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## We Believe.... An explanation of the Nicene Creed By Pastor Mundinger

***I believe in the Holy Spirit, the Lord, the giver of life,  
who proceeds from the Father and the Son,  
who with the Father and the Son is adored and glorified,  
who has spoken through the prophets.***

There was a recent study done which found some troubling results for the American Church. When surveyed, the majority of "Christians" stated that they did not believe that the Holy Spirit was a living being but rather a symbol of God's power. While this may at first be a shocking revelation, when one remembers that the majority of American Christians do not subscribe to the Ecumenical creeds, we should not be surprised when churches stray from the one true faith in their teaching.

But we as Lutherans know The Holy Spirit is God Almighty, Eternal, the Giver of life, co-equal with the Father and the Son, proceeding from the Father and the Son, and with the Father and the Son together is worshiped and glorified. He is the LORD. And His work for our salvation is powerful and as eternal as He is.

The Scriptures clearly state that He is God. In the book of Acts Luke records an event where Ananias and Sapphira willfully keep back from the apostles proceeds they receive by selling a piece of property. They tried to lie to the Apostles but Peter calls them out and reveals who they have really lied to, "**Ananias, why has Satan filled your heart to lie to the Holy Spirit? You have not lied to humans, but to God.**" Acts 5:4



Continued on page 2

Scripture also makes it abundantly clear that the Holy Spirit is also a real being that exists. He is not just some symbolic power of God, He is God who works in our lives. Jesus spoke these words of comfort to his disciples in the upper room that first Maundy Thursday concerning the Holy Spirit who was to come, ***“These things I have spoken to you while I am still with you. But the Helper, the Holy Spirit, whom the Father will send in my name, he will teach you all things and bring to your remembrance all that I have said to you.”*** John 14:25-26 (there are many other verses that speak of His being and role in the church. 1 Corinthians 3 is a great chapter to read and reflect on the mysteries of the Holy Spirit)

Notice the word “He” that Jesus uses. Jesus Himself speaks of a real being who will come to aid the disciples in their understanding of Scripture. This is the same Holy Spirit who descended like a dove and who is present in Holy Baptism when the words “Father, Son and Holy Spirit” are spoken.

The Early Church also spoke of the Holy Spirit as true being and as God Himself. In a letter to the church in Smyrna concerning the death of St. Polycarp (about 155 A.D.), we see an early example of the Holy Trinity outside of Scripture, *“I have collected these things, when they had almost faded away through the lapse of time, that the Lord Jesus Christ may also gather me along with His elect into His heavenly kingdom, to whom, with the Father and the Holy Spirit, be glory for ever and ever. Amen.”*

We also see the Holy Spirit referred to as a real person in Ignatius of Antioch's letter to the Trallians, where he is speaking of false teaching about who God really is, *“They (the false teachers) introduce God as a Being unknown; they suppose Christ to be unbegotten; and as to the Spirit, they do not admit that He exists. Some of them say that the Son is a mere man, and that the Father, Son, and Holy Spirit are but the same person, and that the creation is the work of God, not by Christ, but by some other strange power.”* It is clear that Ignatius is speaking against a group of people who deny the existence of the Spirit. Ignatius also, just as Jesus Christ did, refers to the Spirit as a “He” who is a separate person from the Father and the Son.

These examples (which are a few of many) show that the correct Scriptural view of the Holy Spirit was well thought out and taught by the church from its infancy and has been carried on through the Council of Nicene who rightfully confessed His role in the Holy Trinity, and to us here today who confess the same Holy Spirit, God and Lord. It is important that we keep this confession of the Holy Spirit, for to deny the Holy Spirit is to deny God Himself.

## **March Bible Studies**

The Zoom links for each are the same each week  
& are in the Friday Announcements email.

**Adult Sunday School, 11am, Parish Hall**

**Monday Women's Bible Study, 10am, Zoom**

**Pastor's Wed. Evening Bible Study, 7pm, Zoom**

**(will be moved to Mondays during Lent)**





# ASH WEDNESDAY MARCH 2, 2022

THE SEASON OF LENT BEGINS ON ASH WEDNESDAY. YOU ARE INVITED TO JOIN YOUR BROTHERS & SISTERS IN CHRIST ON THIS ANNUAL 40- DAY PILGRIMAGE WITH JESUS TO HIS CROSS.

JOIN US FOR PIZZA, SALAD, & DESSERT\*\* – 5:45PM

WORSHIP SERVICE WITH IMPOSITION OF ASHES – 6:30PM

\*\* Please sign up to attend. The Liebe's will sponsor the dinner.

A free will offering will be split: 50% to Mites & 50% to our Kitchen Fund.



## Offerings and Other Donations

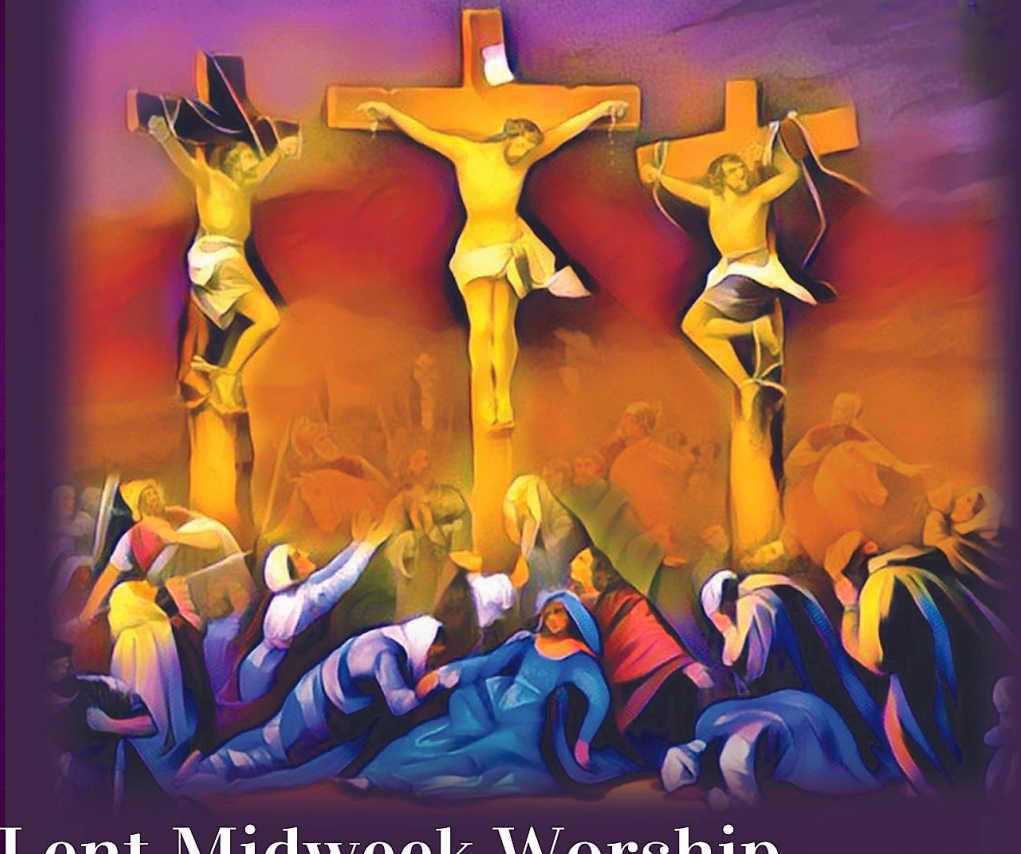
Please don't combine your Sunday offerings with other donations that you may be giving. Separate checks should be written for Mites, Women of Holy Cross, church dinners, or special events. Thank you!

Jan Walker, Financial Secretary



Eberhard	3/1
Kamryn	3/11
Pastor C	3/12
Jean	3/23
Chery	3/24
Nathan	3/25
Maddison	3/31
Gary & Denise	3/23

# WITNESSES TO CHRIST



## Lent Midweek Worship

**WEDNESDAYS: 3/9, 3/16, 3/23, 3/30  
& 4/6 AT 6:30PM**

We will begin at 5:45pm with a Lent supper & time of fellowship.

**Holy Cross Lutheran Church  
1092 Alberta Way, Concord, CA**

### **A note from Linda Pass:**

I would like to thank my Holy Cross family for all the prayers and cards that have been sent my way.

I would also like to thank those who brought meals, donated to and sent gift cards. I am so blessed! Thank you all for your support!

*Thank you.* 

### **A note from Idalene Stadler:**

We give all glory and thanks to God that all is well. We also thank our forever Holy Cross Family for all the prayers, love and well wishes throughout Scott's surgery. He is recovering nicely and feeling good. He has one more procedure on the heart later in the month so please keep him in your prayers. God bless you dear friends in Christ.

# 2nd Annual Rajin' Cajun Occasion



Good food,  
fellowship,  
AND we  
raised \$200  
for our  
kitchen fund!



# 2nd Annual Rajin' Cajun Occasion



## Recap of February Voter's Assembly Meeting, by Mike Liebe, Council President

On February 6 we conducted one of our three annual Voter Assembly Meeting's. Our primary business being operating results for the past year, and voter approval of our 2022 operating budget. Content from three meeting attachments is included: 2021 Operating Financial Results Summary and 2022 Budget Summary, 2021 Summary Balance Sheet Comparison, and the Facilities and Maintenance Committee recap. Our voters approved the 2022 budget, and we are off and running.

Some items of note include -

- Even though we completed some big facilities projects in 2021 (HVAC systems, tree trimming) we exceeded our budget in a positive way.
- Our 2022 budget, while financial conservative (just like us) projects positive cash flow of a little over \$8,000.
- Our CEF loan will be paid off in May. Joe O. shared that shortly after he joined Holy Cross in the early 80s voters approved the loan for the new sanctuary, and now after adding more for the parking lot and 40 years it will be paid off!

Take a look at the Facilities and Maintenance recap on the next page. A lot was accomplished last year and even more to be done this year. Thank you Trustees and all faithful volunteers!

### **2021 Operating Financial Results Summary** (excluding Restricted Funds)

- Individual giving (envelopes +111.2% misc. giving +325.8%) total for 2021 was \$185,077 compared to 2021 budget of \$149,107 (124.1% of budget)
- Total Income for 2021 (including giving, tenant, and other user fees) was \$289,552 compared to 2021 budget of \$254,107 (113.9% of budget)
- Total Expense for 2021 was \$272,582 compared to 2021 budget of \$253,787 (107.4% of budget) – Of note: Major Building +\$19,644, Landscaping +\$13,900 (4 HVAC systems, tree trimming, office flooring), Expenses at 93.4% without these projects; Under budget – Choir Director (-\$4,875)
- 2021 Income – Expense = \$16,970 compared to budget of \$320
- Year-end operating cash \$279,956; Total cash (w/ restricted) \$405,603

### **2022 Budget Summary**

- Budget reflects Operating Income and Expense. Restricted Income and transactions are reported separately on Summary Balance Sheet
- 2022 income budgeted conservatively and expenses realistically due to COVID impacts on attendance, expense increases and facility projects.
- Individual envelope giving increased to \$146,834 (2021 customary giving). Individual giving total | budget increased 5% to \$156,834.
- Total Income budget is \$262,273 (\$439 tenant/facility income increase)
- Total Expense budget is \$254,195; increase from 2021 Expense budget \$408 (0.2%)
  - Budgeted approved compensation increases
  - Budgeted year 3 of 3 Pastor's \$2,400 ed. exp reimbursement
  - Major Building repairs increased to \$20,000 (2 HVAC systems)
  - Property insurance +\$1,200; Utilities +17% from 2021 actuals
  - Budgeted 1% of envelope giving to District Missions
  - CEF loan paid off in May; \$15,293 expense reduction for year
- 2022 budget has projected positive cash flow of \$8,078; year-end operating cash of \$288,034; Total cash including restricted estimate of \$413,681.

### 2021 Summary Balance Sheet Comparison

	12/31/2020	12/31/2021
<b><u>ASSETS</u></b>		
Current Assets	\$ 384,873.01	\$ 405,603.27
(Total Checking/Savings)		
Fixed Assets	<u>1,481,971.03</u>	<u>1,481,971.03</u>
<b><u>TOTAL ASSETS</u></b>	1,866,844.04	1,887,574.30
<b><u>LIABILITIES &amp; EQUITY</u></b>		
Current Liabilities		
Payroll Liabilities	2,245.32	3,888.04
Restricted Funds	81,817.03	83,411.17
Parking Lot/Maintenance	<u>32,807.98</u>	<u>38,347.73</u>
Total Current Liabilities	116,870.33	125,646.94
Long Term Liabilities	<u>38,715.14</u>	<u>12,188.68</u>
(CEF Note Payable)		
Total Liabilities	155,588.07	137,835.62
Equity		
Retained Earnings	1,620,677.98	1,711,413.43
General Fund Current Yr.	21,160.32	21,354.81
Net Income	<u>69,419.67</u>	<u>16,970.44</u>
Total Equity	1,711,257.97	1,749,738.68
<b><u>TOTAL LIABILITIES &amp; EQUITY</u></b>	1,866,844.04	1,887,574.30
<b><u>CASH</u></b>		
Operating Cash	268,003*	279,956**
Restricted Funds	<u>114,625</u>	<u>121,759</u>
Total Cash	384,873	405,603

\*Note: Reflects reduction for Payroll Liabilities of \$2,245.32.

\*\* Note: Reflects reduction for Payroll Liabilities of \$3,888.04.

### Holy Cross Facilities and Maintenance Committee February 6, 2022 Recap

- Projects Completed in 2021
  - All four HVAC systems in the Ed Building replaced
  - Office flooring replaced with vinyl planking
  - Two Tuff Sheds added; one for HC and one for YVCS; both provided by YVCS
  - Major tree trimming project completed; two trees removed
  - Toilets in Ed Building replaced with higher efficiency; YVCS in-kind project
  - One toilet in Parish Hall women's restroom replaced with higher efficiency (golf ball toilet)
  - New sprinkler system controller
  - Several fixtures in Ed Building changed to LED: YVCS in-kind project
- Budgets
  - 2021 Results – Exceeded budget by \$29,689 due to HVAC projects and tree trimming (combined total of \$48,493); under budget in other categories. \$38,348 in Parking Lot/Maintenance Fund
  - 2022 Budget – Proposed \$64,791; \$5,452 increase from 2021 (\$59,339); increases to Janitorial, Utilities, Major Building/Facilities projects (in case of more HVAC replacements due to age)
- Projects in Progress or Pending
  - Office internet troubleshooting and access in the sanctuary
  - Parking lot crack repairs, when weather warms up
  - New flooring on ground floor in Ed Building; YVCS project
  - LED light replacement – exterior (parking lot and Parish Hall)
  - Additional roofing work on sanctuary, Ed Building
  - Concrete Cutting to fix sanctuary aisle lifting
  - Ed Building furnace doors
  - Repairing sanctuary drinking fountain
  - Replacing more toilets, and urinal valves
  - Fence repair and refurbishing
  - Trim painting – Ed Building, shed
  - Improvements to Tuff Shed area; fencing and walking surface
  - Fenced storage between Parish Hall and portable

## Growing Old – A Time for Humor

- ♦ Don't be worried about your smartphone or TV spying on you. Your vacuum cleaner has been collecting dirt on you for years.
- ♦ If you can't think of a word say "I forgot the English word for it." That way people will think you're bilingual instead of an idiot.
- ♦ I'm at a place in my life where errands are starting to count as going out.
- ♦ I'm getting tired of being part of a major historical event.
- ♦ I don't always go the extra mile, but when I do it's because I missed my exit.
- ♦ Ate salad for dinner. Mostly croutons and tomatoes. Really just one big round crouton covered with tomato sauce, and cheese. FINE, it was a pizza. OK, I ate a pizza! Are you happy now?
- ♦ I just did a week's worth of cardio after walking into a spider web.
- ♦ I don't mean to brag, but I finished my 14-day diet food supply in 3 hours and 20 minutes.
- ♦ Remember back when we were kids and every time it was below freezing outside they closed school? Yeah, Me neither.
- ♦ I may not be that funny or athletic or good looking or smart or talented. I forgot where I was going with this.
- ♦ A thief broke into my house last night. He started searching for money, so I got up and searched with him.
- ♦ I think I'll just put an "Out of Order" sticker on my forehead and call it a day.
- ♦ Having plans sounds like a good idea until you have to put on clothes and leave the house.
- ♦ It's weird being the same age as old people.
- ♦ Chocolate is God's way of telling us he likes us a little bit chubby.
- ♦ When I was a kid I wanted to be older. This is not what I expected.
- ♦ Life is like a helicopter. I don't know how to operate a helicopter.
- ♦ Marriage Counselor: Your wife says you never buy her flowers. Is that true? Me: To be honest, I never knew she sold flowers.
- ♦ Never sing in the shower! Singing leads to dancing, dancing leads to slipping, and slipping leads to paramedics seeing you naked. So, remember ... Don't sing!

*Coronacoaster*

*noun:* The ups and downs of the pandemic. One day you're loving your bubble, doing workouts & baking sourdough, the next you're crying, drinking wine for breakfast & missing people you don't even like.



- ♦ I see people about my age mountain climbing; I feel good getting my leg through my underwear without losing my balance.
- ♦ I'm at that age where my mind still thinks I'm 29, my humor suggests I'm 12, my body mostly keeps asking if I'm sure I'm not dead yet.
- ♦ You don't realize how old you are until you sit on the floor and then try to get back up.
- ♦ We all get heavier as we get older, because there's a lot more information in our heads. That's my story and I'm sticking to it.

Actually, I will be escaping (with Mike) to  
Camas, WA., Wed., 3/9 — Fri., 3/18.

# MARCH 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 10:30am Prayer Group, Sanctuary 7pm Trivia, Calicraft	2  ASH WEDNESDAY 5:45pm Pizza Supper 6:30pm Worship	3	4	5 10am Vision Mtg, Zoom
6  9:30am Worship Service 11am Adult Sunday School /PH	7 9-9:45am Women's Coffee Zoom 10-11:30am Ladies Bible Study Zoom 7pm Pastors Bible Study, Zoom	8 10:30am Prayer Group, Sanctuary 7pm Trivia, Calicraft	9 OFC CLOSED  Mid-Week Lenten Worship 5:45pm Supper 6:30pm Worship	10 OFC CLOSED	11 OFC CLOSED	12
13  9:30am Worship Service 11am Adult Sunday School/PH	14 OFC CLOSED 9-9:45am Women's Coffee Zoom 10-11:30am Ladies Bible Study Zoom 7pm Pastors Bible Study, Zoom	15 OFC CLOSED 10:30am Prayer Group, Sanctuary 7pm Trivia, Calicraft	16 OFC CLOSED  Mid-Week Lenten Worship 5:45pm Supper 6:30pm Worship	17 OFC CLOSED 9am HC Men's Mandatory Formation,, TBD	18 OFC CLOSED	19
20 9:30am Worship Service 11am Adult Sunday School/PH	21 9-9:45am Women's Coffee Zoom 10-11:30am Ladies Bible Study Zoom 6:30pm Council Mtg	22 10:30am Prayer Group, Sanctuary 7pm Trivia, Calicraft	23  Mid-Week Lenten Worship 5:45pm Supper 6:30pm Worship	24 1pm Nifty Fifty Lunch, TBD	25	26 Parish Hall Rented All Day
27 9:30am Worship Service 11am Adult Sunday School/PH	28 OFC CLOSED 9-9:45am Women's Coffee Zoom 10-11:30am Ladies Bible Study Zoom 7pm Pastors Bible Study, Zoom	29 10:30am Prayer Group, Sanctuary 7pm Trivia, Calicraft	30  Mid-Week Lenten Worship 5:45pm Supper 6:30pm Worship	31		

cl=choir loft, C=Conference Room, E=Ed Bldg., PH=Parish Hall

**YVCS School Hours:**

**Monday-Thursday: 8:45am—3:30 pm, Friday: 8:45am—2:15pm**



## **Holy Cross Lutheran Church, LCMS**

[www.holycrossconcord.org](http://www.holycrossconcord.org)  
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Council Secretary: Carrie Kroeger

Financial Secretary: Jan Walker

Treasurer: Cheryl Syrovatka

Trustees: Allen Brueckner, Bill Luker

Elders: Bill Riechmann, John Coyne,  
Herb Neumann

Secretarial Staff: Joyce Liebe

**Office Hours:** Tuesday-Friday 9am-1pm

Newsletter Editor: Joyce Liebe

[editor@holycrossconcord.org](mailto:editor@holycrossconcord.org)

### **Sunday Worship Schedule:**

Sunday Service 9:30AM

Adult Sunday School 11 AM (In person & Zoom)

Youth Bible Study 11AM

Sunday School 11AM (on hold)

### **Week Day Bible Study Schedule:**

Monday (Ladies) 10AM Zoom

Wednesday (Adult) 7PM Zoom

### **Bulletin & Cross Currents Publication Deadline:**

Bulletin: Noon, Tuesday

April 2022 Cross Currents: March 28, 2022