PRESBYTERY OF RIVERSIDE
STATED PREBYTERY MEETING
November 14, 2026
IN-PERSON @ Calvary Presbyterian Church, Riverside
PROPOSED DOCKET

1

"Riverside Presbytery: connecting and supporting pastors, leaders, and congregations, in sharing Christ's transforming love"
(Presbytery of Riverside Mission Statement)

CONNECTING IN THROUGH WITH **CHRIST**
(Presbytery of Riverside Why Statement)

9:30 am Registration/Check-In

10:00 am Call to Order
- Opening Prayer
- Welcome from Host Congregation – TE Erin Thomas and TE Alfred Graise
- Reading of Mission Statement and Why Statement
- Community Building: Favorite Thanksgiving Food?
- Welcome to 1st time Commissioners, Corresponding Members, Guests
- Declaration of a Quorum
- **(1)** Docket Approval

10:20 am **(2)** Stated Clerk's Report/Consent Agenda*

10:30 am **(3)** Report of the Presbytery Leader

10:35 am Presentation by Dr. Corey Schlosser Hall, Senior Director in PL&W

11:35 am **(4)** Presbyterian Women

11:40 pm 2-minute Announcement Time

11:45 am Partners in Ministry Committee

11:50 am **(5)** Committee on Ministry*
- For Action:
  - -**Examine** the Rev. Dr. Tony Stiff and if the way be clear, **Receive** him as a minister member of the Presbytery pending dismissal from Redwoods Presbytery
  - **Dissolve** the pastoral relationship between the Rev. Paul Knopf and Magnolia Presbyterian Church, Riverside, effective November 15, 2026 at the request of the Pastor and Congregation.

11:55 am **(6)** Committee on Representation and Nominations*
- For Action: **Elect** the following slate
  - Vice-Moderator/Moderator-Elect of the Presbytery: TE Bill Stanley
  - Committee on Ministry (COM):
    - TE Julie Hodges (Indio), Class of 2029
    - RE Jim Strand (Hemet), Class of 2029

        - RE Jeff Heath (Riverside, Calvary), Class of 2029
        - TE Sam Roberts (Validated), Class of 2028
        - TE Johnson Kinuya (CAGI), Class of 2029
        - RE Ann Laudermilk, Co-Chair (along with Cheryl Raine)
    - Partners in Ministry (PIM):
        - TE Brian Symonds (San Bernardino), Class of 2029 & Chair
        - RE Linda Bingham (Riverside, Magolia), Class of 2029
        - RE Carol Stanley (Lake Arrowhead), Class of 2029
    - Property, Finance, Investment and Development (PFIFD)
        - RE Paul Lambert (Redlands, First), Class of 2029
        - RE Chris Nettles (Riverside, Magnolia), Class of 2027
    - Synod Commissioner Alternates for 2026:
        - TE Erin Thomas (Riverside, Calvary)
        - RE Mary Bolaños (San Bernardino)

12:00 noon **(7)** Property, Finance, Investment, and Fund Development Committee*

12:10 pm Presbytery Commission*
- For Action: **Adopt** the 2027 Budget

12:15 pm Corporate Worship
- Message by outgoing Moderator Ann Laudermilk
- Installation of New Moderator Erin Thomas
- Necrology
- Celebration of the Lord's Supper

Community Building: where hope do you hold as we prepare for Advent?

Adjournment and Closing Prayer

Lunch is provided

(#) denotes report number; * denotes motions/actions are included as part of this report

2

Stated Clerk Report to Presbytery Assembly – November 14, 2026
Paul Knopf, Stated Clerk

For Information:

1. Stated Presbytery Meeting Schedule for 2027:
   Saturday, February 20 10am
   Saturday, May 15 10am
   Saturday, August 14 10am
   Saturday, November 20 10am

   If your congregation would like to host an in-person meeting in 2026, please email statedclerk@riversidepresbytery.com to extend an invitation
2. The 2026 per capita apportionment is as follows:
   $29.89 Presbytery
   $11.26 General Assembly
   $2.85 Synod
   $44.00 – 2024 Total
3. The 2026 Presbytery Minimums are as follows:

COMPENSATION CATEGORY	INSTALLED	TEMPORARY[1]	COMMISSIONED[2]
Effective Salary (Salary/Housing)	$ 70,304	$ 59,758	$ 59,758
Board of Pensions (27.5% of ES)	$ 19,334[3]	N/A	N/A
OR (47% of ES in Trans.Plan)	$ 33,043		
Reimbursements	$ 4,850	N/A	N/A
(including auto/Travel, Professional/Business, and Study Leave)			
Study Leave	2 weeks	N/A	N/A
Vacation	31 days	N/A	N/A
Paid Family Medical Leave	12 weeks	N/A	N/A

1 - 85% of Installed Pastor Effective Salary Minimum (per COM Handbook)
2 - 85% of Installed Pastor Effective Salary Minimum (per COM/HPCC vote on March 2, 2023)
3 - Overall compensation for Installed pastors cannot be reduced below 2024 Terms of Call levels due to Health plan benefit changes by the board of pensions

For the Record:

1. The Presbytery Review of Session Records occurred on September 19, 2026 at Redlands, First, reviewing records from 2025. The following records were reviewed with none or only minor exceptions: Hemet, Indio, Lake Arrowhead, Palm Springs, Rancho Cucamonga, Ridgecrest, Riverside Calvary, Riverside Magnolia, Temecula, Twentynine Palm. When exceptions were noted, plans to prevent them next year were indicated. San Bernardino 1st arranged an alternative time (completed) review their records.

   Beaumont, Big Bear, Corona, Ontario, Redlands Community, Redlands First, Rialto, Riverside Victoria, Upland First, Upland Taiwan, and Yucca Valley have not conducted their record review. Record Reviews are constitutionally required and failure to participate could result in greater oversight from the presbytery.

2. Ministers Failing to Engage in Validated Ministry (G-2.0508) include:
   TE Ashley Childress
   TE James Munyi

Per G-2.0508, these ministers shall not have voice or vote in meetings of the presbytery, except when the matter under consideration pertains to his or her relationship to the presbytery. This list has been reviewed by the Committee on Ministry and is being reported to the Presbytery per G-2.0508

3. D-3.0602b states, "*The stated clerk shall keep a current roster of those members of the permanent judicial commission whose terms have expired within the past six years. The names shall be arranged alphabetically within classes beginning with the most recent class. The stated clerk shall report the roster annually to the council or councils."*

2026	2025	2023	2021
TE Curtis Webster†	TE Noel Anderson	TE Alfred Graise	RE Anne Smith†
TE Neal Neuenschwander[a]	RE Della Condon	RE Izar Martinez	RE Carol Stanley
RE Amy Smith[a]	RE Melanie Nelson		

[a] completed term at end of 2025 in order to balance classes; † passed away

4. The Presbytery is in compliance with G-3.0106 having the following policies as part of the Manual of Administrative Operations:
    a. Sexual Misconduct Policy (Approved by the Assembly on June 10, 2017)
    b. Harassment Policy (Approved by the Assembly on November 4, 2023)
    c. Child and Youth Protection Policy (Approved by the Assembly on June 17, 2023)
    -note: the policy includes Vulnerable Adults in compliance with the 2025-2027 Book of Order
    d. Antiracism Policy (Approved by the Assembly on November 4, 2023)
5. As of September 30, 2026, the Presbytery has transmitted $10,675.00 in General Mission Funds to the General Assembly, $15,471.28 in Per Capita to the General Assembly, and $4,067.36 in Per Capita to the Synod of Southern California and Hawaii
6. Bylaw 7.04 is suspended until 2026 while some elected service positions extend beyond the six-year term limit (dates of service changing from July-June to January-December) (Action approved on June 15, 2024)
7. TE Neal Neuenschwander has resigned from the Committee on Ministry, effective October 1, 2026
8. RE Joe Lee has resigned as Vice-Moderator, Moderator-Elect, effective November 1, 2026

For Action:

The Stated Clerk brings the Consent Agenda for vote:

1. **Approve** the minutes of the August 15, 2026 stated meeting of Presbytery held at the Lake Arrowhead Community Presbyterian Church.
2. By participating in this meeting attendees are also **giving** the presbytery **permission** to audio record the meeting, for the benefit of the minutes
3. **Grant voice** without vote to presbyters in attendance who are members in good standing in mid-level councils and registered for this meeting (corresponding members)
4. **Enter** upon the permanent record, at the close of the meeting, those information items provided to Presbytery but not otherwise acted upon
5. **Recognize** that the action items approved at this meeting, taken together with all votes responding to request by sub bodies of the Presbytery, as fulfilling the Presbytery's responsibility to review the work of the continuing committees, and special organizations, in accordance with the principles of administrative review in G-3.0108a

The Presbytery Commission brings the following item for vote

9. **Approve** the 2027 Redress of Imbalance, effective January 1, 2027-December 31, 2027

The Committee on Representation and Nominations brings the following item for vote

10. **Approve** the CORN Charter

The Property, Finance, Investment & Fund Development Committee brings the following items for vote

11. **Receive** the following financial report:
    a. Budget vs. Actuals as of September 30, 2026

	Sep Actual	YTD Actual	FY Budget
Revenue	$ 21,206	$245,056	$258,501
Expense	$ 25,575	$247,179	$340,726
Surplus/(Deficit)	($ 4,369)	($ 2.123)	($ 82,225)

12. **Approve** setting the Per Capita amount for 2027 at $44.00 (the same from 2026)

	2026	2027	
GA	$11.26	$13.04	(increase of $1.78)
Synod	$ 2.85	$ 3.14	(increase of $0.29)
Presbytery	$29.89	$27.82	(decrease of $2.07)
TOTAL	$44.00	$44.00	(unchanged)

13. **Approve** extension of the Memorandum of Understanding with the Church of Amazing Grace International (CAGI) until February 28, 2027. This allows the Presbytery and CAGI to complete the chartering process.

The Committee on Ministry brings the following item for vote

14. **Approve** the 2027 Minimum Terms of Call for Installed Pastors:

COMPENSATION CATEGORY	INSTALLED	TEMPORARY[1]	COMMISSIONED[2]
Effective Salary (Salary/Housing)	$ 72,384	$ 61,526	$ 61,526
Board of Pensions (29.75% of ES)	$ 21,534[3]	N/A	N/A
OR (52.25% of ES in Trans.Plan)	$ 37,821		
Reimbursements	$ 4,850	N/A	N/A
(including auto/Travel, Professional/Business, and Study Leave)			
Study Leave	2 weeks	N/A	N/A
Vacation	31 days	N/A	N/A
Paid Family Medical Leave	12 weeks	N/A	N/A

1 - 85% of Installed Pastor Effective Salary Minimum (per COM Handbook)
2 - 85% of Installed Pastor Effective Salary Minimum (per COM/HPCC vote on March 2, 2023)
3 - Overall compensation for Installed pastors cannot be reduced below 2024 Terms of Call levels due to Health plan benefit changes by the board of pensions

15. **Approve** the 2026 Presbytery of Riverside Salary Report to the Presbytery and **Affirm** the terms listed in the report meet the Presbytery Minimum requirement
16. **Approve** the amended COM Handbook

-------End of Consent Agenda-------

-------End of Stated Clerk's Report-------

Redress of Imbalance – 2027 – Effective January 1, 2027-December 31, 2027

G-3.0301 Composition and Responsibilities

The presbytery is the council serving as a corporate expression of the church within a certain district and is composed of all the congregations and ministers of the Word and Sacrament within that district. The presbytery shall adopt and communicate to the sessions a plan for determining how many ruling elders each session should elect as commissioners to presbytery, with a goal of numerical parity of ministers of the Word and Sacrament and ruling elders. This plan shall require each session to elect at least one commissioner and shall take into consideration the size of congregations as well as a method to fulfill the principles of participation and representation found in F-1.0403 and G- 3.0103. Ruling elders elected as officers of the presbytery shall be enrolled as members during the period of their service. A presbytery may enroll, or may provide by its own rule for the enrollment of, ruling elders during terms of elected service to the presbytery or its congregations.

The following is recommended for achieving numerical parity of Teaching Elders and Ruling Elders:

Total TE (Ministers of Word and Sacrament): **68**

Ruling Elders
Each Congregation with 1-75 members: 2 Ruling Elders
Each Congregation with more than 75 members: 3 Ruling Elders

Beaumont (164) – 3
Big Bear (14) – 2
Corona (26) – 2
Hemet (76) – 3
Indio (67) – 3
Lake Arrowhead (183) – 3
Ontario (25) – 2
Palm Springs (68) – 2
Rancho Cucamonga (88) – 3
Redlands, Community (14) – 2
Redlands, First (134) – 3
Rialto (20) – 2
Ridgecrest (31) – 2
Riverside, Calvary (176) – 3
Riverside, Magnolia (153) – 3
Riverside, Victoria (16) – 2
San Bernardino, First (143) – 3
Temecula Grace (163) – 3
Twentynine Palms (23) – 2
Upland, First (239) – 3
Upland, Taiwan (38) – 2
Yucca Valley (61) – 2

Total from churches: 55

Past Moderator Ruling Elders: 7
Ruling Elder Commission, Committee, Team Chairs: 1
Certified Christian Educators or Commissioned Lay Pastors: 4

Total RE: 67

Ruling Elder commissioners elected by particular congregations will be enrolled as members of presbytery upon filing with the Stated Clerk a certification of election by registering.

PROPOSED

The Presbytery of Riverside

2026 Roll of Presbytery (68 members)

CONGREGTATIONAL PASTORS (9)

Brian Gaeta-Symonds (101 Cathedral City)
Alfred Graise (101 Riverside Calvary)
Julie Hodges (101 Indio)
Scott Mason (101 Beaumont)
Andrew Parnell (108 Rialto)
Terra Pennington (101 Palm Springs)
Cheryl Raine (101 Redlands First)
Bill Stanley (101 Lake Arrowhead)
Erin Thomas (101 Riverside Calvary)

VALIDATED MINISTRIES (16)

Les Bishop (791)
William Huntley (644)
Rafik Ibrahim (301 Temecula Arabic)
Julius Jackson (644)
Johnson Kiriaku Kinyua (301 CAGI)
Paul Knopf (303 PoR, PoP)
Frances Lin (302 Presbytery of Riverside)
David Loleng (403 Presbyterian Foundation)
James Munyi (791)
Noah Park (405)
Glen Pettigrove (644)
Musiko Ponirin (791)
Sam Roberts (771 Veterans Affairs)
Bill Roozeboom (644)
Esther Shin (405)
Thomas Yu (701)

MEMBERS AT-LARGE (10)

Azeeem Alam (797)
Robert Allan (797)
Ashley Childress (791)
Christine Dickerson (797)
Joshua Hsieh (797)
Janice Kennedy (797)
Karen Lloyd (797)
Martin Smith (797)
Scott Stolte (797)
Narcissis Tucker Bishop (797)

COMMISSIONED PASOTRS (RULING ELDERS) (3)

are not tabulated in the minister count above

Wendy Lamb (107 Redlands Community)
Joyce Mwangi (792 Apple Valley)
Patrick Shetler (107 Hemet)

RETIRED/HONORABLY RETIRED (33)

Noel Anderson (299)
Dennis Barger (299)
Hameed Barkat (299)
Tina Blair (299)
John Campbell-Nelson (299)
Bradley Copeland (299/109)
Henry DeGraaff (299)
Galdino Donjuan (299)
Ronald Duvall (299)
William David Eisenhower (299)
Noe Falconi (299)
Kenneth Gammons (299)
Matthew George (299)
Jerry Hangen (299)
Lee Ireland (299)
William Noel Johnson (299)
Sylvia Karcher (299)
Thelma King (299)
Richard Knowles (299)
Albin Kovar (299)
Dale Leroy Kraai (299)
Wayne Morrow (299)
William Nelson (299)
Neal Neuenschwander (299)
Robert Winston Presnall (299)
Nancy Richmond (299)
Norman Roadarmel (299)
Claire Schlegel (299)
Rob Stewart (299)
Pat Stout (299)
Chaiseng Wang (299)
Janice Willette (299)
Paul Wu (299)

Presbytery Leader Annual Report – 2026

Let me begin by expressing my gratitude for the opportunity to serve as the Presbytery Leader of Riverside Presbytery. It is a privilege to walk alongside our congregations, pastors, and leaders as we seek to respond faithfully to the changing landscape of ministry.

This report highlights significant activities, accomplishments, and ongoing efforts throughout 2026.

Key Accomplishments & Activities

- Ministry Engagement: Continued collaboration with Pastor Nominating Committees (PNCs) and increased involvement in new calls across the presbytery. Provided orientation to PNC of First Presbyterian Church Hemet, and Desert Hill Presbyterian Church. Provided orientation for the Mission Study Team of First Presbyterian Church Upland.
- Leadership Events: Participated in the Luminosity event in Florida and served as a commissioner to the 226th General Assembly in Milwaukee, where I stood as a candidate for Co-Moderator of the General Assembly. I also participated as a panel guest with *Presbyterian Outlook* through its online platform. In addition, I have completed my service on the Unification Commission, which has contributed to the ongoing work now known as Presbyterian Life and Witness.
- Innovation & Experimentation: Continued developing new approaches to ministry and leadership, including a new cohort for ministers and ongoing engagement with the Insight Studio. These efforts seek to create spaces where leaders can learn from one another, experiment with new ideas, and respond creatively to the changing needs of our churches.
- Session Moderation: Moderated sessions for multiple congregations throughout the Presbytery and provided pastoral and organizational support as churches navigated transitions, challenges, and opportunities
- Preaching & Representation: Preached and represented the Presbytery in congregations and communities including 29 Palms, Indio, Magnolia, and Lake Arrowhead.
- Youth Ministry: Began developing a Youth Worker Conversation to create a regular space for those engaged in youth ministry to share resources, challenges, ideas, and best practices and to strengthen our collective ministry with young people.
- Financial Stewardship: The Presbytery successfully met its budget commitments in 2025, and the financial outlook for 2026 remains relatively solid. This reflects the continued generosity and faithful stewardship of our congregations and leaders.
- Property & Organizational Management: Continued the work related to the dissolution of Mountain View Church and began conversations with Foundry Commercial Leasing Company to actively seek potential tenants for the Mountain View Church property. At the same time, we began developing a new church community at the Mt. Vernon Avenue property in San Bernardino, creating an opportunity for the Presbytery to support new ministry in a changing community.

- Pastoral Support: Organized retreats and continued support for pastors through gatherings and leadership development.

Ongoing Initiatives:

- Strategy Development: The Presbytery is continuing to develop a broader strategy for ministry in changing churches and changing communities. A significant part of this strategy is investing in the next generation by creating stronger connections among youth ministry leaders and helping congregations explore new and sustainable approaches to ministry with young people. We are continuing discernment regarding our properties and how our physical assets can better serve the mission of the church and the communities around us. This includes exploring new uses, partnerships, and ministry possibilities rather than viewing property solely as an institutional responsibility.
- Collaboration: Strengthening relationships with denominational leaders, seminaries, nonprofit organizations, and community partners in order to expand our capacity for ministry and create new opportunities for collaboration.
- Adaptive Leadership: Encouraging experimentation, innovation, and adaptive leadership as congregations respond to division, declining membership, changing communities, and the realities of ministry in this season.
- Advocacy: Seeking opportunities through our Partner in Mission Committee to strengthen our engagement with local communities and explore ways our Presbytery can participate in God's work beyond the walls of our congregations.

Gratitude & Future Outlook:

I am deeply grateful for the opportunity to serve Riverside Presbytery. This year has reminded me that ministry is not simply about maintaining what has been entrusted to us, but about discerning where God is already at work and having the courage to join in.

Even amid decline, transition, conflict, and uncertainty, I continue to see signs of hope throughout our Presbytery—in pastors who remain faithful, congregations willing to experiment, leaders who are willing to ask new questions, and communities discovering new possibilities for ministry.

I remain hopeful about our capacity for transformation. I believe God is present in the midst of our changing landscape, calling us to listen deeply, connect meaningfully, cultivate new possibilities, experiment faithfully, and amplify what is bearing fruit.

I look forward to continuing this journey of partnership with our churches, pastors, ruling elders, leaders, and communities as together we seek to participate in God's renewing work.

Respectfully submitted,
The Rev. Dr. Frances Lin
Presbytery Leader, Riverside Presbytery

Report to Presbytery of Riverside Assembly, November 14, 2026

From Presbyterian Women in the Presbytery of Riverside, Susan Skoglund, Moderator

Presbyterian Women in the Presbytery (PWP) held its first coordinating team meeting on September 14 at First Presbyterian San Bernardino. We were honored to have Kelsey Law, Vice Moderator of Presbyterian Women Churchwide, present to install Vice Moderator Debbie Keller, Calvary Riverside. She also shared her thoughts on Presbyterian Women. I quote her definition of PW in the Presbytery: "Moving outward, the presbytery connects our congregational efforts into a unified witness. Here, we declare that we labor together. Presbytery is where individual experiences are synthesized into collective wisdom. It is where the peacemaking work of one congregation inspires the systemic advocacy of another."

Sylvia Karcher is leading a group of Redlands PWC members including Pastor Cheryl Raine and PWP Moderator Susan Skoglund in a field test of a future Bible study in support of the PW staff who will assemble the final product.

Debbie Law, PW in the Synod Moderator, Kelsey Law and I attended the Hemet PWC gathering on October 9 to join in their Thank offering program and enjoy a delicious lunch. One of the highlights was sharing for what we were particularly thankful on this day. Pastor Shetler participated in the event.

Debbie Keller and I visited with some of the women of Lake Arrowhead Community Presbyterian's congregation along with Carol Stanley on Oct.15 to discuss what is involved in becoming Presbyterian Women in the Congregation officially. We are delighted they are interested in joining the PWCs of Calvary Riverside, Hemet, Redlands and San Bernardino. They are interested in the connection it provides to the wider church and how we can help support and learn from each other.

PWP hopes to have a World Day of Prayer celebration in the spring to commemorate the 100th anniversary of the World Day of Prayer. Presbyterian Women Churchwide is a strong supporter of the organization.

5

Committee on Ministry (COM) Report to Presbytery – November 14, 2026
Cheryl Raine, Chair

For Information

1. Rev. Narcissis Bishop Tucker resigned her Temporary Pastoral Covenant with Westminster Presbyterian Church effective October 24, 2026.
2. Rev. Claire Schelgel completed her Transitional Pastoral Covenant with Northkirk on October 31, 2026.

Decisions (actions taken on behalf of the Presbytery Assembly, can be rescinded or modified by the Assembly)

1. **Appointed** Frances Lin as the Moderator for the Session of Magnolia Presbyterian Church effective November 15, 2026, until a bridge or interim pastor is secured.
2. **Appointed** Ann Laudermilk as the Moderator for the Session of First Presbyterian Church of Hemet during their pastoral search process as Commissioned Pastor Patrick Shelter has submitted his name for consideration.
3. **Dismissed** the Rev. Peter Shin to the Presbytery of San Fernando effective September 1, 2026.
4. Pppointed a steering committee composed of Frances Lin, Brian Symonds, and Sam Roberts to assist with chartering Amazing Grace International as a new worshipping congregation.
5. **Approved** the temporary pastoral covenant between Westminister Presbytery Church and the Rev. Bill Roozeboom.

For Action by PA

1. **Approve** receiving the Rev. Dr. Tony Stiff as a minister member of the Presbytery of Riverside pending dismissal from Redwoods Presbytery. The Rev. Dr. Stiff is serving Hope Palm Desert an ELCA congregation.
2. **Dissolve** the pastoral relationship between the Rev. Paul Knopf and Magnolia Presbyterian Church, Riverside, effective November 15, 2026 at the request of the Pastor and Congregation.
3. **Approve** the 2027 Minimum Terms of Call for Installed Pastors (changes from 2026 in **BOLD**)

    Effective Salary (includes salary and housing) **$72,384**
    Board of Pensions (**29.75%** of ES)
    OR (**52.5%** of ES in Transitional Plan)
    Reimbursements $4,850
        (including Auto/Travel, Profession/Business, and Study Leave)
    Study Leave (2 weeks)
    Vacation (31 days, max of 5 Sundays)
    Paid Family Medical Leave (minimum of 12 weeks)

    Temporary Pastor Minimum: 85% of Installed Pastor Effective Salary minimum (per COM Handbook)

    Commissioned Pastor Minimum: 85% of Installed Pastor Effective Salary minimum (per COM/HPCC vote on March 2, 2023)

Committee on Ministry (COM) Report to Presbytery – November 14, 2026
Cheryl Raine, Chair

4. **Approve** the 2026 Presbytery of Riverside Salary Report to the Presbytery and Affirm the terms listed in the report meet the Presbytery Minimum requirement.

5. **Approve** the amended COM Policy Handbook (Additions are in **BOLD** and removed text are in ~~**BOLD strike through**~~)

Rev. Dr. Tony Stiff - Statement of Faith

Scripture – The authority of Scripture resides in the divine author of Scripture, the One to whom Scripture bears witness. Jesus did not write a book; he formed a living community that bears witness to his life, death, and resurrection. The humiliation of the Wordis present in the full humanity of the inspired authors.

Trinity – God is one substance and three persons. We are made in the image of a relational God for relationships. When we seek to heal broken relationships, we participate in the life of the Trinity.

Atonement – The Hebrew Scriptures and New Testament offer a plurality of atonement theologies. Each atonement theology witnesses the splendor of God's grace in Christ. God's self-donation becomes a model for all self-donation.

Sin – Teresa of Ávila said that as we journey into our inner castle, we encounter shadows in each room of the self. Apart from the grace of God freely given to us in Christ, we would be lost in the shadows, enveloped in the darkness of sin. In Christ, we can have freedom from sin's power. Through the work of the Holy Spirit, the eyes of our hearts are illuminated so that we can see the image of God in our neighbors, embracing them as the beloved of God.

Christology – The early Ecumenical Creeds faithfully teach us that Christ is "fully human and fully God, one person in two natures, without confusion and without change, without separation and without division." The Hebrew Scriptures faithfully teach us that Christ is the Messiah sent to save the world from sin, delivering us from exile, making all things new.

Sacraments – At the heart of worship stands the visible word of God (the sacraments) and the audible word of God (the preaching of Scripture). Together these teach those gathered that their words and bodies matter to God and that both find their redemption in Christ.

Ecclesiology – The Church is one, holy, catholic, apostolic. The true Church can be observed when the Word of God is preached, the Sacraments are rightly administered to able-bodied and disabled alike, and ecclesiastical discipline is ministered not as punitive action but as a restorative process where individuals are loved into wholeness by genuine friends.

Eschatology – The unifying theme across many Christian traditions is that God is glorified and enjoyed forever. Protology ("first matters") elucidates eschatology ("end/ ultimate matters"). The biblical story begins in a garden with a forbidden tree but ends in an urban garden filled with trees of life where we enjoy and glorify God forever.

2026 Presbytery of Riverside Annual Salary Review

							Total Effective Salary													Leave Time				
							Income Reported to IRS							(not reported to IRS)											
	Church Name	Zip	Pin #	Position	M/F	Hrs/Wk	Cash Salary	Deferred Compensation	Bonus, unvouchered allowances	SECA Supplement >50%	Other optional Insurance	Total Income Reported to IRS	Housing Allowance	Manse Rental Equivalent	Total Effective Salary	Total Reimbursements	BOP Dues 47% or 27.5% of ES	other compensation	Total non ES	Total Compensation Package	Vacation Leave	Continuing Education Leave	Paid Sick Leave	Paid Family Medical Leave	Date of Vote
1	Beaumont PC	92223	697	Pastor	M	40 (100%)						$0			$0				$0	$0					
2	Big Bear PC	92315	11176	Pulpit Supply								$0			$0				$0	$0					
3	Corona, First PC	92882	10552	Pulpit Supply								$0			$0				$0	$0					
4	Hemet, First PC	92543	703	CP	M	28 (70%)	$44,319	$3,000				$47,319	$13,063		$60,382	$900	$32,648		$33,548	$93,930					
5	Indio, St. Andrew Comm PC	92201	10649	Pastor	F	40 (100%)	$55,978	$5,000			$357	$61,335	$32,000		$93,335	$6,518	$25,667	$5,000	$37,185	$130,520	31 days	2 weeks		12 weeks	1/18/26
6	Lake Arrowhead, Comm PC	92352	705	Pastor	M	40 (100%)	$39,900	$4,250			$657	$44,807	$26,660		$71,467		$14,725	$5,092	$19,817	$91,284	35 days	7 weeks	5 days		2/22/26
7	Ontario, Westminster	91764	706	Temporary	F	20 (50%)						$0	$46,766		$49,578	$900			$900	$50,478	14 days	7 days			12/7/25
8	Palm Springs PC	92264	10980	Pastor	F	40 (100%)	$50,400					$50,400	$24,000		$74,400	$4,850		$5,692	$10,542	$84,942	31 days	2 weeks	12 days	12 weeks	9/21/25
9	Rancho Cucamonga, Northkirk	91701	10550	Temporary	F	32 (80%)						$0	$65,000		$65,000	$4,950	$7,800		$12,750	$77,750	25 days	14 days			4/21/26
10	Redlands, Comm PC	92374	8156	CP	F	10 (25%)						$0	$14,940		$14,940	$1,213			$1,213	$16,152	31 days	14 days			12/21/25
11	Redlands, First PC	92374	8156	Pastor	F	40 (100%)	$6,000	$6,500				$12,500	$64,000		$76,500	$4,850	$31,500	$5,355	$41,705	$118,205	31 days	14 days			12/7/25
12	Rialto, Bethany PC	92376	4410	Temp Pastor	M	19 (48%)						$0			$0				$0	$0					
13	Ridgecrest PC	93555	880	Pulpit Supply	M		$7,800					$7,800			$7,800	$12,272			$12,272	$20,072					
14a	Riverside, Calvary PC	92501	710	Co-Pastor	F	40 (100%)	$33,748				$564	$34,312	$42,000		$76,312	$4,850	$20,831	$5,795	$31,476	$107,788	31 days	2 weeks	12 days	12 weeks	11/23/25
14b	Riverside, Calvary PC	92501	710	Co-Pastor	M	40 (100%)	$23,748				$1,162	$24,910	$52,000		$76,910	$4,850	$35,602	$5,795	$46,247	$123,157	31 days	2 weeks	12 days	12 weeks	11/23/25
15	Riverside, Magnolia PC	92504	711	Pastor	M	40 (100%)	$34,812				$4,433	$39,245	$42,000		$81,245	$5,000	$38,185		$43,185	$124,431	31 days	2 weeks	5 days	12 weeks	2/1/26
16	Riverside, Victoria PC	92506	4469	Pulpit Supply								$0			$0				$0	$0					
17	San Bernardino, First PC	92405	713	Pastor		40 (100%)	$36,600					$36,600	$38,400		$75,000	$4,850	$20,625	$5,100	$30,575	$105,575	31 days	14 days	12 days	12 weeks	10/12/25
18	Temecula, Grace PC	92591	11653	Interim	M	19 (48%)	$15,000					$15,000	$30,000		$45,000		$4,000		$4,000	$49,000	28 days	2 weeks	12 days		12/18/24
19	Twenty-Nine Palms, Little Church	92277	716	Pulpit Supply								$0			$0				$0	$0					
20	Upland, First PC	91786	717	Temprary	F	19 (48%)	$22,994					$22,994	$10,400		$33,394	$3,120			$3,120	$36,514					
21	Upland, Taiwanese PC	91701	11177	Pulpit Supply								$0			$0				$0	$0					
22	Yucca Valley, Desert Hills PC	92284	7700	Pulpit Supply								$0			$0				$0	$0					
	Presbytery Leader		360568	PL	F	40 (100%)	$61,425					$61,425	$61,425		$122,850	$14,175	$12,285	$9,337	$35,797	$158,647	31 days	14 days		12 weeks	12/12/24
	Stated Clerk		360568	SC	M	15 (38%)	$13,104					$13,104	$13,104		$26,208	$4,883	$11,269	$1,897	$18,049	$44,257	12 days	5 days		12 weeks	12/12/24

Presbytery Minimums

	Installed		Temporary	Commissioned
Effective Salary (includes salary and housing)	$70,304		$59,758	$59,758
Board of Pensions Dues (43% of Effective Salary)	$33,043		N/A	N/A
OR (26% of ES in New Plan	$13,334	*	N/A	N/A
Reimbursements	$4,850		N/A	N/A
including auto/travel, professional/business, study leave				
Study Leave (2 weeks)			N/A	N/A
Vacation (31 days, max of 5 Sundays)			N/A	N/A
Paid Family Medical Leave (minimum of 12 weeks)			N/A	N/A

* savings from BOP costs should be applied to other areas of total so 2026 would meet or exceed 2024

6

Committee on Representation and Nominations Report to Presbytery Assembly
Saturday, November 14, 2026

The Committee on Representation and Nominations propose the following names to be entered into nomination:

Vice-Moderator of the Presbytery: TE Bill Stanley

Committee on Ministry (COM):

- TE Julie Hodges, Class of 2029
- RE Jim Strand, Class of 2029
- RE Jeff Heath, Class of 2029
- TE Sam Roberts, Class of 2028
- TE Johnson Kinuya, Class of 2029
- RE Ann Laudermilk, Co-Chair (along with Cheryl Raine)

Partners in Ministry (PIM):

- TE Brian Symonds, Class of 2029 & Chair of PIM
- RE Linda Bingham, Class of 2029
- RE Carol Stanley, Class of 2029

Property, Finance, Investment and Development (PFIFD)

- RE Paul Lambert, Class of 2029
- RE Chris Nettles, Class of 2027

Synod Commissioner Alternates for 2026:

- TE Erin Thomas
- RE Mary Bolaños

CORN also asks for approval of its revised charter (separate document).

Respectfully submitted,
Amy Smith, Chair

PRESBYTERY OF RIVERSIDE
COMMITTEE ON REPRESENTATION AND NOMINATIONS

MISSION

Assists the Presbytery Assembly (PA) in discovering and developing people for leadership as officers and members of committees, assuring full participation and representation in governance and emerging life of the PA to all people or groups within its membership. (F-1.0403)

I. Membership

A. This committee consists of five to six (5-6) teaching and ruling elder members, broadly representative of the member churches of the Presbytery, divided into three classes. Members and the chair are nominated by the Presbytery Commission and elected by the PA, striving for the "full expression of the rich diversity of the church membership" (Book of Order F-1.0403 and G-3.01030 within the presbytery.

B. A quorum shall be a majority of the committee.

C. The Presbytery Leader shall serve as an ex-officio member without vote.

II. Purpose

The purpose of the Committee on Representation and Nominations is to:

A. Fulfill the responsibilities described in BoO G-3.0111 and G-3.0103, advocating for diversity in leadership and consulting with the presbytery on the employment of personnel, in accordance with the principles of unity and diversity in BoO F-1.0403.

B. Nominate for election by the Presbytery Assembly, members of the Presbytery and its churches for service as officers, members of standing committees, and entities of the presbytery in compliance with BoO G-3.0109.

C. Advocate and collaborate with the Presbytery Assembly, Presbytery Commission, standing committees and other entities to cultivate an inclusive culture with the Presbytery.

III. Accountability

A. The Committee on Representation and Nominations is accountable to the Presbytery and reports directly to it in all matters.

IV. Duties

A. Serves as a committee on nominations, seeking to discover and develop the most effective possible personnel for all Presbytery standing committees as well as representatives and commissioners to higher level councils. Considers qualified individuals who are recognized for their commitment to

Jesus Christ and who are available for service at Presbytery, Synod and General Assembly levels.

B. Nominates members of the presbytery or its congregations for election to the following offices, standing committees and entities of the presbytery:
    1. Vice-Moderator/Moderator Elect of the presbytery who will be installed to serve as Moderator the following year and continue to serve as the Chair of the Presbytery Commission after serving as presbytery Moderator
    2. Committee on Preparation for Ministry (CPM) members and its Chair
    3. Committee on Ministry (COM) and its Chair
    4. Property, Finance, Investment and Fund Development Committee (PFIFD) and its Chair
    5. Partners in Ministry (PIM) and its Chair
    6. Permanent Judicial Commission members (PJC selects its own officers)
    7. Commissioners to the Synod of Southern California and Hawai'i
    8. Commissioners and Young Adult Advisory Delegates to the General Assembly
    9. Presbytery Leader and/or Stated Clerk Search teams and its Chair(s)
C. Members of Commissions, Committee on Ministry and Committee on Preparation for Ministry must be Teaching Elders or Ruling Elders.
D. Other individuals may be members of other committees.
E. Chairs of all commissions and committees must be Teaching Elders or Ruling Elders.
F. CORN shall discuss with each committee's chair the needs of the committee for which nominations are to be made.
G. No more than two members from a church may ordinarily serve on a committee or commission unless the group's chartering document specifies otherwise.
H. Solicits applications for General Assembly Commissioners and Young Adult Advisory Delegates (YAAD) in the spring prior to the year in which General Assembly will be held.
I. Makes other nominations as directed by Presbytery.
J. Ensures that no committee/commission member serves consecutive terms on one committee, either full or partial, aggregating more than six (6) years, and having so served, a member shall not be eligible for another term on that committee until one year has elapsed (Bylaw 7.04).
    1. A partial term of six (6) months or less shall not count toward the above limitation.
    2. Members who serve a full term on the Permanent Judicial Commission shall not be eligible for another term until two (2) years have elapsed after the expired term (D-3.0203b)

V. Nomination and Election Procedures

A. The Committee on Representation and Nominations bring nominations for vacancies to the Presbytery Assembly for approval at the last meeting of the year, or as vacancies occur.
B. Only individuals who have consented to serve in a particular position will be nominated.
C. Nominations shall be published:
    a. Either as a part of the call for the meeting prior to election,
    b. Or posted to the presbytery website seven (7) days prior to the meeting where the election is to occur (Bylow 3.04).
D. Prior to election at a presbytery assembly, the floor shall be opened for additional nominations. Members and commissioners may nominate members of the presbytery or its churches if they have consented to serve.
E. Elections are by voice vote except when there are two (2) or more nominees for the same position, in which case election shall be by written ballot. A majority vote shall be required to elect, with subsequent rounds of voting held until a majority is reached. When more than two nominees are presented for a position, the nominee with the lowest number of votes shall be excluded from each required subsequent round of voting.
F. The General Assembly commissioner and YAAD election shall be held at the last Presbytery Assembly meeting of the year prior to the year in which a General Assembly meeting will be held.

VI. Participation and Representation

The Committee on Representation and Nominations Committee develops procedures and mechanisms for promoting and reviewing the Presbytery's implementation of inclusiveness and representation on committees and commissions of the Presbytery. It fulfills the following functions (see BoO G-3.0103):

A. Advises the Presbytery Commission and the Presbytery as a whole on implementation of principles of unity and diversity (see BoO F-1.0403).
B. Advocates for diversity in leadership of the Presbytery and its constituent organizations.
C. Offers opportunities and resources to further educate and dialogue on principles of unity and inclusiveness.
D. Reports, at least annually, on the demographic makeup of the presbytery (possibly including race, ethnicity, gender, orientation, age, ableness, geography, etc.) of member churches, presbytery and presbytery committees and uses that known information to help churches and presbytery develop strategies for making the structure of both churches and presbytery more accessible as the do the work of the Body of Christ within our communities.

Presbytery of Riverside - Committee List - Classes 2025-2027

*** Committee Chair(s) in Bold**

Dec 31 2028			Dec 31 2027			Dec 31 2026		
COMMITTEE ON REPRESENTATION/NOMINATION								
4-5 members; nominated by the Presbytery Commission								
RE Don Reierson	Wm	1	RE Susan Skoglund	Wf	1	**RE Amy Smith**	Wf	2
			RE Debbie Law	Af	2	RE Carol Stanley	Wf	1
COMMITTEE ON PREPARATION FOR MINISTRY								
4-5 members								
TE Claire Schlegel	Wf	1	**TE Tina Blair**	Wf	2	TE Barbara Thursby	Wf	1.00
			RE Jim McCune	Wm	1			
			TE Andrew Parnell	Wm	1			
COMMITTEE ON MINISTRY								
9-12 members								
RE Ann Laudermilk	Wf	2	**TE Cheryl Raine**	Wf	2	TE Bill Stanley	Wm	1
RE Susan Lai	Af	1	**TE Neal Neuenschwander**	Wm	2	TE Bill Roozeboom	Wm	2
TE Wayne Morrow	Wm	2				RE Jim Strand	Wm	1
						RE Mary Bolaños	Lf	1
PROPERTY, FINANCE, INVESTMENTS, & FUND DEVELOPMENT								
4-6 members								
RE Cindy Stewart	Wf	1	*RE Brent Nord*	Wm	1	**RE Paul Lambert**	Wm	1
RE John Millsap	Wm	2				TE Don Thursby	Wm	2
PARTNERS IN MINISTRY								
7-9 members								
RE Jelaiya Jacob	Bf	1	TE Scott Mason	Wm	1	RE Linda Bingham	LF	1
RE Wilson Kayange	Bm	1	RE Don Reierson	Wm	2	TE Brian Gaeta-Symonds	Wm	1
RE Jim O'Brien	Wm	1	RE Van Romine	Wm		**TE Erin Thomas**	Wf	1
OFFICERS								
RE Joseph Lee (PC Chair)		Am	RE Ann Laudermilk (Moderator)		Wf	TE Alfred Graise (PC Chair)		Arm
*****OPEN***** (Moderator			RE Joseph Lee (Moderator)		Am	RE Ann Laudermilk (Moderator)		Wf
****OPEN***** (Vice-Moderator)			*****OPEN***** (Vice-Moderator)			RE Joseph Lee (Vice-Moderator)		Am
PERMANENT JUDICIAL COMMISSION								
9 members (3 classes of 6 years; currently in transition, elect in odd years)								
3031			2029			2026		
*****OPEN*****			RE Jim Appleton		Wm	TE Neal Neuenschwander		Wm
*****OPEN*****			RE Thelma King		Wf	RE Amy Smith		Wf
*****OPEN*****			TE Nancy Richmond		Wf			
			TE Rob Stewart		Wm			
SYNOD COMMISSIONERS								
4 members (3-year terms in even years)								
TE Julie Hodges		Wf				TE Claire Schlegel		Wf
RE Wilson Kayange		Bm				RE Amy Smith		Wf
GENERAL ASSEMBLY COMMISSIONERS								
2028						2026		
*****OPEN*****						*RE Ann Laudermilk*		*Wf*
*****OPEN*****						*TE Frances Lin*		*Af*

Total Occupied	48	Total Female	24
PC Chair, Mod, Vice-Mod cycle 1 spot each		Total Male	24

Total Arabic (Ar)	1
Total Asian (A)	4
Total Black (B)	3
Total Latino (L)	2
Total Non-White	10
Total White (W)	38

7

Property, Finance, Investment and Fund Development Committee Report (PFIFD) to the Presbytery Assembly, November 14, 2026, by Paul R. Lambert, III, Chair

Committee Members: RE Paul Lambert, Moderator; RE John Millsap, RE Brent Nord, RE Cindy Stewart, Ex-Officio Members: TE Dr. Frances Lin

Motions to Presbytery Assembly:

- **PFIFD recommends that the Presbytery Assembly receive the following Financial Reports: Budget vs Actuals as of September 30, 2026.**

	Sept Actual	YTD Actual	Full Year Budget
Revenue	$ 21,206	$245,056	$258,501
Expense	$ 25,575	$247,179	$340,726
Surplus/(Deficit)	($ 4,369)	($ 2,123)	($ 82,225)

- **MOTION – PFIFD recommends to the Presbytery Assembly that per capita remain at $44.00 per member for 2027. The per capita breakdown is as follows:**

	2026	2027
GA	**$11.26**	**$13.04**
Synod	**$ 2.85**	**$ 3.14**
Presbytery	**$29.89**	**$27.82**
TOTAL	**$44.00**	**$44.00**

- **MOTION – PFIFD recommends to the Presbytery Assembly approval of the budget for 2027 (see included Proposed Budget and Narrative).**
- **MOTION – PFIFD recommends to the Presbytery Assembly extension of the Memorandum of Understanding with the Church of Amazing Grace International (CAGI) until February 28, 2027. This allows the Presbytery and CAGI time to complete the chartering process.**

Informational Items

- **Per Capita Transmittal as of 9/30/26.**
- **General Mission Transmittal as of 9/30/26.**

Presbyterian Investment & Loan Program – 3rd Quarter 2026 Report:
Investment and Loans Program

	Original Loan	Balance	Current
Grace PC, Temecula	$ 1,755,000.00	$ 530,262.92	Yes
Northkirk UPC	$ 450,000.00	$ 158,521.24	Yes
FPC, Wildomar	$ 481,000.00	$ 196,645.92	No

PCUSA Church Loan Program

	Original Loan	Balance	Current
FPC, Upland	$ 295,000.00	$ 125,156.25	Yes
Upland Taiwan PC	$ 450,000.00	$ 171,156.32	Yes
Lake Arrowhead PC	$ 200,000.00	$ 55,429.89	Yes
FPC, Redlands	$ 189,450.00	$ 136,424.01	Yes
Total of All Loans		**$ 1,373,596.55**	

Property, Finance, Investment and Fund Development Committee Report (PFIFD) to the Presbytery Assembly, November 14, 2026, by Paul R. Lambert, III, Chair

Church Mortgage Grants

		Original Grant		Balance
Good Shepherd PC, SB	$	2,000.00	$	2,000.00
Good Shepherd PC, SB	$	3,000.00	$	2,730.00

*Church Mortgage grants only require repayment if the church property is sold or if the church leaves the denomination. These two Church Mortgage Grants date back to 1949! If the Presbytery were to pay back these grants, the monies would be used for church loans in the future.

- **The Presbytery of Riverside currently has properties that require oversight by PFIFD**
  - **Church of Amazing Grace International -** Celebrated their inaugural worship service in the renovated building on 8/2/26.

- **Notes Held by the Presbytery of Riverside for Properties Sold – 9/30/26 Balance**
  - Colton (Echoes of Love) – Loan Balance of $108,665.58 (Loan is current.) YTD interest received $3,934.75.
  - Fontana (Heroes Church) – Loan Balance of $701,687.18 (Loan is current.) YTD interest received $37,251.49.
  - Yucaipa (Cornerstone Praise) – Loan Balance of $1,088,424.95 (Loan is current). YTD interest received $41,130.96.

- **Loans Held by the Presbytery for Active Churches – 9/30/26 Loan Balances**
  - First Presbyterian Church, Corona Loan - $85,697.12.

- **Other Business**
  - **MOTION: That PFIFD authorize up to $1,000 be spent from GL Account 69260 Wildomar Expenses – Other Expenses for legal fees to consult with legal counsel regarding the residential leasing situation for the Wildomar manse. This expense will be offset by receipt of $50,000 in Synod Grant Funds that have been approved and should be sent to the Presbytery this coming week (email vote sent out 10/10/2026). This motion also includes delaying sending the previously approved letter to the Olingers while gaining a better understanding of the correct legal process to take regarding their eviction from the property.** Explanation: After a lengthy discussion yesterday with a Real Estate Agent who is a member of Grace Temecula, and listening to her input, and having heard the input of Foundry Commercial in terms of handling residential real estate transactions, I am suggesting that we as a committee consider a pause in sending the letter to the Olingers at this time and instead seek professional legal advice. During my conversation with this real estate professional, she explained to me not only is the process legally complex, but that she has a current client who is now involved in a legal situation because that client did not go about the process of evicting a tenant of theirs in the correct legally required manner. California has turned into a legal minefield for anyone owning and renting residential property. She also explained to me that her client has learned that due to not taking the right steps initially that the process has become much more lengthy and costly than had the correct steps been taken from the beginning of the eviction. She further explained that it appears there may be specific forms, verbiage, and processes required for eviction in order to fulfill legal requirements for the State of California. This is in addition to what is known as

"Just Cause", that the property owner must have a valid legal reason to evict. While the sale or transfer of the property might support our case, she again recommended that we seek professional legal consultation.

- **For the Wildomar mortgage, the moratorium on payments with PILP is expiring in December. Loan payments resume 1/1/2027.**
- The Presbytery has verified completion of the required landscaping work at Wildomar.
- PFIFD met with a Property Manager from Foundry Commercial (the company who is handling the leasing brokerage) about managing the property for us. No decision has been made at this time.
- Decided that due to the lateness in the year, the planned audit for 2025 will be changed to a financial review. PFIFD plans on pursuing an audit of the 2026 financial year in 2027.

Respectfully Submitted,

Paul R. Lambert, III
Treasurer / Chair, Property, Finance, Investment and Fund Development Committee

2027 BUDGET NARRATIVE
Presbytery of Riverside
November 5th, 2026

"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight." [Proverbs 3:5-6, NIV]

So often at year-end I tell you how incredibly blessed The Presbytery of Riverside has been by the performance of our investments and obviously 2024 and 2025 were tremendous examples of our investment revenue. God willing, 2026 will see additional high revenues in our investments, but that is something we will not know completely for a few months. What I also look at is our cash balances, which based on our high performing existing investments continues to grow. What I have also shared with you is how much our budgets have been improving over the years – for example a deficit budget in 2023 of $244,784 that decreased to a deficit of $82,225 for 2026. Looking only at the financial balances, those were tremendous improvements. The budget for 2027 looks a little different. Even though the budget deficit doesn't look as positive, it represents an opportunity to dream, discern, seek creativity, and Trust in how God can bless the future of the Presbytery of Riverside.

You heard me begin talking our existing investments – those are in mutual funds in the stock market, PILP investments which are much like CD's, and our checking accounts. For years we have put our trust in those investments and they have blessed us incredibly. Now, God has blessed us with a new investment – Wildomar. This investment does indeed make our budget look different, and it comes with a lot of questions. That may make us a little anxious about the future. But what does God say, he says to <u>trust</u> him with our fears and our anxieties.

If one were to consider the year-to-year changes from the 2026 budget to the budget for 2027, not considering Wildomar, the budget deficit increased by $7,143 from a deficit of $82,225 for 2026 to a deficit of $89,368 for 2027, much of that due to personnel changes. But, of course, we cannot ignore Wildomar. Once Wildomar is included, that budget deficit increases to $114,685 for 2027. Yes, that is a large increase of $25,317.

What makes up that large increase? Well, there are a lot of unknowns right now. We don't know when, and for how much the property might be rented for to a new tenant. Therefore, we cannot include that new rental income in our budget. But, we are pursuing that rental income as we speak. The Presbytery approved moving forward with a leasing broker in October and we are receiving their marketing materials as this narrative is being published. Any rental income at all will help offset the deficit increase that exists right now. In addition, the Presbytery applied for and has now received $50,000 in Synod Partnering Grant funds to offset the costs associated with operating Wildomar.

Yes, we could just sell our Wildomar property right now and put the funds in our existing mutual funds which we are all comfortable with. But, that would not allow us to seek God's vision for this property. I admit we don't know the path God intends for the Wildomar property, but let's invest our trust in God and seek out his path forward as we seek a new future for Wildomar.

I would be remiss not to include a few other significant changes to our budget. On the income side, if per capita for our churches remains the same at $44.00 per member as has been recommended, the Presbytery will lose $2.07 per member from 2026 to 2027. Between that and decreasing General Mission Funds, the Presbytery expects to see a decrease in $17,940 in income. Our loan holders are paying down their loan balances, which reduces the interest they pay to us. That will cause a reduction in income of $7,665 next year. On a positive note, we have redone how we budget for dividends and capital gains, and while remaining conservative, we have budgeted an increase in dividends for 2027 of $20,800.

There is an increase in personnel expenses of $22,172, much of that due to budgeting for the SECA payroll tax expense for the first time in the amount of $11,745. The remainder of the personnel expense increase has to do with raises and other increases in costs for our staff. Lastly, expenses are decreased by the removal of the $24,000 the Presbytery had been spending in support of the Home of Neighborly Service. Although those funds had been coming out of a dedicated fund, they still impact our budget.

As we enter 2027, let us focus our vision forward, "For we live by faith, not by sight" [2 Corinthians 5:7, NIV]. How interesting is it that our dollar bills say, In God We Trust. In the case of the Presbytery of Riverside, let's trust our dollars (and our property) to God.

Blessings to you all!

Paul R. Lambert, III
Treasurer / Chair, Property, Finance, and Investment Fund Development Committee
The Presbytery of Riverside

Presbytery of Riverside
2027 Budget

	Annual Budget 2026	ANNUAL BUDGET 2027
Income		
40000 Income		
40001 General Mission Apportionment	51,940.00	39,000.00
40002 Per Capita Apportionment	47,000.00	42,000.00
40101 EP/SC Salary Support Income - O		0.00
Total 40000 Income	**$ 98,940.00**	**$ 81,000.00**
40010 Interest Income		
40011 Interest - Colton Note	6,660.00	2,775.00
40013 Interest - Heroes Church	50,400.00	48,137.00
40013a Interest - Yucaipa	55,200.00	53,683.00
40015 Investment Interest		
40015a Investment Interest - O	2,900.00	3,500.00
40015b Investment Interest - R	1,900.00	1,500.00
40015c Investment Interest - S	1.00	1.00
Total 40015 Investment Interest	**$ 4,801.00**	**$ 5,001.00**
Total 40010 Interest Income	**$ 117,061.00**	**$ 109,596.00**
40016 Investment Dividends		
40016a Dividends - O	17,000.00	29,000.00
40016b Dividends - R	9,200.00	18,000.00
Total 40016 Investment Dividends	**$ 26,200.00**	**$ 47,000.00**
40017 Endowment Income		
40017a Endowment Income - O	3,000.00	3,000.00
40017b Endowment Income - R	13,000.00	13,000.00
Total 40017 Endowment Income	**$ 16,000.00**	**$ 16,000.00**
40018 Investment Capital Gains/(Losses)		
40018a Capital Gains/(Losses) - O		0.00
40018b Capital Gains/(Losses) - R		0.00
Total 40018 Investment Capital Gains/(Losses)	**$ 0.00**	**$ 0.00**
41000 Contributions		
41010 Contributions - O	300.00	300.00
41020 Contributions - R	0.00	0.00
41050 Bequests	0.00	0.00
Total 41000 Contributions	**$ 300.00**	**$ 300.00**
41060 Peacemaking - R		
59250 Wildomar Income		
59255 Rental Income		
59256 TMobile		21,512.00
59257 Church Lease		13,200.00
59258 Pastoral Housing		6,000.00
Total 59255 Rental Income		**$ 19,200.00**

Total 59250 Wildomar Income				**$ 19,200.00**
Total Income		**$ 258,501.00**		**$ 273,096.00**
Gross Profit		**$ 258,501.00**		**$ 273,096.00**
Expenses				
50000 General Expenses				
50120 Per Capita to GA and Synod		20,000.00		22,000.00
Administrative Office Expenses				
50001 Property Tax				
50004 Insurance		13,000.00		13,000.00
50004b El Buen				
Total 50004 Insurance		**$ 13,000.00**		**$ 13,000.00**
50005 Office Expenses		2,000.00		1,500.00
50006 Office Rent		0.00		0.00
50007 Postage		500.00		350.00
50008 Utilities		500.00		350.00
50010 Computer Hardware/Software/Tech		2,000.00		1,500.00
50011 Equipment Maintenance / Repair		1,000.00		700.00
50012 Bank Fees		250.00		250.00
50014 Accounting Expense		26,400.00		26,400.00
Total Administrative Office Expenses		**$ 45,650.00**		**$ 44,050.00**
In/Out Account (Expense)				
50035 Presbytery Lunch		0.00		250.00
Total In/Out Account (Expense)		**$ 0.00**		**$ 250.00**
Total 50000 General Expenses		**$ 65,650.00**		**$ 66,300.00**
50060 Payroll Expenses				
50061 Payroll Tax Expense		3,500.00		3,500.00
50062 Workers Comp Insurance		1,400.00		1,400.00
50063 Payroll Service Expense		1,000.00		1,000.00
Exec Presbytery/Stated Clerk				
50090 SECA				
50090a Exec Presbytery				9,680.00
50090b Stated Clerk				2,065.00
Total 50090 SECA		**$ 0.00**		**$ 11,745.00**
50091 Salary				
50091a Exec Presbytery		61,425.00		63,268.00
50091b Stated Clerk		13,104.00		13,497.00
Total 50091 Salary		**$ 74,529.00**		**$ 76,765.00**
50092 Housing Allowance				
50092a Exec Presbytery		61,425.00		63,268.00
50092b Stated Clerk		13,104.00		13,497.00
Total 50092 Housing Allowance		**$ 74,529.00**		**$ 76,765.00**
50093 Pension - Medical				
50093a Exec Presbytery		12,285.00		12,654.00
50093b Stated Clerk		11,269.44		15,264.00
Total 50093 Pension - Medical		**$ 23,554.44**		**$ 27,918.00**

Total Exec Presbytery/Stated Clerk		**$ 172,612.44**		**$ 193,193.00**
Office Manager				
50081 Salary		33,306.00		34,305.00
50082 Medical Expense		200.00		200.00
Total Office Manager		**$ 33,506.00**		**$ 34,505.00**
Total 50060 Payroll Expenses		**$ 212,018.44**		**$ 233,598.00**
50100 Personnel Expenses				
50101 Exec Presbytery/Stated Clerk Professional Exp				
50101a Exec Presbytery		14,175.00		15,000.00
50101b Stated Clerk		4,882.50		4,650.00
Total 50101 Exec Presbytery/Stated Clerk Professional Exp		**$ 19,057.50**		**$ 19,650.00**
50103 Staff Ed & Prof Development				
50105 Mileage Reimbursement		1,050.00		1,050.00
Total 50100 Personnel Expenses		**$ 20,107.50**		**$ 20,700.00**
50200 Presbytery Missions - Committees, Commissions, Teams				
50201 Property / Finance				
50206 SBHNS - Monthly Distribution		24,000.00		0.00
50208 PFIFD Operating Expenses		1,000.00		1,000.00
69250 Wildomar Expenses				
Loan Interest Expense (new GL account # for 2027)				11,620.00
69252 Electricity				10,810.00
69253 Gas				204.00
69254 Trash				2,863.00
69255 Water/Sewer				5,400.00
69256 Alarm & Security				2,890.00
69257 Pest Control				630.00
69258 Wildomar Property Tax				2,300.00
69260 Other Expenses				7,800.00
Total 69250 Wildomar Expenses		**$ 0.00**		**$ 44,517.00**
Total 50201 Property / Finance		**$ 25,000.00**		**$ 45,517.00**
50210 HPCC				
50212 HPCC Expense		300.00		300.00
50216 Background Checks		400.00		400.00
Total 50210 HPCC		**$ 700.00**		**$ 700.00**
50230 Comm on Prep for Ministry				
50231 Dept. of Justice Screening		250.00		300.00
50232 Psychological Assessments		1,000.00		666.00
Total 50230 Comm on Prep for Ministry		**$ 1,250.00**		**$ 966.00**
50240 Partners in Ministry Expenses				
50241 Advocacy		2,500.00		2,500.00
50246 Scholarship - Conf/Trips		2,000.00		2,000.00
50247 Clergy Retreat		2,500.00		2,500.00
50248 Congregational Resources		1,000.00		1,000.00
50249 Leadership Training		1,000.00		1,000.00

50251 Big Bear Camper Scholarship		4,000.00		8,000.00
50254 Youth Ministry - Other		500.00		500.00
Total 50240 Partners in Ministry Expenses		**$ 13,500.00**		**$ 17,500.00**
50260 Presbytery Commission				
50002 Moderator Expenses		2,500.00		2,500.00
Total 50260 Presbytery Commission		**$ 2,500.00**		**$ 2,500.00**
Total 50200 Presbytery Missions - Committees, Commissions, Teams		**$ 42,950.00**		**$ 67,183.00**
Total Expenses		**$ 340,725.94**		**$ 387,781.00**
Net Operating Income		**($82,224.94)**		**($114,685.00)**
Other Income				
59240 Partners in Ministry Flow Through Revenue				
59241 Contributions - R				
Total 59240 Partners in Ministry Flow Through Revenue		**$ 0.00**		**$ 0.00**
Total Other Income		**$ 0.00**		**$ 0.00**
Other Expenses				
60010 Bad Debt Expense				
60240 Partners in Ministry Flow Through Expenses				
50257 Immigrant Emergency Fund				
Total 60240 Partners in Ministry Flow Through Expenses		**$ 0.00**		**$ 0.00**
60290 PFIFD				
60291 Church Assistance (Payment of Loan for Wildomar)				
Total 60290 PFIFD		**$ 0.00**		**$ 0.00**
Total Other Expenses		**$ 0.00**		**$ 0.00**
Net Other Income		**$0.00**		**$0.00**
Net Income		**($82,224.94)**		**($114,685.00)**
OPERATING BUDGET WITH WILDOMAR REMOVED				
Total Income without Wildomar				**$ 253,896.00**
Total Expenses without Wildomar				**$ 343,264.00**
Net Operating Income without Wildomar				**$ (89,368.00)**

Presbytery of Riverside
Statement of Financial Position Prior Year Comparation- Accrual Basis
As of September 30, 2026

	Total	
	As of Sep 30, 2026	As of Sep 30, 2025 (PY)
ASSETS		
Current Assets		
Bank Accounts		
10000 Bank Accounts		
10001 WF Checking - Operating	$ 5,866.93	$ 10,701.57
10002 WF Checking - Restricted		17,684.41
10007 US Bank - Operating	115,146.06	55,004.30
10008 US Bank - Restricted		48,801.08
Total 10000 Bank Accounts	**121,012.99**	**132,191.36**
10020 Investment Accounts		
10066 New Covenant Yucaipa Proceeds #1516	467,427.35	
New Cov Bal Income Fd #0224		
10021 Found Bal Income #0224 - O	1,215,459.17	1,121,518.76
10022 Found Bal Income #0224 - R	19,271.14	19,271.14
10023 Found Bal Income #0224 - S	431.35	431.35
Total New Cov Bal Income Fd #0224	**1,235,161.66**	**1,141,221.25**
New Cov Bal Income Fd GDD #0269		
10031 Found Bal Income GDD #0269 - R	938,753.05	884,589.05
Total New Cov Bal Income Fd GDD #0269	**938,753.05**	**884,589.05**
PILP		
10051 PILP #7124 and #7125 - O	101,694.96	99,161.86
10052 PILP #7113 - R	83,615.39	81,926.80
10053 PILP Yucaipa #9110	54,908.64	53,566.88
Total PILP	**240,218.99**	**234,655.54**
San Bernardino HNS - Investment		
10061 HNS Disbursement Fund #0349	73,065.84	87,167.01
10062 HNS Capital Fund #0350	608.26	584.86
Total San Bernardino HNS - Investment	**73,674.10**	**87,751.87**
Total 10020 Investment Accounts	**2,955,235.15**	**2,348,217.71**
10065 New Covenant Yucaipa #1345		432,830.57
10080 Petty Cash	113.80	113.80
Total Bank Accounts	**3,076,361.94**	**2,913,353.44**
Accounts Receivable		

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparation- Accrual Basis
As of September 30, 2026

	Total	
	As of Sep 30, 2026	As of Sep 30, 2025 (PY)
10100 Accounts Receivable	92,613.03	95,028.26
Total Accounts Receivable	**92,613.03**	**95,028.26**
Other Current Assets		
10300 Allowance - Uncollectible Per Cap. & GM	(50,288.00)	11,461.16
10301 Allowance for Uncollectible Accounts	(87,497.12)	(89,697.12)
10801 Prepaid - Insurance	6,963.00	3,692.00
10802 Prepaid - Rent	100.00	100.00
10803 Prepaid Expenses	8,210.25	
Total Other Current Assets	**(122,511.87)**	**(74,443.96)**
Total Current Assets	**3,046,463.10**	**2,933,937.74**
Fixed Assets		
10500 Fixed Assets		
10501 HNS Land	75,397.00	75,397.00
10502 HNS Land Improvements	40,251.00	40,251.00
10503 HNS Building	184,603.00	184,603.00
10504 HNS Building Improvements (10504)	5,727.08	5,727.08
10505 Furniture & Fixtures	1,821.87	1,821.87
10506 Computer Equipment	8,985.81	8,985.81
Total 10500 Fixed Assets	**316,785.76**	**316,785.76**
10600 Accumulated Depreciation	(117,747.15)	(117,747.15)
Total Fixed Assets	**199,038.61**	**199,038.61**
Other Assets		
10700 Notes Receivable		
10701 First Corona - Note	85,697.12	88,097.12
10702 Colton - Note	108,665.58	162,143.75
10703 Fontana Heroes Church - Note	701,687.18	720,257.46
10705 N/R - Cornerstone Praise Center	1,088,424.95	1,108,351.90
10706 N/R - Desert Hills Presbyterian Church		212.50
10707 N/R - Community Presb Redlands		226.74
10708 N/R - Wildomar		20,199.06
Total 10700 Notes Receivable	**1,984,474.83**	**2,099,488.53**
Total Other Assets	**1,984,474.83**	**2,099,488.53**
TOTAL ASSETS	**5,229,976.54**	**5,232,464.88**

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparation- Accrual Basis
As of September 30, 2026

	Total	
	As of Sep 30, 2026	As of Sep 30, 2025 (PY)
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Credit Cards		
20010 Credit Card Accounts		
US Bank CC - 8385		
US Bank CC- Frances (9402)	1,031.17	
US Bank CC- Jim (3427)	97.25	
US Bank CC- Paul Knopf (4410)	485.38	
Total US Bank CC - 8385	**1,613.80**	**-**
US Bank CC- 7999		
US Bank- Frances CC (5018)		2,957.84
US Bank- Paul Knopf CC (5028)		442.04
Total US Bank CC- 7999	**-**	**3,399.88**
Total 20010 Credit Card Accounts	**1,613.80**	**3,399.88**
Total Credit Cards	**1,613.80**	**3,399.88**
Other Current Liabilities		
20100 Payroll Liabilities		
20110 Accrued Salaries	8,202.06	8,179.96
20111 Accrued Vacation	16,337.63	14,138.81
Total 20100 Payroll Liabilities	**24,539.69**	**22,318.77**
20200 Per Capita and General Mission		
2025 General Mission		
20219a Payable to GA (2025)		9,093.00
Total 2025 General Mission	**-**	**9,093.00**
2025 Per Capita		
20220a Payable to GA (2025)		10,793.77
20220b Payable to Synod (2025)		2,838.06
Total 2025 Per Capita	**-**	**13,631.83**
2026 General Mission		
20221a Payable to GA (2026)	7,400.00	
Total 2026 General Mission	**7,400.00**	**-**
2026 Per Capita		

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparation- Accrual Basis
As of September 30, 2026

	Total	
	As of Sep 30, 2026	As of Sep 30, 2025 (PY)
20222a Payable to GA (2026)	11,490.66	
20222b Payable to Synod (2026)	2,785.76	
Total 2026 Per Capita	**14,276.42**	**-**
Total 20200 Per Capita and General Mission	**21,676.42**	**22,724.83**
20300 Special Offerings Payable		
20312 Shin/Park Offering Payable		245.98
Total 20300 Special Offerings Payable	**-**	**245.98**
20500 Property & Finance		
20506 Emergency Church Payable - O	6,024.31	6,024.31
Total 20500 Property & Finance	**6,024.31**	**6,024.31**
Total Other Current Liabilities	**52,240.42**	**51,313.89**
Total Current Liabilities	**53,854.22**	**54,713.77**
Long-Term Liabilities		
21010 Security Deposit - Wildomar Property	500.00	
Total Long-Term Liabilities	**500.00**	**-**
Total Liabilities	**54,354.22**	**54,713.77**
Equity		
33000 With Donor Restrictions		
Estates and Bequests		
20401 Mission / Evangelism Fund - R		
20401b Burgess Endowment	1,213.48	1,113.06
20401c Right Hand Endowment	8,834.86	7,055.00
Total 20401 Mission / Evangelism Fund - R	**10,048.34**	**8,168.06**
20403 Smith Estate - R	4,309.79	4,134.43
Total Estates and Bequests	**14,358.13**	**12,302.49**
HPCC		
20701 HPCC Directed Salary Sharing - R	5,225.37	5,225.37
Total HPCC	**5,225.37**	**5,225.37**
Partners In Ministry		
20603 Stewardship Training/Promo - S	4,753.45	4,753.45
20604 Hunger Grant - R	35.00	35.00
20607 Fourth Grade Program - R	38,915.45	35,884.17
20609 Peacemaking - R	8,109.21	7,324.53

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparation- Accrual Basis
As of September 30, 2026

	Total	
	As of Sep 30, 2026	As of Sep 30, 2025 (PY)
30612 Immigrant Emergency	844.62	434.12
30614 Lofton Fox 809 (Yucaipa)	8,975.99	7,522.26
30615 Lofton Fox 674 (Yucaipa)	3,345.02	2,812.63
30617 PDA Immigrant Fund	13,047.24	
Total Partners In Ministry	**78,025.98**	**58,766.16**
Preparation for Ministry Com.		
20901 Seminary Scholarship - R	10,244.40	10,244.40
20902 Preparation for Ministry - R	11,663.54	9,432.90
Total Preparation for Ministry Com.	**21,907.94**	**19,677.30**
Property & Finance		
20401a Maccartney Endowment	23,612.46	20,480.60
33510 Synod SBHNS		1,236.03
Total Property & Finance	**23,612.46**	**21,716.63**
Total 33000 With Donor Restrictions	**143,129.88**	**117,687.95**
34000 Without Donor Restrictions		
30290 Unrestricted Funds	4,158,605.91	4,158,244.53
34010 Designated Funds - AD/CD		
Estates and Bequests		
20402 Peyton Fund	16,321.61	16,321.61
Total Estates and Bequests	**16,321.61**	**16,321.61**
HPCC		
34020 Cornelia Riley 708 (Yucaipa)	23,566.91	20,376.93
Total HPCC	**23,566.91**	**20,376.93**
Partners in Ministry		
20605 New Church Development - R	40,320.75	40,320.75
20608 Youth Triennium - R	94,079.79	77,739.83
Total Partners in Ministry	**134,400.54**	**118,060.58**
Property & Finance		
20590 Other	1,380.00	1,380.00
Total Property & Finance	**1,380.00**	**1,380.00**
Total 34010 Designated Funds - AD/CD	**175,669.06**	**156,139.12**
Total 34000 Without Donor Restrictions	**4,334,274.97**	**4,314,383.65**
60000 Unrealized Gains/Losses		

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparation- Accrual Basis
As of September 30, 2026

	Total	
	As of Sep 30, 2026	As of Sep 30, 2025 (PY)
60001 Unrealized Gains / Losses - O	742,457.29	768,173.63
60002 Unrealized Gains / Losses - R	2,481.09	2,481.09
Total 60000 Unrealized Gains/Losses	**744,938.38**	**770,654.72**
Net Income	(46,720.91)	(24,975.21)
Total Equity	**5,175,622.32**	**5,177,751.11**
TOTAL LIABILITIES AND EQUITY	**$ 5,229,976.54**	**$ 5,232,464.88**

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Budget vs. Actuals YTD- Accrual Basis
September, 2026

	Sep 2026				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
40000 Income								
40001 General Mission Apportionment		$ 4,328.33	$ (4,328.33)	0.00%	$ 41,960.00	$ 38,954.97	$ 3,005.03	107.71%
40002 Per Capita Apportionment		3,916.67	(3,916.67)	0.00%	63,755.37	35,250.03	28,505.34	180.87%
40101 EP/SC Salary Support Income - O	166.67		166.67		1,500.03		1,500.03	
Total 40000 Income	**166.67**	**8,245.00**	**(8,078.33)**	**2.02%**	**107,215.40**	**74,205.00**	**33,010.40**	**144.49%**
40010 Interest Income								
40011 Interest - Colton Note	377.35	555.00	(177.65)	67.99%	3,934.75	4,995.00	(1,060.25)	78.77%
40013 Interest - Heroes Church	4,102.49	4,200.00	(97.51)	97.68%	37,251.49	37,800.00	(548.51)	98.55%
40013a Interest - Yucaipa	4,542.18	4,600.00	(57.82)	98.74%	41,130.96	41,400.00	(269.04)	99.35%
40015 Investment Interest								
40015a Investment Interest - O		241.67	(241.67)	0.00%	2,904.15	2,175.03	729.12	133.52%
40015b Investment Interest - R		158.33	(158.33)	0.00%	1,131.15	1,424.97	(293.82)	79.38%
40015c Investment Interest - S		0.08	(0.08)	0.00%	2.31	0.72	1.59	320.83%
Total 40015 Investment Interest	**-**	**400.08**	**(400.08)**	**0.00%**	**4,037.61**	**3,600.72**	**436.89**	**112.13%**
Total 40010 Interest Income	**9,022.02**	**9,755.08**	**(733.06)**	**92.49%**	**86,354.81**	**87,795.72**	**(1,440.91)**	**98.36%**
40016 Investment Dividends								
40016a Dividends - O	7,652.44	1,416.67	6,235.77	540.17%	17,103.71	12,750.03	4,353.68	134.15%
40016b Dividends - R	4,215.09	766.67	3,448.42	549.79%	9,271.18	6,900.03	2,371.15	134.36%
Total 40016 Investment Dividends	**11,867.53**	**2,183.34**	**9,684.19**	**543.55%**	**26,374.89**	**19,650.06**	**6,724.83**	**134.22%**
40017 Endowment Income								
40017a Endowment Income - O		250.00	(250.00)	0.00%	2,760.41	2,250.00	510.41	122.68%
40017b Endowment Income - R		1,083.33	(1,083.33)	0.00%	10,155.52	9,749.97	405.55	104.16%
Total 40017 Endowment Income	**-**	**1,333.33**	**(1,333.33)**	**0.00%**	**12,915.93**	**11,999.97**	**915.96**	**107.63%**
41000 Contributions								
41010 Contributions - O	150.00	25.00	125.00	600.00%	9,710.93	225.00	9,485.93	4315.97%
41020 Contributions - R					2,230.64		2,230.64	
41050 Bequests					131.52		131.52	
Total 41000 Contributions	**150.00**	**25.00**	**125.00**	**600.00%**	**12,073.09**	**225.00**	**11,848.09**	**5365.82%**
41060 Peacemaking - R					121.38		121.38	
Total Income	**21,206.22**	**21,541.75**	**(335.53)**	**98.44%**	**245,055.50**	**193,875.75**	**51,179.75**	**126.40%**
Gross Profit	**21,206.22**	**21,541.75**	**(335.53)**	**98.44%**	**245,055.50**	**193,875.75**	**51,179.75**	**126.40%**
Expenses								
50000 General Expenses								
50120 Per Capita to GA and Synod		1,666.67	(1,666.67)	0.00%		15,000.03	(15,000.03)	0.00%
Administrative Office Expenses								
50004 Insurance	1,708.66	1,083.33	625.33	157.72%	15,377.97	9,749.97	5,628.00	157.72%
50004b El Buen					2,637.15		2,637.15	
Total 50004 Insurance	**1,708.66**	**1,083.33**	**625.33**	**157.72%**	**18,015.12**	**9,749.97**	**8,265.15**	**184.77%**
50005 Office Expenses	67.05	166.67	(99.62)	40.23%	1,164.28	1,500.03	(335.75)	77.62%
50006 Office Rent	100.00		100.00		900.00		900.00	
50007 Postage		41.67	(41.67)	0.00%	298.00	375.03	(77.03)	79.46%

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Budget vs. Actuals YTD- Accrual Basis
September, 2026

	Sep 2026				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
50008 Utilities	28.58	41.67	(13.09)	68.59%	255.90	375.03	(119.13)	68.23%
50010 Computer Hardware/Software/Tech	20.00	166.67	(146.67)	12.00%	952.95	1,500.03	(547.08)	63.53%
50011 Equipment Maintenance / Repair		83.33	(83.33)	0.00%		749.97	(749.97)	0.00%
50012 Bank Fees	39.00	20.83	18.17	187.23%	199.41	187.47	11.94	106.37%
50014 Accounting Expense	2,200.00	2,200.00		100.00%	19,800.00	19,800.00		100.00%
Total Administrative Office Expenses	**4,163.29**	**3,804.17**	**359.12**	**109.44%**	**41,585.66**	**34,237.53**	**7,348.13**	**121.46%**
In/Out Account (Expense)								
50035 Presbytery Lunch					167.66		167.66	
Total In/Out Account (Expense)	**-**	**-**	**-**		**167.66**	**-**	**167.66**	
Total 50000 General Expenses	**4,163.29**	**5,470.84**	**(1,307.55)**	**76.10%**	**41,753.32**	**49,237.56**	**(7,484.24)**	**84.80%**
50060 Payroll Expenses								
50061 Payroll Tax Expense	215.42	291.67	(76.25)	73.86%	1,941.30	2,625.03	(683.73)	73.95%
50062 Workers Comp Insurance	151.17	116.67	34.50	129.57%	1,360.53	1,050.03	310.50	129.57%
50063 Payroll Service Expense	92.28	83.33	8.95	110.74%	569.33	749.97	(180.64)	75.91%
Exec Presbytery/Stated Clerk								
50090 SECA								
50090a Exec Presbytery	783.16		783.16		7,048.44		7,048.44	
50090b Stated Clerk	168.00		168.00		1,512.00		1,512.00	
Total 50090 SECA	**951.16**	**-**	**951.16**		**8,560.44**	**-**	**8,560.44**	
50091 Salary								
50091a Exec Presbytery	5,118.76	5,118.75	0.01	100.00%	46,068.84	46,068.75	0.09	100.00%
50091b Stated Clerk	1,092.00	1,092.00		100.00%	9,828.00	9,828.00		100.00%
Total 50091 Salary	**6,210.76**	**6,210.75**	**0.01**	**100.00%**	**55,896.84**	**55,896.75**	**0.09**	**100.00%**
50092 Housing Allowance								
50092a Exec Presbytery	5,118.76	5,118.75	0.01	100.00%	46,068.84	46,068.75	0.09	100.00%
50092b Stated Clerk	1,092.00	1,092.00		100.00%	9,828.00	9,828.00		100.00%
Total 50092 Housing Allowance	**6,210.76**	**6,210.75**	**0.01**	**100.00%**	**55,896.84**	**55,896.75**	**0.09**	**100.00%**
50093 Pension - Medical								
50093a Exec Presbytery	1,028.23	1,023.75	4.48	100.44%	9,254.07	9,213.75	40.32	100.44%
50093b Stated Clerk	1,050.92	939.12	111.80	111.90%	9,458.28	8,452.08	1,006.20	111.90%
Total 50093 Pension - Medical	**2,079.15**	**1,962.87**	**116.28**	**105.92%**	**18,712.35**	**17,665.83**	**1,046.52**	**105.92%**
Total Exec Presbytery/Stated Clerk	**15,451.83**	**14,384.37**	**1,067.46**	**107.42%**	**139,066.47**	**129,459.33**	**9,607.14**	**107.42%**
Office Manager								
50081 Salary	2,816.00	2,775.50	40.50	101.46%	25,376.00	24,979.50	396.50	101.59%
50082 Medical Expense	14.47	16.67	(2.20)	86.80%	130.23	150.03	(19.80)	86.80%
Total Office Manager	**2,830.47**	**2,792.17**	**38.30**	**101.37%**	**25,506.23**	**25,129.53**	**376.70**	**101.50%**
Total 50060 Payroll Expenses	**18,741.17**	**17,668.21**	**1,072.96**	**106.07%**	**168,443.86**	**159,013.89**	**9,429.97**	**105.93%**
50100 Personnel Expenses								
50101 Exec Presbytery/Stated Clerk Professional Exp								
50101a Exec Presbytery	523.39	1,181.25	(657.86)	44.31%	6,708.81	10,631.25	(3,922.44)	63.10%
50101b Stated Clerk	831.78	406.88	424.90	204.43%	3,905.47	3,661.92	243.55	106.65%

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Budget vs. Actuals YTD- Accrual Basis
September, 2026

	Sep 2026				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Total 50101 Exec Presbytery/Stated Clerk Professional Exp	**1,355.17**	**1,588.13**	**(232.96)**	**85.33%**	**10,614.28**	**14,293.17**	**(3,678.89)**	**74.26%**
50103 Staff Ed & Prof Development	29.00		29.00		37.99		37.99	
50105 Mileage Reimbursement	130.87	87.50	43.37	149.57%	770.24	787.50	(17.26)	97.81%
Total 50100 Personnel Expenses	**1,515.04**	**1,675.63**	**(160.59)**	**90.42%**	**11,422.51**	**15,080.67**	**(3,658.16)**	**75.74%**
50200 Presbytery Missions - Committees, Commissions, Teams								
50201 Property / Finance								
50206 SBHNS - Monthly Distribution		2,000.00	(2,000.00)	0.00%	14,000.00	18,000.00	(4,000.00)	77.78%
50208 Emergency Church Expense		83.33	(83.33)	0.00%	554.68	749.97	(195.29)	73.96%
Total 50201 Property / Finance	**-**	**2,083.33**	**(2,083.33)**	**0.00%**	**14,554.68**	**18,749.97**	**(4,195.29)**	**77.63%**
50210 HPCC								
50212 HPCC Expense	175.00	25.00	150.00	700.00%	175.00	225.00	(50.00)	77.78%
50216 Background Checks		33.33	(33.33)	0.00%		299.97	(299.97)	0.00%
Total 50210 HPCC	**175.00**	**58.33**	**116.67**	**300.02%**	**175.00**	**524.97**	**(349.97)**	**33.34%**
50230 Comm on Prep for Ministry								
50231 Dept. of Justice Screening		20.83	(20.83)	0.00%		187.47	(187.47)	0.00%
50232 Psychological Assessments		83.33	(83.33)	0.00%		749.97	(749.97)	0.00%
Total 50230 Comm on Prep for Ministry	**-**	**104.16**	**(104.16)**	**0.00%**	**-**	**937.44**	**(937.44)**	**0.00%**
50240 Partners in Ministry Expenses								
50241 Advocacy		208.33	(208.33)	0.00%		1,874.97	(1,874.97)	0.00%
50246 Scholarship - Conf/Trips		166.67	(166.67)	0.00%	700.00	1,500.03	(800.03)	46.67%
50247 Clergy Retreat		208.33	(208.33)	0.00%	1,183.96	1,874.97	(691.01)	63.15%
50248 Congregational Resources		83.33	(83.33)	0.00%		749.97	(749.97)	0.00%
50249 Leadership Training		83.33	(83.33)	0.00%		749.97	(749.97)	0.00%
50251 Big Bear Camper Scholarship		333.33	(333.33)	0.00%	7,965.00	2,999.97	4,965.03	265.50%
50254 Youth Ministry - Other		41.67	(41.67)	0.00%		375.03	(375.03)	0.00%
Total 50240 Partners in Ministry Expenses	**-**	**1,124.99**	**(1,124.99)**	**0.00%**	**9,848.96**	**10,124.91**	**(275.95)**	**97.27%**
50260 Presbytery Commission								
50002 Moderator Expenses	980.52	208.33	772.19	470.66%	980.52	1,874.97	(894.45)	52.30%
Total 50260 Presbytery Commission	**980.52**	**208.33**	**772.19**	**470.66%**	**980.52**	**1,874.97**	**(894.45)**	**52.30%**
Total 50200 Presbytery Missions - Committees, Commissions, Teams	**1,155.52**	**3,579.14**	**(2,423.62)**	**32.28%**	**25,559.16**	**32,212.26**	**(6,653.10)**	**79.35%**
Total Expenses	**25,575.02**	**28,393.82**	**(2,818.80)**	**90.07%**	**247,178.85**	**255,544.38**	**(8,365.53)**	**96.73%**
Net Operating Income	**(4,368.80)**	**(6,852.07)**	**2,483.27**	**63.76%**	**(2,123.35)**	**(61,668.63)**	**59,545.28**	**3.44%**
Other Income								
59240 Partners in Ministry Flow Through Revenue								
59241 Contributions - R					6,240.50		6,240.50	
Total 59240 Partners in Ministry Flow Through Revenue	**-**	**-**	**-**		**6,240.50**	**-**	**6,240.50**	
59250 Wildomar Income								
59255 Rental Income								
59256 TMobile	1,792.67		1,792.67		1,792.67		1,792.67	
59257 Church Lease	1,100.00		1,100.00		3,300.00		3,300.00	

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Budget vs. Actuals YTD- Accrual Basis
September, 2026

	Sep 2026				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
59258 Pastoral Housing	500.00		500.00		1,500.00		1,500.00	
Total 59255 Rental Income	**3,392.67**	**-**	**3,392.67**		**6,592.67**	**-**	**6,592.67**	
Total 59250 Wildomar Income	**3,392.67**	**-**	**3,392.67**		**6,592.67**	**-**	**6,592.67**	
Total Other Income	**3,392.67**	**-**	**3,392.67**		**12,833.17**	**-**	**12,833.17**	
Other Expenses								
60010 Bad Debt Expense					20,199.06		20,199.06	
60240 Partners in Ministry Flow Through Expenses								
50257 Immigrant Emergency Fund					10,845.09		10,845.09	
Total 60240 Partners in Ministry Flow Through Expenses	**-**	**-**	**-**		**10,845.09**	**-**	**10,845.09**	
60290 PFIFD								
60291 Church Assistance					20,199.06		20,199.06	
Total 60290 PFIFD	**-**	**-**	**-**		**20,199.06**	**-**	**20,199.06**	
69250 Wildomar Expenses								
69251 Property & Finance								
69252 Electricity	1,447.02		1,447.02		2,340.20		2,340.20	
69253 Gas	15.29		15.29		16.26		16.26	
69254 Trash	238.58		238.58		497.41		497.41	
69255 Water/Sewer	540.34		540.34		1,049.75		1,049.75	
69256 Alarm & Security	240.88		240.88		481.76		481.76	
69257 Pest Control					105.00		105.00	
69260 Other Expenses	709.40		709.40		1,697.14		1,697.14	
Total 69251 Property & Finance	**3,191.51**	**-**	**3,191.51**		**6,187.52**	**-**	**6,187.52**	
Total 69250 Wildomar Expenses	**3,191.51**	**-**	**3,191.51**		**6,187.52**	**-**	**6,187.52**	
Total Other Expenses	**3,191.51**	**-**	**3,191.51**		**57,430.73**	**-**	**57,430.73**	
Net Other Income	**201.16**	**-**	**201.16**		**(44,597.56)**	**-**	**(44,597.56)**	
Net Income	**$ (4,167.64)**	**$ (6,852.07)**	**$ 2,684.43**	**60.82%**	**$ (46,720.91)**	**$ (61,668.63)**	**$ 14,947.72**	**75.76%**

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

REVISED GENERAL MISSION TRANSMITTAL - 2026

Presbytery of Riverside (360-568)
PO Box 1561
San Jacinto, CA 92581
909-881-1595

Date: 01/01/26- 12/31/26

GENERAL MISSION APPORTIONMENT					DATA ENTRY AREA														
PIN	Church	Amount Received	Presby Portion	G.A. Portion	Payment JAN	Payment FEB	Payment MAR	Payment APRIL	Payment MAY	Payment JUNE	Payment JULY	Payment AUG	Payment SEPT	Payment OCT	Payment NOV	Payment DEC	Total	Pledged	Amount Due
00697	Beaumont	-	-	-													-		
11176	Big Bear	-	-	-													-		
00698	Cathedral City	-	-	-													-		
10725	Corona, First	225.00	180.00	45.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00				225.00	300.00	75.00
00701	Crestline, Community	-	-	-													-		
00719	Fontana, First	-	-	-													-		
00703	Hemet, First	-	-	-													-	1,000.00	1,000.00
10649	Indio, St. Andrew's	500.00	400.00	100.00				250.00			250.00						500.00	1,000.00	500.00
00705	Lake Arrowhead, Community	3,000.00	2,400.00	600.00					1,000.00		1,000.00		1,000.00				3,000.00	3,000.00	-
00706	Ontario, Westminster	-	-	-													-		
10980	Palm Springs	-	-	-													-	400.00	400.00
00804	Rancho Cucamonga, Northkirk	-	-	-													-	1,000.00	1,000.00
08156	Redlands, Community	-	-	-													-		
00708	Redlands, First	3,500.00	2,800.00	700.00	584.00	584.00	583.00	583.00	583.00	583.00							3,500.00	3,500.00	-
04410	Rialto, Bethany	-	-	-													-		
00880	Ridgecrest	-	-	-													-		
00710	Riverside, Calvary	12,000.00	7,200.00	4,800.00			4,000.00			4,000.00			4,000.00				12,000.00	16,000.00	4,000.00
00711	Riverside, Magnolia	11,250.00	9,000.00	2,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00				11,250.00	15,000.00	3,750.00
?4469	Riverside, Victoria	100.00	80.00	20.00				100.00									100.00	100.00	-
00713	San Bernardino, First	9,000.00	7,200.00	1,800.00		2,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00				9,000.00	12,000.00	3,000.00
00714	San Bernardino, Good Shepherd	-	-	-													-		
11653	Temecula, Grace	1,800.00	1,440.00	360.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00				1,800.00	2,400.00	600.00
12029	Temecula Valley Korean	-	-	-													-		
00716	Twentynine Palms, Little Church	-	-	-													-	1,000.00	1,000.00
00717	Upland, First	-	-	-													-		
11177	Upland, Taiwan	-	-	-													-		
00702	Wildomar, First	-	-	-													-		
07700	Yucca Valley, Desert Hills	-	-	-													-		
	Total General Mission Apportionment	**$ 41,375.00**	**$ 30,700.00**	**$ 10,675.00**	**$2,059.00**	**$4,059.00**	**$7,058.00**	**$3,408.00**	**$4,058.00**	**$7,058.00**	**$3,725.00**	**$2,475.00**	**$7,475.00**	**$ -**	**$ -**	**$ -**	**$ 41,375.00**	56,700.00	15,325.00

PER CAPITA TRANSMITTAL - 2026

Presbytery of Riverside (360-568)
PO Box 1561
San Jacinto, CA 92581
909-881-1595

Date: 01/01/26- 12/31/26

2026 PCA Rates		
GA	$ 11.26	26%
Synod	$ 2.85	6%
Presbytery	$ 29.89	68%
Total	$ 44.00	100%

PER CAPITA APPORTIONMENT						DATA ENTRY AREA														
PIN	Church	Received	Presby Portion	Synod Portion	G.A. Portion	Payment JAN	Payment FEB	Payment MARCH	Payment APRIL	Payment MAY	Payment JUNE	Payment JULY	Payment AUG	Payment SEPT	Payment OCT	Payment NOV	Payment DEC	Total	Pledged Amt	Amt Due
00697	Beaumont	3,000.00	2,066.58	194.31	739.11							3,000.00						3,000.00	7,216.00	4,216.00
11176	Big Bear	616.00	424.34	39.90	151.76				616.00									616.00	616.00	-
00698	Cathedral City	-	-	-	-													-	924.00	924.00
10725	Corona, First	857.97	591.02	55.57	211.38	95.33	95.33	95.33	95.33	95.33	95.33	95.33	95.33	95.33				857.97	1,144.00	286.03
00701	Crestline, Community	-	-	-	-													-	-	-
00719	Fontana, First	-	-	-	-													-	-	-
00703	Hemet, First	1,848.00	1,273.02	119.69	455.29								1,848.00					1,848.00	3,696.00	1,848.00
10649	Indio, St. Andrew's	3,344.00	2,303.57	216.58	823.85		3,344.00											3,344.00	3,344.00	-
00705	Lake Arrowhead, Community	8,228.00	5,667.93	532.93	2,027.13			2,743.00			2,743.00		2,742.00					8,228.00	8,228.00	-
00706	Ontario, Westminster	-	-	-	-													-	1,496.00	1,496.00
10980	Palm Springs	1,750.00	1,205.50	113.35	431.15				750.00	500.00			250.00	250.00				1,750.00	2,992.00	1,242.00
00804	Rancho Cucamonga, Northkirk	-	-	-	-													-	4,092.00	4,092.00
08156	Redlands, Community	704.00	484.96	45.60	173.44				704.00									704.00	704.00	-
00708	Redlands, First	6,116.00	4,213.07	396.13	1,506.80	1,019.34	1,019.34	1,019.33	1,019.33	1,019.33	1,019.33							6,116.00	6,116.00	-
04410	Rialto, Bethany	880.00	606.19	57.00	216.81	880.00												880.00	880.00	-
00880	Ridgecrest	1,452.00	1,000.22	94.05	357.73								1,452.00					1,452.00	1,452.00	-
00710	Riverside, Calvary	8,052.00	5,546.70	521.53	1,983.77		2,013.00	2,013.00	2,013.00	2,013.00								8,052.00	8,052.00	-
00711	Riverside, Magnolia	8,184.00	5,637.63	530.08	2,016.29				8,184.00									8,184.00	8,184.00	-
04469	Riverside, Victoria	792.00	545.57	51.30	195.13				792.00									792.00	792.00	-
00713	San Bernardino, First	7,040.00	4,849.58	455.98	1,734.44		4,693.32	2,346.68										7,040.00	7,040.00	-
00714	San Bernardino, Good Shepherd	-	-	-	-													-	-	-
11653	Temecula, Grace	6,369.00	4,387.35	412.52	1,569.13			2,123.00			2,123.00			2,123.00				6,369.00	8,492.00	2,123.00
12029	Temecula Valley Korean	-	-	-	-													-	-	-
00716	Twentynine Palms, Little Church	968.00	666.81	62.70	238.49				968.00									968.00	968.00	-
00717	Upland, First	-	-	-	-													-	10,516.00	10,516.00
11177	Upland, Taiwan	2,596.00	1,788.28	168.14	639.58					2,596.00								2,596.00	2,596.00	-
00702	Wildomar, First	-	-	-	-													-	1,628.00	1,628.00
07700	Yucca Valley, Desert Hills	-	-	-	-													-	2,684.00	2,684.00
****	Korean Presb Ch of Palm Springs	-	-	-	-													-	-	-
****	Spirit of the Desert (Fellowship)	-	-	-	-													-	-	-
	Total Per Capita Apportionment	**$ 62,796.97**	**$ 43,258.32**	**$ 4,067.36**	**$ 15,471.28**	**1,994.67**	**11,164.99**	**10,340.34**	**15,141.66**	**6,223.66**	**5,980.66**	**3,095.33**	**6,387.33**	**2,468.33**	**-**	**-**	**-**	**62,796.97**	93,852.00	31,055.03

**** *Funds contributed towards Presbytery Riverside's portion of unpaid Church Per Capita due at year-end*