to have as many youth, families, and adults help that week! They always need more drivers and hands to extend our impact!

**Support Staff:** They are also

looking for senior saints or those who have a skill or experience to share to serve alongside our teams. Registration, photography, nursing, and construction are just a few of the ways that your help is useful! Being on the support team also allows for you to serve when you're able throughout the week!

**Work Projects:** To be successful and have a greater impact on our community, the youth are relying on our community to be watching for others who need some help. They continue to look for work projects that our teams can participate in and complete that serve our members, their neighbors, and the surrounding community. If you know of any, please submit them on the website.

Contact Jon Zellar with any questions and look for [registration forms](#) on the Cross View website!



**"For in Him we live and move and exist" (Acts 17:28).**



## New Stephen Minister Training Scheduled for Fall

Stephen Ministry leaders from Our Lady of Grace and Cross View will be leading a training course for new Stephen ministers, beginning on August 30. Cross View will be hosting many of the training sessions which will be on Monday evenings for about 2-3 hours, ending on November 15. For now, please prayerfully consider whether or not your spiritual gifts and talents could be used in this compassionate ministry.

Since 1975, over 600,000 people from all walks of life have been trained as Stephen Ministers — lay caregivers who, in turn, have brought God's healing love to millions of hurting people going through difficult times in life. These people are drawn to Stephen Ministry training by the desire to make a significant difference during a time of great need in someone's life. What often surprises them is the tremendous personal and spiritual growth they themselves experience.

If you are thinking about becoming a Stephen Minister, here are some next steps:

- Pray for discernment about your gifts, your passions, and how God is asking you to grow in ministry.
- Let a pastor or Stephen Minister know about your interest in training to become a Stephen Minister.
- Visit [stephenministries.org/SM](http://stephenministries.org/SM) for additional stories and information about serving as a Stephen Minister.
- If you need a Stephen Minister, please contact a pastor.

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*"Bear one another's burdens, and in this way you will fulfill the law of Christ."*

*—Galatians 6:2*



# Christian Education

## COLOSSIANS

**SUNDAY MORNING BIBLE STUDY, 9:30-10:30 AM**

**JUNE 27-AUG. 29, ONSITE IN ROOMS 209-210 & ONLINE**



What we think about Jesus matters. Our perception of Him shapes us—what we say, how we treat others, even what we think. If we paint Jesus as any less than who He is as supreme over all creation and savior of the world, not only does our theology slip, but the working out of our faith also suffers.

Join us for this 8-session summer Bible Study as pastor Louie Giglio takes us through the book of Colossians to help us form a complete picture of Jesus. What we believe about Jesus influences everything in our lives. Now alive in Christ, we can live a life worthy of God instead of falling back into the ways of the world.

Pastors Steve and Toby will be facilitating this study. Register on [CVConnect](#). If you have questions or need information, email Pastor Toby at [toby@crossview.net](mailto:toby@crossview.net).

## MUSIC CAMP: JULY 26-30

A re-imagined *Interplanetary Jammin'* show includes a new story line, additional music, and the use of puppets. Come join us for this upbeat, action packed week.



## A WEEK FILLED WITH LEARNING AT VBS

It was a wonderful week joining together to learn that we are a priceless treasure to God. We learned that God knows us, hears us, comforts us, forgives us, and chooses us. Throughout the week we got to hear those messages in song, Bible study and a variety of activities all giving praise and glory to God.

Each day we also talked about how we saw God in our lives around us – we call these “God Sightings.” How have you seen God today? Take time to really think about it and give thanks for all He has done.

Thanks to everyone who supported our ministry to the children of Cross View and the community through their time, sharing talents, and donations. It was a blessing!











## INDIAN CHURCH PLANT AT CROSS VIEW

In the Old Testament, God's Word often uses the imagery of trees that rise and fall as an illustration of the kingdoms of the world that rise and fall. They grow powerful and incorporate into their branches all the nations of the earth, but as quickly as they rise, they fall and are no more.

In Ezekiel 17:22-24, we hear a Messianic prophecy about a growing tree that God Himself will plant. Unlike the kingdoms of the world that rise and fall, this kingdom will last forever, and all the nations will come to rest in it. This kingdom was fulfilled with the coming of Jesus, our Messiah, and with the inauguration of the Kingdom of God.

Starting on June 19, Cross View will see God's growing tree incorporate into its branches yet another nation right here in Edina and Eden Prairie. This will happen as our congregation hosts and Indian church plant on the third Saturday of each month.

Raised a Lutheran in India, Pastor Jacob Christy and his family moved to America in 2016 as a missionary to the Indian community. He was a pastor in India for 25 years and has been a church planter all his life. His wife's name is Blessing and he has three children – Sarah, David, and Nathan.

Pastor Jacob has already planted churches in Woodbury and Minnetonka. Cross View is his third church plant in America. His heart's desire is to bring the Gospel message to Indian immigrants and their families who are taking up residence in the Twin Cities. On June 19, he anticipates about 20-25 adults plus about 20 children. They will gather for worship, fellowship, and Bible study at Cross View, starting around 10:30 AM.

A formal invitation has been extended to Pastor Jacob and the people of his church plant to participate in the ministries of Cross View. We are so happy to have them gather on our campus and to share in our ministries. Let's do everything we can to warmly welcome them into our midst as God's growing tree continues to extend its kingdom branches among us.

## THANK YOU, CROSS VIEW, FOR THE BIBLES!

Our brother in Christ, Helio, is leading a number of discipleship groups in Los Vasquez, Guatemala. These groups are spending time studying the Bible and in fellowship. The Spanish Bibles that members of Cross View donated, were distributed to each member of the discipleship group. This is the first time many of individuals were able to hold, read, and keep their very own Bible! What a Blessing! Thank you, Cross View, for your generosity.

The Cross View Guatemala Mission team continues to work on finalizing the Los Vasquez water project. We are waiting for a final report and at that point, we hope to be able to present the findings to Cross View. Please keep our brothers and sisters in Los Vasquez and the water project in your prayers.





## MISSION PARTNER VISIT: REV. DR. FUNG LO

On Sunday morning, June 20th, our mission partners Pastor Fung Lo and his wife, Kalia, shared their story of the opportunities God has provided to them in His ministry of equipping His saints for His work of seeking and saving the lost among the Hmong people in Southeast Asia.

In addition to an insightful, challenging message during

both services, Dr. Lo dug deeper into his ministry during the Education Hour. Onsite and online participants had the opportunity to ask questions and were also given ways that they can support this Hmong ministry and live out the Great Commission.

If you to discover ways to support the Lo family, go to their page at Mission of Christ at <https://missionofchrist.org/lo/>.



"Give thanks to the Lord for he is good, his love endures forever." (Psalm 107:1)

## Recap of Voters' Assembly Meeting May 23, 2021

We are grateful for the many blessings that 2021 has brought to Cross View. We are back open for worship services and classes. What joy it is to be able to see people in person. The Cross View staff has done an amazing job helping us to navigate the pandemic and bringing us back together. I cannot thank them enough. The staff has also been filling in for the open positions and have done a great job!

### Mid-Year Financials:

Early Childhood Center	4/30/21 Actual	4/30/21 Budget
Total Income	\$435,478	\$448,756
Total Expense	\$461,309	\$453,476
Net Income (Loss)	(\$25,831)	(\$4,730)

- ECC Tuition is running behind budget by \$13,268 primarily due to vacancies in one room. They have had a few cases of COVID which resulted in tuition being reduced for families during their time of quarantine.
- ECC Expenses are \$7,833 over budget primarily due to expense timing.
- They have also had some benefit adjustments that took place at the beginning of the year.
- The surplus from last year, which was \$55,000, has not been touched. They have that to draw on if needed this year.

Cross View Lutheran Church	4/30/21 Actual	4/30/21 Budget
Total Receipts	\$414,832	\$451,051
Total Expenses	\$404,234	\$450,620
Receipts over (under) Expenses	\$10,598	\$431

- Member contributions are running behind budget by \$36,219 (8%) and 2020 by \$18,176 (4%)
- Expenses are \$46,386 (10%) less than budget
- Key Expense Variances to Budget:
  - Wages and Benefits: Under budget by \$52,278 due to unfilled Children's Ministry Director, Praise Team Leader, and Administrative Assistant
  - Missions: Under budget by \$4,617 due to reduced member contributions
  - Facilities and Grounds: Over budget by \$13,179 due to timing of maintenance contracts and small repairs

- Administration: Over budget by \$4,989 due to timing of annual contracts
- YTD Net Income of \$10,598 is favorable to budget by \$10,167
- Bridge Loan: \$613,179
  - Annually Adjusted Interest Rate is currently 3.875%
  - Payments: Monthly Interest only of \$1,980 with balloon payment due in May 2024
  - Repayment to be made from collection of outstanding Cross View 4.0 – Building for Generations capital campaign pledges
- Permanent Mortgage is \$3,040,000 at 4% Fixed Interest Rate
  - Payments: Monthly Interest only of \$10,133 through May 2024
  - After May 2024, 30-year amortization payments would be approximately \$14,515

### The Auditor performed review of the following areas:

- Testing general ledger balance sheet accounts and reconciliations
- Testing general ledger income statement and accounts reconciliations
- Overview of operating and internal control procedures
- Additionally, the auditor was an on-going resource to the Church's financial team throughout the year
- Balance sheet and income statement reconciliation procedures did not identify any exceptions
- Reconciliations were performed in a timely manner, well documented, and contained a small number of reconciling items
- A sampling of income and expense transactions noted no exceptions to established policies and procedures
- The pandemic did not appear to impair the Church's ability to maintain a sound system of internal financial controls
- The Auditor will complete a final review of the Cross View 4.0 – Building for Generations Capital Campaign accounting and reconciliation when it closes in 2021

### 4.0 Building for Generations Capital Campaign Update

Contributions Received 2018 – April 2021:	\$4,362,819
Constructions Costs Paid: 2018 – April 2021:	\$7,564,899
Funding Gap:	(\$3,202,080)
Long Term Mortgage:	\$3,040,000
Bridge Loan:	\$613,179
Capital Campaign Balance:	\$451,099



Current CV 4.0 Project Cash Balance:	\$454,888
Expected Remaining Pledges to Be Received in 2021:	\$173,737
Nine Mile Creek Watershed District Receivable:	<u>\$82,800</u>
Funds Available to Complete Project:	\$711,425
Remaining Costs to Complete Project:	\$63,863
Bridge Loan to be Paid:	<u>\$613,179</u>
Projected Cash Balance at Project Completion:	\$34,383

#### Key Variables:

Collection of Remaining Pledges  
Collection of Nine Mile Creek Escrow

### **Church Facility Repair and Restoration**

Prior to the addition, our church was valued at 9M, it is now 16M. We have more capital expenses and equipment that may need repair or replacement.

We are working on being more planful in our budgeting. In the past as things came up, we would use the funds from the surplus account. This is no longer the case as we have larger expenses. This does not mean that we won't need to ask members for additional funding in the future. An example is if several pieces of equipment go down that is not expected. However, Renee and her team have made a list of all capital equipment in our facility, along with its life expectancy and price. We will use this list for budget purposes.

#### Three Areas that Currently Require Repair/Replacement

- **Roofing:**
  - New roof sections added with each addition
  - For several years, "patching and repairing" the roof as it leaks has been performed, including leaks in the 1993 addition.
  - Patching of the roof cannot continue. It needs to be replaced
- **HVAC Units Replacement:** Eight units on old roof need replacement
- **Masonry and Tuckpointing:** There are several cracks and water is leaking into the building.

Item	Cost	Timing	Comments
Replace roofing on legacy campus	\$199,183	\$2,021	Leaks are increasing in locations and structural damage increasing; Could be done in sections to delay timing (increased cost)
8 HVAC Rooftop Units 20+ years old	\$172,344	\$2,021	5 units are 25+ years old; 3 units are 20+ years old
Masonry Repair and Tuckpointing	\$167,000	\$2,021	Long-term brick deterioration; Internal moisture in ECC Rooms
Contingency	\$11,473		
<b>Total Cost of Items</b>	<b>\$550,000</b>		

*Note: Sanctuary roof which was replaced due to storm damage in 2014 does not need to be replaced*

Church Council Recommendation: After reviewing several options, council members are blessed to have the opportunity to use this loan.

- Draw \$550,000 on LCEF Bridge Loan
- Start a capital campaign (TBD)
- Interest-only for 3 years; 3.875% variable rate (\$21,315/yr)
- Loan is already approved and in place with no additional borrowing costs
- Immediate access to funds to complete capital projects, likely reducing project costs
- Avoids risks that interest rates increase and borrowing costs increase in a new and different loan

Motion was passed to advance the funds and begin a capital campaign.

### **Nominees for New and Continuing Positions**

- Megan Rooney – At-large Member
- Vern Hanson – At-large Member
- Vina Marquart – Secretary

The vote passed unanimously! The church council is very excited to have a great group of people on the council

### **Update on Open Church Staff Positions**

- **Director of Children's Ministry:** Many people are interested in the position; the committee has narrowed down to four candidates and staff will interview those candidates within the next 2 weeks. The plan is to identify two final candidates and bring to the voters for a start date in the fall.
- **Praise Band Coordinator:** Effective June 13th, coordination will be transferred to Sue Quist. After two years of trying to fill the Praise Team Coordinator position, during which Bob Cavalieri volunteered to "temporarily" step into the role, this decision was made. June 6th will be Bob's official last day in the role. Thank you to Bob for his service in allowing us to continue the Praise Team and to Wendy Cavalieri who helped with music selection.

- **Administrative Assistant:** Two candidates will be interviewed soon.
- **Audio/Visual Coordinator:** A 20-hour/week, 6-month position is covered in 2021 budget. The job will be posted soon.

Voters' Assembly meeting and Church Council meeting minutes are available for reading online at [www.crossview.net/minutes](http://www.crossview.net/minutes).





# CROSS VIEW

*Developing fully devoted followers of Jesus Christ along life's journey*

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Nadar & Georgette Alaraj, POBLO

The *Clarion* is published monthly by Cross View Lutheran Church.  
Items for inclusion should be sent via email to [clarion@crossview.net](mailto:clarion@crossview.net).



## GROW

### SUNDAY WORSHIP

8:15 AM Traditional Worship  
in the Sanctuary

10:45 AM Contemporary  
Worship in the Great  
Commission Room

*Sunday services are also  
[live streamed](#).*

*Communion 2nd & 4th  
Sundays*

### SUNDAY EDUCATION

9:30 AM Onsite & Online

### OFFICE HOURS

Mon.-Fri., 9:00 AM - 4:30 PM

### CALENDAR

Our most current calendar  
is always available at  
[www.crossview.net/calendar](http://www.crossview.net/calendar)

## CONNECT

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