



2024-2025
Annual Report

October 26, 2025

Carmel Presbyterian Church exists to glorify God and share His love as we
Connect People to Christ.

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SENIOR PASTOR

Dear CPC Covenant Partners,

It's hard to believe that a year has passed since this meeting last October. I have now been here through each season—Christmas, Easter, the school year, the summer gloom and the fall beauty. What an adventure it has been. I was reflecting on our Dr. Suess series this past summer, *Oh the Places We'll Go*, and realizing how many places we have been together over the last 12 months.

You will read in this report stories and ministry highlights; the generosity of this congregation and the ways you all seek to impact this area and beyond for Christ. As we have leaned in this fall to our theme, **LIVE FOR GOD**, I hope you have discovered that simply carving out space for time with God has awakened you to become alive for Him and His purposes right where you are.

- I'm encouraged by the stories of many of you starting to keep a Sabbath day, or making space for time with Jesus each morning, or becoming aware of a neighbor in need and offering yourself in service.
- The laughter and explosive energy of children on the patio every Wednesday at 3:30 p.m. fuels my soul.
- The youth group meals that many of you prepare for our teenagers every week bring me immense joy.
- The gatherings of communities around Scripture, love for each other and prayer is encouraging.
- Sunday worship is a highlight for me. In both spaces!
- Our intentional times of opening our campus to the community through Trunk or Treat, Christmas on the Corner, the Palm Sunday Petting Zoo, Christmas Eve and Easter, Football watch parties, and the Bach Festival grows trust with our neighbors and communicates that we love them! This Christmas we will add 'Breakfast in Bethlehem' for the young families of our community.
- Our mission partners both locally and globally inspire me (and us) to live for God fully wherever we are.
- I am deeply grateful for our Staff Team at CPC. We work together so well!

I want to share this story with you. After attending a community concert at CPC last spring, a woman called to meet with me as she had been moved by the presentation and wanted to talk about what she was going through. She came to a few worship services and then attended our Alpha program occasionally. During a silent prayer time in worship recently, she came to mind again, and I felt encouraged to reach back out to see how she is doing. Although I hadn't thought about her in a several months, I was encouraged to be reminded that God remembers her. And even though I get busy, God knows how to break into my world when I give him a few moments of time to pull me back into what He is doing. I will reach out to her this week.

You may have a similar story to share. God is at work in all over the peninsula, in our neighborhoods and at our workplaces and schools. God's invitation to us is to cultivate a heart of presence with Him so He might graciously wake us up to participate in His work.

On November 8th, we will gather for an Evangelism Workshop with Daniel Lui and the *5 Threshold Training*. God wants to use us in his great plan of good news right where we are. Our mission at CPC is this: **To Glorify God and Share His Love as we Connect People to Christ**. Let's continue to **Live for God** and stay focused on His mission as we move into a new year.

Warmly in Jesus,
Pastor Jennifer Holz

SESSION

Description and Responsibility

Per CPC Bylaws: *All the responsibility of this Church, both spiritual and corporate, shall be vested in the Session, which shall be composed of the pastors and elders in active service.*

ECO Polity states that Session has the responsibility and authority to govern the congregation and guide its mission for Christ in the world. This includes overseeing the worship services and preaching of the Word; leading the congregation in ministries of evangelism, compassion and justice; developing and nurturing relations with other congregations; providing for the educational life of the congregation; and providing for the sacraments of the Lord's Supper and Baptism, so that they may be rightly received as a means of grace.

Members Two pastors and nine ruling elders in active service, who are selected by the Nominating Committee and elected by Covenant Partners to serve for three years.

The Rev. Dr. Jennifer Holz, Senior Pastor (Moderator of Session)

The Rev. Dr. Josh Johnson, Family Life Pastor

Class of 2025: Matt Bell, Jun Mabul, John Scherer. *Term ended September 30, 2025.*

Class of 2026: Roberta Carlson, Linda Masten, Linda Myrick.

Class of 2027: Peter Hanlon, Eric Holk, Deanna Tovar de la Vega.

Class of 2028: Jim Airola, Lily Ogden, John Scherer. *Term began Oct. 1, 2025.*

Clerk Of Session Susan Kuhlman. Minutes, official records and membership rolls, are controlled by Session. The Clerk is responsible for their preservation.

Meetings Session meetings are held on the 3rd Tuesday of each month. Meetings begin with a time of Teaching/Training/Prayer/Worship to nurture the spiritual growth of elders and to invite the Holy Spirit to come and guide the meeting in unity and purity. This is followed by a discussion on Vision/Mission/Big Ideas to focus on discerning and following God's will for CPC. The remaining meeting time is spent on conducting the business of the church.

Officers Of The Corporation Elected annually by Session, officers are John Scherer, President; Hans Hess, Vice-President; Susan Kuhlman, Secretary; David Marsh, Treasurer.

Covenant Partners

Covenant Partners as of October 1, 2024	242
Changes in the number of Covenant Partners	
New Covenant Partners	12
Death of Covenant Partners	-3
Patricia (Pat) Zanetta, January 9, 2025	
Murray Macdonald, June 19, 2025	
Amal Gharib, July 28, 2025	
Removed or moved away	- 2
Covenant Partners as of September 30, 2025	249

Baptisms 1

Susan M. Kuhlman
Clerk of Session

DEACONS

MISSION STATEMENT

CPC's Board of Deacons is a 9-person, elected Board known for their love in action as the hands and feet of Christ. Our CPC Deacons lead ministries that nurture fellowship and compassion within our congregation, serve the greater Monterey community, and partner with local agencies to meet the needs of people. We show up with hope, encouragement, prayer, and practical help taking a holistic approach to compassionate care and support others in heart, mind, soul, and strength.

Class of 2025	Linda Bell, Stephen Myrick (Treasurer), Leslie Perkins
Class of 2026	Jinny Meyers, Connie Trautmann (Secretary), Sarah Myers (Moderator)
Class of 2027	Anna Russell, Armi Mabul, Steve Stiles (Nominating Committee)

HIGHLIGHTS

- Organized meals with delivery and/or gift cards for 6 individuals/families through MealTrain.com.
- Delivered flowers or other gifts with handwritten cards at Christmas, Easter, and birthdays, and offered communion to members unable to attend Sunday worship services.
- Supported Community Partnership for Youth by organizing congregants to purchase gifts for 50 local children. Deacons delivered gifts during CPY's Christmas party dressed as Santa and elves.
- Through Amy Spencer's connections and donations from congregants, organized food boxes and shared a meal with about 20 local food insecure families. Events were held for Mother's Day and Back to School.
- Visited Covenant Partners who are recovering from injury or illness.
- Provided practical help such as grocery shopping/delivery and handyman services to congregants.
- Vetted and approved or denied many requests for various types of financial assistance.
- Invited all of the local organizations we support to present at a Deacon Meeting this past year.
- Discovered and invited RefreshStart to present at a Deacon Meeting and subsequently voted to support this mobile shower for the homeless ministry financially.
- Re-established a monthly Food Bank delivery to local elderly Carmel residents as a Deacon ministry.
- Showed appreciation to staff with small Christmas gifts, birthday cards, and a September lunch.
- Worked to create meaningful processes and established a Deacon Handbook.
- Presented our first "Deacon Spotlight" on Sunday, July 13 featuring Ark in the Park and RefreshStart with the goal to do a "Deacon Spotlight" approximately once a quarter.

FINANCIAL SUMMARY

▪ Ongoing Monthly Support	
Community Partnership for Youth (CPY)	\$5,302.65
Compassion Pregnancy Center	\$5,100.00
Greater Victory Temple	\$4,600.00
The Village Project	\$ 600.00
Refresh Start	\$4,000.00
▪ Other Assistance	
Ark in the Park Homeless Ministries	\$7,679.37
Memorial Services and Homebound	\$ 571.48
Health and Welfare	\$7,345.62
Staff Appreciation	\$ 408.67
Love Your Neighbor & Stevenson Service Class	\$3,575.68

Administrative	\$ 123.64
▪ Special Deacon Fund	
RefreshStart	\$5,000.00

Sarah Myers
CPC Deacon Moderator

NOMINATING COMMITTEE

The 2024/2025 Nominating Committee met monthly for prayer, discernment and seeking the wisdom of the team for who God might be calling to serve. We were grateful for the humble service of the team. Each phone call, interview and conversation with perspective leaders was insightful and helpful in understanding how God is at work in our congregation. Our team, with the leading of the Holy Spirit, was able to fill all Elder, Deacon, and Nominating Committee vacancies for 2024. Deep gratitude for Siska Larson and Lance Alexander as they rotated off the committee.

In entering a new season, we once again will prayerfully consider new candidates to fill the 2025/2026 vacancies. Please be reflecting on what your talents and spiritual gifts are and where you might be called to serve God at CPC. If you have recommendations, the Nominating Committee will welcome your suggestions.

2024-2025 MEMBERS

Senior Pastor: Jennifer Holz

Elected Elders: Roberta Carlson, Linda Myrick

Elected Deacon: Steve Stiles

Nominating Committee:

Siska Larson

Lance Alexander

Jane Whitman

Mary Randall

2025-2026 MEMBERS

Senior Pastor: Jennifer Holz

Elected Elders: Roberta Carlson, Linda Myrick

Elected Deacon: Steve Stiles

Nominating Committee:

Jane Whitman

Mary Randall

Josh Warburg

Pastor Jennifer Holz
On behalf of the Nominating Committee

PERSONNEL COMMITTEE

Members: John Scherer, Chair; Matt Bell, Lily Ogden, Janice Harrell, Paula Hazdovac Russey, Terry Budden, Rev. Dr Jennifer Holz, senior pastor ex-officio and Bob Spencer, Church Administrator, ex-officio

The Personnel Committee exists to encourage, support and provide oversight of our professional staff in carrying out their multiple ministry responsibilities on behalf of CPC. The duties of the Personnel Committee include, but are not limited to: maintaining and updating the personnel handbook, overseeing the hiring and onboarding of new staff as well as annual staff reviews; performing the senior pastor's annual review; making recommendations in conjunction with the Finance Committee for staff salaries; reviewing and recommending position descriptions for all staff; providing a process for conflict resolution among and between staff and parishioners; ensuring staff compliance with policies, including conflict of interest and conflict resolution; information/cyber security etc. In addition, the committee provides a sounding board for the senior pastor, or any staff as requested.

HIGHLIGHTS FOR 2024/25

1. All annual reviews of the staff/pastors were completed as of October 2025.
2. The Personnel Budget for 2025-26 was approved by the finance committee and session.
3. The church administrator distributed a revised Organization Chart of the Staff.
4. Senior Pastor's annual review completed in April 2025
5. Covenant Partner Chuck Stees left paid staff. Senior Pastor Jennifer thanked him for his great work.
6. Study Leave Paid time off policy clarified. Pastors/Ministerial Staff are encouraged to use this time away each year as unused hours cannot normally be rolled over or added to the next year.
7. New members Paula Hazdovac Russey and Terry Budden added to personnel committee. Members Janis Taormina and Bill Cohen left Personnel Committee.
8. Personnel Committee Charter and Cycle of Annual Work reviewed by Committee.
9. Annabeth Holz joined staff as an Intern Part Time 6 hrs/week as part of Family Life Ministries
10. Personnel Committee approved recommendation to forward to Council a 4.0% raise in pay for pastors and staff for FY 2025-26.
11. Pastor Jennifer outlined her three annual goals: A) Set up a seasonal cycle for equipping and growing disciples in ministry. B) Work with Abby Warburg to develop a Contemporary Worship Team and C) Form a Generosity Team to establish a giving strategy at CPC.
12. Pastor Jennifer has proposed a new Ministerial Position called "Equipping Ministry Lead", a temporary position to facilitate implementation of the Three Goals stated above.

John Scherer

CPC Elder & Chair Personnel Committee

MISSIONS COMMITTEE

Members: Eric Holk, Chair; Ed Young, Jeannie Young, Stephen Myrick, Irene Miranda, Edna Alvarado, Adam Holz, Jun Mabul.

The Missions Committee exists to actively and effectively support all in our community of missions and missionaries in being lifelong disciples of Jesus Christ. Our primary areas of support are (1) church planting, (2) discipleship & training, and (3) serving others. We also work to support members of our congregation seeking to participate in short-term missions and to support those in our congregation who find themselves called into full-time missions work.

HIGHLIGHTS FOR 2024/25:

1. We currently provide monthly support funding to 28 different missionaries and we increased the monthly support to 8 of those missionaries based on their effectiveness in expanding God's Kingdom and increased needs.
2. We also made one-time special gifts and extra support distributions to eleven missionaries apart from the monthly support, including funding for Avery Hubbard and Amanda de la Vega Tovar from CPC to start them in their new missions work.
3. We provided monthly Missions spotlights, either hosting supported missionaries to speak directly to the congregation about their work or by preparing and providing videos of our supported missionaries.
4. We hosted and coordinated the Great Commission weekend in June, bringing missionaries from 14 different ministries to share with the congregation about their work, hosting them for a Saturday night dinner, holding a Saturday morning prayer meeting to include via Zoom missionaries who could not be

physically present for the weekend, and holding a luncheon for the congregation attended by more than 130.

5. We hosted Paul and Cecilia DiRocco who led us in a weekend focusing on the Holy Spirit.
6. We maintain communications with our supported missionaries and pray for them, seeking to encourage them in the great work they do.

Eric Holk

CPC Elder & Chair Missions Committee

WORSHIP

Each year, we have so much to celebrate together as we reflect on God's provision for CPC. We gather for corporate worship, sing His praises, and hear His word proclaimed. God is, and will always be, sovereign and faithful and good, worthy of all our praise! God has provided pastoral leadership for CPC under Jennifer Holz and Josh Johnson. We are blessed by their servant leadership and contagious love for God's word.

I give thanks to God for the faithful service of our choir at the 9:30 service. It is a joy to sing praises to the Lord together and work diligently each week to share music that points us all to the glory of God and His throne room! We are continually blessed by the ministry of Eun Ha Chung and Cheryl Rogers who love the Lord and love serving His church from the organ and piano.

Under the support of Session and the Staff, our Korean Ministry under Eun Ha's leadership is celebrating its two-year ministry anniversary. This summer, Eun Ha shared with Session how this ministry is growing and connecting the Korean American community together for God's glory. Eun Ha presented a name change to the ministry from "K-Ministry" to "Korean Christian Outreach of the Monterey Peninsula" or "KCO" for short. Eun Ha hosts monthly prayer meetings for Korean moms, and quarterly worship nights with singing and teaching in Korean for the adults and in English for the kids and students, with support from CPC staff Julia Hadland and myself. God is using Eun Ha's leadership and connections in the Korean community to provide an opportunity for the whole Korean community to come together in worship through music and programming for youth. It is amazing to see the fruit of this ministry as students committed their lives to Christ during a worship night with guest Korean musician Brian Kim, and Korean students joined CPC students at Hume Lake this summer.

At the 11:00 service this summer, we moved our worship location down to Friendship Hall in a concerted effort to create more intimate community with those attending the second service. Those worshipping downstairs continue to share how this location change has brought them a renewed excitement and sense of community, like He is breathing new life into His people. It is wonderful to hear the congregation singing together and responding during the service! I am thankful for our volunteer band that has made this switch and continues to serve faithfully. The move downstairs has meant the team is smaller each week, but it has allowed us to try different acoustic combinations.

This year, we hosted B4Noon Organ Recitals throughout the spring, the Carmel Bach Festival in July, our 10th Annual Jazz & Desserts in August, CPC student recitals with our Youth Orchestra students, and more. I am looking forward to all that God has in store for us at CPC, especially as we prepare for the upcoming Advent season. My prayer each year is that God would prepare our hearts to celebrate the coming of our King in joyful and jubilant song!

Abby Warburg

Minister of Worship

FAMILY LIFE & STUDENT MINISTRY

This year has been an incredible season of growth, connection, and spiritual transformation for our Youth and Family Life Ministry. I have completed a year and a half here at Carmel Pres. as your FLM Pastor. God has been moving in powerful ways through weekly programming, special events, and meaningful moments of discipleship.

One success story that comes to mind is a young adult named Amanda. Amanda found out about our YA ministry through Otto. She has been attending for a year and really enjoys it. Julia encouraged her to sing on the Youth worship team. She expressed it took some courage for her to do so, we are so grateful. We also have a High School Girls Small group that meets each Sunday after church as well as many serving on Sundays in our Children's Ministry. We have about 3-4 students interested in getting baptized post summer camp.

Youth Ministry Highlights

- **Wednesday Night Youth Gatherings:** Our regular Wednesday programming for both middle and high school students continue to be a vibrant space for community, worship, and biblical teaching. The core elements of our Wednesday youth nights are worship, lesson, and meal together. These weekly gatherings have served as a cornerstone for spiritual growth and fellowship. **(15-20 Teens)**
- **Monday Night Young Adult Gathering:** We started a 18-25 young adult group that is regularly meeting Monday nights at Julia Hadland's home. **(7 Teens)**
- **Hume Lake Summer Camps:**
 - **High School Camp:** We took **20 high school students** to Hume Lake this summer, where God showed up in powerful and personal ways. We rejoice in celebrating those 3 students **made decisions to follow Christ and expressed a desire to be baptized**. This is a huge spiritual milestone, and we are walking with them as they take their next steps in faith.
 - **Middle School Camp:** **8 middle schoolers** also experienced an unforgettable week at Hume Lake, where they built friendships, worshiped together, and deepened their understanding of God's love.
 - **Mt. Hermon Fall Retreat** in Nov. 2024 **(10 teen boys)**
- **Sunday Morning Middle School Class:** Each Sunday, our middle school students gather for age-specific teaching and discipleship. This consistent space has helped students explore Scripture and apply biblical truth to their everyday lives. (Attendance Avg. 8)
- **School Campus Presence:** Our ministry continues to show up in the daily lives of students through a "ministry of presence" on local school campuses, building relationships and offering encouragement where students live and learn.
- **Key Events for Youth this year:**
 - **Camps and Retreats:** We attended both Mt. Hermon Fall of 2024 and Hume Lake for HS and MS. (27 students attended summer camp)
 - **Glow Worship Night:** An exciting worship experience that drew in students for a night of light, music, and praise to launch the school year.

Family Life Ministry Highlights

Our **Family Life Ministry** exists to strengthen families through creating family friendly intergenerational events to connect with one another and the Lord. This year, a dedicated **Family Life Committee** was organized this

last summer to help organize and execute meaningful events that foster relationships and create memorable shared experiences.

Key Events Included:

- **Trunk or Treat 2024:** A fun and safe Halloween alternative that brought in many (150) people from our church and community for candy, games, and connection.
- **Christmas Eve and Good Friday Children Messages**
- **Super Bowl Party**
- **Palm Sunday Petting Zoo on the Patio**
- **Easter Egg Hunt for Children on Easter Sunday**
- **Parent Night Outs**
- **Vacation Bible School and Parent Taco Lunch**
- **Mother's Day and Father's Day emphasis to help celebrate our moms and dads.**
- **Back to School Pancake Breakfast**

Looking Ahead and Story

As we reflect on all God has done this year, we're filled with gratitude and anticipation. We're committed to continuing to create spaces where youth and families can grow in their faith, build authentic relationships, and experience the love of Jesus in real and lasting ways.

Thank you to all our Elder Peter Hanlon, Nora Ward, and Julia Hadland our Children's Director for their dedication week in and week out to help carry out our programs. We are excited to welcome Annabeth Holz as our FLM/Kids Ministry Intern for 2025-26.

"Let the children come to me; do not hinder them, for to such belongs the kingdom of God." – Mark 10:14

Pastor Josh Johnson
Family Life Pastor

CHILDREN'S MINISTRY

This year has been such a sweet reminder of how faithful our God is. I've loved watching how He keeps moving in this ministry and through all these little hearts I get to spend time with each week.

Midweek Kids has been thriving! This school year, we've welcomed new families and had a great group of kiddos joining us each Wednesday. What stands out even more than the numbers is how much the kids want to know Jesus. They're asking big questions, reading their Bibles, and showing such a desire to grow in their faith and it's been a blessing to see. One of the biggest wins this year has been seeing a lot of our Wednesday families start coming on Sundays too. It's brought energy, excitement, and consistency to Sunday mornings.

In both Sunday School and Midweek Kids, we've been walking through the life of Jesus, learning about His birth, ministry, death, and resurrection. Each week the kids learn more about who He is, how He loves others, and what it looks like to live like Him. Sundays are full of a lot of crafts, while Wednesdays are filled with high energy games; both bring great conversation.

One of the biggest highlights this year was definitely Kids Summer Day Camp. We reached our goal of 50 kids and had an incredible team of high school volunteers who brought so much joy to the week. It was amazing to watch the kids connect and have fun while learning all about how they can trust Jesus. Camp also helped bring

in new families who are now part of our church community, which has been such a blessing.

Other special moments this year included Palm Sunday and Easter, where we added a lot of fun activities for the kids to create space for families to celebrate together. Trunk or Treat was another huge win where we reached nearly 150 people; it was just such a sweet way to connect with our community.

This year, we also said goodbye to some incredible volunteers and staff: Aaron Bonyng, Bennett Foreman, and Alex Norbraten, who served faithfully all through their senior year. We added Annabeth Holz to our staff team this year, and the kids absolutely love her. It's been really sweet watching them look up to her. Carrying out Sunday School and Midweek Kids would not be possible without our faithful volunteers Audrey Norbraten, Peggy Burnside, Laura Armey, and Elder Peter Hanlon, who show up consistently and bring so much love to the programs. It has also been such a gift to see several of our freshman girls stepping up to serve on Sunday mornings!

Looking ahead, I'm excited to keep watching the kids grow deeper in their faith, reach new families, and see families building connections in our community. I really love these kids so much, getting to spend time with them and see God work in their lives is the biggest blessing.

Julia Hadland

Children's Ministry Director

WOMEN'S MINISTRY

The heart of Women's Ministry is to encourage women as they discover the truth about Jesus Christ and grow in awareness of God's love and power in their lives. Each of these ministries is led by lay leadership who bless our church family with their time, talents, heart and prayers.

Women are encouraged to join one of the weekly Women's Bible Studies that offer fellowship as they study God's Word and encourage one another in faith, *"...that you may have power to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge, that you may be filled up to the fullness of God."* Ephesians 3:18-19.:

- **Women in the Word** is a community-wide weekly Bible Study, open to women of all ages and any level of Bible knowledge. There are ninety-five women in six groups, each with two co-leaders, who meet on the CPC Campus and on Zoom each Thursday from 9:30-11:30 AM. The group is studying *Ecclesiastes: Finding Meaning When Life Feels Meaningless* and will begin a short study of *Nehemiah* in January.
- **Tuesday AM Women's Study** meets in the Fireside Room on Tuesday from 9:30-11:30 AM. The group is currently studying *A Fruitful Life: Discovering Jesus' Invitation in the Sermon on the Mount*.

The Carmel Women's Book Club is a group of passionate readers who meet in the Fireside Room on the 2nd Wednesday of each month at noon with a potluck, followed by a lively discussion of the current book. A Zoom option is offered. The book club provides an outreach opportunity to invite friends to join our CPC women, who offer warm fellowship and a deep Christian perspective to the discussions. Books are selected by the group at the beginning of each year. Check the CPC website to see the current list and consider joining the discussion!

Women's Wednesday Walk: Stroll and Soul is a chance to move your feet and connect your heart to other women in the community. Women of all ages and paces are invited to meet at the corner of Scenic and Ocean

at 9 am each Wednesday to join for some or all of the walk. You are welcome to bring strollers and leashed dogs.

Susan Kuhlman
Clerk of Session

FRIENDSHIP CIRCLE MINISTRY

Friendship Circle got a reboot this spring. Our gatherings of seniors (2nd half of life) for fellowship and friendship were missed even with the opportunities to gather throughout last fall and winter with the call to and arrival of Pastor Jennifer and the Holz family.

In March, we hosted a St. Patrick's Day lunch, complete with Paula Beckwith's Irish stew and soda bread. Steve Stiles shared with us the duties and projects of our Deacons. There was a summer movie matinee, showing "Average Joe," telling the true story of the legal battle a high school football coach had for the right to pray on the field after football games.

Upcoming events are the HARVEST LUNCH (Paula is cooking), on Nov 9, and the popular buffet lunch and Christmas concert at MT HERMON, on Dec 14.

There is discussion on holding activities off campus and would love to hear your ideas for this and lunch programs.

The Friendship Circle Team

Susan & Tom Kuhlman, Susan & Lee Hamminga, Suzanne Hill & Steve Stiles, JoNell & Charlie Cipponeri, Sharon St Jeor, Ingrid & Alan Tillion

MEN'S MINISTRY

It has been a good year, reflecting back on our Men's Ministry here at CPC. We are seeing new life as more men are coming alive for Christ. Our Men's team is encouraging and leading others to actively serve Him first, then others. We focus on the scriptures we are reading...to think, to reflect and discuss how we can best apply this to our daily lives. Simple and effective but we must take action and do it.

Our Saturday mornings we have added more personal testimonies which has led others to wanting to share. Yes, men sharing!! Go God! Our Golf tournament and Men's Retreat were back and well attended after some years of absence. Quarterly Men's Breakfasts with guest speakers have been another great time of fellowship. We are also in the process of creating some new committees to help our members' needs. Stay tuned as we will need help here.

I have really seen Steve Stiles come alive for God. He is always willing to help anybody, in any way. For example, when he was down at Ark in the Park and he witnessed the homeless getting free showers from one of the ministries we support. He reported back on a Saturday morning and he was moved by the spirit. Overjoyed at the dignity and respect he witnessed from people getting a shower, he had to take action. He did. He offered up support physically, financially and shared the need for us to act also.

Peter Hanlon
CPC Elder

THE GATHERING

The Gathering Class continues to provide a place for new church attendees and seasoned ones to connect with others and engage in significant discussions about the Scriptures. During this year, the topics discussed included a study on the attributes of God lead by Chuck Stees and a study of the parables of Jesus. After a two-month summer recess, we began the fall with a discussion of Acts 2:42-46 about the elements of community building. That discussion inspired Kathy Gray to volunteer to host a soup dinner with attendees bringing various items to augment the meal, 25 people attended, and great fellowship was experienced. As a result of a change in venue, we are now meeting upstairs in the office section. The discussion on Acts caused us to modified the seating arrangement and to acknowledge the need of the class to have more meals off campus in-order to engage in relationship building fellowship.

This fall, we are continuing our study of the parables lead by our leadership team which includes John Sheree and Ann Rondeau, Bill and Lee Schroeder, Greg and Lily Ogden and Dean and Kathy Gray. Over time, we have developed a community of believers that pray for and support one another during difficult times, which has been a blessing to all of us.

Dean Gray
CPC Elder

DISCOVERY HOUR

The Discovery Hour meets on Sundays at 11am in the Fireside Room under the leadership of Steve Stiles. The class does not meet on Sundays when the church has only one service. The class believes that the best way to understand and apply the Bible is to study and discuss the biblical text itself rather than using some text in which a well-meaning but non-divine author opines what he/she thinks the Bibles says or should say. Accordingly, over the past year we have studied the biblical text of Ezekial, and currently the Apostle Paul's letters, in the order they were written. We discuss and compare the word from various versions of the Bible.

The format of the class is causal. We encourage all of our members to become facilitators of the current week's reading and discussion. Involvement from the entire class is encouraged. Although there is a designated facilitator, everyone in the class provides vital input. Our role is primarily to direct topics and facilitate an environment of learning and applying what the Word of God says

At times the class has 25 people, though average attendance is usually 15. We attempt to hold a social event on a monthly basis where we recognize members having a birthday that month.

Discovery Hour Leadership Team

PRAYER MINISTRY

Prayer is a way of connecting with Jesus and with one another. Prayer ministry at CPC takes a few forms right now. On Sundays after each service, prayer partners are available to listen and pray with people who come to the prayer room. They are connecting people to Jesus through prayer in these moments. Carol Walsh facilitates this team of eight people who rotate each Sunday. Additionally, Marilyn Bransford (a staff member) collects prayer request cards, which are placed in the prayer box outside the prayer room. She receives several prayer requests throughout the week via email and sends all requests to our prayer team, and CPC

staff who pray for these specific requests. All requests are kept confidential within these groups. If a person indicates that a request is for “pastor only”, Jennifer receives those cards.

Carol Walsh
Prayer Team Lead

YELLOW BRICK ROAD BENEFIT SHOP

Yellow Brick Road (YBR) continues to be a strong and growing mission of Carmel Presbyterian Church. Since opening its doors in 1989, YBR has generated and distributed more than \$9.3 million to people in need in Monterey County. In 2024, YBR funded 120 grants totaling \$504,000. As of September 30, 2025, YBR has funded 89 grants for \$338,700 and expects to exceed the 2024 amounts by year end. YBR conducts over 120,000 human joy-spreading interactions annually to achieve these results.

2025 saw another year of increased applications for both returning and new scholarship awards. As of September 2025, YBR has awarded a total of \$98,200 to 48 qualifying students. The typical scholarship has not increased and still ranges from \$1,500 to \$5,000.

The increase in donations and resultant funds to the community are a result of a few key changes instituted since 2024. The leased YBR truck with its recognizable yellow wrap and logo provides multiple benefits. We have seen more and bigger donations when YBR can go pick up large batches of furniture. Having strong drivers that also load, and unload accelerates pick-ups. The YBR Pod has made intake of donations easier and more efficient. The YBR yellow wrap and logo is displayed on both the YBR truck and Pod, drawing shoppers into the stores. Customers compliment the signage and particularly the roving YBR truck, offering frequent compliments and feedback.

Increased donations are also attributed to increased advertising. YBR advertises sales and special events several times a year in the Pine Cone and Monterey County Weekly. We are increasing the size and frequency of advertisements and seeing benefits from both. YBR’s email distribution has increasingly expanded to reach thousands of shoppers and donors, using targeted marketing campaigns. Shoppers line up at the doors on events and sale days, thanks to these email reminders.

YBR and CPC mounted a joint campaign to help the victims of the Southern California “Eaton” Fire near Altadena, California. Together, we gathered supplies and furniture and rented a full-size U-Haul truck and delivered the contents to the “Divino” Church, a sister Eco Church, for distribution to the needy. God’s children donated and God’s children received, and all were blessed.

YBR is successful because of committed volunteers, dedicated staff, and a logical operational plan. Most importantly, YBR succeeds because it is a faith-based organization, carrying out God’s mission and blessed by Him. God is at work at YBR, and all involved are joined in His work. Praise God for His continued blessings at Yellow Brick Road and the needy in Monterey County!

Terry Budden
YBR President

LEGACY FUNDS
(Formerly CPC FOUNDATION)

The Legacy funds consist of 11 dedicated funds used for assisting in local and worldwide efforts beyond the operating budget of the Church. Total value of these funds as of 9/25/2025 was \$2,676,486. This total includes the balance of Canvas Loan of \$145,330

Income:

Canvas Loan interest	\$4,060
Missionary Donation	\$20,000
<u>Investment Realized Gains</u>	<u>\$72,332</u>
Total Income	\$96,392

Major Grants during the year were as follows:

Seminary Tuition	\$22,003
CPC Intern Wages	\$14,299
Manse Fund	\$523
Facility Landscape	\$9,399
Missionary Fund Disbursement	\$7,050
Missionary Fund to CPC	\$16,300
CPC Deacons	\$16,612
<u>Youth Orchestra</u>	<u>\$4,000</u>
Total Grants	\$90,186

The loan to the Church to pay off the dismissal from our former denomination was paid in full on January 10, 92024.

MEMBERS

David Marsh
Dean Gray
Linda Masten
Linda Myrick
Chuck Stees

David Marsh
Chair of Legacy Funds

FINANCE COMMITTEE

For a detailed Finance Report, see spreadsheet attached to this packet or email our Church Administrator, Bob Spencer: bspencer@carmelpres.org.