

FCU WEEKLY E-NEWS

Join Worship through Zoom **Sunday at 10:00am**

<https://us02web.zoom.us/j/89246438945?pwd=ZEsrduTODY2VTBjWVJWSndyZ3gvQT09>

Meeting ID: 892 4643 8945

NOVEMBER 10 Stewardship Theme & Veteran's Day

WORSHIP

Usher Bill Koellner
Candlelighters
PowerPoint Bill Koellner
Organist Marianne Phelps

Save your coins!! Noisy offerings will take place Oct 27-Nov 17

OFFICE CLOSED Monday, November 11, the church office will be closed

THOUGHTS ON STEWARDSHIP **Why Does a Church Need a Budget?**

Churches, like families, require budgets to outline how they receive and allocate funds. Church budgets serve as a guiding blueprint for leaders to follow and implement. Adhering to a budget also fosters accountability within the congregation and enables churches to fulfill their mission of expanding their reach and sharing God's message.

When crafting an annual church budget, it's essential to consider income streams, ongoing expenses, and planned savings/future needs. First Church United's income stream is almost exclusively donations from the congregation. Occasionally we are blessed with an estate bequest. Understanding the operation of the church relies almost exclusively on donations is the reason we are transparent about the giving numbers in our weekly news. Ongoing expenses at First Church United include things like staff expenses (pastor, admin, janitor, CE, choir directors and organists), operational expenses (paper/printing, kitchen items, utilities, insurance), facility and equipment repairs (furnaces, snow removal, roof repairs, lawncare), reserve funds (for unforeseen/emergency items, and future/planned needs), and denomination .

The information above serves to explain how important pledging, during stewardship, can be to the budget & planning process. The 2024 budget has been \$154,087. When divided by 12, this means we need to take in \$12,840 each month to be able to fulfill our budgeted choices. 'Pledges' (turned in during the 2023 stewardship campaign) came to \$87,950, which means we have known throughout 2024 that by unplanned gifts, the grace of God, and outreach and communication, First Church United would be provided with the extra \$66,000 to help us attain the budget goal. The total amount on pledge sheets turned in will inform the 2025 budget planning process.

The Truth: Ministry Costs Money

Effective ministry requires financial resources, and the church budget is the framework that supports this. By aligning our budget with our vision and mission, we plan for First Church United to thrive, even in challenging times. Remember, budgeting is not just a financial exercise; it's an expression of this church's commitment to stewardship and the growth of God's kingdom.

NOVEMBER NUMBERS

November 3 attendance – 40

Current monthly total – \$3,035.00

November 3 giving – \$3,035.00 (incl auto-deposit)

Needed each month - \$12,840.58



Many thanks to the Stewardship team for establishing an easy way for all of us to support the church! <https://fcuwl.org/give/>

SUPPORT OUR COMMUNITIES November 8 Noon-2:00PM WeLead quarterly Business Lunch @ Community Center, Hear about issues affecting business interests. This is open to the public
November 10 6AM-Noon WL Fire & Ambulance Pancake Breakfast
November 18 Star Tree Project begins at both banks
November 21-23 WLHS presents "The Odd Couple *Female Version*"
November 23 & 24 Holiday Open House, downtown WL

SOUP/CEREAL COLLECTION WOW program, thru Nov 10, collecting cans of soup and boxes of cereal for an activity, and then donating to food pantry. Drop items off at church!
Please donate boxed cereal ASAP – it is needed for WoW activity before given to pantry.

WINTERWEAR NEEDED Winter poses an outerwear challenge to many adults and children who may not be able to purchase warm socks, hats, gloves/mittens, or scarves. Another need: underwear, of all sizes! Annually, the WL Ministerial Association churches collect winterwear items that many people need to get through an Iowa winter. A collection basket is in the Narthex.

ADVENT BIBLE STUDY For 5 weeks (Nov 17, Dec 1, 8, 15 & 22) Pastor Deb will guide an advent bible study group using The Journey by Adam Hamilton. The group will meet after worship on Sunday mornings, for an hour, in the lounge.

**Please let the office know if you are interested so we can make sure to have enough materials.

A synopsis of the series: 'It's a story you know by heart, but The Journey combines historical information and archaeology with Adam Hamilton's thoughtful, conversational teaching style to give you a new perspective on the story of Mary and Joseph's journey from Nazareth to Bethlehem. He shares new insights into a world-changing event and shares 10–15 minute video vignettes retracing the actual path of this journey during each study session.'

THANK YOU ELF MYERS' Joe & Dinette Myers will be taking the shoe boxes for Operation Christmas Child to a Samaritan's Purse collection point between November 18-25.
– THANK YOU –

HOLIDAY SCHEDULE November 24 Hanging of the greens after worship Pizza lunch provided
November 24 Chime Choir @ WL Public Library 3:30PM
December 8 Chancel Choir Cantata + WOW Kids!
December 15 Children's Christmas Program during worship
December 15 CYG Live Nativity (evening)
December 15 Family caroling – meet at church at 5:00pm, carolling at Heath Manor/Simpson Home/Asst Living, return to church at 6:30 for cocoa & snacks
December 24 8:30PM FCU Christmas Eve Service