

CROSS VIEW CLARION

June 2020



"In the midst of all this change, I'd like to point out something that doesn't change. This is what I'm clinging to." -Toby Schmidt



Change and Transformation

by Toby Schmidt, Associate Pastor

Change, there have been a lot of changes happening. Most recently, that has been with our country and community, and our world. However, it seems like we, the faith family at Cross View, have been in a constant state of change since the beginning of the build over a year ago.

Change is hard because it's uncomfortable. While we gain and grow, we also lose some. It has been exciting to see all the changes on campus, holes being dug, footings poured, walls going up, and furniture and fixtures being installed.

I'd like to say that not much has changed since our last newsletter. But that is not really the truth. We're still suffering through the COVID pandemic. Restrictions are lessening, yes, but the threat and effect of the Corona virus has not. Loss and difficulty are all around us during this change.

In the midst of all this change, I'd like to point out something that doesn't change. This is what I'm clinging to, I pray you that it may be something you cling to this as well.

In Malachi 3:6 God says, **"For I the Lord do** ►

◀ **not change. So that you, the children of Jacob, are not destroyed.”** God doesn’t change, in the midst of all the change He doesn’t. God doesn’t change so that as we walk through this life and all the change going on around us, are able to stay grounded. God anchors us in the firm foundation of Himself, His promises and His faithfulness.

Wait! There’s more! This is consistency runs throughout God’s letter of love to us.

- 2 Timothy 2:13, **“If we are faithless, He remains faithful—** for He cannot deny Himself.” God cannot deny His goodness and faithfulness, even in our unfaithfulness.
- James 1:17, “Every good gift and every perfect gift is from above, coming down from the Father of lights **with whom there is no variation or shadow due to change.**” God is so good. He has what is best for us in mind. Everything good, and all that is for our good, comes from Him.
- Hebrews 13:8, **“Jesus Christ is the same yesterday and today and forever.”** God’s best gift to us is Jesus, our savior and advocate, from forever to forever. The one who pours His spirit into us at baptism. The one who meets us where we’re at and walks

with us through everything. Jesus is the personification of God’s constant love that keeps giving to us and through us.

It’s easy to focus on all the loss in the midst of all the change. But, if we look to God’s consistency, His faithfulness, His love, to Jesus, then we also see the words of Isaiah 43:19 happening, **“Behold, I am doing a new thing;** now it springs forth, do you not perceive it? **I will make a way** in the wilderness and rivers in the desert.”

God doesn’t change, but He does make us new. We are not destroyed but transformed to be more like Him. Transformed to His faithfulness, His goodness, transformed to be more like Jesus. We are transformed to be His children, so that He constant love is not only given to us, but through us.

I miss you. I look forward to seeing you and worshipping with you. But, I gotta tell you I’m excited about this “new thing” God is doing in us and through us. The children of God have been sent out. God has made a way for His love, for Jesus to present in our homes and communities. I’m excited. I’m excited about the transformation that God is doing in you and through you. I hope and pray that you are too.

Stewardship Corner

STEWARDSHIP: WHAT IS THE BEST WAY TO GIVE?

With live worship suspended, more donations are coming in online. We’ve been asked which method of giving is the most beneficial to Cross View. Here is a breakdown of our vendor fees:

VENDOR	TYPE	PER ITEM FEE	EXAMPLE: 100 transactions	% OF DOLLARS FEE: \$10,000	TOTAL FEES:
Vanco	Simply Giving E-check (ACH)	\$.20	\$ 20	\$ 25.00	\$ 45.00
Vanco	Credit card	\$5.00	\$500	\$ 25.00	\$525.00
Vanco	Text	\$3.25	\$325	\$ 40.91	\$365.91
PayPal	Online	\$ 0	\$ 0	\$300.00	\$300.00

Whichever method you choose, please know how grateful we are for your generosity! More information on giving can be found on the Giving and Serving page of our website: <https://www.crossview.net/giving-serving/>

ONLINE GIVING VIA PAYPAL

For those members gifting contributions via PayPal: We ask that you review your online statement to verify all gifts have gone to their intended funds (i.e. general fund or building fund). When we receive PayPal contributions, we are not able to see any memos associated with these gifts as PayPal reports do not provide us with this information. Unless previously communicated to the church office, all PayPal receipts have been placed in the general fund. If you notice that any contributions have gone to the incorrect fund, please contact Alyssa Meger at extension 205 in the church office or at alyssa@crossview.net.

CV 4.0 – Building for Generations Update



Sub-contractors are completing a list of 4.0 Building for Generations spring items. As pandemic guidelines evolve, we anxiously await our return to God's house.

The Sanctuary is ready. Re-installation of audio-visual and streaming equipment is complete. Soon we'll be able to live worship in the Sanctuary, Great Commission Room, and Fellowship A-B-C simultaneously.

The new sanitary sewer installation is complete. This connects four building pipes to a larger pipe that moves waste into the city system. This upgrade alleviates a history of sewer backups and sewer line cleaning. Increased capacity will handle the increased volume caused by more toilets, sinks and a second kitchen.

Construction area asphalt as well as curb and gutter replacement is also finished. Sidewalks were put in last fall to facilitate a January temporary occupancy certificate. Safe entry was vital to occupancy certification. Little did we know COVID-19 would cause a pause in onsite worship.

Parking lot security and poor lighting has been an ongoing concern. Aligning scope with budget placed parking lights on hold until the project's conclusion. Church Council, at their May meeting, approved converting all parking lot lighting to LED, adding lower lot light capacity, and installing a new timer system. Work started in May and will finish by September.

We anticipate landscape and irrigation work to finish

up in early June. Our surveying firm will provide detailed design drawings and confirm the new ground water mitigation system meets Nine Mile Creek Watershed District performance expectations. Once these items are done Cross View's financial assurance payment will be returned. Church Council appreciates members submitting "Wish List" ideas. Staff and Council members review "Wish List" items monthly. Please contact Scott Douglas at sldouglas1@icloud.com or any Council member with your suggestions. "Wish List" expenditure decisions rest with the Church Council.



Financial Update Year-to-Date Results

- April year-to-date income was 7%, or \$34K less than budget year-to-date.
- Expenses continue to be managed tightly, especially at this time when the building is closed to worship and programs. As a result, expenses were also less than budget, resulting in a year-to-date surplus of \$48K. The surplus does not include expected CARES Act Paycheck Protection Program (PPP) loan forgiveness of \$68K for Cross View as of April 30.
- The ECC is operating with reduced students and associated tuition, resulting in a year-to-date deficit of \$7K. Expected PPP loan forgiveness totals \$77K for the ECC as of April 30.
- The PPP loan continues to be used as required in order to be forgiven. The loan allowed us to maintain full payroll. Without the loan staff reductions would have occurred. We are grateful for the donations received from our members and guests, but future giving to Cross View and tuition for our Early Childhood Center remains

very uncertain. God has been good to Cross View for 50 years. We continue to put our trust in Him to guide us through all things.

- Church Council is happy to report that our independent financial auditor has reviewed 2019 Cross View and ECC financial results and issued a positive report with no discrepancies. There are no material changes to our 2019 reported financial results. Thanks to our amazing financial and administrative staff and to our Church Council Treasurer, Linda Baule.

Cross View			
April 30, 2020	2020 Actual YTD	2020 Budget YTD	Actual Better/(Worse) vs. Budget
Total Income	\$433,008	\$467,358	(\$34,350)
Total Expense	\$384,806	\$438,674	\$53,868
Net Surplus/(Deficit)	\$48,202	\$28,684	\$19,518

Christian Education

VIRTUAL BIBLE SCHOOL IS COMING!

The train at Rocky Railway started to go off track, but we got it back on for a week of Virtual Bible School! It's still VBS but with a different look. With your registration, you will receive a bag of supplies to take you through the whole week of adventure where we see that Jesus' Power Will Pull Us Through! Then, starting June 22, each day recordings of opening, storytelling, Imagination Station/Crafts and Snacks will be up on Cross View's website. You can do the activities in any order throughout the day or even the week!

Recordings of stations will stay up through July, so if you want to extend the fun of VBS over the month you can. OR, if the week of June 22 doesn't work for you, you can do it another week. So many options!!

We are sad that we won't be able to meet in person during the week, but we are SO excited about this new opportunity to share the love and power of Jesus to so many people. Share the good news and invite a friend to sign up as well. The cost is just \$12 for a great week (scholarships available if you need them)! Please register at www.crossview.net.

MUSIC CAMP – JULY 20–24; 9:00 AM – 12:00 NOON

At this time, we are planning to welcome 50 1st to 5th graders to Cross View for a great week of music camp! If, due to COVID-19, we need to cancel, a decision will be made by June 10. As we gather, it will be a great week for students entering 1st–5th grades. Cost for the week is \$45. We close registration at 50 participants, so if you want to be a part of the program, register now, and if the program doesn't take place, you will be notified and fully refunded. Registrations past the 50 will be put on a waiting list. We would love to have you join us as students learn a music, choreography, make costumes and props, and perform on Friday. Please register at www.crossview.net

BIBLE STORY OUTPOST: LET'S GO CAMPING!

This summer's kids' weekend's Bible lessons will have a theme of camping. What do we need to go camping, and what Bible stories can teach us about it? Each week we will look at different parts of camping from setting up the tent, going fishing, telling stories, building a campfire, and making s'mores! Lessons will be distributed electronically each week during the summer for families to do at home (or the lake...camping!) together. Would you like to receive the lessons? Contact Christine Eid at christine@crossview.net. Hope you'll join us!

JOINING JESUS WITH MISSIONAL COMMUNITIES

This month we'll be finishing up our study of Joining Jesus on His Mission – Show Me How. This has been a fantastic follow up to the Red Letter Challenge. In the study, Pastor Greg Finke challenges us to be the disciples

Jesus calls us to be (from Mark 1:17 and Matthew 28:16-20). This can be overwhelming, but Pastor Greg shows us, with great clarity, how Jesus in the Gospels (Matthew, Mark, Luke, and John) carried out the mission of God, and included and trained the disciples to do the same. We see Jesus' simple but intentional plan to bring others into God's love as shares that love with them and others and shows them how to do the same. Being the disciples Jesus calls us to be is really just living in God's love and loving those around us in and with that love.

To meet the challenge of being the disciples Jesus calls us to be, Pastor Greg offers "Missional Communities". **A missional community could be your family, a group of friends, or a small group.** It is people checking in with each other to see how we're doing at living in the mission God has brought us into. It's intentionally taking the time to remind, challenge, and encouraging each other to do it. To facilitate this missional mindset, Pastor Gregg offers a few questions for us to ask each other:

- 1) How did you see Jesus at work this week?
- 2) What has Jesus been teaching you in His Word?
- 3) What kind of conversations are you have with people who "pre-Christians?"
- 4) What good were we able to do (or could we do) around here?
- 5) How can we help you in prayer?

The next time we gather around the dinner table or a cup of coffee; the next time we gather for devotions or a Bible study, add these few simple questions to your conversation. Invite each other on the adventure that God has for each other. What's exciting is that over time, as we keep asking these questions, our mindset changes, and so do our actions and lives.

These simple questions help us intentionally enjoy and invest in the people with whom we live, work, and play. Over time, we get to know the people God has placed around us. We get to share stories and see what Jesus is up to into their lives. We become the disciples God calls us to be. We join Jesus on His mission and bring others into God's love as we share His love with them and shows them how to do the same.

AUTHENTIC CHRISTIANITY

Join us this June and July, on Wednesdays from 12:00 Noon to 1:00 PM, for Authentic Christianity.

In our postmodern world, the common spiritual belief is "Truth is relative, so I'll pick what's right for me." Rather than attend worship at a local church, burned-out believers and spiritual secularists attend to their spiritual needs elsewhere. While these disaffected believers haven't rejected the

JOINING
JESUS
ON HIS MISSION
SHOW ME HOW

AUTHENTIC CHRISTIANITY

How Lutheran Theology Speaks to a Postmodern World

Gene Edward Veith Jr.
and A. Trevor Sutton

existence of God, they have strongly rejected whatever it is they think the church today has to offer.

But there is a singular truth out there—the Gospel. How do we recover the spiritual significance of our objective

reality? Lutheranism can help us do that.

On Wednesday afternoons via Zoom, we'll learn from

authors Gene Edward Veith and Trevor Sutton as they walk us through how Lutheranism shows how the physical realm and the most ordinary corners of our lives—our work, our families, and our society in all of its secularity—are charged with the presence of God. These 9 lessons will help you regain a conception of God, come to terms with suffering, and gain a sense that your life has meaning.

Stay tuned for more information about registering and joining this great class through CV Connect.

Podcast: Cross View Voices

Cross View Voices launched in May. It is a way to create a connection point that you can take with you wherever you go. It also gives you a look into what is going on within our congregation and our ministry partners. The first few episodes help us to explore:

- Good news and uplifting stories that Jonathan and Toby find interesting
- An interview with Greg Finke about his inspiration behind Dwelling 1:14 and his Joining Jesus books.
- An update from Ben Griffin, a ministry partner of Cross View.
- An update on VBS from Christine Eid
- And much more.

If you have any ideas of more ways that we can connect or have stories to share, please email us at cvvoices@crossview.net.

You can find CVV on: Apple Podcasts, Spotify, Google Podcasts, and anywhere else you would listen to podcasts. You can also find us on Cross View's website at www.crossview.net/ministries/podcast.cfm.

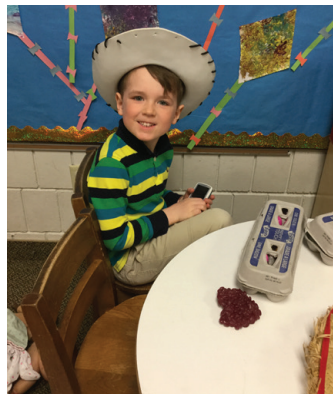
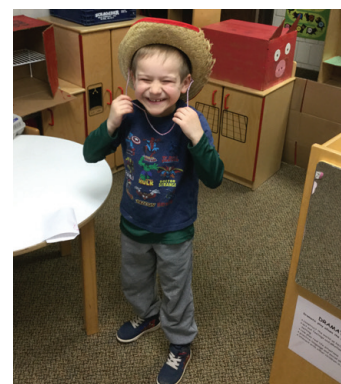


Early Childhood Center

SUMMER IS A TIME OF CHANGE

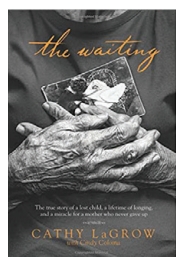
Our School Age Program starts on June 8th. The school age group has great opportunities for learning, spending time in the Word of God, exploring nature, planting a garden and so much more.

The summer is a time of many changes as children move to a new classroom or graduate to Kindergarten. We are celebrating our Hopper Preschoolers on June 4th with a graduation. We will miss our graduates as they prepare to leave Cross View, but we can rejoice over the developmental growth they have made at the ECC. We take assurance in the fact that not only are they ready for Kindergarten, but that they have also begun a new phase of their life journey and faith walk. We pray that they may continue to grow in God's love. Because of the pandemic, we will be doing graduation differently with a drive in program in the parking lot. The families will remain in their cars while we acknowledge the graduates with a jubilate celebration.



Women's Ministries

WOMEN'S BOOK CLUB



Women's Book Club will meet online using Zoom on Monday, June 15th at 1:00 PM. We have chosen *The Waiting: The True Story of a Lost Child, a Lifetime of Longing, and a Miracle for a Mother Who Never Gave Up*, by Cathy LaGrow to read and discuss. Contact Marcy at mpnordhus@gmail.com if you have any questions or wish to join.

Outreach & Missions

POBLO CONTINUES CONTACT

POBLO missionaries Nadar and Georgette Alajar continue to be in contact with over 25 students from the various International Friendship Center locations. With no meeting at the centers, contact needs to be made by phone. They support the students with personal encouragement and prayer, as well as practical help. Within the past month, they helped three students through applications for unemployment benefits due to Covid19. They have also begun in-person Christian education with a mother (a Christian) and her Muslim daughter. The Alajar family (3 young children and Nadar's father) remains well. Cross View has supplied their family with facemasks made by Cross View sewers. Please keep them in your prayers as their ministry continues.

THANK YOU! THANK YOU! THANK YOU! GRACIAS! GRACIAS! GRACIAS!

Last month, there was a cry for help from our brothers and sisters in Los Vasquez, Guatemala. Los Vasquez is the small village in Guatemala that Cross View has adopted. They too are suffering from the COVID-19, pandemic. There are multiple families without food.

Our Cross View, Guatemala mission team was notified of this great need and was quickly able to raise \$1,730.00. This allowed the at-risk families in Los Vasquez, to each receive: 100 pounds of corn, 15 pounds of beans, 10 pounds of rice, and a two-liter bottle of cooking oil. This amount of food will provide two-weeks of food for a family of eight.

The following is a letter of thanks from Los Vasquez for the food Cross View was able to provide:

Receive a cordial and attentive greeting from the neighbors of the Los Vasquez Taguayni Village, hoping that God our Lord will bless you fully wherever you are.

By this means I want to thank God first of all for his infinite mercy and at the same time thank you, Cross View Church, for the help in providing these necessities sent to our community through CALMS. This aid being brought and distributed by Mr. Helio Ramirez, who has put efforts in the villages and the rest of the municipality to help those most in need, as a volunteer for his organization. This



aid was for all the 60+ year-old seniors of our community with or without family, each of these people and their families being directly benefited who were in anguish for not having the food or the means to obtain it. I am thankful for the support sent to the village Los Vasquez on May 11, 2020, of which I am a witness that it was carried out on that date, the groceries being delivered to each person.

I say goodbye to you hoping in God to see you again, but especially trusting in Our Lord Jesus Christ that you will be filled with blessings. Thank you very much brothers and sisters in Christ of Cross View Church in the United States.

Please keep the people of Los Vasquez, in your prayers, that they may be spared further from the pandemic. The need for food and clean water will remain in the coming months, if not years in Los Vasquez. If you are willing to help, any donation for the people of Los Vasquez would be deeply appreciated. Please contact Tom Koch, tjkoch47@gmail.com or at 612-386-3901, or Pastor Steve for more details.

MISSION UPDATE FROM LINC TWIN CITIES

"Thank you for helping us to raise up even more leaders to reach even more people in the Twin Cities with the Gospel." Pastor Ben Griffin says, "As you know we have Gospel centered work happening in many different pockets of the city. As we raise up indigenous leaders to reach their own communities with the Gospel, we are now working with over 85 leaders representing 13 different people groups. We are planting churches, starting a home for victims of sex trafficking, launching a home/church for men coming out of incarceration and much, much more. The church plant training and next generation conference that were held at Cross View last year were a huge boost to this work."

At this point in time Cross View's funding is being used to deploy new LCMS ministry efforts to reach the large Hmong community in the Twin Cities. There is a couple who will both be starting seminary education this fall and working with the Hmong community to start this ministry. Funding from Cross View is helping to build their ministry plan, their time and their circle of support. They are still



in the early stages at this point so not much can be shared, but prayers are asked for.

Some other ways that Cross View members could help are:

- 1) We would like someone to become a coach to walk with a leader.
- 2) We have a training center that requires some skilled hands to do renovation. Also, some "unskilled" hands to assemble equipment and paint.

For more information from LINC go to: www.twincities.linc.org

MISSION UPDATE FROM DR. FUNG LO AND FAMILY IN THAILAND



Dr. Fung Lo and family are serving by doing Hmong Ministry in Thailand. Right now, Cross View funds support the ministry of the Lo family to seek and save the lost at any cost. We are working to build up the church here in Southeast Asia among the Hmong People. Many have been living in Thailand since the

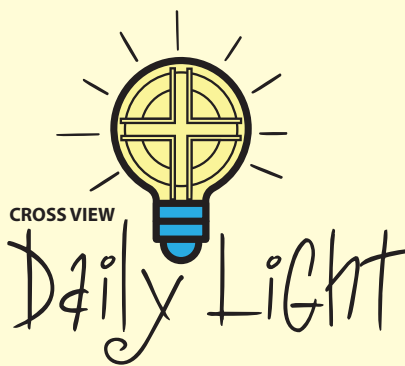
1970's and are mostly animistic. Without Cross View's financial support and prayers, it will be difficult for us to meet our financial budget needed for the Lord's mission work. Salvation is a free gift, because Christ has paid the full price for it on the cross, but mission work is very costly. It costed Jesus's life.

Cross View's funding goes specifically to towards the training of Hmong pastors and evangelists to witness the Gospel in Thailand, Laos, and Vietnam. It goes towards helping the Hmong women become Biblical spiritual leaders in their homes and communities. It also goes towards helping the Hmong children at their children center to experience the love of Christ through Bible studies and by serving others.

Some other ways that Cross View members could help are:

- 1) When it is safe to travel again, we would like to have a team from Cross View to come over to assist help us through some service projects.
- 2) Pray for those Hmong that are persecuted. This photo shows an elderly, who was beaten and kicked out of her home because she received Jesus as her Lord and Savior. This happened in March of this year. Many Hmong Christian individuals and families are facing persecutions in Vietnam and Laos.

For more information or to personally support the Lo family, go to: <https://missionofchrist.org/service/lo-fung>



Short daily devotionals by Pastor Steve

5 days a week

Posted daily at noon on
[Facebook](https://www.facebook.com/CrossViewLutheran)
(CrossViewLutheran)
and [@Instagram](https://www.instagram.com/crossviewlutheran)
(@crossviewlutheran)



STEPHEN MINISTRY CORNER

During this time of shelter-in-place, the Stephen Ministry team at Cross View has still been meeting regularly for virtual Support and Supervision meetings, alongside the team from Our Lady of Grace. Last month the larger group heard a presentation by Kay King of the National Alliance on Mental Illness (NAMI) on the subject of suicide prevention. Having suffered the suicide of close friends and relatives herself, Kay knows her subject well and is powerfully motivated to help provide solutions. She shared many statistics, exploded a few key myths, and shared the Question, Persuade, Refer (QPR) methodology of dealing with suicidal individuals. Suicide is one of the most preventable kinds of death, and almost any positive action may save a life.

To learn more about how to cope if you encounter someone needing help, please contact a Stephen Minister for additional resources. The Stephen Ministry team at Cross View is led by Doug Iddings. Other members are Sandy Frauenschuh, Trudi Kuhlman, Gordon Charles, Judy Grimm, Laurie Koch, Johanna Stratmoen and Linda Baule.

If you would like more information about Stephen Ministry in general, contact any one of these individuals. If you need a Stephen Minister for confidential care, either for yourself or a loved one, please contact a Pastor.

*Let us preach You without preaching,
not by words but by our example, by the
catching force, by sympathetic influence
of what we do, the evident fullness of the
love our hearts bear to You.*

— Cardinal John Henry Newman—

Special Guest Preacher

On Sunday, June 7, 2020, we will have Pastor Greg Finke with us for worship! Pastor Greg is the author of *Joining Jesus—Show Me How: How to Disciple Everyday Missionaries*. Join us for worship as Pastor Greg wraps up our series based on his book.

Pastor Greg has been in the ministry for over 30 years. He's pastored churches in Michigan and Texas and since 2003 he's been mentoring pastors throughout the LCMS (Lutheran Church Missouri Synod). God had been "messaging with" Pastor Greg and his wife Susan for quite a while and in 2011 they began a ministry called Dwelling 1:14 (www.dwelling114.org). The title is based on John 1:14, "the Word became flesh and



made His dwelling among us." Through this organization, they come alongside Christians to help them see and experience the clarity and simplicity of two things: "how to join Jesus on his mission as a part of their everyday lives, and how to disciple more people to do the same."

We're excited to have Pastor Greg with us on Sunday, June 7 to lead us in worship. Be sure to tune and join us as the author of "Joining Jesus—Show Me How" will wrap up our series with a challenge. Preaching on Philippians 4:8-9, Pastor Greg is going to ask us all, "What Will You Do?" Don't miss this great opportunity!



This is a big thank you to all the people that have helped us with meals.

We have loved the food—it was delicious! We don't know what we would have done without you. You are angels in disguise!

—Deb Ulicny

June 14 Voters' Assembly Meeting Agenda

Please join us for an important Voters' Assembly meeting on June 14. Time will be announced in the weekly Connection announcements shortly. This meeting will require a special quorum of at least 64 members.

Agenda

- Review Minutes from January 19, 2020*
- 2020 Financial Update
- Ratification of CARES Act Paycheck Protection Program (PPP) Loan Resolution*
- Building update (construction, pledge receipts, wish list, dedication)
- Bylaw Amendment to the Endowment Fund*
- Bylaw Amendment to meet by electronic participation in Voters' Assembly Meetings*
- Bylaw Amendment to send notices of Voters' Assembly Meetings by electronic participation*
- Council member slate election

*These items are included in the June Clarion to allow Cross View members to review the Resolution and Bylaw Amendments in detail prior to the Voters' Assembly meeting on June 14. The actions have been unanimously approved by Church Council. Please print the documents or bring them on your device if you desire to have them at the Voters' Assembly meeting. Minimal copies will be available at the meeting to reduce paper handling. Please contact Lynn at LynnMPahl@gmail.com if you have questions or comments prior to the meeting.



Voters' Assembly Meeting Minutes January 19, 2020

1. Opening (Lynn Pahl, President)
 - Meeting called to order at 12:10 p.m. and opened with prayer.
 - 68 voting members signed in for the meeting and constitute a quorum. A simple majority will decide all decisions.
2. Approval of Minutes (Lynn Pahl)
 - Voters' Assembly Meeting Minutes: May 19th, 2019
 - Motion by Erik Kelly and seconded by Brad Ost to approve the May 19th, 2019 Voters' Assembly Meeting Minutes as written. Motion passed unanimously.
3. 2019 Cross View Preliminary Year-End Financial Results (Lynn Pahl)
 - Background: 2019 budget was 9% increase YOY from 2018 budget.
 - Actual 2019 YE receipts slightly under budget but expenses also under budget, resulting in \$57K YE net surplus. Surplus will be retained and spent on high priority needs in 2020 as determined by Staff, Council and the Building Chairman. 2019 receipts do not include Capital Campaign receipts.
 - Drivers of YE favorability: debt service (\$25K favorable); Christian Ed (\$24K favorable); Wages (\$13K favorable); Marketing (\$9K favorable).
 - Increased receipts and giving primarily came from: members fulfilling their annual operating pledges; members contributing who hadn't pledged annual operating amounts; and new members.
4. 2019 Early Childhood Center (ECC) Preliminary Year-End Financial Results (Lynn Pahl)
 - 2019 ECC income and expenses slightly below budget with YE \$600 unfavorable.
 - Stacey LaMere managed many changes throughout the build. Maintained great communication with staff and parents; families have stayed enrolled.
 - Stacey pleased with the build process and outcome.
5. 2020 Cross View Budget (Lynn)
 - 2020 balanced budget of \$1,352,349 presented. Budget is built through pledges; forecasting with historical and forward-looking giving and expense patterns; and faith. Challenge in planning is that significant portion of contributions come in last 2 months of the year and advanced pledges consist of only about 50% of receipts.
 - 2020 budget is 15% YOY increase from 2019 actual receipts, which won't be easy.
 - Three primary 2020 expense drivers of \$225K increase: 1) interest for remaining bridge loan and \$3M long-term loan (\$116K); 2) wages for: Director of Music; PT music person; and FT janitor (\$59K); and 3) higher utilities and insurance (\$47K)
 - 2020 will be a year "restrained expense" management.
 - Outreach & giving expenses: 8% of receipts to District and Synod; 2% of receipts to other outreach.
 - Going forward, will request that large budget recipients provide reports of fund use.

- Current General Fund Surplus: \$224K (which includes 2019 \$57K surplus).
 - Motion by Brad Ost and seconded by Matt Salzwedel to approve the 2020 Cross View budget. Motion passed unanimously.
6. 2020 ECC Budget:
- 2020 balanced budget of \$1,320,992 presented.
 - Includes 2.9% avg tuition rate increase; expect new income due to new room addition with build.
 - Includes \$25K interest contribution for Cross View expansion debt service due in 2020; ECC contributed \$9K to offset interest expense in 2019.
 - Total possible enrollment: 92/day capacity; 88 currently enrolled due to part-time children. Generally have a waiting list.
 - Motion by Brad Ost and seconded by Jonathan Zellar to approve the 2020 ECC budget. Motion passed unanimously.
 - Stacey LaMere was commended for her good leadership.
7. Building Update (Scott Douglas and Lynn Pahl)
- Capital Campaign: 85% of pledges collected with \$610K outstanding; every dollar is essential and appreciated.
 - Build has been a journey of prayers, patience and problems, i.e.: wettest summer on record; challenging worker availability; worker over-extension by contractors. We bid the project at a good time when costs were lower. Thank you for all of the trust, prayers and support to bring more people to Jesus.
 - Total project to be completed in 29 days, on Ash Wednesday.
 - 85% of expenses have been paid out; had to defer some things to spring. Sewer repair will be completed in June. Managing to budget with small contingency.
 - New expansion occupancy target date: March 1st
8. Endowment Fund Update (Cal Kuhlman)
- Fund originally established in 1996 with LCEF account. Management of fund was cumbersome as several committees involved.
 - Current account balance \$38K balance in LCEF account; \$9K interest available to use.
 - Evaluating changes to Endowment Fund; plan to hold Town Hall Meetings in Feb/March to get congregational feedback.
 - Future decisions will need to be made by the Voters; recommendations will be brought to a future Voters' Meeting.
 - Thank you to Cal Kuhlman, Vern Hanson, Lyle Anderson and Renee Kirchner for working on this.
9. Council Member Openings: (Cal Kuhlman)
- Soliciting 2-4 members to fill open two-year term Council positions, effective June 1, 2020.
 - Speak with Lynn Pahl, or any Council member, if interested and/or to learn more.
10. 2019 Cross View Pastor and Staff Summary Reports (Handouts): (Lynn Pahl)
- Staff has done such an amazing job through all the changes. Thank you!

Motion by Pastor Wheeler and seconded by Linda Baule to adjourn the meeting. Motion passed unanimously.

Meeting adjourned at 1:15 p.m.

Closing prayer by Pastor Wheeler.

Respectfully submitted,

Vina Marquart, Church Council Secretary

RESOLUTION RATIFYING PPP LOAN

WHEREAS, due to the possible health effects associated with the spread of COVID-19 the Governor of the State of Minnesota implemented an executive order having the effect of preventing Cross View Lutheran Church (“Cross View”) from holding traditional worship services and educational programs, as well as holding a meeting of the Voter’s Assembly for any purpose whatsoever; and

WHEREAS, Covid-19 together with the executive order of the Governor of the State of Minnesota had caused a sharp decline in enrollment and consequentially tuition payments to the Early Childhood Center; and

WHEREAS, on March 27, 2020 the United States Congress passed and President Trump signed into law the Coronavirus Aid, Relief and Economic Security Act (“CARES”); and

WHEREAS, CARES provides relief, benefit and stimulus measures designed to help Americans, businesses, nonprofits, and state and local governments during the coronavirus crises; and

WHEREAS, Cross View was eligible to participate in what is called under CARES the Paycheck Protection Program (“PPP”); and

WHEREAS, a loan under PPP is to be used for such things as payroll costs; paid sick, medical, or family leave; mortgage interest; and utilities (collectively herein, the “Designated Purposes”); and

WHEREAS, a principal amount of the PPP loan is eligible for forgiveness if the loan proceeds are used for the Designated Purposes; and

WHEREAS, due to the unprecedented nature of the coronavirus crises, on April 3, 2020 the Church Council determined the PPP loan was necessary to support the ongoing operations of Cross View.

NOW THEREFORE, the Church Council respectfully requests approval of the following resolutions:

RESOLVED, that the Voting Members approve and consent to entering into a loan transaction with Bremer Bank, National Association wherein Cross View obtained a PPP loan in the principal amount of \$373,213.88.

RESOLVED FURTHER: that all actions of Cross View and of the officers the Cross View which were taken or adopted prior to the date hereof with respect to the PPP loan, be, and the same hereby are, approved, ratified and accepted in all respects.

WHEREAS, the Voting Members of Cross View Lutheran Church have heretofore adopted Article XII of the Bylaws of the congregation establishing a congregational endowment fund and providing for the investment and administration of the fund;

WHEREAS, there are administrative provisions in Article XII which are either obsolete by reason of the restructuring of the governance documents of Cross View, or are otherwise unduly cumbersome because of unforeseen changes of circumstances; and

WHEREAS, the Council of Cross View deems it to be in the best interest of Cross View to amend Article XII of the Bylaws so as to, among other things, eliminate confusion, provide for consistency in terminology with other articles of the Bylaws and allow for improved controls and use of the endowment fund income.

NOW THEREFORE, the Council hereby moves that the Voting Members at a duly called meeting of the Voters' Assembly amend and restate Article XII of the Bylaws so as to read and provide as follows:

ARTICLE XII Endowment Fund

Section 1. Name. This congregation shall have a congregational fund, which shall be called CROSS VIEW LUTHERAN CHURCH ENDOWMENT FUND (herein, the "Fund").

Section 2. General Purpose.

A. This Fund's purpose shall be to receive gifts and bequests, and to use them for the mission and ministry of CROSS VIEW LUTHERAN CHURCH ("Cross View"), and THE LUTHERAN CHURCH – MISSOURI SYNOD, its districts, seminaries, colleges, instruments or agencies.

B. The income from unrestricted gifts and bequests to the Fund, as well as the principal from the unrestricted gifts, is to be used for the uses, projects and programs recommended by the Church Council, provided they are consistent with the general purposes for which this Fund has been established.

C. Gifts and bequests may be made upon special terms or conditions or containing limitations or directions as to the investment or use of the substance of the gift, and/or the use or accumulation of the income, provided that such are acceptable to the Church Council. Before accepting a restricted gift, the Church Council shall consider whether the gift furthers Cross View's mission and whether it can faithfully carry out the terms of the gift.

Section 3. Duration. The Fund shall continue in existence and be used as hereinabove provided, unless earlier revoked, so long as Cross View shall continue to exist. If

Cross View dissolves and at such time the Fund is being managed and administered by the Church Council, then the assets constituting the Fund shall become the property of THE LUTHERAN CHURCH MISSOURI SYNOD FOUNDATION (the "Foundation") (except that any and all properties held by the Fund upon special conditions, restrictions or limitations shall continue to be subject to the conditions, restrictions or limitations upon which such properties are held). If upon dissolution of Cross View the Fund is managed and administered by the Foundation or other third party under an agreement providing for the same, then the terms and conditions of the subject agreement shall control in regards to the disposition of the Funds.

Section 4. Governance.

A. The Fund shall be owned, managed and operated by the Foundation under an agreement with the Foundation with terms and conditions acceptable in all respects to the Council. Should any person or firm other than the Foundation own, manage or operate the Fund, then as a condition to entering into an agreement with such a person or firm the Council shall obtain the approval of at least 67% of the Voting Members present at either a regular or special meeting of the Voters' Assembly.

B. The Church Council, directly or indirectly, shall be responsible to encourage members of the congregation to contribute assets to the Fund. The Treasurer of the congregation, directly or indirectly through Cross View's financial staff, shall be responsible for receipts and disbursements from the Fund, shall maintain complete and accurate books of accounts in regards to the Fund.

Section 5. Duties of Council.

A. The Treasurer shall, at least annually, render to the Voters' Assembly at a Voters' Meeting an account of the Fund during the preceding year.

B. Gifts and contributions in money, in securities, or in any other form of property, including, by way of explanation and not in limitation, direct gifts for the purpose of the Fund, gifts in memory of any deceased person in appreciation or recognition of any living person, gifts in the form of a devise or bequest under Will or trust instrument, and gifts or proceeds or portions of proceeds of insurance, annuity, or endowment policies or contracts, may be received by the Treasurer for distribution to the Fund at any time.

C. Means of acknowledging the receipt of each gift and contribution shall be established and maintained by the Treasurer, directly or indirectly through Cross View's financial staff, including, whenever feasible, a designation of the value ascribed to each gift.

D. Gifts and contributions may be made upon special terms or conditions or containing limitations or directions as to the investment or use of the substance of the gift, the use or accumulation of the income provided that such are acceptable to Cross View, as determined by the Church Council, and the Foundation. Separate identification and recoding shall be made of all transactions with respect to any special or restricted gift or gifts.

E. The Church Council is to inform the members of the congregation of the purpose of the Fund, and may periodically arrange for members of the congregation to meet with professional counselors in the areas of charitable giving, Wills, bequests, insurance.

Section 6. Amendments. Any other provisions of Article XII of these Bylaws to the contrary notwithstanding any amendment to Article XII of these Bylaws, which will change, alter or amend the general purpose for which the Fund is established shall be adopted only if approved by 67% of all Voting Members present at a properly convened meeting of the Voters' Assembly, the notice of which has stated that such an amendment will be proposed to the Voters' Assembly.

RESOLUTION TO MEET BY ELECTRONIC COMMUNICATION

WHEREAS, the Church Council deems it to be in the best interest of the congregation to be able to hold meetings of the Voters' Assembly where the Voting Members may participate by electronic communication.

NOW THEREFORE, the Church Council recommends that the Voting Members approve and consent to amending Section 1 of Article III of the Bylaws by adding thereto the following new Section 1.1:

1.1 Meeting by Means of Electronic Communication. The Church Council has the option, but not the obligation, to hold any meeting of the Voters' Assembly where the Voting Members may participate by means of electronic communication. Should the Church Council elect to hold such a meeting, the Voting Members may participate by any means of communication by which all persons participating in the meeting can simultaneously hear and respond to each other. Participation in a meeting pursuant to this subsection 1.1 shall constitute presence in person at such meeting. The Secretary shall implement reasonable measures to verify that each Voting Member deemed present by means of remote communication and entitled to vote at the meeting of the Voters' Assembly is a Voting Member.

1.1.1 If the communication technology allowing for remote participation by a Voting Member lacks a confidential ballot voting mechanism, a Voting Member's vote may nonetheless be recorded by the Secretary, but otherwise kept confidential.

1.1.2 In the event of a communication technology failure occurring at any time during the course of a meeting of the Voters' Assembly wherein the Voting Members were given notice that they could participate by remote communication, and if such failure prevents any Voting Member from participating in the meeting, then (a) the Secretary shall determine if those actually present at said Voters' Assembly would be sufficient to constitute a quorum; and (b) if there is a quorum, then only those Voting Members present may continue to conduct business until the meeting is adjourned.

RESOLUTION TO SEND NOTICES OF VOTERS' ASSEMBLY MEETINGS BY ELECTRONIC COMMUNICATION

WHEREAS, the Church Council deems it to be in the best interest of the congregation to be able to notify members of Voters' Assembly meetings through forms of electronic communication.

NOW THEREFORE, the Church Council recommends that the Voting Members approve and consent to amending Section 4 of Article III of the Bylaws by adding thereto the following new Sections 4.1 and 4.2:

4.1 Any notice given to Voting Members under any provision of these Bylaws by a form of electronic communication consented to by the Voting Member to whom the notice is given is effective when given. The notice is deemed given:

4.1.1 if by facsimile communication, when directed to a telephone number at which the Voting Member has consented to receive notice;

4.1.2 if by electronic mail, when directed to an electronic mail address at which the Voting Member has consented to receive notice;

4.1.3 if by a posting on an electronic network on which the Voting Member has consented to receive notice, together with separate notice to the Voting Member of the specific posting, upon the later of: (a) the posting; and (b) the giving of the separate notice; and

4.1.4 if by any other form of electronic communication by which the Voting Member has consented to receive notice, when directed to the Voting Member.

4.2 Consent by a Voting Member to notice given by electronic communication may be given in writing or by authenticated electronic communication. The Corporation is entitled to rely on any consent so given until revoked by the Voting Member, provided that no revocation affects the validity of any notice given before receipt by the Secretary of revocation of the consent.



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

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Lynn Pahl, President

Nadar & Georgette Alaraj, POBLO

The *Clarion* is published monthly by Cross View Lutheran Church.
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GROW WITH CROSS VIEW

SUNDAY WORSHIP

8:15 AM Traditional

10:45 AM Contemporary

SUNDAY EDUCATION

9:30 AM

OFFICE HOURS

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

Closed Monday

CALENDAR

Cross View's most current
calendar is always available
on our website at

www.crossview.net/calendar

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