



The Bell

January, 2014

FIRST
Presbyterian
CHURCH

The Bell
A monthly newsletter

Sunday January 5 ~ 10:15 AM Epiphany Sunday

Worship Leader ~ Jeannette Miller
Sermon ~ "Rise and Shine"

Scriptures ~ Isaiah 60:1-6, Matthew 2:1-12
Communion, Judy Brist Musician

Sunday January 12 ~ 10:15 AM Baptism of the Lord Sunday

Worship Leader ~ Gene Peissig
Sermon ~ "Righteousness and the Spirit"
Scriptures ~ Isaiah 42:1-9, Matthew 3:13-17
Barbara Sandford Musician

Sunday January 19 ~ 10:15 AM 2nd Sunday in Ordinary Time

Worship Leader ~ Holly Gintz
Sermon ~ "Following the Lamb"
Scriptures ~ Isaiah 49:1-7, John 1:29-42
Judy Brist Musician

Sunday January 26 ~ 10:15 AM 3rd Sunday in Ordinary Time

Worship Leader ~ Jon Beighley
Sermon "Following the Light"
Scriptures ~ Isaiah 9:1-4, Matthew 4:12-23
Barbara Sandford Musician

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It's a Miracle!

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IT'S A MIRACLE!

“It’s a miracle!” Most of us know this is one of Lea Dirk’s favorite comments. Fellow Christians, Lea is right! We are surrounded by miracles daily.

Consider the conception, birth and development of a child. Not one of us could create such a miraculous system. Now consider how that child grows, learns and interacts – another miracle.

Finally, look around our universe – the stars, galaxies, our earth, with mountains, rivers, prairies, crops, oceans – all part of a perfect, miraculous system. I fail to see how one can look at all of this and not recognize an eternal, omnipotent God.

Christ performed great miracles – water to wine, stilling waves, healing, driving out demons. When we think of miracles, do we expect these daily? Yet, daily we all experience “little miracles” in our lives.

Yet the greatest of miracles is that we were given a Messiah who suffered, died for us so our sins would be forgiven. It’s a miracle!

Bob Koepsel

PNC REPORT – THIS IS HARD!

It seems the closer we get to choosing a new pastor, the more difficult it becomes.

We started out with 51 applicants. Our first task was to weed out those we did not feel would fit well with us. Looking back, that wasn’t difficult at all.

From the remaining 23 we selected a “short list” of five. That wasn’t too hard either but then the real work began.

We sent information packets on the church and Chippewa Falls to each of them and conducted telephone interviews as well. This gave us a chance to ask them questions and answer theirs too. Next we listened to sermons from each.

The problem is that we have chosen, perhaps too well. They were all great!

Our next step, which probably won’t happen until after the first of the year because of the holidays, will be to contact their references to see what else we can learn about each candidate.

At some point, probably very soon, we will have to narrow down the field even further and arrange for face-to-face visits.

Keep us in your thoughts and prayers.

Lynda Butek
PNC Secretary

SESSION HIGHLIGHTS

Session gathered in the Library for its regular monthly meeting on Sunday, December 15. The first order of business was a number of recommendations from the Finance Team, including the 2014 budget. Barb Shorrel is reporting on these more fully in her article in this Bell. For here, let me just say a bit about Session's plans:

Session approved the Finance Team's latest version of the **2014 budget**. It is a deficit budget, which makes no one happy, although with not nearly as large a deficit as we had first anticipated, thanks in part to Church Norseng's hard work on the fall pledge drive. Session decided:

- not to make an end-of-the-year appeal to the congregation for extra funds right now
- to get a group working on plans for a potential congregational fund-raising activity, with ideas to come to the January Session meeting
- to heed the warning conveyed to us from one of the pastoral candidates not to expect the new pastor to produce an immediate financial turn-around
- at the same time, to live lightly, monitoring the situation month by month, with the assurance from Barb that we will probably be fine for the first half of 2014 and then may face cuts or deficits later in the year.

The Session is holding a "state-of-the-church" retreat in mid-January (see more below) and will be considering finances as part of its assessment that day. Some of the solutions used to fund the 2014 budget are one-time fixes that will not be available for 2015 and beyond, so there is work to be done. As Christ's people, we are called to live in hope rather than anxiety, and yet to do what we can to plan and work for the financial support of the church's life.

Session also completed its annual review of the church **membership rolls**. Thanks to the sustained work of the Deacons, especially in their new duties as Shepherds, Session had thoughtful and caring recommendations on many church members who are seldom or never here. As a result, Session approved membership status changes on some members and also approved letters of encouragement to others, and letters of inquiry (as in, "We miss you, and wonder what's happening in your life. Have you found another church?") to others. The letters will be going out before the end of December.

As already mentioned, **Session is holding a retreat** on January 11. This will be a time to assess where the congregation is right now in terms of the interim process, the Provocative Proposals and 2013 Goals in the Congregational Mission Statement, and its overall health and well-being. We'll be setting goals for 2014 around the transition process, items to be addressed before I leave, and areas the Session is looking forward to addressing with your new pastor.

Session called the **Winter Meeting of the Congregation for Sunday, February 8**. Discussion is still continuing on the best format. Linking the meeting with a potluck can be distracting; on the other hand, it is good to have time for discussion and some food. We'll settle this in January.

Session heard from the Nominating Committee on the results of the **elections** at the December 8 congregational meeting. Because most of the people elected have already been serving in their positions in a previous class, Session waived examination of the candidates and approved training to be provided on a case-by-case basis as needed. New officers will be **ordained, installed, and/or commissioned** on January 12, 2014, Baptism of the Lord Sunday.

Elected to serve on Session are Larry Annett, Gene Peissig and Allan Wolfe. They will join current Session members George Fleming, Melyssa Heintz, Rick Koepke, Julie Stafford, Corine Boos and Bob Denman, for a total of nine elected members as required by the congregation's by-laws. (During 2012 and 2013 Session had ten elected members because the Class of 2013 had an extra member to allow for someone who would be away part of the year.)

Besides the elected members, Session also includes the moderator, Katherine Griffis (ex officio as Interim Pastor), and the Clerk of Session, Tim Anderson, who is appointed by the Session and does not vote.

Elected as Deacons for 2014 are Mary Flater, Dan Duffenbach and Bruce Miller. They will join current Deacons Marlys Daniels, Anne Welke, Barb Meredith, Bonnie Gulickson, Marci Myrman and Dick Kemp.

Endowment Trust Board members elected for 2014 are George Fleming and Dick Kemp. Elected to complete a term for 2015 is Ann Gordon. They join current members Jinx Smith, and Bob Denman.

Kevin Litten has been elected to the Financial Review committee. He joins Corine Boos and Esther Frazier.

The new members of the Nominating Committee elected by the congregation are Deb Biegling, Deb Buckli, Jinx Smith, Julie Stafford and Patty Stiles. An additional two members are elected by the Session and will co-chair the Committee. They are George Fleming and Gene Peissig.

These new officers will be ordained, installed and/or commissioned on January 12.

Session also received written reports on various other groups, teams and committee

Worship planning

The Worship Planning Group met on December 12. Not yet all arranged by that date, but now underway: a live appearance by the “Three Kings” for Epiphany Sunday, January 5. Warning: they’ve been brought into the 21st century!

In general, worship planning is complete through the end of Winter Ordinary Time, March 2. The group spent most of its time on a Bible study of the lectionary scriptures for Lent and on how those scriptures speak to this congregation’s life at this time. The group will build on this at its January meeting.

Communications

The Communications Group met on December 6. Most of the time was spent updating the content for the Visitor’s Packet available in the Narthex. The new version is not yet out; look for it in early January.

The group also finalized plans for a communications survey, to find out from you how best we can get information to you. You’ll be seeing it this issue of the Bell.

We talked also about the picture directory (have you signed up for your photo appointment yet?); upcoming changes to the church website; the new church Facebook page (under development); the church photo archive – and remember, we’d love your digital pictures to copy; and more.

Endowment

The Endowment Fund Board met for a special meeting on December 8 to approve a disbursement request from the Session for the remaining 20% of income transferred from the Fund to the Board’s checking account last summer. This money will become part of the income for the church’s 2014 budget.

They also accepted with regret Karolyn Duffenbach’s resignation due to the pressures of a new job, and welcomed Ann Gordon, newly elected to complete Karolyn’s term.

Katherine Griffi

NEW YEAR BRINGS ANNUAL REPORTS

Annual reports are due from each church leader by January 13.

Notices have gone out that the reports should be submitted by email to fpc1admin@beglobal.net, on a thumb/flash drive together with a printed copy or by written copy. All reports should be sent to Cherie Andringa, office Manager.

The church annual report will be issued early in February in conjunction with the winter congregational meeting.

FROM THE FINANCE TEAM...

Submitted by Barb Shorrel, Treasurer

2013 BUDGET

Please have all contributions for 2013 to the church office by January 7. Please be sure that your check is dated December 31, 2013, and that you write “2013” on the memo line.

All Christmas Joy offerings given by January 7 will be dated as of December 31st. We will be sending this offering to the Presbytery office on January 8.

SPECIAL BEQUEST

On December 19, we received a check from Amy Horak's estate in the amount of \$39,301. The note from Barbora Wilson, Amy's daughter, said that Amy wanted the money to be used to reduce the mortgage. Barbora continues in her note, "Mother loved her church and would be pleased that she could contribute such a large amount."

Along with other contributions to the mortgage retirement fund this fall, including memorials to Amy, our mortgage balance has been reduced to \$384,856.92.

What a blessing this is to our church, and I hope that each of you will offer a prayer of thanksgiving to God for Amy's thoughtfulness. This will make a difference in our monthly payment when we sign our new promissory note in February with Northwestern Bank. See below for more about this under the 2014 Budget.

2014 BUDGET

The Session and the Finance Team have been working on the 2014 budget since October. The Session approved the budget at their December meeting. Our budget discussions focused on the income and expenses, of course, but we also discussed money for the Pastor Nominating Committee, the mortgage, 2013 endowment distribution, the manse money, and the money held in various accounts of the Restricted Fund. Session agreed with the following recommendations.

MORTGAGE:

- To sign the three-year promissory note coming due in February with Northwestern Bank. We anticipate that our monthly payment will be lower due to the gifts given to the retirement of the mortgage including the generous gift from Amy Horak's estate. We will report the results to you in February.
- Session will seek information about wills and bequests in order to encourage the congregation to include paying off our mortgage in their estate planning as Amy Horak did.
- We will use the one-time monthly mortgage payment now held in reserve to pay the mortgage payment as deemed necessary by the treasurer. Total = \$3152.

MANSE FUND:

- In November Session approved using \$25,000 from the Manse Fund for expenses of the Pastor Nominating Committee. The PNC has been asked to provide an estimated budget to the Finance Team and to Session.
- In December they approved designating \$25,000 to be used for the Operating and Mission Fund budget. It will be used when and as needed.
- Session also approved finding a safe six-month investment for the remaining \$51,000 in the fund. They gave that task to the Finance Team to do.

ENDOWMENT FUND:

- To use the money from the Endowment 2013 disbursement as well as money remaining from the 2012 disbursement for the 2014 Operating and Mission Fund budget. Total = \$21,089.

USING OTHER ACCOUNTS FROM THE RESTRICTED FUND:

- To use the **Memorial Fund** money to pay for the following OMF line items in the 2014 budget; Worship Resources, New Music, Guest Musicians, Organ/piano tuning, Parent of young children newsletter, and Vacation Bible School. Total = \$1745.
- To use the **Equipment Replacement Fund** to pay for the 2 OMF line items Equipment and Improvements/updates. Total = \$425.
- To use the **Youth—Mid/Sr High** to pay for the OMF line item of the same name. Total = \$100.

INCOME AND EXPENSE PROJECTIONS FOR 2014

PROJECTED INCOME (as of 12-11-2013)

Planned giving (pledges)	\$130,350
Endowment	21,089
Manse Fund	25,000
Gordy's Scrips	500
Reserve mortgage payment	3,152
Other income	14,400
Total	\$194,491

Note: The items listed under "Using other accounts..." are not listed as income. We will pay for the expenses associated with those items directly from the Restricted Fund. These items have been taken out of the budget expenses.
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PROJECTED EXPENSES:

The total expenses remaining in the 2014 OMF budget is \$224,569.

DIFFERENCE BETWEEN EXPECTED INCOME AND EXPECTED EXPENSES:

- We are looking at a deficit of \$30,078.
- There are several variables yet to be determined that will affect this number.
 - The future pastor's salary
 - The actual monthly payment of the mortgage to be determined in February
 - The amount of the balance forwarded from the 2013 budget

SESSION ACTIONS REGARDING THE DEFICIT

Session made the following recommendations to...

- go month to month evaluating the situation as we go. We will do two things as needed; ask the congregation for more money to meet our expenses, and/or to make cuts as necessary. However no priority list of where to cut first was discussed. (The finance team already reports monthly information to the Session.)
- set up an ad hoc committee "to design a congregational fund raising event." They will report to the January 19th Session with their recommendation. Bruce Miller and Rich Koepke will chair this group.
- to further discuss the deficit problem at their January 11 retreat.

Questions are welcome. We will keep you posted.

ENDOWMENT FUND BOARD SEEKS CHANGES TO BY-LAWS

On December 8, a stated Congregational Meeting was held in part to revise the by-laws of the Endowment Fund Board. This was the first reading of the change, which will be brought before the entire congregation again for a vote in February.

The proposed change involves Article Two – Purposes. The current article reads:

The purposes of the Endowment Fund shall be to:

1. receive gifts respecting the donors wishes;
2. maintain a principal balance of at least \$106,000 in the fund; and
3. grant portions, above the principal, to the church as requested by session. (see Article Four for procedures)
- 4.

To be replaced with:

The purposes of the Endowment Fund shall be to:

1. receive gifts;
2. maintain and add to the principal; and
3. grant portions, above the principal, to the church as requested by session. (see Article Four for procedures)

Reasons for the two changes were discussed at the meeting. They are:

“receive gifts” (without specifying “respecting the donors wishes”) –

The Endowment Fund is set up to receive gifts and add them to the Fund’s principal. If donors wish to designate a specific purpose (such as a gift to the Memorial Fund or for some part of the church’s work), those gifts, which are always welcome, need to be given to the church’s Restricted Fund with the designation clearly marked.

“maintain and add to the principal” (without specifying “of at least \$106,000”) – The amount of \$106,000 was the balance of the principal in the Fund at the beginning of 2012. The current principal balance is above \$126,000. It is increasing every year because of ongoing individual gifts and yearly apportionments from the Joas Fund. And, because the principal is to be “maintained and added to,” the Endowment Fund Board cannot ever spend amounts that would take the Fund below the latest current principal balance.*

*Sub-question: What if the market crashes and the value of the Fund drops below the latest current principal? In that case, no income could be taken from the Fund until the total value had again reached and then surpassed the latest figure for the principal.

Because the principal is increasing, to show the current principal balance in the Endowment Fund Board’s By-laws would mean changing this number every year. To change the number in this portion of the Endowment Fund Board’s By-laws requires two congregational meetings each time, which would be impractical.

CARELINK NEEDS YOUR HELP

CARE-Link is looking for volunteers to help assist patrons on Thursdays from 10:00 am to 1:00 pm at First Presbyterian Church. [Note: program time change].

- Carelink is a coalition of 16 congregations.
- Carelink offers prayer and gift cards to folks in need.
- Carelink is hosted by: First Presbyterian Church, Chippewa Falls
- Carelink is open on: Thursdays, 10:00 am to 1:00 pm

Please contact Sue Ripplinger, CARE-Link Coordinator if you are interested. Sue can be reached at 715-829-0272.

To offer financial support:
Make checks payable to: Trinity United Methodist with "Carelink" in the memo.
Please send financial support to: Trinity United Methodist, 201 West Central Street, Chippewa Falls, WI.

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FPC COMMUNICATION SURVEY - 2013

Please help us improve our communication here at the church by sharing your experience with us. Surveys are being collected in the "Feedback Box" in the Narthex tower or the church office.

In what form(s) would you like to receive church communication?

- e-mail
- members-only section on website
- Face book
- member mailboxes at the church
- US Post Mail
- word of mouth
- other _____

Which do you most rely on for current church information?

- Bulletin
- Weekly Pastor Newsletter
- BELL
- from the pulpit
- bulletin boards
- word of mouth
- other _____

What information are you NOT getting from the church and would like to get? (This can be a general category or could be a specific instance.)

On a scale of 1-5, (1 meaning not at all, and 5 very well) how well do you understand the Shepherd program?

1 2 3 4 5

Are you receiving information from your shepherd? (circle one) yes no

NAME: _____ PHONE: _____

Thank you! The Communications Group

YEAR-END REPORT FROM PORTUGAL

Dear friends in mission,

In case you are undecided about the value of having mission co-workers like us spend six months visiting congregations and presbyteries in the USA to talk about mission, let me assure you that our trip was very much worth the effort and expense.

We visited congregations and attended presbytery meetings in Wisconsin, Minnesota, Iowa, Illinois, Montana, and California. In many places I preached and led Bible study, and in every case Keiko and I made what people felt was a powerful and moving appeal for support for mission in Portugal. Presbyterians who either hadn't thought much about global mission or didn't know that much about Portugal now realize that it is definitely a place where we need to be working and where local Presbyterians really appreciate our presence.

On the ecumenical front, things have never looked brighter. The efforts of the Protestant-Catholic Reconciliation Team, of which we are a part, have had a very positive effect here in the central region of Portugal, and prospects for the future are encouraging as Catholics more and more feel the influence of Pope Francis.

As for our two congregations, the people are genuinely delighted to see us back. Six months is a long time for any congregation to be without its pastor, and the welcome they've given us has been heart-warming. Because education is what particularly suffered, not just during our absence but for many years before we came, one of our congregations has made the very interesting suggestion that we do worship services that combine education and adoration: the sanctuary as classroom, the classroom as sanctuary. Another of their suggestions is that I give them homework assignments based on the lectionary, and I have already implemented that suggestion.

My overall assessment of the situation as we near the end of calendar 2013 is that the congregations I know, mine and others too, are in surprisingly good shape, being active and at times even vibrant.

Keiko and I want to express our thanks and appreciation to all you kind and generous Presbyterians who invited us to your congregation or presbytery, hosted us (often in your own home), and treated us so graciously throughout our trip. Your hospitality and your enthusiasm for global mission are an inspiration to us.

Our desire is to see the missions in Portugal survive and flourish, and we are doing everything we can to make that happen. We think it's important to keep a strong Reformed voice at the theological table in Portugal, and we know that we need your prayers, your input, and your financial support too. Working with the Evangelical Presbyterian Church of Portugal is much like raising children: it takes a lot of patience, persistence, and love, and it's definitely a long-term project. We invite you to make this your project too.

Yours in Christ's service,
Bob Butterfield