



Siblings in Christ,

Hear the words of our Lord, Jesus, from John's gospel: "I came that they may have life, and have it abundantly" (John 10:10).

Christ offers us this characterization of his ministry right before calling himself the "good shepherd." In other words, his lordship over our lives is one in which entails blessing. His shepherding of us, his flock, is a leadership that helps us live fruit-bearing lives by passing God's blessings onto others.

As Christ leads, we are free to follow; namely, we are free to serve God, the Church, and our neighbors created in the divine image. Jesus is absolutely clear that, under his shepherding, there should be no scarcity of blessing on the earth. We are to be our sibling's keeper, after all. We are to bear one another's burdens.

It's crucial to understand that the life abundant isn't reserved for some future era of humanity. Jesus wasn't declaring that unceasing abundance is meant only for the next life. No, Christ was proclaiming that abundant life is accessible in the here and now—as we live and breathe in these clay jars.

As I adjust to my position as head of staff here at Cedar Heights (a gracious gift to me from the Lord), I can't help but contextualize both the past ten years and the years ahead in terms of abundance—abundance of blessings, abundance of opportunities, abundance of learnings, abundance of grace received, and abundance of community.

When I considered this year's stewardship campaign, something like a holy mantra began to well up inside me: "Life Abundant." What are the ways that our God and Christ have gifted us with abundance in these days? How are we called to reveal such abundance to others? How does faithful stewardship manifest the abundant life Jesus says is already ours?

I firmly believe that CHCPC's ongoing transition is a golden opportunity to embody the life abundant. This sacred time is a chance for all of us to offer our time, talents, and treasures in a manner that both snuffs out the myth of scarcity and magnifies God's reckless, inexhaustible love into a world that, too often, refuses to notice it.

I look forward to recognizing the abundant generosity of this congregation in the coming months and beyond, knowing that God's giving truly knows no ending.

Do you hear that sound? It's our cup of blessing running over.

Faithfully, Rev. Johnny Janssen

LIFE THAT IS REALLY LIFE



Dear Cedar Heights Church Family,

I am beyond grateful to be sharing this ministry with you in the Cedar Valley. While I continue to serve the congregation of Unity Presbyterian Church in Waterloo for three-quarters of my time, I joyfully partner with our Session, members, and staff at CHCPC for one-quarter of my Terms of Call as Minister of Word and Sacrament.

What that means is: I get the best of both worlds! I continue to preach for and lead the congregation at the corner of Hammond and Mitchell, while I spend Wednesdays and Fridays in Cedar Falls. Partnering with the Deacons, I have been able to visit several homebound members of the church and share the Sacrament of Holy Communion. Partnering with the Christian Education Committee, we are taking time to pray and discern how God creates the church (today, in the here and now!) within and beyond our Youth Group.

And I have really Good News to share: the activity of God in this place is sacred and beautiful and more interconnectional and more cross-generational that we ever before imagined.

In this historic time of disconnection, God's image still shows up in our neighbors. In this time of hyper-individualism, the Holy Spirit brings us together in body and mind and spirit. In this time of busy-ness, Christ invites us to find the quiet center. This unique time and place have presented a challenge to Christians everywhere to embody our faith in fruitful, imaginative ways.

So when the Youth Group leads the church to the Food Bank, packing boxes for our hungry neighbors, we say "yes!" to God's call to be the church. When our Deacons reach out by phone or text or handshake, we say "yes!" to God's call to connection. When we listen for the Holy Spirit to speak through Pastor Johnny's sermons or the discussion at Over the Coffee or the "Follow Me" youth curriculum, we say "yes!" to participation in God's abundant life TODAY. When we share our financial gifts, we empower every generation to come together and practice this abundant life- to the glory of God!





My absolute favorite image for the "Kingdom of Heaven" is the "Great All Y'all." I say this because yes, I am also a Southern pastor (you know a few!). It reminds us that God's circle of love is much greater than our own understanding. And because I think the eternal realm of God's abundant life might bring us closer to people we never thought we would know. When John, the Gospel-writer, talked about "eternal life," his words have been translated as "life that is really life." Abundant life. And what life is abundant without friends and neighbors?

The real gift of God is a life of grace and gratitude, abundance in sharing, partaking of the blessings together, and living like we already live in the "Great All Y'all." Or as Jesus put it: "Thy Kingdom come, thy will be done, on earth as it is in heaven."

With humble gratitude,
Rev. Christine Kaplunas

STEWARDSHIP NEEDS FOR 2027

We have calculated an 8.5% decrease in the annual budget for 2027 compared to 2026. The primary decrease has come in the Personnel category, resulting in a $76,000 decrease for 2027. With Dave's retirement in 2026, it allowed us to "right-size" our budget and personnel for the needs of our church as this time. In doing so, we were also very fortunate to hire Rev. Christine Kaplunas, as our Associate Pastor of Youth Ministries and Congregational Care, at a cost that was less than originally projected.

Budget increases for 2027 are planned in both the Outreach (Mission) and Worship categories. Over the past number of years, we have struggled with having a deficit budget. In order to make ends meet in the best possible manner, we reduced our percentage of giving to Outreach in recent years from 10% of the overall budget that we had traditionally given at. With the Personnel cost reduction for 2027, this provides the perfect opportunity to restore our Outreach giving to 10% of our overall budget. This results in an increase of $4,000 in our Outreach budget for 2027.

The other budget increase for 2027 is in the Worship category. During this summer, it was determined that the piano used for worship will need some significant repairs, or most likely, need to be replaced. It is estimated an average cost for a piano like we have will be $50,000-$65,000. It's not anticipated that this will need to be addressed in 2026. Instead, we are looking at 2027 or 2028. Regardless of whether the piano can be refurbished or needs to be replaced, we are faced with a significant cost to say the least. There are some funds available from the previous organ campaign, along with some potential memorial funding opportunities. However, we are anticipating the cost to be greater than what's available through these funds. As a result, we have budgeted $25,000 to be set aside in the 2027 budget for the worship piano refurbishment/replacement fund.

The net effect of the Personnel budget decrease and the Outreach and Worship budget increases still results in an overall budget decrease of almost $47,000, which again is an 8.5% decrease from 2026. The breakdown of the budget, by department, is shown to the right.

The revenue budgeted for 2026 was just shy of $521,000. Please keep in mind that at this level, we had still budgeted a $29,000 deficit for 2026. We are projecting some changes to our revenue for 2027, based on how things have transpired for 2026. That includes a $15,000 reduction to non-pledge giving. In addition, after reviewing the performance of prior years, the actual pledges collected has typically come in at approximately 3% less than the amounts actually pledged. Therefore, we are adding $13,000 as an estimate of pledges that won't be received. This represents approximately 3% of the projected pledges for 2027. While we hope this shortfall is not the case, history shows it would be wise for us to be prepared.

On a positive note, the 4% Endowment Fund subsidy will be almost $3,400 more in 2027 than in 2026 based on the appreciation of the Endowment fund from June 30, 2025 to June 30, 2026, on which the 4% calculation is based.

Based on these changes to the revenue and the projected budget costs for 2027, we are requesting a 3% increase in pledges for 2027 in order to have a balanced budget.

On a related note, we have decided to not request a separate per capita pledge for 2027. Our per capita collections have declined to only 25% of the church's actual per capita cost. However, the $4,000 that we will receive in 2026 for per capita is not insignificant. Therefore, we would request that you consider adding to your operating pledge for 2027 what you would have normally pledged as per capita after taking into account the requested 3% increase. Please note the per capita amount paid to the Presbytery is anticipated to increase to $55 per confirmed member for 2027.

As always, we thank you for your generosity in helping make our church so wonderful. We could not do or be what we are without all of you. We ask you to prayerfully consider the requested 3% pledge increase to help us obtain a balanced budget for 2027.

	2026	2027
Administration	$40,450	$39,620
Building and Grounds	$63,501	$64,500
Christian Ed	$13,800	$13,800
Membership & Growth	$1,500	$1,500
Outreach	$46,000	$50,000
Personnel	$373,295	$297,262
Worship	$10,850	$35,850
Stewardship & Finance	$500	$500
Total Budgeted Expense	**$549,896**	**$503,032**
Total Budgeted Income	**$520,896**	**$503,032**

Pledge online: cedarheightspres.org/give

A LIFE MORE ABUNDANT

Our theme for the 2027 Stewardship Campaign is **Life Abundant**, inspired by Scripture: "I came that they may have life and have it abundantly." John 10:10.

Rev. Johnny makes clear in his Stewardship Letter to the Congregation that the word **THEY** in the Scripture refers to is **US**. Our Lord's Leadership over our lives exists as blessings that "help us live fruit-bearing lives by passing on God's blessings to others." We are our brothers' and sisters' keepers, we share their joys and we bear their burdens. And as Rev Johnny emphasizes, Life Abundant means not only in the next life but *in this* life – in the here and now.

A Stewardship Campaign is conducted to raise funds to support the ministers and ministries of the Church. Specifically, the funds needed to pay CHCPC's talented staff: our Pastors, Rev. Johnny Janssen, Head Pastor; Rev. Christine Kaplunas, Associate Pastor of Youth Ministries and Congregational Care;Kim Latch, Office Administrator; Janelle Darst, Director of Children's Ministries; Randy Darst, Communications Coordinator; Jordyn Beranek, Music Director and Hugh Brown, Accompanist, together with the rest of the Music Section Leaders: Tiffany Mensing, Gabby Sealock, Mason Sealock, Aidan Leahy; Joel Brich, Custodian; Tricia Caster, Church Nursery Attendant.

If people are the lifeblood of the Church, we also have a building to maintain and activities to support our youth and adults. Programs like WN@ CH, Sunday School, and church camps like Montreat and Great Escape for our youth. Music contributed by our sanctuary choir, worship band, ensembles, and soloists. Book clubs and discussion groups. Outreach to people beyond our Church walls. Special events like World Communion Sunday, Christmas and Easter Services, grill-outs and meals together in Fellowship Hall.

Our Church Treasurer, Chad Abbas, has developed a budget after consultation with staff and the committees of the Church. You can see the comparative particulars set forth under Stewardship Needs, but in general, Chad advises that we need to increase our pledge offerings by 3% in 2027 to cover projected expenses.

A word about pledges. At Cedar Heights, these are not intended to be legally enforceable contracts. Rather, they are estimates of giving for planning purposes. No more and no less. It follows, therefore, that if something unexpected comes up during the year, the giving unit should not hesitate to modify the pledge.

Rev Johnny suggests that our ongoing transition year here at Cedar Heights is a golden opportunity to reclaim the Life Abundant. These sacred days call upon us all to offer our time, talents, and treasure, both to snuff out the myth of scarcity and to magnify God's "reckless, inexhaustible love to a world that too often refuses to notice." It is incumbent on us as followers to be Jesus' hands and feet in the World, making A Place for Everyone at our table. Rev Johnny asks: Do you hear that sound? It's our cup of blessings overflowing. Please give as generously as you can.

With Gratitude, The Stewardship and Finance Committee: Chad Abbas, Chair, Dela Agbagba, Judy Benson, Gail Carter, Bob Cooper, Willard Jenkins

For more information or to pledge online visit cedarheightspres.org/2027-pledge

Tax planning tip to keep in mind - since the standard deduction increased significantly, many taxpayers have no longer received the benefit of charitable donations. Keep in mind that beginning in 2026, non-itemizers can deduct up to $1,000 (single filers) or $2,000 (married filing jointly filers) for cash donations to public charities, which included Cedar Heights Community Presbyterian Church. (Please note this does not apply to stock donations made directly to a charity or to a Qualified Charitable Distribution (QCD) from an IRA, in which case you are already receiving the benefit of the deduction.)

CONSECRATION SUNDAY • NOVEMBER 15

Worship Service | 10:00 a.m. | Pancakes & Pastries Brunch | 11:15 a.m.
Everyone's Invited | Bring Your Pledge Card

For more information or to pledge online go to www.cedarheightspres.org