



ST. PAUL HIGHLIGHTS

December 2023

VOLUME 72 ISSUE 12



DECEMBER 24TH

4TH SUNDAY IN ADVENT 10AM SERVICE

CHRISTMAS EVE SERVICES 1 AND 8 PM

DECEMBER 25TH-CHRISTMAS DAY SERVICE 11 AM

IMPORTANT DATES FOR THIS MONTH
DECEMBER 3RD-JOURNEY TO CHRISTMAS PARTY 11:30 AM
DECEMBER 3RD-GIVING TREE GIFTS DUE BACK!
DECEMBER 17TH-PRESCHOOL CHRISTMAS PROGRAM
DECEMBER 24TH-4TH SUNDAY IN ADVENT AND CHRISTMAS EVE
DECEMBER 25TH-CHRISTMAS DAY
DECEMBER 31ST-NEW YEAR’S EVE

DATE	TIME	ASSISTING MINISTER	MUSIC LEADERS	ALTAR GUILD	AUDIO/VIDEO	USHERS/ GREETERS
12/3	10:00	Liz Wittmann	New Day Singers	All Members of Altar Guild	Jeff Campbell Phil Sultan	Team 1st
12/10	10:00	Sherrill Crawford	New Day Singers New Song		Jeff Campbell Phil Sultan	Team 2nd
12/17	10:00	Jon Montag	New Day Singers		Jeff Campbell Phil Sultan	Team 3rd
12/24	10:00		New Day Singers New Song		Jeff Campbell Phil Sultan	Team 4th
12/24	1:00 pm	Meg Montag	TBD		Jeff Campbell Phil Sultan	Team 1st
12/24	8:00 pm		New Day Singers		Jeff Campbell Phil Sultan	Team 2nd
12/25	11:00		TBD		Jeff Campbell Phil Sultan	Team 4th
12/31	10:00	Dean Firing	New Day Singers		Jeff Campbell Phil Sultan	Team 3rd



HAVE A CELEBRATION COMING IN JANUARY?
 If you have a January celebration you would like in this space,
 Please notify the office by **December 15th.**





Advent

Daniel Skillman 2023-12

The word Advent comes from the Latin, *adventus*, and means “coming.” In the church, Advent refers to the coming of our Lord. Generally, we recognize three aspects of this coming.

Perhaps, the most obvious is our Lord’s coming in his incarnation. There can be no doubt that Advent is, in part, a preparation for the celebration of Christmas. But it is also a time for reflection on the entire life and ministry of Jesus, from the manger in Bethlehem to the Cross on Calvary.

Advent also focuses on the coming of our Lord in the final judgment. This theme is conveyed most profoundly in readings often used in churches at this time such as Matthew 24:37-44, Mark 13:33-37, and Luke 21:25-37. The emphasis is not on fearful expectation, but on joyous anticipation. Yet, this anticipation can only be realized if one is properly prepared, which brings us to the third focus of Advent.

Most importantly, Advent focuses on the coming of our Lord in the Gospel proclaimed and administered in our midst. It is our Lord’s coming to us in baptism, preaching, the holy supper, and in the way of Jesus practiced by his faithful followers that reveals the purpose of his coming in his incarnation. It is this same sacramental coming that prepares us to face the final judgment. Clothed in the white robes of righteousness, we watch and wait for the coming of our Lord in glory to judge both the living and the dead, confident that our sins have been forgiven and that our life is hid in Christ who has conquered all judgment.

Advent is a time of penitence, not unlike Lent. This is a season of fasting and preparation for the eschatological coming of our Lord. However, Advent is not a season of sorrow, but one of holy joy and anticipation. We prepare to meet our Lord at the final judgment throne of God by breaking the bread of the incarnation and taking hold of the cup of salvation. Fear is replaced with peace, and dread with hope.

The consumer culture has long used Advent as a marketing build up to a commercial holiday. And that’s a lot of fun. But in the Church, it might be helpful if we make a conscious effort to also consider some of the more ancient themes of Advent. Particularly, our Lord’s coming among us, first in his incarnation, at the last in his final judgment, and in between here among us as we share in his word, sacrament, and way of life.



GIVING TREE FOR BEREA OUTREACH AND LMM COMMUNITY RE-ENTRY PARTY

The Giving Tree is in the Narthex. On the tree are tags for either a Berea Community Outreach child (red tags-do not wrap) or for the LMM-Community Re-Entry Party (green tags-wrap and label). There are a few big ticket items like coats or boots that people may wish to go in together on or provide a gift card to Amazon toward the gift. It is especially important that the red tags for the local kids get taken! Please take a tag and spread God’s love to those in need. Gifts need to be returned by **December 3rd!**



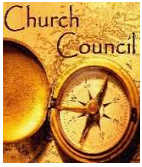
ELCA GOOD GIFTS

This year we are using the ELCA Good Gifts as our gifting catalog. There are a limited number of paper order forms in the Narthex, or you can access with this link:

[ALL GIFTS | ELCA Good Gifts](https://goodgifts.elca.org/all-gifts)

<https://goodgifts.elca.org/all-gifts>





COUNCIL CORNER ST. PAUL APPROVES NEW MISSION STATEMENT!

“UNITED IN LOVE, EMPOWERED TO SERVE, INSPIRED TO GROW - WELCOME TO ST. PAUL LUTHERAN CHURCH”

After ten months of deliberations, Council was able to recommend two mission statements to the Congregation for selection of the best one that describes our mission. At the November 12 meeting, it was decided. The mission statement was strategized around the words Love, Serve, and Grow.

Love - We love, because God first loved us. Without Love, we are nothing but a noisy gong. Of Faith, Hope and Love, the greatest is Love. There is no getting around this word. It is at the heart of everything we do.

Serve - What better word describes the work we do at St. Paul? We serve Community Meals, our Men's Group serves meals at the men's shelter. We celebrate and serve Holy Communion every Sunday, and it is open to everyone. Serve is what we do.

Grow - Meaning we always have room to grow intellectually, and in our relationship with God and with others. But we also understand that we need to grow our community by inviting others to come to our church and join us in our ministry.

Our mission statement helps us by naming our guiding principles, which in turn, gives us further focus and direction in our ministry goals. Congratulations Church!

Council Members: Gary Grizzell, Chris Hall, Randy Hamilton, Wes Hansen, Amy Hofmann, Mike King, Dennis Mille, Lisa Nelson-Firing, Phil Sultan, Donna Tindera, and Pastor Skillman.



Following is the closing prayer and benediction spoken by Mike King at the November Congregational Meeting.

May the God of Surprises Delight You

By Elizabeth Eiland Figueroa

May the God of Surprises delight you, inviting you to accept gifts not yet imagined.

May the God of Transformation call you, opening you to continual renewal.

May the God of Justice confront you, daring you to see the world through God's eyes.

May the God of Abundance affirm you, nudging you towards deeper trust.

May the God of Embrace hold you, encircling you in the hearth of God's home.

May the God of Hopefulness bless you, encouraging you with the fruits of faith.

May the God of Welcoming invite you, drawing you nearer to the fullness of God's expression in you.

May God Who is Present be with you, awakening you to God in all things, all people, and all moments.

May God be with you.

Amen.



PROPERTY COMMITTEE

Last month Stack Heating & Cooling did a great job by doing both the routine maintenance on the boilers and installation of the water filtration system in one day. This allowed us to fire up the boilers and provide heat to our building the day before the cold arrived. In November Stack also installed the tankless hot water system to supply the dishwasher with water at 180 degrees F(the temperature required for disinfecting). Stack Heating & Cooling and Property formulated a plan that allowed preparations to be made and enabled the hot water system to be installed and operational in one day.

The proposal that St. Paul's received from the Solo Squares dancers offering to contribute to the expense of adding air conditioning to the Fellowship Hall is not quite "fine tuned" yet. A quotation to install a system that will blend perfectly with the interior of the Fellowship Hall has been received. The quoted cost does not include the installation of the wiring required to power the air conditioner because the cost of installing power lines around to the back of the building and then coming through the building to get to the Air Conditioner in Fellowship Hall is very expensive. Jim J. has proposed an alternative way this could be done, and the proposal has been conceptually approved by the Berea Fire Department, the Cleveland Electric Illuminating Co., and now the City of Berea Building Department Electrical Inspector has also approved the concept. Bids for the electrical supply are being obtained so the total cost of the potential project will be known and can be considered.

The Surface Engineering Paving Co. took advantage of a few hours of sun and made the patching repairs to the parking lot. These repairs should prevent further major damage to the parking lot during the coming winter season. We will evaluate some long term repairs next spring. Thanks to Steve Belle, the owner of Surface Engineering, for his efforts to be able to schedule the repairs without any interruption in the use of our building. Steve has also provided us with estimates for the repair of the various degrees of damage that our lot may incur during the winter months. As next spring approaches we will be able to visually inspect the parking lot surface and know what repairs and costs may be required next year.

The usual monthly reminder: When the major repairs and replacement of parts of St. Paul's was built into the budget almost ten years ago now, the congregation was advised that a 7% increase in giving would be able to support that plan. The congregation has been faithful to their unanimous approval and allowed St. Paul's to make several improvements that have reduced the upkeep and operating expenses for the congregation. In last November's congregational meeting, the financial report showed that the level of giving has decreased about 5% in the last year, making it difficult if not impossible to continue with the annual repairs in the future years. Please prayerfully consider what you may be able to do to help offset this decrease so that we can continue to make the necessary repairs and replacements before they become more costly emergency situations.

Committee Members – Jim Jungeberg, Dennis Mille (liaison to council), Bill Goette, Ruth Hamilton, Scott Harkema, Diane Mille, Dave Navy, Linda Jungeberg



Exciting News: Growing in Faith is Coming!

In the letter to the Ephesians we read: " I pray that, according to the riches of God's glory, you may be strengthened in your inner being with power through the Holy Spirit and that Christ may dwell in your hearts through faith, as you are being rooted and grounded in love."

The Northeastern Ohio Synod is pleased to announce that beginning this Fall they will be offering courses for lay people who want to be more deeply rooted and grounded in love. These courses will be taught by pastors and offered online throughout the Fall.

Coming soon they will have much more information about the classes, how they are offered, cost, and so much more!

Stay tuned!



GROCERY PACKING AT REDEEMER CRISIS CENTER

Christmas- Wednesday December 13th 7 pm.

We are usually finished by 8:30 pm.

Meet in the church parking lot by 6:30 to carpool.

Questions contact Barb Spatz 440-829-8704.





Dear siblings in Christ,

You may have recently seen a video from Presiding Bishop Elizabeth Eaton — Future Church: God's Love Made Real. We have an unprecedented opportunity to learn about our church — to listen to and learn from YOU! Will you lend us your voice?

We want to learn more about our church, about what is strong and good, and about where we need to grow in Christ together. This information will help us learn how to better serve our congregations, synods, ministry partners and the world around us. It will help us lean into the vision and do our part in creating a world experiencing the difference God's grace and love in Christ make for all people and creation. But we need your voice to do it. We need the voices of your colleagues and friends.

There are two distinct opportunities for you to lend your voice to the future of our church:

1. Take a survey.
2. Watch for opportunities to participate in a listening group.

We hope you will do both, but if you have to choose, please do the survey and encourage those around you to do the same.

These two steps will help us become "Future Church: God's Love Made Real" and move together, as a church, in the directions the Spirit is calling us to go. All resources can be found at <https://lovemadereal.elca.org/>

Sincerely,

Louise Johnson

Executive for Administration, Office of the Presiding Bishop



CHRISTIAN EDUCATION & OUTREACH

As we head into the Christmas season, my prayer is that 2024 brings more youth and young families to St Paul so that we can continue to grow and share the Love of Christ.

Creating events with a focus on families with children has brought many opportunities to the church to reach out and welcome potential members. October brought Trunk or Treaters back to our parking lot, along with 16 well decorated trunks and a lot of candy. We saw about 60 spookily dressed children and their families, each of whom were invited to join us at St Paul for services.

Kids Club doors have been open every Sunday since the end of September however, attendance has been minimal with only the first day having an attendance of four children. As we move into 2024 we will rewind and re-introduce Children's Church during the church service for lessons and activities with children who are in attendance. Please invite friends and family to join us on any given Sunday.

On November 24th we hosted our Kids Club Pizza, Popcorn and Movie Night event with over 25 children registered so that parents can get a night out to shop, dine out or just breathe without the kids. Then on December 3rd it's A Journey to Christmas with the First Sunday in Advent getting the holiday season officially underway with a community gathering.

Wishing you and your family a wonderful Christmastime.

Corinne

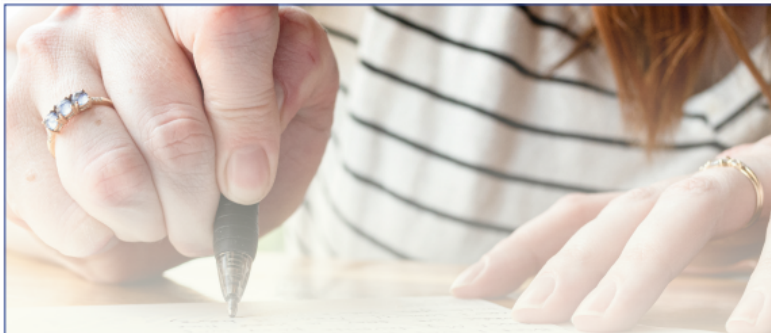


LUTHERAN METRO MINISTRIES (LMM) FRIEND TO FRIEND PROGRAM – PRISON MINISTRY

You heard it said in Pastor Dan’s sermon on 15 October 2023, that the “Church is here to help people find God”, which means, according to Dan, that the Church is here to help people find “something worth giving themselves over to” and to help people “develop and practice living and being in the world”.

Our Gordon Hofman has been doing just that over the past several years, participating in LMM’s Friend to Friend program. Unfortunately, it has become necessary for Gordon to retire from this program, and he is diligently searching for his replacement. There are opportunities to work with this prison fellowship for both men and women. But, at this time, Gordon is looking for a man to replace himself.

If you are feeling a tugging on your heart strings to participate in this worthwhile program, then please contact the church office or talk with Mr. Gordon Hofman.




Friend-To-Friend Prison Ministry

“When did we see you sick or in prison and go to visit you? ...I tell you the truth, whatever you did to one of the least of these brothers of mine, you did for me.” — Matthew 25:39-40

- Men: Become a friend to a man in Grafton Correctional Institution.
- Women: Become a friend to a woman at Northeast Reintegration Center.
- Your commitment is four hours per month.
- Your friendship will open up her/his life and yours.
- You will be carefully matched with a resident who has few or no visitors and who is seeking a friend.
- Friend-To-Friend volunteers find it tremendously rewarding.
- Solid friendships are formed and these persons rarely return to prison (less than 5%)

To be God’s love in the world in this powerful way, contact:
Lynn Schlessman

4515 Superior Ave. Cleveland, OH 44103
216.861.1838 | e-mail: lschlessman@lutheranmetro.org



lutheran metropolitan ministry
listening, serving, empowering.

MONDAY NIGHT AT MIKE'S GROUP



A MAJOR THANK YOU to the entire Congregation at St Paul Lutheran Church - Berea:

Thanks to your generosity, our Men's Group was able to donate a record amount of clothes and toiletries to the LMM Men's Shelter at 2100 Lakeside Avenue. This, our 3rd Annual Winter Coat Drive, was only successful because YOU got behind it and made it happen with your donations and your \$\$\$!

On Friday, November 17th, we delivered:

- 87 winter coats, jackets, hoodies, sweatshirts & sweaters
- 80 pairs of socks
- 11 winter knit caps
- 13 pairs of winter gloves
- 50+ toiletry "kits" w/ toothpaste toothbrush, comb, & soap
- 2 box loads of men's shirts, pants, & underwear
- 10 full-size bars of soap and a large bag of misc. toiletries

This donation, especially at Thanksgiving, will help a great number of men that are otherwise struggling, and it will bolster them as they go into winter.

Again, THANK YOU SO MUCH. You have blessed all of us with your outpouring of faithful love for others.

The Monday Night at Mike's Men's Group



The Monday Night at Mike's Men's Group traveled down to 2100 Lakeside on Monday, November 13th, and served dinner to 208 men at the LMM Shelter. A great meal featuring beef stroganoff was served and all of us were blessed.

The Men's Group serves every quarter. Join us!

ABOUT ST. PAULY TEXTILE INC.

St. Pauly Textile Inc. is a Western NY based, family owned for-profit company and an A+ member of the Better Business Bureau. Our goal is to get USEABLE clothing to people who can use it, here in the U.S. and in developing countries, while having a meaningful impact in our local communities.

What to Drop-off:

Used Clothing, shoes, sneakers, belts, purses, linens, pillowcases, blankets, curtains, and stuffed animals.

What Not to Drop-off:

Furniture, electronics, household items, books, toys, garbage, pillows, rags, and fabric scraps.

How this works:

Community members drop off clothing at a clothing shed located at a community organization.

We (St. Pauly Textile, Inc.) purchase the clothing from the local community organization. The community organization uses the money that it receives from us in order to support its mission or complete important community projects. We sell and distribute the clothing that we purchase all over the US and World to organizations such as foreign governments, relief organizations, the U.N., private companies and the U.S. government.

This is the most cost effective way for these organizations around the globe to get large quantities of clothing for people in communities that they represent. All clothing is sold for pennies on the pound by St. Pauly Textile, Inc., in large quantities at a time.

Why people choose to drop off clothing at a clothing shed:

- 1) Our sheds are well-built and very attractive.
- 2) Community members know this project is sponsored directly by the organization that hosts the shed...a local, community oriented non-profit.
- 3) We guarantee that the sheds remain clean and attractive. Every week we monitor and empty the sheds. Year round our service team is available to perform maintenance on the sheds.

Why St. Pauly Textile Inc. collects clothing:

- 1) According to the EPA, 85% of clothing in the U.S. is thrown away. This means that only about 15% of clothing that could potentially be re-used is collected using existing methods.
- 2) There is an enormous global need for used clothing. We are able to distribute clothing to organizations and people all over the world who could use it. All of the clothing and textiles that we collect is used by someone somewhere.

Why local community organizations choose to host a clothing shed:

- 1) This project is a service to communities. This builds a unique connection between community members and the organizations that host our sheds.
- 2) Clothing dropped off at a shed is distributed to people all over the world who could use it.
- 3) We are able to provide anywhere from \$50 – \$200 on average per month to local organizations that host our clothing sheds.
- 4) We can give clothing locally if there is a need.

Organizations that host our sheds are free to use clothing from the shed for rummage sales, clothing give-aways, and any other circumstances where it is needed.



SHEEP AND GOATS



THE SECOND MILE OUTREACH (FORMERLY CHURCH STREET MINISTRIES)



OUR MISSION

“Second Mile Outreach is a non-profit organization providing food assistance, clothing, household goods and furniture for people in crisis and veterans in transition throughout the greater Cleveland community”

Church Street Ministries evolved into the Second Mile Shop, which features used furniture, clothing, accessories and a food pantry.

The Second Mile Shop is stocked with donated furniture, clothing, books, artwork and tchotchkes. Clients include the general public and people who need a helping hand.

The pantry buys food from the Cleveland Food Bank. In 2020, the pantry served 235,500 meals to 19,625 people.

Second Mile Outreach serves clients from throughout Cuyahoga County.

The Second Mile Outreach Pantry is open from noon to 2 p.m. Mondays, Wednesdays and Fridays. The thrift store is open from 9am to 5pm Thursdays and Saturdays.

SHEEP AND GOATS COLLECTIONS

Thank you to those who have supported our benevolent efforts through Sheep and Goats contributions. Below is a report of the success:

January	COTA for Team Cormack	\$1,320.25
February	EEC "Andrew Tayte Memorial Scholarship Fund"	\$1,340.25
March	St. Paul Family Assistance	\$1,010.67
April	Vacation Bible School	\$ 857.25
May	Habitat for Humanity	\$1,126.89
June	Navajo Mission (Arizona)	\$1,805.25
July	Young Life	\$ 670.25
August	Berea Community Outreach	\$ 655.25
September	Redeemer Crisis Center	\$ 950.25
October	LMM Community Re-Entry Party	\$ 540.25
November	Cleveland Pregnancy Center (in process)	
December	second Mile Outreach (formerly Church Street Ministries)	
	Total to date	\$10,276.56

DESIGNATED FUND DONATIONS

Thank you to those who have donated to specific continuing Designated Funds for the Church. From January through September 2023 we received the following specific donations to Designated Funds for the Church:

Special Benevolence - Miscellaneous	\$ 255.00
Special Benevolence- ELCA receipts	\$ 150.00
Habitat for Humanity	\$ 300.00
Redeemer Crisis Center	\$ 1,854.28
Community Meal	\$ 6,840.00
Family Assistance	\$ 1,290.67
Building Fund	\$23,858.88 (1)
Cemetery Restoration Fund	\$ 1,050.00
Designated Property Needs	\$ 1,065.00
Memorials/Honorariums	\$ 521.68
Outreach Committee Receipts	\$1,659.60
Education Services	\$6,491.24(2)
Music Ministry Fund	\$2,910.25
Early Education Center Fund	<u>\$ 530.00</u>
Total January through September	\$48,776.60

(1)includes \$18,000 from the Glenn Hutchison Annuity gift designated by Council

(2)includes \$5,400 transfer from the Living Endowment Fund to Education Services

The contributions for Sheep and Goats and Designated Fund Donations (both total \$59,053) are over and above the Congregational Contributions reported on the Year-to-Date Financial Summary. We truly have a generous and giving congregation. Many thanks for your continued support.

With Gratitude, Dennis Mille, Treasurer

FINANCIALS

St. Paul Evangelical Lutheran Church
Year-to-Date Financial Summary as of: 10/31/23

Income and Expenses Summary	Current Year Actual YTD	Current Year Budget YTD	Over/(Under) Budget	Previous Year Actual YTD	Curr vs Prior Yr Variance	Percent Change
Income						
Congregational Contributions	\$ 235,102.09	\$ 234,416.00	\$ 686.09	\$ 232,777.64	2,324.45	1.0%
Building Use	19,060.00	4,167.00	14,893.00	4,250.00	14,810.00	348.5%
Interest	2,833.77	13.00	2,820.77	10.24	2,823.53	27573.5%
Other Income	56,273.83	1,500.00	54,773.83	1,723.27	54,550.56	3165.5%
Total Income	\$ 313,269.69	\$ 240,096.00	\$ 54,773.83	\$ 238,761.15	74,508.54	31.2%
Expenses						
Benevolence	3,860.32	4,689.00	828.68	4,655.55	795.23	-17.1%
Worship	10,149.16	14,240.00	4,090.84	9,443.05	(706.11)	7.5%
Programs & Services	6,343.11	9,809.00	3,465.89	4,820.53	(1,522.58)	31.6%
Property	48,870.65	51,683.00	2,812.35	48,202.14	(668.51)	1.4%
Staff Salaries and Benefits	175,313.99	179,668.00	4,354.01	159,129.81	(16,184.18)	10.2%
Contracted Services	28,440.62	29,503.00	1,062.38	19,407.58	(9,033.04)	46.5%
Administration & Support	15,922.85	18,500.00	2,577.15	13,287.49	(2,635.36)	19.8%
Total Expenses	288,900.70	308,092.00	19,191.30	258,946.15	(29,954.55)	11.6%
Operating Surplus (Deficit)	\$ 24,368.99	\$ (67,996.00)	\$ 73,965.13	\$ (20,185.00)	44,553.99	

Income and Expenses Summary Notes:

Income

The YTD period ending October 31, 2023 has an operating surplus of \$24,369. Of the \$80,344.04 received from Glenn Hutchison Annuity, Council designated \$52,344.04 to Misc Income reported as Other Income above (the annuity balance was directed by Council \$18,000 to Property Needs and \$10,000 to Living Endowment). Congregational Contributions through October 2023 are \$2,324 more than contributions received through October 2022. Total Income is \$74,509 more than at October 31, 2022. Congregational Contributions are over budget by \$686 and Total Income is over budget by \$54,773 as of October 2023. This increase in Total Income was the result of \$15,000 rent paid by Early Education Center (EEC) to the Church and \$52,344 allocated to Other Income from the Hutchison Annuity.

Note: *Other Income* includes periodic gifts made by the Thrivent Choice Donation program, clothing recycling program, cash back credit card rewards and other miscellaneous unrestricted income. This includes \$52,344 from the Hutchison annuity gift.

Expenses

Total expenses are under budget by \$19,191 as of October 31, 2023. Total expenses YTD are \$29,955 more than total expenses as of September 2022.

Note: Benevolence payments are percentages of contributions. Therefore, when contributions are higher, benevolence payments are higher.

Note on Budget Expenses: Total annual expense budget is \$368,611 or \$30,717 per month.

In order to avoid the estimated \$80,496 annual deficit, revenue should equal the annual expense budget.

As of Oct 2023, we have a \$6,099 gain. (\$313,269-307,170) of total income to budget expenses.

Balance Sheet Summary	As of 10/31/23	As of 10/31/22	Over (Under) Variance
Assets			
Current Assets (Cash)	\$ 293,425.68	\$ 234,168.97	\$ 59,256.71
Invested Assets (Endowment)	622,678.05	633,205.38	(10,527.33)
Total Assets	\$ 916,103.73	\$ 867,374.35	\$ 48,729.38
Liabilities			
Accounts Payable	\$ (8,768.64)	\$ 4,686.96	\$ (13,455.60)
Loan from Endowment Fund	\$ -	\$ -	0.00
Payroll Withholding	\$ 3,056.44	\$ 2,818.76	237.68
Accrued Expenses and Other	\$ 437.74	\$ 300.00	137.74
Payroll Protection Program Temp Loan	\$ -	\$ -	0.00
Dedicated Fund Balances	\$ 244,459.26	\$ 195,797.89	48,661.37
Total Liabilities	\$ 239,184.80	\$ 203,603.61	\$ 35,581.19
Equity			
General Fund	\$ 52,493.27	\$ 30,565.36	\$ 21,927.91
Investments (Endowment)	624,425.66	633,205.38	(8,779.72)
Total Equity	\$ 676,918.93	\$ 663,770.74	\$ 13,148.19
Total Liabilities and Equity	\$ 916,103.73	\$ 867,374.35	\$ 48,729.38

Balance Sheet Summary Notes:

Dedicated Funds include contributions designated for specific Council-approved categories (i.e. Memorials/Honorariums, Habitat for Humanity, Sheep and Goats contributions, Youth Trips/Projects, Music Ministry, Youth Ministry, and others). These funds are tracked separately and the contributions and/or expenses are not reflected in the Operating Income and Expenses Summary. A complete listing of the current Dedicated Funds can be found on the full balance sheet.

The Market Value of Invested Funds increased .12% in the month of October.



MESSAGE FROM THE TREASURER:

Greetings. Thank you to those who have taken the steps to increase their giving to help us meet the Congregation approved 2023 budget of \$368,611. Please continue to consider increasing your contribution for the remainder of the year if you can afford to do so. As you can see from the Financial Report we have a small operating gain of \$24,369 to actual expenses. This was the result of the \$80,344 received from the Glenn Hutchison Annuity and Council designating \$52,344 to Miscellaneous Income. Please continue to prayerfully consider the blessings you have received and the gratitude gift you are able to donate to your church.

Did you know that asking a family member, neighbor or friend to attend our church services is a form of discipleship and similar to financial support expressing gratitude for the blessings you have received. Consider inviting someone to share the worship experience, especially Christmas Eve and Christmas, with us. Just think, if just twenty people bring a guest - we have twenty new potential members. How wonderful!

Thank you for your support of the congregation with your time, talent and financial contributions. Moreover, greater participation is always welcome. If you cannot attend our church services in person you merely go to www.stpaulbera.org and click on view the service (or past services).

Thank you for your spirited generosity which ensures we can carry our message and our works throughout the community for years to come.

With Gratitude, Dennis Mille, Treasurer

USING AN INDIVIDUAL RETIREMENT ACCOUNT (IRA) FOR DONATIONS TO THE CHURCH

Did you know that if you are age 70 ½ or older that you can make a direct transfer from your Individual Retirement Account (IRA) to your church which satisfies your Mandatory Retirement Distribution (MRD) and **NOT PAY ANY INCOME TAX ON THE DISTRIBUTION!** That's right - NO INCOME TAX ON THE DISTRIBUTION and it qualifies towards any Mandatory Retirement Distribution (MRD). The limit that can be gifted is \$100,000.00 without it being counted as a taxable distribution. The distribution also is not included in the taxpayer's adjusted gross income (AGI) for determining premium increases for Medicare. However, this tax break means the donor cannot claim the donation as a deduction on Schedule A of their tax return. To take advantage of an IRA contribution to the church, the transfer must take place before the end of the year. If you are interested in making a contribution from your IRA please contact the church office and Dennis Mille will contact you to provide further information on making the transfer.

In addition to current contributions from an IRA, you may also want to consider designating St. Paul Evangelical Lutheran Church of Berea as a beneficiary of the IRA. A church receiving IRA distributions as a beneficiary does not pay any income tax.

Thank you for considering these methods of helping your church financially.

With Gratitude, Dennis Mille, Treasurer

APPRECIATE YOUR BLESSINGS WITH APPRECIATED STOCK

Did you know that you can donate appreciated stock to the church? So long as you have owned the stock for more than one year (long term) then a donation of the stock avoids you paying income tax on any gain. You also receive a charitable contribution equal to the average of the high and low price of the stock on the date of your gift. The only limitation is that the value of the gift cannot exceed 30% of your adjusted gross income. You are also required to file IRS Form 8283 (Noncash Charitable Contributions) if you intend to itemize your charitable deductions for income tax purposes. Please contact the church office if you are interested in making a stock gift and Diane Jones, the Bookkeeper for St. Paul, will provide you with the necessary information to provide your financial institution to transfer the stock to the church. In addition, we can also accept stock certificates. Thank you for considering a stock gift to benefit the ministry and services of your church.

With Gratitude, Dennis Mille, Treasurer

CHRISTMAS GRATITUDE ENVELOPE

As we enter the Christmas season at St. Paul we want to take a moment to express our gratitude for the generous gifts we receive. Your support throughout the year makes our work possible, but during the holidays, we are especially aware of your generosity and how it benefits St. Paul and our ministry.

While you are planning your seasonal giving, we have a special request: please consider using the Christmas envelope for a special offering, even if you are unable to attend the Christmas service. Your reflection on your blessings and sharing financial assistance to St. Paul is greatly appreciated.

Thank you once again for your continued gifts.

With gratitude, Dennis Mille, Treasurer



FOOD DONATIONS FOR OTHERS

“NONPERISHABLE” items may be placed in our Food Box outside Door #2 at any time of the day or night.



“PERISHABLE” items may be taken directly to the Berea Community Outreach Food Pantry at: 535 Wyleswood Dr, Berea Please call Natalie at 440-826-5800 X 4401 for hours

You are making a difference in the daily lives of others.



COMMUNITY MEAL NOW TWICE A MONTH!

Free Community Meal available Wednesday December 13th & 27th at 5pm-Drive up/Take out from Door #2 here at St. Paul



BEREA SENIOR LUNCHEON

Tuesday December 12th at noon at St. Paul Lutheran Fellowship Hall Cost \$5.00

Contact the Berea Community Outreach “Active Senior Network” for reservations at 440 891-3316

MEMORIALS

Betty Krutko

Anna Mae Migra

Rudy Spagnuolo

Carol Spagnuolo

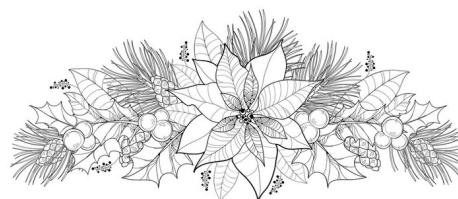
Janice Schmidt

Don & Anjean Poyer

OFFICIAL ACTS

Baptism

11/10 Kurtis D. Mowry



ST. PAUL EVANGELICAL LUTHERAN CHURCH
 276 EAST BAGLEY ROAD
 BEREA, OHIO 44017
 440-243-1144
 www.stpaulbera.org

FIRST CLASS
ADDRESS SERVICE REQUESTED



CHRISTMAS POINSETTIA ORDER FORM

I wish to order a poinsettia plant(s) for the Christmas season. The money or check (made out to St. Paul Altar Guild) is enclosed. Deadline for ordering is December 10th.

PLEASE PLACE ENVELOPE IN THE BOX IN THE NARTHEX.

Name as you wish it to appear in the bulletin _____

Phone _____

PLANTS - \$12.00 each I WISH THE BULLETIN TO READ:

_____ Red Blooms _____ To the Glory of God

_____ White Blooms _____ In Memory of _____

_____ In Honor of _____

Plants may be picked up after the 8:00 p.m. service on Christmas Eve, after service on Christmas Day or during the week from 9 a.m.- 4 p.m. daily when the church is open.