



2025 Annual Report

Carmichael Presbyterian Church
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2025 Session

Mary MacDonald, Clerk of Session

The Session of Carmichael Presbyterian Church serves as the governing body of the local church. As guided by the current Bylaws, the Session is composed of the Pastor (Minister of the Word and Sacrament) who serves as Moderator, the Associate Pastor (Minister of the Word and Sacrament), fifteen Ruling Elders elected annually by the congregation to serve three-year terms on a rotating basis and the Clerk of Session who also serves as the Secretary of the Congregation.

The Session is organized as a unicameral system which is a single board of church administration. It is responsible for the mission and government of the Congregation. The Session met during 2025 for eleven regular meetings and two special meetings. Session Highlights were published in the church newsletter, the *Mission Bell*.

A quorum of Ruling Elders attended the Annual Meeting of the Congregation and 3 additional Congregational Meetings. CPC Pastors (Ministers of the Word and Sacrament) and up to four Ruling Elders represented the Congregation at four Stated Meetings of the North Central California Presbytery via Zoom and in person.

Ministers of the Word and Sacrament and Ruling Elders who served on other governing bodies of the church in 2025 included:

Dave Studer, Administrative Commission
Pastor Ivan N. Herman, New Ministry Initiatives

2025 Members of Session

Class of 2025	Class of 2026	Class of 2027	Class of 2028
Allison Cagley David Mathews Lara Moborez ElizaBeth Phillips Kathy Phillips	Allison Cagley Rebecca Cameron Ernie Chard Jim Hill* Rebecca Parker Terry Sakuda Julie Ueltzen	Ernie Chard Bob Curtis Anita Lawson Deb Sweetman	Kathy Lewin Scott Young

*Resigned

2025 Officers of Session

The Reverend Keith L. DeVries, Moderator

The Reverend Ivan N. Herman, Associate Pastor

Ruling Elder Mary MacDonald, Clerk of Session and Secretary of the Congregation

Ruling Elder David Studer, President of the Corporation

Ruling Elder Tim Farley, Treasurer of the Congregation

Ruling Elder Sharon MacLean, Assistant Clerk

2025 Divisions of Session (Beginning June 1, 2025)

Church Administration

Allison Cagley, Chair

Jim Hill*

Scott Young

Education

Rebecca Cameron, Chair

Ernie Chard

Fellowship & Nurture

Kathy Lewin, Chair

Deb Sweetman

Mission

Bob Curtis, Chair

Rebecca Parker

Worship

Terry Sakuda, Chair

Membership & Outreach

Julie Ueltzen, Chair

Anita Lawson

Nominating Committee

ElizaBeth Phillips, Moderator

2025 Board of Deacons

Officers

Co-Moderator: Laura Garwood

Co-Moderator: ElizaBeth Phillips

Secretary: Leon Wartinger

Class of 2025	Class of 2026	Class of 2027	Class of 2028
Debbie Cameron	Marsha Cook	Hal Millering	Debbie Berke
Charlotte Frink*	Laura Garwood	Sharleen Millering	Alexis Davidson
Dick Frink*	Gannon Grace	Glenda Perrou	Bonnie Logan
Carol Honnold	Patty Kepner	ElizaBeth Phillips	Brian Nordeen
Lillian Janik	Jami McCray	Pattie Shaw	Debbie Nordeen
Bette Johnson	Leon Wartinger	Judi Stewart	Jan Olson
Whitney MacLean	Sharlene St. Clair		Dani Romais
Priscilla Mauerman	Christina Tomlinson*		Cathy Wride
Erin Pace			
Dani Romais			
Deb Sweetman			
Caron Treon			

* Resigned

2025 Journey to the Church Triumphant

With sadness of heart we have said goodbye to some of our members who were taken in death. We met to affirm our faith, celebrate the hope of the Resurrection, and commit each to the care and keeping of our Lord until such day as we shall be reunited in the presence of Christ. We give thanks to God for having shared in the lives of the following people:

Birgitta Ellis, December 16, 2024*

Joan Bristow, December 19, 2024*

Lee Paxton, January 8

Bob Taylor, January 13

Joy Jones, February 4

Frances Hatch, February 24

Marie Frye, March 17

Art Tookey, April 8

Elaine Weihman, April 13

Nonie French-Parker, May 13

Jim Marshall, May 24

Lisa Levering, August 19

Laurie White, September 27

* Removed from Membership Rolls in 2025

2025 Statistical Report

Mary MacDonald, Clerk

Membership Roll

Active Members December 31, 2024		361
Gains		
Total Gains		4
Losses		
Certificate of Transfer	0	
Death	13	
Other	8	
Total Losses		-21
Active Members, December 31, 2025		344
Female Members	224	
Male Members	119	
Non-Binary/Genderqueer	1	
Child Baptism	0	
Adult Baptism	0	
Youth in Congregation		
Age 4 and under	5	
Elementary School (K-5 th)	20	
Middle School (6 th - 8 th)	9	
High School (9 th – 12 th)	10	

Other Statistics

Average Sunday Worship Service Attendance 265 which includes in-person and live-stream.

Weddings Officiated by our Pastors: 2

Graveside and Memorial Services

Members: 6

Non-Members: 7

Communion Services

16

Communion Services to Homebound

0

2025 Staff Reports

Pastor Keith L. DeVries

2025...Was quite enough!

Who would have thought that when I first came here to be your pastor in 2001, I would be in the throes of our 7th capital campaign, my fifth as your pastor. Our capital campaign journey began in 1997, and by the time I joined your pastoral staff you had already completed your second campaign. One of the projects that was a priority for all of our capital campaigns was the renovation of the parking lot, but for a variety of reasons, it has always fallen off that list until now! After years of talking about it, and then planning and organizing it, we finally commenced campaign number seven, with the hope for a completion date for a new parking lot with a solar cover in the summer of 2026. As of this writing, we are still waiting for final approvals from the County of Sacramento, but we remain hopeful that construction will begin in April. I am grateful for your faithful generosity during this season of capital campaigns and the sacrifices you have made that enabled you to give joyfully. **Thank you, Parking Lot Task Force**, for getting this project underway.

In the summer of 2025, the DeVries family, Keith, Jenny, Kaylan, and Drew, made the trek to Spokane Valley, WA, where we placed the ashes of our daughter Kristel, and Jenny's dad, Dean, in the Pines Cemetery Mausoleum. The Spokane Valley is where Jenny's family is from, where we got married, and where I began my ministry as an associate pastor for Opportunity Presbyterian Church. Kristel's ashes along with Jenny's dad's ashes were placed alongside her Aunt Deane, Grandma Waunda, and step grandma, Rhea. It was with great sadness and tears mixed with much joy and shared memories that we laid them to rest. **Thank you** for your many prayers and expressions of love and care during these difficult couple of years.

In 2025 we witnessed the passing of Lee Paxton, Bob Taylor, Joy Jones, Frances Hatch, Marie Frye, Art Tookey, Elaine Weihman, Nonie French-Parker, Jim Marshall, Lisa Levering, and Laurie White. Saints of the Church – **All** – who have now entered the Church Triumphant. We have been blessed by their faithful witness.

Again in 2025, CPC was recognized by the Carmichael Chamber of Commerce and the *Carmichael Times* as the "Best House of Worship." And while the "Best House of Worship" is truly in the eye of the beholder, this award recognizes your many efforts in bearing witness to the love of Jesus Christ in this community.

"Thank You" to our staff. We are truly blessed to have the staff that we do. They are selfless and work tirelessly every day to support you as a congregation in carrying out the ministry of Jesus Christ.

And **"Thank You,"** for inviting me to be your pastor nearly 25 years ago. It is a blessing to be on this journey together.

Pastor Keith

Pastor Ivan N. Herman

Rev. Ivan Newton Herman

Isaiah 43:19 (Common English Bible)

Look! I'm doing a new thing;
now it sprouts up; don't you recognize it?
I'm making a way in the desert,
paths in the wilderness.

The year 2025 was a tale of two halves for my ministry at CPC. The first half of the year was a time of bringing a season of change to completion. 2024 was a year of shifting sands, when my wife, Susan, was looking for new employment and our housing situation was in flux. With such changes taking place, we let go of many of our volunteer commitments in the broader community and focused on primary needs. With the start of 2025 came a new job for Susan, and new stability with our housing thanks to CPC's equity sharing agreement that allowed us to purchase our home.

Halftime was a sabbatical break, and I'm deeply grateful for being given the time and space to take leave from June 1-August 31, 2025. It was a time of rest and a time of development. God was making new ways in the desert, paths in the wilderness. The theme of this sabbatical was "Reframing Beauty." I learned new skills in photography, contemplating my surroundings through the lens of a camera, traveling solo much of the time, and with family some of the time. I expected to capture beauty as an existential ideal, but I discovered was how beauty often blossoms in the deviation from the ideal. For example, a smoky Crater Lake was gray in the daytime but blossomed with color at sunset and sunrise! Beauty abounds! 5,200 miles, four national parks, five national monuments, seashores, and wildlife refuges, seven state parks, eleven wildlife areas, and two Presbyterian camps. I took over 13,000 photographs and look forward to showing a couple dozen of them in an art show in the DeVries Gathering Place in 2026.

The second half was a time of revitalization and reconnection. I hit the ground running on September 1 (my 16th anniversary of ministry with CPC), and I have been so excited to witness the energy and vitality pulsing within the CPC congregation and community. I started a new three-year term as a member and chair of the New Ministry Initiatives Committee of the Presbytery of North Central California.

Even when the wilderness seems threatening, God shapes new ways. When President Trump's executive order limiting refugee resettlement support took effect in January, this congregation responded generously to support World Relief Sacramento and our recently arrived neighbors. When the government shutdown limited SNAP benefits in October, it increased food insecurity for many. Our CPC community generously stepped up with volunteers and donations to meet the increased need at the Food Closet, doubling our normal capacity.

As you read through this 2025 Annual Report, I invite you to "Look!" within the numbers, the names, and the ministries to find how God is always doing a new thing! Do we recognize it?

2025 Pastoral & Support Team

The Rev. Keith L. DeVries
The Rev. Ivan N. Herman
Keith Atwater, Director of Music
Heidi Van Regenmorter, Organist
Rikki Pratt, Mission Bells Director (through May 2025)
Michael Lombrano, Children's & Youth Ministry Director
Mary Camozzi, Childcare Provider
Paul Camozzi, Childcare Provider
Karen Gray, Executive Assistant
Julie Ueltzen, Administrative Assistant
Paul Shultz, Financial Administrator
Ron Morris, Maintenance Manager
Christian Bolen, Custodian
Gabe Bisho, Contemporary Worship Pianist
Will Condrey, Contemporary Worship Drummer
Michael Schwab, Contemporary Worship Guitarist (through May 2025)
Merlyn Van Regenmorter, Contemporary Worship Bassist
Noor Bitar, Michael Gray, Avonlee Janik, Bruce MacLean, Steve Parker, Kiyo Romais, and David Stoffel (through August 2025), Audio/Visual Technicians
Monique Schubert, Food Closet Operations Manager (through January 2025)
Sue Jones, Food Closet Warehouse Manager (February through April 2025)
John Busath, Food Closet Warehouse Manager (as of May 2025)

A few highlights of 2025 from the church office:

- The new church directory was published! After months of planning, proofreading, and copying, new pictorial directories were distributed in September. There are still some available – contact the church office if you need one!
- The Board of Deacons voted in October to suspend assistance with gas cards and utilities after the office staff regularly received more than 200 calls each week for fuel and utility assistance. The Deacons plan to explore other ways to use the Deacon's Funds that will not adversely affect the office staff while still providing support to our neighbors in need.
- All of the office staff provided support for the Paving the Way to Welcome All capital campaign. Assembling packets, crunching numbers, and creating campaign materials were just a few of the ways we assisted campaign leaders.
- Julie Ueltzen's job title changed. Her title is now Administrative Assistant, though her job description remains the same.
- Karen Gray and Julie Ueltzen spent a day cleaning out and organizing the linens and event supplies. We hope this makes it easier to find linens, decorations, and supplies for meetings and events.

We are grateful for the volunteers whose help is essential to our office staff:

Offering Counters: Bob Bergsten, Bill Dunn, Tim Farley, Carol Jones, Terry Sakuda, and Len Tozier

Bank Statement Reconciliation: Cathy Wride

Mission Bell Newsletter Staff: David Gray, Stephen Gray, and Michael Gray

Maintenance Manager

Ron Morris

For a brief glimpse into a week at CPC, here are some of the projects that occur on a weekly basis:

- Attend weekly staff meetings
- Purchase cleaning and paper products for the kitchens and bathrooms
- Maintain & repair HVAC, plumbing and electrical throughout the campus
- Check the campus daily for trash, items out of place, etc.
- Supervise and support custodial staff
- Contact subcontractors for repairs when needed
- On-call when needed for emergencies

Projects in 2025:

- Assisted with the replacement of the reach-in freezer in McMillen Hall
- Repaired the coffee brewers in McMillen Hall
- Performed repairs on lights and electrical outlets from frequent vandalism
- Ensured that any problems that interfere in the operation of the church are resolved
- Helped maintain the operation of the Food Closet when needed
- Maintained sprinkler system & performed repairs when necessary
- Assisted with supervision of Sacramento County work crews
- Assisted in property cleanup and dump runs with dump trailer
- Monitored cameras for transient traffic & called security when needed after hours
- First responder to alarm calls
- Attended monthly Carmichael Improvement District security meetings for updated information
- Cut up and removed dead & down trees and branches on property
- Maintained fence repairs
- Cleaned rooftops when needed
- Continued to mow both Bucknam Field and 99¢ Lot
- Took over Buildings & Grounds following the resignation of Tim Farley as Chair
- Coordinated with SMUD tree contractors for use of Bucknam Field
- Arranged for McMillen Hall floors to be refinished
- Repaired roof leaks

2025 Church Administration Division

Allison Cagley, Chair

The Administration Division is charged by Session with the responsibility for:

- Overseeing and managing Christian stewardship of money, time and talents
- Informing the Congregation of financial needs and presenting a Stewardship Pledge drive annually
- Developing the annual budget in collaboration with the other Divisions
- Assuring that all donations are used for the purpose for which they are contributed.
- Providing the administration of the church's programs, including the employment of staff and annual performance reviews
- Providing for the management of the church property
- Providing management of contracts related to rental of the property and loans
- The following standing committees carry out much of the work outlined above:
 - Buildings and Grounds
 - Personnel
 - Stewardship
 - Gifts and Bequests

Members of the Administration Division as of December 2025:

- Allison Cagley, Chair (Class of 2025)
- Scott Young (Class of 2028)
- Tim Farley

Pastor Keith provides staff support to the Administration Division and each of its standing committees. The Financial Administrator, Paul Shultz, provides staff support including monthly financial reports and other reports as needed.

Highlights of the Actions and Activities of 2025:

- Len Tozier and Lynette Ledesma were approved by Session to serve 6-year terms on the Gifts and Bequests Committee.
- The Session approved a special offering on March 3 for World Relief Sacramento and its "Stand in the Gap" appeal, benefiting resettled refugees that were denied federal government support.
- CPC's capital campaign to fund the parking lot project, "Paving the Way to Welcome All," was launched. Three informational meetings for the congregation were held in April and May. The campaign team was comprised of Karen Orlando, Allison Cagley, Keith DeVries and Karen Gray.
- As of 6/10/2025, total received for "Paving the Way to Welcome All," including pledges and Parking Lot Fund, was approximately \$1,500,000.
- Delays in final County approval will postpone the start of the parking lot project until the spring of 2026.
- A comprehensive Safety Plan for CPC was proposed by the Inclusion Taskforce. ElizaBeth Phillips began drafting a plan that will be shared with the Administration Division, deacons, and staff for revisions and edits.
- The Stewardship Committee, comprised of Allison Cagley, Scott Young, Laura Janik, and Patty Kepner, launched "Mission Meets Ministry" in preparation for Commitment Sunday on November 16.
- As of December 24, there were 112 pledges totaling \$566,620.

- Annual financial reviews: Bill Dunn has been conducting annual reviews which have been completed through 2020. After talking with Maria Mar, Treasurer of North Central California Presbytery, she recommended reviewing more recent years so Bill will review 2024 and 2025
- Ongoing updates on the facilities and equipment included replacing the freezer in McMillen Hall and replacing the round tables in McMillen Hall as needed. A roof leak over Paul's office was fixed and the McMillen Hall floors were refinished.
- The Presbytery lease for office space was renewed for one year. Space allocations will be reduced sometime in 2026 as the Presbytery no longer needs as much space as originally planned.

Parking Lot Task Force (PLTF)

Tim Farley, Chair

The Parking Lot Task Force (PLTF) had its first meeting in June 2021. From a design perspective, we began with a concept of creating a new parking lot that would eliminate our "lakes," improve the planters, and replace some of the dead or dying trees. Our approach soon broadened into a new vision of a "green" parking lot with attractive landscaping and environmentally sustainable design elements. Some of those elements include maximum shading and greening, minimum heat creation, naturalized draining, use of pavements that infiltrate, and the use of energy efficient lighting.

The design now includes double rows of angled parking divided lengthwise by bioswale areas containing low vegetation and trees and a ramp for access for those using canes, walkers, or wheelchairs or anyone else with mobility issues to be situated near the existing stairs. We will have new LED lights designed specifically for parking lots.

In 2024 we contracted with PREMO, a solar contractor, to design and install a solar electric generating facility in the new parking lot. This facility will provide about half of CPC's electricity needs each year and it is expected to pay for itself (using current SMUD rates) in about 14 years.

In December 2024 the County Planning Department approved the solar project and a building permit was approved in early 2025. Premo opted then to maintain their earlier decision to do their installation during the parking lot construction period.

In 2023 CPC contracted with CWE, a general contractor, to work out specific details of the parking lot design. In 2024 CWE finalized the construction drawings and submitted them for County approval. The first comments from the County were received in November 2024.

In 2025 there were several comment & response iterations between the County and CWE on the plans. The current situation is that the plans have been technically approved by the County, but there are still a few administrative hoops, such as having the fire department and the water district do a second review of the Project, before the final stamp of approval.

During 2025 the PLTF remained active. Some of us provided project details to the Paving the Way committee and also worked with the Synod on securing financing to cover the immediate costs of the project.

We sought and reviewed information on potential contractors to do the parking lot and selected three to move forward with the bidding process. We spent a significant amount of time rewriting a set of bidding documents to guide the contractors in preparing their bids.

2026 peek – on January 7 CPC delivered the bidding documents to our chosen contractors, and on January 12 we met with PREMO and CWE in the parking lot for a “job walk.” The bids are due January 30. Our expected start of construction is mid-April after Easter.

Gifts & Bequests

Bill Dunn, Chair

The Gifts and Bequests Advisory Council (GBAC) was established by Session to oversee actions concerning memorial gifts and bequests to CPC, endowments that benefit CPC, and to advise Session on the appropriate use of those gifts and bequests. GBAC publishes information in the *Mission Bell* regarding gifts and bequests so that our congregation will know who has been remembered with memorial gifts and how our members may use a variety of gifting vehicles to remember CPC. The current members of the GBAC are Bill Pace, Bill Dunn, ElizaBeth Phillips, Len Tozier, Lynette Ledesma, and Patty Kepner.

Receipts received in 2025 were as follows:

- Memorial gifts were received in memory of members of the congregation and other relatives or friends. The receipt of these gifts is published periodically in the *Mission Bell*. In addition to the undesignated memorial gifts noted in the chart below, memorial gifts of \$3,725 in total were designated for CPC Food Closet, Parking Lot, and the Music Department.
- CPC also received two legacy gifts in 2025 in the total amount of \$75,000.
- Additionally, \$500 was contributed to the Landscape Fund by a congregation member.
- The remainder of the income indicated below is from interest from endowments or market value increase for investments held by the Presbyterian Foundation.

Gifts Financial Report for 2025

Account	Receipts	Expenses	Balance (12/31/25)
Capital Improvements (Benson)	6,631	0	18,097
Special Speakers/Programs	3,105	0	24,606
Khoobyar, designated for Adult Education	1,585	0	28,745
Landscape Fund	691	0	4,519
Undesignated bequests	75,000	215,000	25,000
Undesignated memorial gifts	1,850	25,000	20,324
Undesignated gifts	0	0	21,238
CPC Reserve Fund	31,897	0	381,089

Recommendations for expenditures during 2025 were as follows:

- Funds of \$25,000 were approved for transfer from the Undesignated Memorial Gifts account to the General Fund to help offset the projected deficit created by the 2025 General Fund Budget.
- Funds of \$215,000 were authorized for use from the Undesignated Bequests account for use as a kickoff contribution for the Parking Lot Project Capital Campaign.

The Adobe Funds Legacy program was introduced in 2023 and includes several different ways you can leave a gift as a legacy for CPC. The GBAC would appreciate knowing of any future planned legacy gifts that include CPC as a beneficiary (amounts of the gift are not necessary). If you have any questions concerning the Adobe Funds or legacy gifts, please contact any member of the GBAC as listed in the first paragraph.

Personnel Committee

Dave Studer, Chair

The six-member Personnel Committee meets regularly to assist the Pastor as Head of Staff, complete employee evaluations, review job descriptions and make annual recommendations for salary and benefits.

As stewards of one of the largest parts of our budget, we take it seriously in trying to keep it within the church's ability to provide services to members and our community. We are grateful for our staff the works hard for our various ministries.

We will be creating a 2026 task force to review our staffing needs as we face budget challenges. We are also grateful for the congregation that continues to support our budget so that we can take care of these wonderful employees.

Columbarium Board

Tony Perrou, Chair

Board members: Linda and Dan Franke

As of December 21, 2024, the columbarium dedicated account balance was \$73,334, and as of December 21, 2025, the columbarium dedicated account balance is \$77,324.

In 2025 five niche permit applications were received. A review and amendments to the columbarium register were made in preparation of this report. Withdrawn niche applications have been excluded. All inurnment nameplates, niches, and permits have been verified.

The columbarium consists of 192 niches. At the close of 2025, the columbarium had 90 niches available and 102 niches either in the permit process or completed. Of the 102 niches, 51 inurnment services have been performed. In 2025 there were three inurnment services performed in honor of:

Frances Hatch – March 21

Marie Frye – June 14

Lee C. Paxton – December 29

The Chair met with Paul Shultz, CPC Financial Administrator, throughout 2025 to discuss supply purchases, such as niches, urns, and ordering of name plates.

2025 Christian Education

Rebecca Cameron, Chair
Michael Lombrano, Staff
Mary MacDonald, Elder
Ernie Chard, Elder

As active Disciples of Christ, our Christian Education (CE) division at Carmichael Presbyterian Church is committed to the following goals:

- To share knowledge of God's plan for our lives, using Bible-centered curriculum to study both the Old and New Testaments.
- To share Christ's plan for salvation, and to guide each child and adult into a personal commitment to Jesus as Lord and Savior. We trust that the Holy Spirit will lead and prepare each person to receive this gift.
- To guide children and adults to know they are loved by God and are special in God's sight.
- To help children and adults develop an awareness of their Christian responsibility to participate in the life and work of the church, and to serve God at home, in the community, and in the world.

ONGOING MINISTRIES:

Infant and Childcare (Children age 4 and under):

In 2025, CPC welcomed a growing number of young families into our church community. Our nursery has quickly become a place of new energy and joy. Mary and Paul Camozzi have remained a steady and trusted presence during this season of growth, providing consistency and warmth for families. Their faithful service allows our youngest members to experience safety, care, and God's love each Sunday. We are grateful for their continued dedication, not only on Sunday mornings but also through their involvement in church gatherings and ministry support throughout the year.

Godly Play (Age 4 – 2nd Grade):

As more young families joined CPC, participation in Godly Play also increased, bringing new energy and curiosity into the classroom. Mary MacDonald and Paul Shultz have continued to play a vital role in nurturing this space. They are creating a warm and welcoming environment where children can explore their faith through story, wonder, and reflection. Their calm presence and genuine care for each child offer a living example of faith rooted in love, helping to strengthen the foundation of our Children's Ministry during this season of growth.

Upper Elementary (3rd-5th Grade):

Launched in the fall of 2024, the Upper Elementary Sunday morning class continued to serve our 3rd–5th grade students throughout 2025. This class is designed for children who have grown beyond Godly Play but are not yet part of the youth group and uses the Whirl curriculum. Led by Michael Lombrano, the class has become a meaningful bridge in our ministry, helping students deepen their understanding of scripture while also building friendships and a strong sense of belonging within the church.

Sunday Morning Youth Bible Study:

Students explored how ancient texts, written in vastly different cultural and historical contexts, still speak into modern life. Through discussion and reflection, students consistently identified shared themes of struggle, faithfulness, and hope, helping them connect biblical lessons to their own experiences and questions.

Wednesday Night Youth Group:

Our Youth Group continued to grow in both depth and connection in 2025. While attendance remained strong, the most significant growth could be seen in students' relationships with God, their understanding of the church, and their care for one another. The youth group continues to be a space where students are encouraged to ask honest questions, build meaningful community, bring their friends, and explore what it looks like to live out their faith together.

Stepping Stones of Faith:

The Stepping Stones program remained a meaningful way to mark and celebrate faith milestones in 2025. Curriculum was offered for five of the six milestones, supporting students and families at key moments in their spiritual journeys. We celebrated two seniors graduating high school and the Stepping Stones program. We extend heartfelt thanks to Mary MacDonald for creating their beautiful quilts and to ElizaBeth Phillips and Lynn Shultz for their faithful leadership and ongoing commitment to CPC's children and youth.

Adult Education:

The Lenten book study this past year was: *Transforming, The Bible and the Lives of Transgender Christians* by Austen Hartke and involved over 20 participants. The book explores how transgender Christians engage Scripture, faith, and personal identity, offering biblical interpretation alongside lived experience. The stories and dialogue provided great points of conversation among the class participants.

SPECIAL EVENTS:

Planting Seeds of Faith Luncheon and Auction (March 30, 2025):

Our Youth and Children are incredibly thankful for the generosity of our congregation! Each year we host this auction and we raise tens of thousands of dollars. This year was no different, we raised over \$22,000! That money is used for camp scholarships and to offset the cost of events like VBS.

Family Kickball (May 4, 2025):

Our Family kickball game went well, with minimal scrapes. This event is always a blast and a chance for families to catch up and play a game together.

Youth Sunday (May 18, 2025):

The Youth of CPC led worship, shared their experiences, and showed our younger students that everyone is welcome at church! We are thankful for the youth's willingness and dedication to the ministry!

Family Camp (June 20-23, 2025):

Led by the Parker Family and the Keaney Family, families from the church met and gathered at Scotts Flat Lake Campground. We had a blast and Michael got an opportunity to spend time with members he normally couldn't.

Upper Room Open Hours:

During the summer months, Michael opened the Youth Rooms for several hours each week, creating a welcoming space where students could relax, connect, and simply be themselves. These open hours also provided a practical blessing in the warmer weather: an air-conditioned place to spend time and a healthy change of pace for both students and their families.

Vacation Bible School:

CPC's VBS theme for 2025 was "True North: Trusting Jesus in a Wild World." We hosted over twenty children from the church and the local community. VBS continues to be a great place for our older students and our younger students to interact and learn together.

Triennium (July 28-31, 2025):

For the first time since the pandemic PCUSA put on Triennium! Four students from CPC joined 3,000 other youth and adult leaders in Louisville, Kentucky. We took over the downtown convention center and spent four days learning how to be leaders, meeting other youth from Northern California and the nation, trading hundreds of pins (it's the thing to do), and worshipping together.

Unicorn Battle (September 28, 2025):

Our annual Unicorn Battle was blast with over 25 children, youth, and adults involved and covered in color. The four teams fought hard for their color to win, and in the end, everyone was a winner because no one got the paint powder in their eyes.

Harvest Festival (October 29, 2025):

CPC's annual Harvest Festival was once again a joyful success. Games and prizes were available for all ages. Thanks to this abundance of treats, the cake walk continued for nearly the entire event and became a highlight for many who attended. The evening concluded with Trunk-or-Treat, where the creativity of our church and community members was on full display. With clear weather this year, we welcomed a wonderful turnout from both the CPC congregation and the wider community. Special thanks to Julie Ueltzen for her leadership and help in planning this event.

Community Advent Event (December 14, 2025):

CPC hosted its 2nd Community Advent Event in 2025. It is a welcoming space for both our church family and the wider community to gather and celebrate the season together. The event was free and included crafts, cookie decorating, a photo booth, light refreshments, and Christmas Karaoke. The evening reflected CPC's spirit of hospitality and creativity, and we look forward to building this event more each year!

Library

Doris Beckert, Librarian

The contents of your church library are now accessible from your home computer. The church library collection has been entered into an online database called LibraryThing. Here's how you can use it:

1. Go to <https://www.librarything.com/catalog/carmichaelpres>
2. Sort books by title, author, or date OR click on "search this library" in the upper right corner to search CPC's collection.
3. Each book has an icon that looks like the card of a card catalog (on the right next to the green "plus" sign). Click on that to see the book's details, including the Dewey Decimal (DDC), which can then be found in the church library. Please note, the DDC may vary slightly.
4. Come to the church library to check out the book(s) you've found. The church library is open on Sunday mornings and by appointment during office hours (Monday – Friday 9:00am – 3:00pm).

Our current book count of non-fiction books is 3,764. This was enhanced last year by 33 donations and 8 purchases, a total of 41 new additions.

Throughout the past year Glenda Perrou designed several new breezeway bulletin boards which publicize the library and she continued to beautify the library space with seasonal décor. New books are displayed periodically by the librarian. Hours volunteered by the librarian were 77. Estimated hours volunteered by Glenda were 24. Open hours are Sundays before, during, and after the service.

2025 Fellowship & Nurture Division

Kathy Lewin, Chair

Mission: To enthusiastically care for the diversity of ages, needs and interests within the CPC congregation and the Carmichael community by offering programs, services, and activities that build and support Christian fellowship.

Meets: The second Tuesday evening of every month via Zoom. Interested people are welcome to attend.

Oversees: Art Committee, Coffee Fellowship, Family Advent Night, Health Ministry, Marinerships, Men's Fellowship, Prayer Shawl Ministry, Presbyterian Women (PW), Retreats, Stephen Ministry (on hiatus), and Wednesday Dinners.

Attendees: Elders Kathy Lewin (chair) & Deb Sweetman, Health Ministry Nurse Mary Miller and Ivan Herman.

Chair's Comment

When I took over as Fellowship and Nurture Chair, I felt the first order of business was to learn who and what the sub committees were within this ministry. I called the organizers of each of these groups to attend a gathering back in August, 2025. I learned a lot at this meeting – and several of those who attended learned about our other outreach programs: one marinership asked for a prayer shawl to be sent someone in Kansas!

I am humbled to be a part of this well-organized group of church volunteers!

Coffee Fellowship:

Under Deb Sweetman's organization, Coffee Fellowship is going strong with wonderful attendance that continues to increase, as does the need for more cookies. Chips Ahoy! ministry, led by Lynette Ledesma, Lilly Janik and many volunteer cookie dough makers and bakers, has consistently provided 10 dozen cookies a week to meet the need for delicious homemade baked goods. Everyone loves fresh baked cookies and the wide variety of choices. Coffee Fellowship and the entire congregation are grateful, appreciative and ever so thankful for the efforts and products provided by Chips Ahoy! Also, rave reviews of the new coffee provided. Thank you to staff for finding such a good vendor! Coffee Fellowship is a delightful and blessed ministry.

Family Advent Night:

Partnered with Christian Education for this event during Advent.

Health Ministry:

Mary Miller has revitalized our Health Ministry program. Mary wrote health articles for the *Mission Bell*, participated in providing healthy meals for Wednesday dinners and re-organized the medical equipment storage room, discarding items that were broken or not hygienic for re-use.

Caregiver Support Ministry:

The Ministry has had great participation with congregational caregivers meeting twice monthly on Zoom. There were several senior care workshops during the year sponsored by Senior Care Solutions, Del Oro Caregiver Resource Center, and the Alzheimer's Association. This group is planning another three workshops

in 2026 as well as an art workshop conducted by Tiffany Ramirez, founder of Artisan Mind. Monthly workshops and general community help are displayed along the breezeway opposite the Welcome Center.

Active Marinerships:

- Nautilus/Clippership (they combined due to losing some members)
- Companionship
- Skipjacks
- Holy Scow
- Mothership.

These groups function independently organizing their monthly meetings, outings and outreach programs.

Retreats

In September, 35 wonderful women, from both Carmichael Presbyterian Church and First Presbyterian Church in Stockton attended this year's Women's Retreat at Zephyr Point Conference Center at Lake Tahoe. Our theme was "Who You Say I Am" and the amazing Pastor Ashley Love-Skrabec from First Presbyterian Church was our speaker. Pastor Ashley had everyone examine all the influences that helped shaped our identity through the years; what Jesus says about us; and who the Bible says we are. We broke into small groups for interesting discussions and got to know others better. Lots of great information to remind us of where we find our identity as followers of Jesus. We also enjoyed singing, painting, worship, getting to know others, lots of laughter, a fun trivia game, yummy food and even a lesson on how to fold a fitted sheet. So grateful for such a wonderful retreat, all who helped, and all who attended. Don't miss out on next year's retreat! Mark your calendar for the 2026 Women's Retreat September 18-20 at Zephyr Point.

Wednesday Dinners

Most Wednesday evenings from September through June our chefs served 45-60 diners. Guest cooks included Branden Rodgers, Allison Cagley, Laura Janik, and Maggie Posadas Worsford.

Mothership Marinership hosted summer Wednesday Dinners on the third Wednesdays of June, July, and August.

Chips Ahoy! Cookie Ministry

Chips Ahoy! started making cookies on January 8, 2025. Small groups of 4-8 met once a month to make cookie dough for Sunday fellowship. In April and May, the group met twice a month to ensure there would be cookie dough for the summer hiatus and then resumed meeting in September. Weekly volunteers would then bake cookies for Sunday fellowship.

In September, the group set a lofty goal to produce 10 dozen cookies for each Sunday and have been successful in doing so. In December, the Wednesday Companions Bible Study group donated 20 dozen cookies to aid Chips Ahoy! with cookie production during the holiday season.

Chips Ahoy! volunteers include Anne Parker, Glenda Perrou, Janel Rigsby, Lara Moborez, Laura Janik, Lillian Janik, Mary Camozzi, Julie Ueltzen, Ryan Ueltzen, Caron Treon, Noor Bitar, Juan Lopez, Chad Seaburg, Cindy Morris, Lois Marie Barnes, Darlene Little, Allison Cagley, and Lynette Ledesma.

Mixers were generously donated to Chips Ahoy! by the Nielsens, Arnold Fuson, Terry Sakuda, and others. Many thanks to the many others who have donated baking supplies and funding.

Art Committee

Submitted by Lori Keeney

Quilts

Our CPC Art Committee began 2025 with “Quilts” by Margo Scandella. She displayed several personal quilts and some of our colorful, liturgical quilts which hang in our Sanctuary throughout the year.

Oil Paintings

Sally Paul then colored our walls with a wonderful collection of oil paintings. Sally is a dear friend of CPC Art Committee member, Pattie Shaw. Sally helped Pattie as a mentor when Pattie was a California high school art educator. As dear friends, they have traveled the world together enjoying many adventures.

Pastels and Silk

We were so very delighted to showcase the beautiful work of Joan McMurray, one of the core Art Committee members (ACM). This exhibit featured her gorgeous pastels, silk dyes and silk paintings. Her first love was in oils. As an award-winning, professional artist, her silk scarves can be found on display at the Sacramento Fine Arts Center Boutique, and she is known throughout our community.

Woodworking

We then switched things up into another art type – woodworking. We had two artists for this show, who are both very highly skilled and have won awards for their professional work. Clair Daugherty (CPC core ACM) and (CPC core ACM) Patty Waggoner’s husband Doug Waggoner fascinated us with their high-end, multi-colored wooden boards, bowls, pens and many other items. Clair went the extra mile to build a wooden board to house homemade play tops for kids, and all young at heart, to spin.

Stained Glass

The final show for the year focused on the stained-glass windows in the Sanctuary. The original text was written by Jimmi Mishler with photography courtesy of the late and beloved Phil Mishler. We displayed “Part 2 of 2:” the Apostles and the eight chancel windows, depicting the life of Christ. Jimmi shared an interesting faith story during November 23, 2025, service, and spoke about the history of the Chancel Windows.

Throughout the year, we continue to focus on bringing joy and warmth, enriched with tidbits of art knowledge in a variety of media. We always talk about ways to bring an outreach approach to each new show in any way we can create a fun and enlightening experience. Our Art Committee continues to have new energy and wonderful creativity when we gather. We feel blessed as an engaging group.

Men’s Morning Fellowship

Tim Farley

On most Thursday mornings in 2025 at 8:30, the Men’s Prayer Fellowship continued to meet on Zoom. On the first Thursday of the month, we followed our pre-pandemic habit of meeting at 9:00 over breakfast at Denny’s.

Our discussions continued to be loosely based on the Upper Room lesson for the date and the related scripture passages. Our lively conversations often included sharing personal stories, concerns and needs.

Our attendance in 2025 averaged about 7 people each week. The breakfast and fellowship “door” is always open to new participants. Call Tim Farley at 916-715-9246 for details.

Prayer Shawl Ministry

Carol Jones

Our prayer shawl ministry meets every other month with 6 members attending when able, and one or two who work from home. New members are always welcome. We delivered 25 shawls in 2025.

Presbyterian Women (PW)

Carolyn McGregor, Moderator

Presbyterian Women’s Circle Year is September through May of the following year. 2025 saw a change in the structure of the Executive Committee with the office of Secretary being replaced with that of Recorder. Detailed minutes of Executive Committee meetings were replaced with the recording of action items.

Another change was the consolidation of the two traditional Circles into one, Mary Martha Circle, which meets in the afternoon of the third Thursday of the month. The Dorcas Sewing Circle still meets in the morning of the first Tuesday of the month from October through May to make quilted throws.

Pastor Keith leads us in a monthly introduction to the month’s Bible Study lesson. The 2025-2026 study is titled “Finding Resilience, Joy, and our Identity in Jesus Christ.” The Pastor led Bible Study is held on Zoom in the morning of the second Thursday of the month. Lisa Benadom and Terry Sakuda provide comprehensive articles to the Mission Bell regarding the month’s Bible Study lesson in addition to important PW news and events.

Our mission concerns this circle year include Supper on Saturday, Carmichael Food Closet, Deacon’s Gift Ministry, Chips Ahoy!, World Central Kitchen, Emancipation gift cards, the Least Coin Offering and Christmas gift checks to the CPC staff. Dorcas Sewing Circle completed 110 quilted throws which were given to the Sacramento County program for emancipated foster children and Family Promise families.

On December 12, 2025, PW sponsored the El Camino High School Madrigal Choir for an Advent concert in the Sanctuary. We are grateful to Lisa Benadom for facilitating the concert with choir director Tessa Kelly.

The PW Roster/Handbook is relied on by the PW membership to keep in touch with our Circle members and the PW program for the year. We thank Olene Chard, Margo Scandella and Karen Gray for all their hard and time-consuming work in putting together and printing the 2025 Roster/Handbook.

We are grateful beyond measure to Pastor Keith, Karen Gray and Julie Ueltzen for their steadfast support of Presbyterian Women.

Stephen Ministry

Misty Dunn

The Stephen Ministry program continued to offer confidential, one-to-one Christian caregiving, free of charge to CPC members as well as to others in the community who reached out through June. All Stephen Ministers had completed the 50 hours of instruction and practice required to become Stephen Ministers

met twice a month for support facilitated by Stephen Leaders. CPC has offered these ministries for **25 years**. Articles were published in the *Mission Bell*, offering spiritual encouragement and information about Stephen Ministry.

Unfortunately, during 2024 and into 2025, due to declining requests for a Stephen Minister, combined with increasing difficulty finding CPC members who would like to be trained as a Stephen Minister, the one-to-one support offered from a Stephen Minister to an individual was paused in June 2025 for the remainder of the year.

However, the good news is, Stephen Ministry Leaders continued to mail out individual letters and copies of the four very helpful “Journeying Through Grief” booklets to people dealing with the loss of a loved one. They continued to stand at the Stephen Ministry banner to offer personal prayers after each Sunday’s worship service for anyone who would like that personal ministry. Also, Stephen Leaders are retaining the infrastructure of Stephen Ministry so we can readily re-activate the program if and when the need arises.

2025 Membership & Outreach Division

Julie Ueltzen, Chair

Members: Anita Lawson (Elder), Lillian Janik, Anne Parker, Kathy Lewis, Cathy Wride, Pastor Keith DeVries (Advisor)

Throughout 2025, the Membership and Outreach (M&O) division engaged with visitors, members, the public, and other divisions at CPC to make our programs, services, and events welcoming. Through weekly greetings at the back of the church, we welcomed over 90 new visitors of all ages in 2025. We connected with visitors after the church service and followed up with those who provided contact information. Through continued connections and opportunities to get involved, we worked hard to build lasting relationships between visitors and members.

The information below highlights events and additional ways M&O engaged with our community, visitors, and members.

Membership

We continue to host Ask the Pastor events before each new member class. The Ask the Pastor meeting offers newcomers and members a chance to find out more about CPC in a casual environment. An Ask the Pastor event took place in October followed by a new member class in November. The new member class welcomed 4 new members. Additionally, with assistance from church staff we facilitated a cleanup of the membership rolls, deleting members who have not attended *or* contributed for over 2 years.

Opportunity Knocks

Sharon MacLean continues to serve as the Engagement Coordinator. “Opportunity Knocks” has been going strong in 2025 as Sharon continued to find opportunities for members and friends of CPC to engage in the life of CPC through service or involvement in a variety of ministries and events. Sharon presented these opportunities in frequent *Mission Bell* articles and at a monthly table during coffee hour on Sundays. Occasionally members of other divisions or ministries joined her to highlight a specific event or ministry. As other opportunities arose, Sharon was often asked to advertise opportunities on the church’s social media or in the Parish Notes. We look forward to connecting more people with opportunities for involvement and service in the coming year.

Carmichael Park Founder’s Day

CPC’s M&O Division hosted a table at the annual Carmichael Founder’s Harvest Festival on October 11, 2025. Many thanks to the 10 volunteers who helped to transport tables & the tent, and to those who covered a shift at the booth. Special thanks to Gannon Grace who volunteered to be “lead” for the day. Hundreds of people stopped by to say hello, color a bookmark, make a God’s eye, and chat about what CPC is about.

Harvest Festival

The annual CPC Harvest Festival occurred on October 29, 2025, with nearly 200 people in attendance, including nearly 100 people who came for dinner as well. M&O hosted the event this year with support from many adult volunteers, youth volunteers, and CPC’s Children & Youth Ministry Director, Michael Lombrano. This event continues to be an excellent opportunity to invite friends and Carmichael community members to CPC.

CPC Inclusion Task Force

Kathy Lewis and Rae-Nani Stokes, Co-Chairs; Rebecca Cameron, Misty Dunn, Debbie Nordeen, Rory Phillips, Brook Silvernail, Deb Sweetman, members; Keith DeVries, advisor.

The purpose of the Inclusion Task Force (TF) is to support CPC's efforts to be more welcoming and inclusive of the Lesbian, Gay, Bisexual, Transgender, Queer, Intersexual, Asexual and more (LGBTQIA+) community. We focused on communicating welcome, education, nurturing relationships, and connection during 2025.

Welcome All:

The Task Force took steps to clearly and specifically communicate welcome to all who visit CPC. We continued to provide buttons each Sunday that make clear we welcome and affirm LGBTQIA+ people in our church. We, together with Education Division, purchased a button-making machine so that we can continue to resupply buttons as needed. The Pastors' welcome statement on the front of the Parish Notes states that we strive to welcome into full participation people of every age, sex, race, color, ethnicity, culture, immigration status, political affiliation, economic condition, physical and mental ability, marital status, sexual orientation, and gender identity and expression. During June, the pride flags displayed as centerpieces during the SOS dinner were well received by guests. In November we dedicated a beautiful rainbow-colored quilt, created by CPC member Maria Brow, that now hangs in the Sanctuary as a visible sign that CPC welcomes LGBTQIA+ people.

Grow in Faith Together:

The TF hosted the showing of *1946: The Mistranslation that Shifted Culture*, an award-winning documentary film that follows the story of tireless researchers who traced the origins of the anti-gay movement among Christians to a grave mistranslation of the Bible in 1946. 23 people attended the viewing, connected with others in engaging conversations during the continental breakfast, and were actively involved in the discussion led by Pastor Keith. Funding for the event was provided by the Education Division.

On Sundays in June, the TF hosted a table during coffee hour in celebration of LGBTQIA+ Pride Month with resource information, an educational display about the accomplishments of transgender individuals in history, and a craft that encouraged everyone to love themselves and all others.

Nurture Relationships:

The Task Force established a Support and Prayer Group for parents of transgender and gender non-conforming children with seven CPC families that has been meeting monthly since June 2025. The goal of the group is to create a safe and supportive space where parents can share their experiences and support one another and their children through prayer. For many, praying openly in other settings can be difficult due to the need to protect their children's privacy and safety.

Connect With and Serve Our Community and the World:

Our church continues to connect with Covenant Network of Churches (CovNet), a national LGBTQIA+ advocacy organization of the PC(USA) as a resource in our inclusion work and supports them through an annual donation. In 2025 we connected with others in our region through the Sacramento Area Rainbow Faith Alliance (SARFA), a relatively new organization of faith-based communities that comes together to offer events and support activities that welcome and affirm queer people. Although CPC was unable to participate in the June Sacramento Pride Parade as planned, CPC members did participate in a Pride 5k planned by the Mothership Mariners. The 5k walk celebrated LGBTQIA+ Pride and allyship as part of Transgender Awareness Week in November.

Planning Next Steps:

Session has approved extending the Task Force for another three years to continue and expand its work to include more than the LGBTQIA+ community based on the pastors' welcome statement that is in the Sunday Parish Notes. We report to the Membership and Outreach Division and include representation from that division, the Education Division, and the congregation at large. The Task Force is open to anyone in the congregation who would like to be involved in this work.

2025 Mission Division

Bob Curtis, Chair

Rebecca Parker, John Wallace, Barbara Farley and David Mathews, members

Carmichael Presbyterian Church (CPC) is signed on to the Presbyterian Church (USA) Matthew 25 Initiative. Accordingly, Mission Division decisions are guided by Mathew 25:40 "I tell you the truth, whatever you did to the least of these."

Family Promise:

CPC supports Family Promise, a nonprofit organization committed for over 20 years to helping homeless low-income families achieve lasting independence. Safe Harbor is part of the Family Promise mix. CPC's support of Family Promise happens in a few different ways and we are among several interdenominational congregations to serve this organization.

An important aspect is Family Promise and Safe Harbor is to provide temporary housing for families on their journey to independence in tiny Homes at Safe Harbor and the Victorian House at Loaves and Fishes.

Over the 20 years of Family Promise, more than 400 families have been served in various ways, and this includes 54 families at Safe Harbor since its start in 2021. In 2025, 20 families have been housed in the tiny homes and the Victorian House. Service extends to others beyond temporary housing and includes rental assistance and housing in local hotels for 80 families in 2025. All families assisted by Family Promise, including those in Safe Harbor, are prescreened and then provided with professional case managers offering individualized case management and mentoring to fit the unique needs of every family served. Case managers help set specific goals and strategies designed to dismantle obstacles preventing success, to teach them to find jobs if necessary, and to obtain permanent housing. Family Promise is committed to breaking the cycle of homelessness and permanently keeping families off the streets. Case management is the key to giving families the tools and resources they need to gain and maintain self-sufficiency.

Four times a year, CPC serves at Safe Harbor by offering gardening, yard and kitchen clean up, gift cards, groceries, gift baskets, and household essentials. In 2025, CPC served Safe Harbor during the weeks of March 10, June 23, September 22, and December 29. For 2026, our service will be the weeks of February 16, June 22, September 21, and December 7.

Alternative Gift Market:

This year the Alternative Gift Market was held November 2 and is an in-person traditional social and shopping event in McMillen Hall. The one-day event that involved 16 organizations was a success and raised \$8,700 for various social ministries. This year key volunteers were Lillian Janik, Patty Kepner, Barbara Farley, and Bob Curtis along with many other volunteers.

Special Offerings:

CPC generously supported the four Presbyterian Church (USA) Special Offerings in 2025, and the Presbyterian Church has recognized our ongoing generosity as a "Four for Four Congregation." These offerings include:

- One Great Hour of Sharing: Supports the ministries of disaster relief, hunger programs, and development aid.
- Pentecost: Supports at-risk children, youth, and young adults and is split between the Synod and CPC to support local mission projects.

- Peace & Global Witness: Supports peacemaking efforts and education and is split between the Synod and CPC to support local mission needs.
- Christmas Joy: supports current and retired church workers who are in need and provides funds to support our future leaders at Presbyterian related schools and colleges that equip communities of color.

In addition, a special offering in Spring 2025 aided World Relief Sacramento refugee resettlement and placement programs following the temporary termination of federal funding. CPC has partnered with World Relief in helping Afghan immigrant residents.

Denominational Support:

In 2025, CPC gave \$59,403 for Mission ministries and program support through our Presbytery, Synod and General Assembly, which included \$13,423 in per capita. A portion of these funds are returned to the Presbytery of North Central California including an allocation for a variety of mission activities.

Carmichael Homeless Assistance Resource Team (HART):

CPC continues to join with other faith communities in the Carmichael area to form Carmichael Homeless Assistance Resource Team (HART). HART is locally organized to assist the homeless, operates two successful transitional housing programs, supports the Carmichael Outreach Coordinator, and supports vulnerable students and families in the San Juan School District. People served include victims of family trauma, youth in foster care transition, individuals with mental illness and veterans with PTSD. Among many activities, HART sponsors a mentor program, runs a backpack drive for homeless youth in the San Juan Unified School District, and delivers lunches to local homeless people every Thursday. Finally, Carmichael HART works closely with Community Healthworks to provide services to homeless people in the greater Carmichael area.

CPC partners with Carmichael Hart in several areas:

- Winter Respite: CPC, along with Carmichael HART provides Winter Sanctuary in McMillen Hall. We open McMillen Hall one day a week for food, warm sanctuary, and showers in January and February.
- Transitional Housing: Carmichael Presbyterian continues to support Carmichael HART through the transitional housing program for men at Robertson House, which is owned by CPC. Carmichael HART also runs Charlotte House, which provides transitional housing for women with families.
- Shower Ministry: Carmichael HART volunteers run the shower ministry at CPC nearly every Saturday morning. This ministry has grown to include more than just a way to get clean. In addition to providing towels and toiletries, volunteers also provide coffee, snacks, a place to rest and charge electronic devices, and a friendly face.

Carmichael Food Closet

Barbara Farley, Chair

Members: Helen Magnuson, Andrea Heckenlively, Ernie Chard, Gloria Kelley, Debbie Nordeen, Laura Janik, Pete Caffarta, Chris Fenstromaker, and Ivan Herman (Staff Liaison)

We continue to partner with Sacramento Food Bank and Family Services (SFBFS), Walmart, Grocery Outlet and Safeway all of whom are associated with the federal program “Grocers Feeding the Hungry” (GFTH). GFTH encourages food outlets to share surplus food with food closets rather than throw it away. We also continue to distribute TEFAP (The Emergency Food Assistance Program). TEFAP is a government program that processes farm surplus foods and provides it to food distribution centers.

Each month TEFAP provided up to eight items of high protein foods that the Food Closet can distribute. This is in addition to the donations we receive from the SFBFS, grocery stores and other churches including American River Community Church, Celtic Cross Presbyterian Church, and Lutheran Church of the Redeemer. The Food Closet receives fresh fruit and vegetables from the CPC Community Garden and the Carmichael Community Garden.

Another source of nonperishable food is the annual Kids Can Drive in October. Students in schools in the greater Carmichael area donate nonperishable food. These foods are picked up by a team of volunteers, then are sorted and shelved for distribution. A total of 14,675 pounds or 7 tons of food was collected in 2025. This year Brian Nordeen took over from Tim Farley as coordinator of the program.

In addition to food donations, the Food Closet receives monetary donations from many faithful donors who include members of CPC, churches in Carmichael, and people who hear about our work and want to help. The Carmichael Kiwanis Club supports the Food Closet with donations that help us supplement distribution to families with children. In 2025, we applied for and received a grant from Abound Food Care for \$25,000. With this money we were able to make improvements to our delivery system by purchasing more carts, a shade structure for our walk-up guests, and an additional freezer. In addition, we purchased biodegradable food waste bags and gloves for food handling. The grant also allowed us to purchase shirts for all our volunteers which serve as a real morale booster and a way of showing our appreciation to our many volunteers.

The CPC Food Closet distributes canned food, fresh produce, meat, eggs, milk and other dairy products, cereal, pasta, rice, peanut butter, jam/honey, sliced bread, rolls and other baked goods. Our goal is to have a minimum of 9 healthy meals per person in two to three grocery bags. Dietary restrictions are noted including diabetic, gluten-free, lactose intolerance, halal, etc. as a part of our intake process. We add toilet paper for all households when it is available.

Supper on Saturday, the Carmichael HART Thursday Lunch Program, HART's Saturday showers and HART Winter Respite are also supported by the Food Closet with food items.

In 2024, we added TEFAP foods to our distribution. In 2025, because of our success with TEFAP distribution we were able to add a computerized program for data collection called Oasis. Oasis allows the Food Closet to scan each guest's ID and record their family size and food distribution. This has increased our efficiency and allows us to distribute food to as many as 50 – 60 families during afternoon distributions and 80 to 90 families during the Thursday evening distribution. Previously the Food Closet served 25 to 30 families per distribution.

To more efficiently organize and distribute the food from the warehouse, the Food Closet created a paid Warehouse Manager position in 2024. John Busath filled this position in May of 2025, and his leadership has brought efficient practices and a welcoming environment to the Food Closet.

The Food Closet faced one of our biggest challenges in October 2025 when the program that helps low-income families with food purchasing, SNAP (Supplemental Nutrition Assistance Program), was not going to be funded starting November 1, 2025. The Food Closet had to put in place new line-up procedures to handle the increased numbers of people, and many of these people had tears in their eyes as they came to the Food Closet for the first time and tried to understand our system of food distribution. Their sadness included deep appreciation that we were able to help them stretch their food dollars. The miracle of loaves and fishes happened each day as the demand increased but the food supply did not run out. We had to adjust some of the foods we distribute, but we were able to give each family a few days' supply of food.

The CPC Mission Division and Food Closet Leadership team are grateful to CPC for their continuing support of this ministry by devoting space and utilities, but we could not do this work without volunteers. The Food Closet needs at least 12 volunteers a day to work one of two shifts to both prepare the food for distribution from 8:30 to 10:30 am, and to distribute the food from 12:30 to 2:30 pm. Drivers are needed to use the van to pick up food at the grocery locations assigned to our Food Closet. If you can join our team, go to the online signup (<https://signup.com/Group/6669865565156600103/>) or send an email to carmfc5645@gmail.com, and find a time to volunteer with us. You can also talk to any member of our Leadership Team if you have any questions.

BY THE NUMBERS

- The Food Closet received 197,471 pounds of food from all sources in 2025 plus another 14,675 pounds from Kids Can donations, a total of 212,146 pounds or over 106 tons!
- The Food Closet distributed this food to 9159 families in 2025, as well as an additional 4283 meals to unhoused individuals at SOS, Thursday lunches, and a Ready to Eat Bag from the Food Closet.
- One of the goals of the grant we received was to reduce food waste and the Food Closet throws away less than 10% of the food received. The Food Closet is looking to find a farmer who has animals that could use the food waste and reduce the numbers even further. Please call us if you know someone who would be able to use the food waste.
- Finally, and most important of all, there are more than 120 people who have volunteered at the Food Closet this past year. Thank you to them! The Food Closet invites those who have not yet volunteered to join us in 2026.

Supper on Saturday

Barbara Farley

On the third Saturday of each month at 4:00 pm a team of volunteers prepares and serves a special dinner for anyone from the Carmichael community. Each month's meal averages 50 to 60 people, and many come early to save a place for both them and for a friend to join them. Trina Spivack, the SOS meal serving coordinator, invites her husband, Jon, to play guitar for our guests. Larry, the person who used to play piano for us had a stroke and is no longer able to join us. What a privilege it is to be able to enjoy classical and popular music played on a guitar while we dine.

The Carmichael Food Closet often helps provide food for dinner when there is a meat donation that is too large to give out to a family. Examples are 10-pound chubs of ground beef or full brisket. Casseroles are also always popular.

Thanksgiving is a special meal as Branden Rodgers of Jackson Catering provides our Thanksgiving meal. Our guests always appreciate the service on real plates, silverware, and centerpieces of fresh flowers on the tables.

The Christmas ham dinner this year was the last one planned by Barbara Farley who has been the SOS coordinator for the past 10 years. Lynette Ledesma and Mary Miller will take over the meal planning and prep in January 2026, and Anne Parker will take care of publicity and reminders to the volunteers.

Trina and Barbara are grateful for the faithful volunteers who come each month to prepare and serve the dinner. We always look forward to adding others to our team so call either Trina or Anne if you would like to volunteer to help with this special ministry at CPC.

2025 Worship Division

Terry Sakuda, Chair

Division Members: Terry Sakuda (Chair, Elder); Cathy Wride (Deacon); Noor Bitar (AV Tech); Keith DeVries (Pastor); Keith Atwater (Music Director)

Division Responsibilities: The Worship Division coordinates the activities that support and enable the worship experience at Carmichael Presbyterian Church. These include, but are not limited to:

- The worship environment
- The music, drama and liturgical art programs
- The audio/visual team
- The lay leaders who lead the congregation in responsive readings each Sunday
- Special services and special events that take place during the worship service (such as Communion and Baptisms)

Our Pastors:

Our pastors lead our worship services with the help of lay people. In 2025, the CPC congregation continued to benefit from the wisdom, counsel and leadership of Pastor Keith DeVries and Associate Pastor Ivan Herman. They lead us as we navigate the changes, challenges, grace, and encouragement that we encounter as part of CPC.

Worship Environment/Worship Experience:

In 2025 we continued to balance the concerns that remained from the pandemic with our desire to make our worship services welcoming and meaningful for all. Under the continuing leadership of Music Director Keith Atwater, the hybrid service contained a blend of many musical styles and incorporated a plethora of different musicians. CPC continued to keep health concerns in mind when we continued to move to a more earth-friendly way of serving communion that would lessen the amount of plastic and paper waste that is created. As the Deacon for preparing the communion elements, Cathy Wride worked to implement additional changes as the Worship Division discussed ways to improve the experience for all. During the year we decided to go with all gluten-free bread which enabled us to serve intinction style without fear of contaminating the juice with gluten and is more inclusive for all. However, there are juice cups available for the congregation if anyone in the congregation prefers the cups. As Deacon Communion Coordinators, Debbie and Brian Nordeen worked with Cathy and ensured that there were sufficient servers and that the servers received the appropriate instructions.

The practice of “greeting one another” as a formal part of the order of worship was reintroduced in 2023 and is still the norm. In person attendance continued to increase throughout the year, and live stream viewing remained strong.

With the large number of YouTube views that occur each week, the livestream work of the **Tech Team** remained very important. The team of Noor Bitar, Michael Gray, Avonlee Janik, Bruce MacLean, Steve Parker, Kiyo Romais and David Stoffel managed the livestream and in-house video and sound system during worship, projected the words of songs and readings onto the overhead screen, projected the video of the service onto screens around the campus, and made the recordings available for future viewing on the church website and by DVD.

Music Department:

In 2025 the music department continued to enhance worship services with a wide variety of choral and instrumental music, including classical, traditional hymns, contemporary Christian music, gospel, and spirituals. Heidi Van Regenmorter played organ and piano with tremendous skill three Sundays a month, with equally talented Trina Torgerson and Zorana Randjelovic-Flores rotating in on Heidi's days off.

The Sanctuary Choir of about twenty adult singers sing two to three Sundays a month from the end of August through the end of June and a "summer choir" sang twice in July. The Sanctuary Choir also sang at key services during the church year including Ash Wednesday, Good Friday, and the Christmas Eve Family service. Hannah Ludwig, a member and professional singer, sang at the Christmas Eve Candlelight Communion service. The Sanctuary choir held its annual August mini-retreat at Saint Mark's United Methodist Church, where Rick Schlosser, CPC's former organist, pianist, and accompanist now serves as Minister of Music. In October both the Saint Mark's UMC and CPC choirs joined forces to sing one Sunday during CPC's worship, and the next Sunday at St. Mark's.

The Praise Team shares contemporary music and helps to lead the congregation in singing every Sunday. Guitarist Michael Schwab resigned and moved back to his southern California home to be closer to his father, who sadly passed away in 2025. The Praise Band carries on with piano, bass guitar, and drums. Additionally, a few of our talented youth join them and the choir playing percussion instruments.

The Mission Bells shared handbell music once a month through May 2025 when Rikki Pratt moved on to pursue musical theatre. A handful of handbell ringers performed with choir and piano at an Advent service conducted by Music Director Keith Atwater. Occasionally other instrumentalists including saxophone, flute, and clarinet also played at Sunday services.

Waterfall Singers might be fewer in number than in years past but continue to add their young voices in worship about once a month during the school year. Kathy Phillips left her position as accompanist allowing Marianne Lowenthal to step up to rehearse with and accompany them on piano, under the direction of Nancy Studer.

Special Events:

Other Worship Services:

- The Lenten Season started on Ash Wednesday with a Taize-style service where the congregation came forward for the imposition of ashes and to receive Communion. Holy Week began on Palm Sunday with our children processing and carrying palms through the Sanctuary. The Good Friday service revolved around reading scripture, music by the Sanctuary Choir, Communion, and hymn singing by all. Easter Sunday was celebrated with a well-attended sunrise service overlooking the American River, followed by services in the sanctuary at 9:00 and 11:00.
- CPC celebrated Youth Sunday on May 18 which coincided with Pentecost and was celebrated with the waving of red streamers, music, and testimonies by several of CPC's youth.
- On October 26, CPC observed All Saints Day as a time of remembrance in honor of those who entered the Church Triumphant in the prior year including the tolling of the bell.
- The Christmas Eve Family Service was held at 5:00 p.m. in the Sanctuary. Children filled the Bethlehem village as we heard the Christmas story through Christmas carols, Scripture readings, and songs from the Sanctuary Choir.
- The Christmas Eve Candlelight Communion Service was held at 11:00 p.m. with special music from mezzo-soprano Hannah Ludwig and pianist Zorana Randjelovic-Flores, the Lord's Supper, and scripture.

Our Many Volunteers: The Worship Division is grateful for the many devoted volunteers who contribute in so many ways to providing meaningful worship. Thank you to all who have served as lay leaders and readers, Communion servers, candlelighters during Advent, helpers with set up and take down of sanctuary decorations, and ushers. We would also like to thank Craig Morris, who orders and delivers Easter lilies and Christmas poinsettias, and Garrett Torgerson, who provides the palms for Palm Sunday.

2025 Deacons' Report

Laura Garwood, Co-Moderator

Current Board of Deacons Officers

Moderators – Laura Garwood and ElizaBeth Phillips

Secretary – Leon Wartinger

Coordinators and Liaisons:

Care and Share Coordinator: Patty Kepner	Usher Coordinator: Dani Romais
Communion Service Coordinator: Brian & Debbie Nordeen	Flower Delivery Coordinator: Marsha Cook
Healing Meals: Bonnie Logan	Communion Setup Coordinator: Cathy Wride
Nominating Committee Liaison: Sharleen Millering	Worship Committee Liaison: Vacant

This Deacon year has seen some changes. Laura Garwood and ElizaBeth Phillips share the role of moderator, and to make serving on the Board of Deacons easier, they have moved meetings to once a month after church (apart from breaks in December and July). The Deacons are always looking for people who cannot commit to a full term of Deacon service to help with occasional tasks along the way, since most do not require ordination. Those who would like to deliver flowers to those who are homebound, provide a meal to struggling community members, or serve as an usher, for example, are encouraged to contact ElizaBeth Phillips or Laura Garwood.

The Board of Deacons currently has 18 members, with 7 going off the Board in June. One deacon from Class of 2026 resigned. The church needs additional Deacons, and we will have several coordinator vacancies to fill. Open positions for 2026-2027 include Vice-Moderator, Secretary, Flower Delivery Coordinator, Care and Share Coordinator, Usher Coordinator, Communion Coordinator, Christmas Gift Ministry Coordinator, Worship Committee Liaison, and Healing Meals Coordinator.

Cathy Wride organizes the preparation of the elements for communion service, and Brian and Debbie Nordeen recruit Deacons for service in coordination with Elder Terry Sakuda, forming our monthly service team. ElizaBeth Phillips has reinstated the use of Signup Genius, which is expected to make the process of finalizing servers flow much more smoothly in the new year.

Things are going smoothly overall with the ushers. There is always a need for additional help, however, and this task may be done by any churchgoer, not just Deacons and Elders. The ushers now stock the pews instead of that being a Deacon-specific task.

Checking and restocking coffee hour supplies have shifted to the Fellowship and Nurture Committee.

Lynette Ledesma supported Bonnie Logan in restarting the Healing Meals ministry to provide dinners for those with health needs as they recover or deal with other challenges.

Patty Kepner continues to lovingly run the Care and Share Ministry, an important outreach for those who are struggling or who are unable to come to church. Through this ministry, Deacons call, visit, and send cards, Upper Room publications, and flowers to an average of 27 contacts per month.

The Christmas Gift Ministry is an important community outreach for local families in need. Lilly Janik and Deb Sweetman graciously continued to lead the Christmas Gift Ministry team despite no longer being on the

board of deacons. This year we were able to bless 39 families with gift cards for presents and groceries. To offer the families choice, streamline the process, and avoid supporting corporations known to work against CPC’s values, this year families were given Visa gift cards as well as WinCo grocery gift cards, with WinCo being the most-requested grocery store by recipients.

We greatly appreciate the support of Julie Ueltzen, who reached out to six local schools and Family Promise. She coordinated with school secretaries to identify five low-income families each, as well as Family Promise to help an additional five families. With deacon support, Lilly ran a table every week to recruit donors and congregants to sign personal Christmas cards.

However, a negative balance of \$2,197.76 remained from 2024 in the Christmas Gift Ministry. In 2025 we spent \$11,000.64, and fundraised \$7,842.35 for a negative balance of 3,158.29. After all known reimbursements are paid out, there will be a negative balance of \$5,356.05 in the account. The board voted to use the Deacon’s Fund to pay off the balance. The deacons will consider how to shape the program to continue to meet community needs while sufficiently funding the ministry.

The Deacons’ Fund was strained in September, spending \$4,000 more than it received, after someone online advertised it as a place for financial help. Julie Ueltzen and office staff were overwhelmed with calls (upwards of 200 a week) and usage had to be somewhat limited for a time. The fund still supports the Christmas Gift Ministry and is still used to assist those in need. In 2026 the Board of Deacons and Ivan Herman will explore alignment with another community-based organization to extend our reach and more efficiently support the community.

The year began with a balance of \$13,459.20. At the end of the year, the Deacons’ Fund held \$10,144.46 but after reimbursing the account for the Christmas Gift Ministry, the Deacons’ Fund will start 2026 with \$4,788.41.

The Deacons look forward to a blessed year ahead of serving God, our church, and our community.

Christmas Gift Ministry

Gift cards purchased for 39 families.

WinCo Grocery Store (\$100 per family) x 39 families	\$3,900
Visa Gift Cards (\$50 per person) x 150 people	\$7,500
TOTAL	\$13,400

2025 Nominating Committee

ElizaBeth Phillips, Moderator

The Nominating Committee is required by the *Book of Order*. The committee's size and composition are set by the Bylaws of Carmichael Presbyterian Church. During 2024-2025, four congregation members were on the committee. Its Moderator is a Ruling Elder on Session, serving a three-year term. Two are at-large members elected by the congregation for two-year terms. Session appoints a non-serving Elder, and the Board of Deacons appoints a Deacon Representative. No member of the committee shall serve more than three consecutive years. Pastor Keith DeVries serves *ex officio* as provided by the *Book of Order*.

The committee is charged with presenting a slate of nominees at CPC's annual Congregational Meeting. The committee is also responsible for finding candidates to fill any vacancies that might occur. In addition, Session occasionally asks the committee to find candidates to serve on a board or council, which assists Session in performing its duties. Every effort is made to present a diverse slate, taking into consideration age groups and gender, as well as their gifts and talents.

The **2025-2026 Nominating Committee** includes the following individuals:

Vacant, Moderator,
Anne Parker, Member At-Large Class of 2026
Paul Shultz, Member-At-Large Class of 2026
Sharleen Millering, Deacon Representative

2025 Financial Report

Carmichael Presbyterian Church											
	General Fund	2025		Combined Total	2024 Combined Total	2023 Combined Total	2022 Combined Total	2021 Combined Total	2020 Combined Total	2019 Combined Total	
		21st Century Fund									
Assets											
Cash	\$ 1,036,352	\$ 760,665		1,797,017	571,230	282,716	760,665	436,456	695,085	\$742,272	
Investments - Dedicated Accounts	531,089			531,089	1,014,221	1,362,201	-	1,141,731	740,770	395,802	
Receivables - other/prepays	30,962	118,639	-	149,601	185,897	64,552	118,639	53,772	46,254	41,585	
Receivable - pledge	-	-	-	-	-	-	-	-	-	-	
Receivable - multi year pledges	-	-	-	-	-	-	-	-	-	-	
Note Receivable	-	-	-	-	-	-	-	-	-	-	
Construction in Progress	-	-	-	-	-	-	-	-	-	-	
Property and Equipment, net	2,286,417	4,716,926	-	7,003,343	7,003,343	7,003,343	7,003,343	7,022,633	6,984,053	6,984,053	
				7,003,343	7,003,343	7,003,343	7,003,343	7,022,633	6,984,053	6,984,053	
	\$ 3,884,820	\$ 5,596,230	\$ -	\$ 9,481,050	\$ 8,774,691	\$ 8,712,812	\$ 8,675,639	\$ 8,654,592	\$ 8,514,214	\$ 8,163,712	
				-	-	-	-	-	-	-	
				-	-	-	-	-	-	-	
				-	-	-	-	-	-	-	
Liabilities											
Accounts payable and accrued expenses	\$ 54,475	-	-	54,475	26,663	25,570	18,197	33,768	7,360	3,039	
Deferred pledges	48,310	-	-	48,310	62,813	48,613	86,068	100,492	82,700	47,105	
Long term note payable	150,000	162,578	-	312,578	-	-	-	-	-	-	
Inter-fund (receivable) payable	118,639	-	-	118,639	29,548	29,548	19,250	15,327	15,327	11,165	
Total Liabilities	371,424	162,578	-	534,002	119,024	103,731	123,515	149,587	105,387	61,309	
Net Assets											
Restricted	46,921	231,158		278,079	278,079	278,079	267,114	202,408	202,006	91,437	
Un-Restricted	3,466,475	5,202,494		8,668,969	8,377,588	8,331,002	8,285,010	8,302,597	8,206,821	8,010,966	
Total Net Assets	3,513,396	5,433,652	-	8,947,048	8,655,667	8,609,081	8,552,124	8,505,005	8,408,827	8,102,403	
	\$ 3,884,820	\$ 5,596,230	\$ -	\$ 9,481,050	\$ 8,774,691	\$ 8,712,812	\$ 8,675,639	\$ 8,654,592	\$ 8,514,214	\$ 8,163,712	

Carmichael Presbyterian Church
Combined Statement of Activities
for the year ended

	General Fund	2025		2024 Combined Total	2023 Combined Total	2022 Combined Total	2021 Combined Total	2020 Combined Total	2019 Combined Total
		21st Century Fund							
Revenues:									
General Fund Pledges	\$ 758,927	\$ -	\$ 758,927	\$ 803,020	\$ 812,228	\$ 850,684	\$ 822,494	\$ 828,364	\$ 843,521
21st Century Contributions	-	382,304	\$ 382,304	\$ 30,859	\$ 21,799	\$ 21,799	\$ 26,215	\$ 17,777	\$ 34,164
21st Century interest income	-	19,183	\$ 19,183		-			\$ 19,183	\$ 55,902
Dedicated Accounts	423,673	-	\$ 423,673	\$ 53,298	\$ 330,710	\$ 373,681	\$ 464,613	\$ 403,115	\$ 419,660
Other Income	72,679		\$ 72,679	\$ 68,904	\$ 43,157	\$ 37,240	\$ 30,169	\$ 133,910	\$ 54,029
	1,255,279	401,487	1,656,766	1,442,081	1,207,894	1,283,404	1,343,491	1,383,166	1,404,216
Expenses:									
General Fund:									
Worship	3,235	-	3,235	3,339	6,209	4,057	2,018	1,093	2,649
Education	6,432	-	6,432	3,941	2,168	3,306	5,759	4,932	11,150
Ministry & Outreach	722	-	722	1,525	3,703	2,658	389	1,200	1,414
Fellowship	4,525	-	4,525	338	3,448	2,374	360	1,435	600
Mission	61,200	-	61,200	70,431	72,851	70,739	66,298	66,120	68,321
Administration	820,755	-	820,755	781,740	769,221	724,972	701,356	755,424	765,995
Other		-	-	3,724	4,108	2,583	1,338	277	2,984
	896,869	-	896,869	863,513	857,698	805,717	777,162	829,341	851,699
Dedicated Accounts:									
Worship	7,627	-	7,627	4,028	1,837	2,215	752	610	18,890
Education	13,438	-	13,438	7,728	34,172	1548	2,067	12,797	80,012
Fellowship	20,923	-	20,923	16,868	12,253	10,902	658	158,222	28,974
Mission	124,265	-	124,265	67,328	71,714	88,152	117,430	41,435	60,424
Administration	13,383	-	13,383	103,680	46,547	101,723	145,299	129,499	24,861
Gifts & bequests	248,851	-	248,851	159,034	31,232	88,992	42,441	35,154	24,928
Endowment		-	-	-	-	-	-	-	-
Deacons	29,619	-	29,619	27,100	27,083	42,872	9,211	18,293	20,175
	456,106	-	456,106	385,586	224,838	350,704	317,858	396,010	258,264
21st Century:									
Fees	-	-	-						
Interest	-	5,361	5,361			1,900			
Paving the Way expenses	-	235,895	-						
	-	241,256	-						
Pre-school:									
Salaries	-	-	-						
Operating expenses	-	-	-						
	-	-	-						
Total expenses	1,352,975	241,256	1,594,231	1,358,336	779,125	1,156,421	1,095,020	1,225,351	
Total Revenues in excess of expenses	\$ (37,696)	\$ 160,231	\$ 122,535	\$ 298,430	\$ 428,769	\$ 126,963	\$ 248,471	\$ 157,815	
General Fund revenues less than of expenses	\$ (65,265)								
Dedicated Account Revenues less than expenses	\$ (32,433)								