



Carmel
PRESBYTERIAN
CHURCH

2023-2024

Annual Report

October 27, 2024

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

TABLE OF CONTENTS

SENIOR PASTOR3

SESSION.....3

DEACONS5

NOMINATING COMMITTEE.....6

PERSONNEL COMMITTEE6

MISSIONS COMMITTEE7

WORSHIP.....8

FAMILY LIFE & STUDENT MINISTRY9

CHILDREN'S MINISTRY10

WOMEN'S MINISTRY11

FRIENDSHIP CIRCLE MINISTRY11

MEN'S MINISTRY.....11

THE GATHERING12

DISCOVERY HOUR12

PRAYER MINISTRY13

YELLOW BRICK ROAD BENEFIT SHOP13

LEGACY FUNDS.....13

FINANCE COMMITTEE.....14

SENIOR PASTOR

Dear CPC Covenant Partners,

What a joy to be writing this report for our congregational meeting. This call process for me started a year ago on October 23, 2023, when I became aware of this position from Dr. Jim Singleton. He invited me to consider being open to this call. From there, Adam and I began to pray and sense a clear leading of the Holy Spirit to indeed be open to a new season in our life. I applied a few weeks later, and here we are. I began here on September 4th and received a very warm welcome from you all. My time with the Pastor Search Team over the course of 9 months gave me a taste of the warmth of this body and the sensitivity of your hearts to the leading of the Spirit. So, thank you for the affirmation of God's work through your vote at the end of July.

Here are a few items that I have been working on since I arrived:

- The Good News series in the Gospel of Mark. My heart is that we are a congregation who not only receives the good news of Jesus but takes risks to be and share that good news with thoughtfulness and joy.
- Our weekly staff meetings on Tuesday afternoons have been a wonderful place for me to get to know and enjoy our staff team at CPC. I am grateful for each staff member and their call to ministry here.
- Adam and I are enjoying our dessert nights with you all. Getting to hear your faith stories and how God brought you to CPC is a delight. Looking forward to two more weeks of this. Thank you for making these happen.
- Excited for Pastor Josh to be received into the ECO ordination process. Pray for him as he takes his next steps.
- My time with Session (both with the outgoing elders and the incoming elders) has been rich. We as a session spent a half day together with the staff on October 19th and are discerning our way forward into this season with clarity of mission and purpose.
- I also met with the Deacons last month and am getting a sense of the scope of their ministry and the gifts God has given this ordained body to extend compassion here at the church and locally.
- I am also meeting monthly with the finance team and the Legacy team to get a handle on our budget, which you will be hearing more about today.
- I rejoice with you for a strong financial finish to our fiscal year. Praise God for this!
- I attended the YBR yearly volunteer lunch this month and had a tour and orientation to the organization. Wow!

These are just small snapshots of some of the ways I have entered into our congregation. I am grateful to Pastor Peter Barnes and the incredible work he did with you all to prepare for my arrival. And thankful for you all. God's goodness and faithfulness to CPC is evident. Excited to lean in with you to what's next!

Warmly in Christ,
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.*

Per ECO Polity: *The session has responsibility and authority for governing the congregation and guiding its mission for Christ in the world. The session shall:*

Provide for the worship and educational life of the congregation; provide a place where the congregation may regularly worship;

Provide for the regular preaching of the Word by persons properly approved;

Oversee the planning and the ordering of the worship services of the congregation;

Lead the congregation in ministries of evangelism, compassion, and justice;

Develop and nurture relations with other congregations;

Authorize and provide for the regular celebration of the Lord's Supper;

Authorize the administration of Baptism;

Exercise due care and provide sufficient education to the congregation and to new believers that the Sacraments may be rightly received as means of grace.

MEMBERS - The Session is currently composed of the pastors and 9 ruling elders in active service who are selected by the Nominating Committee and elected by Covenant Partners to serve for 3 years. All Session members are entitled to vote.

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

The Rev. Josh Johnson, Pastor for Students and Families

Class of 2024: Dean Gray, Susan Kuhlman, Greg Ogden. *Term ended September 30, 2024.*

Class of 2025: Matt Bell, Jun Mabul, John Scherer.

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

Class of 2027: Peter Hanlon, Eric Holk, Deanna Tovar de la Vega. *Term began October 1, 2024.*

CLERK OF SESSION - Susan Kuhlman, who is not an active elder. 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. Covenant Partners who wish to meet with Session should send a request to the Moderator. Session will determine how the matter will be addressed.

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

2022 Covenant Partners as of October 1, 2023	295
2022-2023 Changes in the number of Covenant Partners	
New Covenant Partners	9
Death of Covenant Partners	-3
Glenn Harrell, December 13, 2023	
Sharon Stoner, December 23, 2023	
Joseph Matthews	
Removed or moved away	- 61
2023 Covenant Partners as of September 30, 2024	240

BAPTISMS 1

REAFFIRMATION OF BAPTISM 4

Susan M. Kuhlman
CPC Elder and 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 2024	Jim Schaffer (Treasurer), Peter Taormina (Nominating Committee Rep), Valerie Quiring
Class of 2025	Linda Bell, Stephen Myrick, Leslie Perkins
Class of 2026	Jinny Meyers, Connie Trautmann (Secretary), Sarah Myers (Moderator)
Class of 2027	Armi Mabul, Anna Russell, Steve Stiles (<i>Term began October 1, 2024</i>)
Pastoral Liaison	Rev. Dr. Courtney McLaughlin (<i>to August 2024</i>)
Session Rep	Deanna Tovar de la Vega (<i>as of August 2024</i>)

HIGHLIGHTS

- Hosted receptions for 6 memorial services.
- Organized meals with delivery for 9 individuals/families.
- Delivered flowers to those unable to be an active part of the congregation at Christmas and Easter.
- Supported Community Partnership for Youth in Seaside by organizing congregants to buy gifts for 80 local children. Deacons delivered gifts during the children's Christmas party dressed as Santa and his elves.
- Along with Amy Spencer's connections and generous donations from congregants, we organized food boxes and shared a meal with 20 local families in need. Events were held for Easter and Back to School.
- Visited Covenant Partners who are lonely or recovering from injury or illness, provided other practical help.
- Vetted and then approved or denied many requests for various types of financial assistance.
- Bestowed small blessings of gifts to staff at Christmas and birthdays, served them a lunch, and blessed Pastor Jennifer and her family with basic pantry items.
- Organized and hosted a community event on dementia with a panel of industry professionals.
- We were also greeters on the patio and served communion for worship services.
- We felt Spirit-led to form service teams this year and are developing a Deacon Handbook.

FINANCIAL SUMMARY

Ongoing Support:	Compassion Pregnancy Center	\$4,800
	Greater Victory Temple	\$4,800
	Community Partnership for Youth (CPY)	\$4,800
	The Village Project	\$2,400
	Ark in the Park Homeless Ministries	\$6,503
Other Assistance:	Memorial Services and Flower Deliveries	\$1,597
	Motels, Rental, Utilities, Home Furnishings	\$5,237
	Staff Appreciation	\$976
	Therapy	\$2,800
	Transportation	\$1,820
	Love Your Neighbor & Stevenson Service Class	\$4,083
	Courageous Conversations	\$1,222
	Medical	<u>\$9,572</u>
TOTAL		\$50,610

Sarah Myers
CPC Deacon Moderator

NOMINATING COMMITTEE

The 2023/2024 Nominating Committee was fortunate to have our church historians/scribes in Amy Spencer and Siska Larson. They kept the Nominating Committee up to date and in-line with church policies and procedures. We must express our deep gratitude to both of these committed, knowledgeable, Godly women. Fortunately, Siska has consented to remain on the committee for another year as has Lance Alexander. Our team, with the leading of the Holy Spirit, were able to fill all Elder, Deacon, and Nominating Committee vacancies for 2024.

As we enter a new season, with a new pastor (welcome Jennifer!), we will, again, prayerfully consider new candidates to fill the 2025/2026 vacancies. Please be considering 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.

2023-2024 MEMBERS

Transitional Pastor Ex-officio: Peter Barnes
Elder Chair: Roberta Carlson
Deacon Representative: Peter Taormina
Nominating Committee:
Amy Spencer
Siska Larson
Lance Alexander
Joe Conran

2024-2025 MEMBERS

Senior Pastor: Jennifer Holz
Elected Elders: Roberta Carlson, Linda Myrick
Elected Deacon: TBD
Nominating Committee:
Siska Larson
Lance Alexander
Jane Whitman
Mary Randall
TBD

Roberta Carlson
CPC Elder

PERSONNEL COMMITTEE

Members: John Scherer, Chair; Matt Bell, Lily Ogden, Janice Harrell, Janis Taormina, Bill Cohen, 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 2023/24

1. All annual reviews of the staff were completed as of October 2023.
2. The Personnel Budget for 2023-24 was approved by the finance committee and session.
3. The church administrator distributed a revised Organization Chart of the Staff.
4. The job description for Assistant Pastor for Family Ministries was approved.

5. The K-Ministry (Korean) was launched on Friday October 27, 2023, led by Eun Ha Chung.
6. Children's ministry lead Liz Fairman announced her resignation effective December 1, 2023.
7. Ali Ashmead joined the church staff as part-time Communications Manager. She will work remotely from Washington State.
8. Paid time off policy was updated in the Personnel Handbook.
9. Pastor Peter Barnes annual review completed by Elder John Scherer.
10. Josh Johnson was hired as Pastor for Students and Families.
11. Lindsey Hill, Children's Ministry Lead, submitted her resignation effective the end of July. She got married in August and she and her new husband moved out of the area.
12. The personnel committee approved the terms of call for the prospective new Senior Pastor.
13. The revised job description for Children's Ministry Lead was approved by the Personnel Committee.
14. The Congregation voted overwhelmingly to call Reverend (Dr.) Jennifer Holz as our new senior pastor on July 28, 2024.
15. Personnel Committee member Jeff Craig completed his term on the personnel committee after more than 20 years.
16. Pastor for Discipleship and Mission Reverend (Dr.) Courtney McLaughlin resigned her position to accept a call at First Presbyterian Church, Houston, TX as Pastor of Equipping (August 12, 2024).
17. Reverend (Dr.) Peter Barnes and Cyndy completed their ministry at CPC on July 29, 2024.
18. Bill Cohen was added as a new member of the Personnel Committee.

John Scherer
CPC Elder & Chair Personnel Committee

MISSIONS COMMITTEE

OVERVIEW:

As we reflect on the year gone by, the Missions Committee gives glory to God for His unfailing love and support of our mission partners. Because of this, we remain steadfast as a conduit to support global and local missions by prayers, meaningful relationships with our partners, sustained monthly financial support and one-time gifts to these partners. Our efforts have enabled the spread of the Gospel, the provision of humanitarian aid, and the assistance to communities in areas that face significant challenges. This report highlights key accomplishments, as well as the deep impact our partnerships with missionaries have had this year.

HIGHLIGHTS:

1. Financial Support:
 - Monthly Support: Over the course of the year, the Missions Committee continued to maintain and increase monthly financial support to over 25 missionaries and mission organizations around the world totaling \$257,600 for the 2023-24 fiscal year. These funds have empowered missionaries to carry out ongoing projects, including church planting, evangelism, community development, and discipleship programs.
 - One-Time Impact Gift: Recognizing the need for flexibility in responding to immediate needs and projects that would have significant impact on the work of the gospel, the Session and Missions Committee recommended the sending of one-time impact gifts to several key initiatives, including, but not limited to the following:
 - Church planting: ECO church in the Silicon Valley area (West Valley Neighborhood Church), Papua New Guinea, and the Middle East.

- Discipleship and Ministry trainings in Asia and the Middle East
- Lay training extension for Kyiv Theological Seminary in Ukraine
- Provided 300 warm sleeping bags for East Ukrainian refugees to keep 300 people in Church building last winter.
- Women's livelihood project in India
- Other logistical requirements such as vehicle for ministry, kitchen equipment, scanners for theological e-book
- Total Number of Recipients: 18 Mission partners
- Total One-Time Gifts Disbursed: \$118,950 (*for a detailed report, see spreadsheet attached to this packet or email our Church Administrator, Bob Spencer: bspencer@carmelpres.org*).

2. Fundraising and Awareness:

- To ensure sustainable support for our missionaries, the following activities were held:
 - Once a month missions' spotlight: A special Sunday of emphasis, where we highlighted the work of our missionaries the second Sunday of the month where we highlighted our missionaries' work through videos, slide presentations, and interviews.
 - Great Commission Weekend (June 29-30, 2024) – The weekend started with a prayer time (face-to-face and virtual) of all partners, missions team members, and members of CPC. It was followed in the afternoon by a fellowship gathering of partners and missions' team at the Quiring's residence. The weekend was capped by a Sunday worship service, with focus on missions, and a luncheon for everyone afterwards.

We thank our church family for their continued generosity and commitment to global missions. Together, we are making a difference in the lives of many people around the world.

In Christ,

The Missions Team

Eric Holk (Coordinator), Stephen Myrick, Ed Young
Jeannie Young, Irene Miranda, Jun Mabul

WORSHIP

We have so much to celebrate together this year as we have seen God provision for CPC. Again, we had a lot of change and transition this year, but as I write every year, this remains the same - God's command to not forsake gathering together for worship. 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 provided Peter and Courtney for a season of ministry, and He has answered our prayers in bringing Josh Johnson here to lead our Family and Student Ministries. He also answered our prayers in calling Jennifer Holz to be our new senior pastor and we are already blessed by her servant leadership and contagious love for God's word. We are one month into what will, Lord willing, be a long season of stable leadership and I am excited to see what God has in store for us!

God has brought our choir a few new voices in our soprano and alto sections, and I am continually blessed by the faithful service of our choir for the traditional service. We just returned from a choir tour to the Cotswolds where the Mastens graciously hosted us and shared their love for the English countryside. We got to sing in churches dating back to the 1000 and 1100s, and worship with saints who love Jesus in Ebrington, Chipping Campden, and Blockley. We continue to be blessed to have Eun Ha Chung and Cheryl Rogers, as well as volunteers like Hillet Botha, who love the Lord and love serving His church through their ministry from the organ and piano.

Last October, with the support of Session and the Staff, Eun Ha began a Korean Ministry (K-Min) here at CPC and we have had three K-Ministry Worship Nights and another in just one week celebrating its one-year ministry anniversary! God is using Eun Ha's leadership and connections in the local 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 already and I know God will continue to grow it this year.

At the 11:00 service, our volunteer band serves faithfully and continues to guide our singing in the contemporary service. It is exciting to have new students stepping into leadership with me on Sunday mornings and with Julia on Wednesday nights with our youth. I am looking forward to creating more opportunities for them to grow in their musical and leadership abilities this year.

This year, we hosted B4Noon Organ Recitals throughout the spring, Aria Women's Choir in April, Jazz & Desserts and the Carmel Bach Festival in July, 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

The vision for Family Life Ministry is to continue glorifying God and connecting families to Jesus and the CPC community through active programs and discipleship for children, youth, and young adults. I started April 20, 2024, as the Family Life Pastor here at Carmel Presbyterian Church.

In June 2024, we graduated nine seniors, which left a large hole for growth in our youth ministry. We are currently averaging 17-20 on a Wednesday night for both Middle School and High School. Summer camps for Middle School and High School were both at Hume Lake: MS-22, HS-18. The discipleship of our youth continues through mid-week and Sunday devotionals and prayer. Thank you to Lindsey Hill, Roberto Perez, and Julia Hadland for carrying our Kids and Youth Ministries in this transitional year.

This fall, we have exciting plans for our ministry. I will be leading a Donut and Devotions Sunday School class at 10:30am on Sundays, and I encourage all students to attend the 11am service. In November, our high schoolers will have the opportunity to attend the Mount Hermon retreat, and in January, we will be taking our middle schoolers to Hume Lake. We are also planning to host our first Trunk or Treat event, an alternative to Halloween, here on our campus. This event is designed to connect families to CPC, and we hope to meet 150 new people. Looking ahead to 2025, our goal is to revitalize the Children's Ministry and introduce an intergenerational model of weekly programming and worship services. We are committed to aligning our

session, staff, and congregation with a fresh vision and direction for our kids. Our strategy is to equip volunteers with the tools to carry out the mission and vision of our kids, youth, and young adult ministry. Biblically, we are called to teach the next generation to know Christ (2 Timothy 3:15, Matthew 19:13-14), find their identity in Christ (1 Peter 3:18), and live in Community together (Philippians 2:3-5).

Here is our Family Life Ministry Strategy:

1. Teach the Word/Worship (Mid-Week Programming all-ages, Camps, Retreats)
2. Discipleship/Connection (Donuts and Devotions on Sundays, Discussion Groups after teaching, and 456 (4th-6th Grade) Small Group on Sundays)
3. Build Community (Games, HS Fellowship Club, Present at Community events)
4. Recruiting and Training Leaders from the Congregation (Offering Kids and Youth leader training seminars)

Josh Johnson
Pastor for Students & Families

CHILDREN'S MINISTRY

This has been such an incredible year full of growth and so many blessings. It's been amazing to watch how God is working in this ministry. This year we really focused on creating a space where the kids feel loved, supported, and excited to grow in their faith. Despite the transitions in leadership and changes within the church, we have experienced God's faithfulness through it all.

Our Sunday school attendance in 2024 has reflected both the challenges of change and the strength of our programs. With occasional dips, we have seen steady engagement from our core group of kids. Our midweek program has been consistent, with about 20 kids showing up each week. The numbers vary throughout the school year based on sports seasons and other activities, but we have stayed steady overall. The kids love to bring their friends to midweek kids which has helped us grow our program. This sense of community has been awesome to witness, as the kids not only enjoy being together but are also eager to share what they are learning with others.

One of the most significant blessings this year was our summer camp. We hosted around 50 kids, supported by 25 high school volunteers. This not only brought joy to the children but also had a direct impact on the growth of our Wednesday program, as more families became involved following the event.

A highlight of this year for me has simply been watching our high school staff, Aaron Bonyng and Bennett Foreman, grow into incredible role models for the kids. The kids absolutely love spending time with them, and you can totally feel the energy shift when they walk into the room. Aaron and Bennett not only bring fun and excitement to our programs, they have really become figures that the children look up to in their faith, and it is been amazing to see the relationships they have formed.

Alongside that, we have also been blessed with such faithful volunteers who consistently show up to love and care for the kids each week. Peter Hanlon, Audrey Norbraten, and Alex Norbraten have helped us grow our program so well. Both on Sundays and during our Wednesday program, their commitment has made a huge difference to this ministry.

Julia Hadland
Children's Ministry Lead

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 faithful lay leadership who bless our church family with their time, talents, heart and prayers.

CPC offers two weekly Women's Bible Studies:

- Women in the Word is a community-wide weekly Bible Study whose goal is to offer fellowship to women as they study God's Word and encourage one another in faith. A new group has been added this year to accommodate the increased number of attendees, praise God! There are currently six groups, each with two to three co-leaders, which meet on the CPC Campus and on Zoom each Thursday from 9:30-11:30 AM. They are currently studying the Minor Prophets and will begin a study of Mark in January.
- Tuesday AM Women's Study meets in the Fireside Room from 9:30-11:30 AM. The group is currently studying "Saved: Experiencing the Promises of the Book of Acts".

The Carmel Women's Book Club is a community-wide 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 selection. The book club, guided by lay leadership, provides an outreach opportunity to invite friends and acquaintances to join our CPC women, who offer warm fellowship and a deep Christian perspective to the discussions. Check the CPC website to see the current year book list.

Susan Kuhlman
CPC Elder

FRIENDSHIP CIRCLE MINISTRY

Friendship Circle offers our congregants opportunities throughout the year to connect with each other in Christian fellowship. The word fellowship is derived from the Greek word *koinonia*, which describes sharing in the unity of the Spirit that comes from our collective Christian beliefs. When we sit down to a meal with fellow Christians, we share our stories and get to know each other more deeply so we can care for and encourage each other. We continue the tradition established by the early church, as described in Acts 2:42, *They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer.*

During the past church year, the Friendship Circle team (Charlie and JoNell Cipponeri, Lee and Susan Hamminga, Tom and Susan Kuhlman, Steve and Suzanne Stiles, Dick and Phyllis Stebbins, Alan and Ingrid Tillion and new member Sharon De St Jeor) arranged several events, including a Harvest Celebration luncheon, a fun trip to Mt. Hermon for a Christmas Concert and Buffet, a Cinco de Mayo luncheon and a joyous church-wide End of Summer luncheon to welcome our new Senior Pastor Jennifer Holz. We will continue to offer themed lunches throughout the year, as well as some opportunities to venture forth as a group to enjoy local activities. We would love to hear your ideas and look forward to joining together in fellowship at an upcoming event.

Susan Kuhlman
CPC Elder

MEN'S MINISTRY

CPC Men's Ministry continues to thrive at CPC. At our Saturday Morning Men's Fellowship and Bible Study, attendance now exceeds levels experienced pre-Covid. Several young men have become involved. They are

attending faithfully and are excited about the opportunity to fellowship with the other men. In addition to Bible study, testimonies from several men were heard.

At one of our Men's breakfast our new children's and family ministry pastor, Josh Johnson, shared his coming to faith story and his ministry experiences. It was a great opportunity for our men to get to know him better.

One of the challenges of our men's ministry and the church in general was the call of Jennifer Holz to be our new senior pastor. One of the essentials of our denomination's beliefs is a commitment to egalitarian leadership or women in senior leadership positions. Time was devoted in our meetings to understand this more deeply. Josh Warburg shared with our men his story of coming to terms with egalitarian ministry and how the Holy Spirit led him, along with the rest of the Pastor Search Team, to call Jennifer to our church.

Chuck Stees

Assistant for Transitional Work

THE GATHERING

The Gathering Class continues to provide a place for new church attendees and seasoned ones to connect with others and engage in a significant discussion about the Scriptures. During this year, the topics covered have included the books of 1st and 2nd Timothy, in which we are still engaged.

Our leadership/teaching team includes John and Ann Scherer, Bill and Lee Schroeder, Greg and Lily Ogden and Dean and Kathy Gray. We held several social events over meals which always serve to encourage a spirit of love and fellowship among the attendees. Our most recent brunch included over 30 people. 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 John Ambro. 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 Bible says or should say. Accordingly, over the past year, we have studied the biblical texts of Romans, Daniel and currently Ezekiel.

The format of the class is casual. While John has assigned someone to facilitate 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 about 10-15. We welcome all to join us.

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) has awarded over \$8.5 million dollars in grants and scholarships serving the needs of residents and students in Monterey County, since its establishment in 1989. YBR’s gross sales in 2024 have already exceeded 2023 sales, reaching \$1.1 million dollars.

2024 saw an increase of both returning and new scholarship applicants. YBR awarded a total of \$92,500 to 42 qualified students. The typical scholarship ranges from \$1,500 to \$5,000.

Yellow Brick Road updated all three stores in 2024 with a new cash register system, new store signage, a larger leased Truck, and Truck and Donation POD signage. They established media advertising campaigns, added quarterly seasonal sales events, improved in-store storage and leased more off-site, improved clothing display areas, and added office space in the furniture store. The Truck signage identifies YBR as a “Mission of Carmel Presbyterian Church”. 2025 YBR goals will add electronic signage and messaging to the Main store, develop personal relationships with senior retirement facilities on the Monterey Peninsula, and expand media campaigns. Customers have noticed the new signage and particularly the roving YBR truck, offering frequent compliments and feedback. YBR’s email distribution has expanded and reaches hundreds of shoppers and donors, using targeted marketing campaigns.

YBR is successful because of fantastic volunteers, staff, and an organized operational plan, all bathed in prayer and dedicated to the glory of God. God is at work at YBR, and all involved have joined Him in His work. Praise be to God for His blessings at Yellow Brick Road!

Terry Budden
YBR President

LEGACY FUNDS (Formerly CPC FOUNDATION)

The Legacy Funds consist of 13 dedicated funds used for assisting in local and worldwide efforts beyond the operating budget of the Church. Total value of these funds as of 9/30/2024 was \$2,557,000. This total includes the outstanding balance for the Canvas Loan of \$175,000.

Income:

Canvas Loan interest	\$6,700
Capital Campaign Housing Assistance	\$280,000
Kansas City House Donation	\$110,000
Interest, dividends and capital gains	\$68,531

Major Grants during the year were as follows:

Seminary Tuition	\$19,000
Junipero Manse Construction	\$138,000
Missions One-Time Project	\$50,000
Deacons Support	\$12,000
Youth Orchestra	\$1,470

The loan to the Church to pay off the dismissal from our former denomination was paid in full this year.

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.