



The Pilot

St. Paul Evangelical Lutheran

**"JESUS, SAVIOR, PILOT ME
OVER LIFE'S TEMPESTUOUS SEA ...
CHART AND COMPASS COME FROM THEE:
JESUS, SAVIOR, PILOT ME."**

Volume 1, No. 5

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From the Pastor:

Luke 14:28–33 (NIV) ²⁸ "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? ²⁹ For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, ³⁰ saying, 'This person began to build and wasn't able to finish.' ³¹ "Or suppose a king is about to go to war against another king. Won't he first sit down and consider whether he is able with ten thousand men to oppose the one coming against him with twenty thousand? ³² If he is not able, he will send a delegation while the other is still a long way off and will ask for terms of peace. ³³ In the same way, those of you who do not give up everything you have cannot be my disciples.

Financial Planning: Do you have a financial plan? If not a formal plan, you have done some type of planning. You planned to get a job and make money. You planned how to pay your mortgage and to repay your auto loan. You planned how to responsibly use your credit cards and how to pay them off. You plan how to pay for vacations and time off.

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Quarterly Meeting/Open Forum

Our fall Quarterly meeting and Open forum will be held on Sunday, October 25 at 10:30 AM. We will have the opportunity to hear reports from the Church Council. Information concerning the replacement program for the preschool will be provided; a marriage statement will be ratified to be added as an addendum to our bylaws; and, discussion on the move ahead to build our fellowship hall addition.

Time Is Running Out!

Are you having fun yet? By now you are probably very busy getting ready for the Ladies' Fellowship Craft, Bake, and Book Fair. It's crunch time as the Fair is only a few weeks away! What savory desserts have you planned? Is your sewing machine whirring? Have you gone through your books and decided which ones can be given to the Fair? The event will be held Sunday,

November 9th, in the fellowship hall before and after the worship service. This annual event is the only time that Ladies' Fellowship is able to gather funds to do mission work throughout the year. Our mission statement reads "Sharing the good news of Jesus Christ at home and around the world through support of mission work, outreach, prayer, fellowship and love." Your generosity, through donations, is always greatly appreciated. Thank you for your continued support of our mission efforts.



Building Fund Expenses Explained

As the Church Council continues to plan for the expansion of our fellowship hall, we are

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providing a letter from the Stewardship Committee that will help to explain where we are at, what we are thinking and how we can accomplish this project. On page 4 you will find the letter. Please read it.

Scrip/Gift Cards that benefit the Church building fund.

Our Lord gave us a wonderful gift, Jesus, at Christmas and we give gifts to others to show we care about them.

Make your list of gift cards now and be ready to order by the December 7th. Some possibilities are:

Amazon.Com, Barnes&Noble, Bath&Body, Bed Bath&Beyond, Cabela's, Gap, Herbergers, iTunes, JCPennys, Sears, Regal Entertainment, restaurants, fast food and for the holiday meal always on hand Albertsons, Safeway, & Walmart.

You can give me the list at church or call me.

~Marie Neuberger

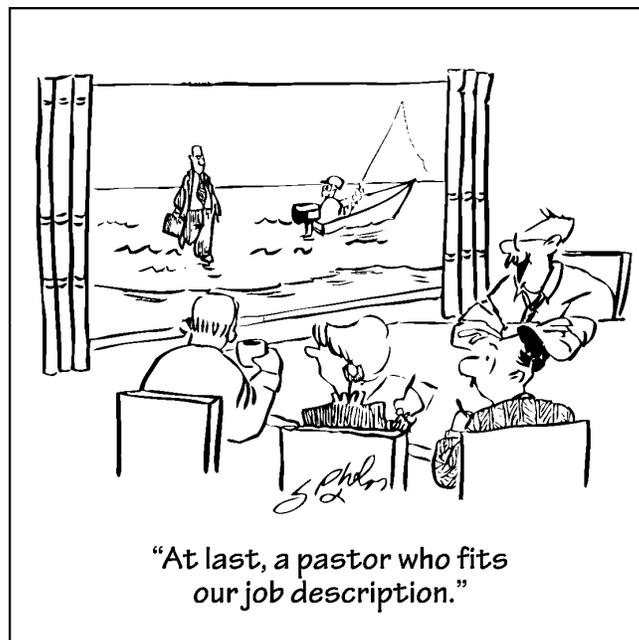
Church Cleaning date reminder

The Council has set the date for church cleaning and grounds clean up for Saturday, November 7th.

Bring pails, wash rags, dusting utensils and cleaning supplies to help keep our campus beautiful to the glory of God. Start around 9 AM.

Favorite Hymn Sunday

We are still accepting favorite hymns for Sunday November 1, Reformation Sunday. You are invited to share with the pastor your favorite hymn. Based on the number of submissions, the top 10 will be used in the worship service. An explanation of the history of the hymn will be presented as well as the singing of the hymn. So please submit your favorite hymn to Pastor Strong by Sunday, October 25. Then come and celebrate the Reformation and our Lutheran heritage of hymn singing.



(Continued from page 1) **Financial Planning**

You plan for retirement and how to make ends meet when you no longer have a regular job.

Financial planning is a part of life. It is also part of God's kingdom work and the life of a congregation.

Organizations do not function without funds to support it. That is just common sense.

Members of an organization support the organization because they want to be part of it and see it continue to function.

So it is at St. Paul Evangelical Lutheran Church.

Members are members for a reason. What is that reason? God would say to carry out the Great Commission of Matthew 28. Matthew 28:18-20 (NIV)

¹⁸ Then Jesus came to them and said, "All authority in heaven and on earth has been given to me. ¹⁹

Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, ²⁰ and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age."

The work of the church is to nurture the members and to reach out to share the Word with potential believers. It costs money to do that. From the support for the pastor to the upkeep of the campus and building to the advertising to the community, there are dollars involved.

Financial Planning (Continued on page 3)

The Pilot is a monthly newsletter of St. Paul Evangelical Lutheran Church. Articles are to be submitted to the editor by the 10th of each month. Pastor Strong serves as editor. The Pilot serves to inform St. Paul members of the events that are taking place in our congregation. Keeping the communication lines open is very important. Your comments are welcomed. St. Paul Web Page location is www.stpaulgj.org. You may e-mail at pastorstrong@stpaulgj.org or church@stpaulgj.org

The offerings and donations you give are to be love offerings to the Lord. Ultimately, the Lord is being served by what you give. The standard Scripture readings about stewardship reinforce this.

2 Corinthians 9:7 (NIV) ⁷ *Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

And, 1 Corinthians 16:2 (NIV) ² *On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.*

Financial planning for the Lord's work is as important as financial planning for personal life. What kind of plans have you made for the Lord? Do you give regularly? Or do you think God doesn't want your money? One could say that God doesn't need your money to accomplish his goals but God does want your money as a gift of your love.

One might say "If I give to the church I won't have anything for myself. I am strapped for cash as it is and I need to pay my bills first."

God has an answer for that as well: Malachi 3:10 (NIV) ¹⁰ *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, " says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.*

Now while a tithe was a required amount for the Old Testament people, offerings and donations would fall under the same category of testing God. We often think that God will penalize us if we do something for him. We think that he won't bless us if we are doing his will.

People talk about "giving up _____ for Lent" as if they are making a great sacrifice of something. What can you sacrifice so that the work of the Lord continues and actually grows?

Can you be reasonable with your finances and

challenge God to bless you as you are a blessing to him and the church?

But be careful that you don't hold God over a barrel saying, "Okay, God, you said you would bless me more if I give and so you better do it the way I want you to do it." Let God be God and let him decide how to bless you. Don't be short-sighted and think that you will be thrown into financial ruin if you give offerings to the church. God doesn't work that way. Blessings also come in more ways than riches and wealth.

Our church has a budget that is not outlandish. We know that not everyone has unlimited resources. But we also know that God has blessed all of us with material blessings beyond what we deserve from him. Many know that and are doing the Lord's will. Then there are those who feel that they don't have to share their blessings with the church. Maybe they feel that God isn't worth their effort or time. Maybe they think that church work isn't their work.

Refer back earlier to belonging to an organization. If you want to belong and you want the organization to function, you will support it.

If you want the kingdom of God to grow like God wants it to grow and you want our church to keep on sharing the Gospel and help you to nurture your faith and be there for you when you need it, then you will support our church and ministry.

You will prayerfully consider what God can enable you to do. You will take up the challenge in Malachi 3:10. And you will be blessed.

If you would like a copy of the current budget and financial report, stop by the church. It will be on hand for the Quarterly meeting and Open Forum on October 25.

Be a part of God's organization that he calls St. Paul Evangelical Lutheran Church. Grow in your faith. Help reach out to the community and world with the message that Jesus wants everyone to hear. Knowing that you are doing your part in saving souls is truly a blessing.



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Dear members of St. Paul Evangelical Lutheran church,

Stewardship is about time, talent, treasure, and testimony. We look for ways to enhance our stewardship to fulfill the mission of sharing God’s Word with each other and those in our community. Besides outreach and evangelism, we want our facilities to be adequate for now and in the future.

A few years back it was determined that a larger fellowship area would be beneficial as we provide space for meals, activities and large group meetings. Presently our fellowship hall holds about 50 people comfortably for meals. With the sanctuary capacity at about 80, the size of the fellowship hall is not large enough to accommodate the maximum in the sanctuary.

Thus we began and implemented a building plan to put on an addition to our fellowship hall. With many hours and many drawings, we have come up with a site plan that will serve us for many years. The total project has been estimated at a little over \$250,000. With a 20% contingency, that would make the total project about \$300,000. We have approximately \$162,000 available in savings. That means we would need another \$138,000 to complete the project. We have looked into financing and we can borrow at 4% and our payments would be about \$836 per month. (This would change if we get more special offerings and pledges are met.) See the chart below. As you can see, the more that comes in upfront, the less we will have to pay on a monthly basis.

The loan repayment will add to our weekly offering needs. Since our budget is not extravagant we would have to increase the giving by you, our members to help cover the principle and interest.

Another way to reduce the budget amount (and save tremendously on interest) would be to take up a special offering from our members. (Please don’t stop reading thinking that you can’t help support this project.) We have about 50 family units in our congregation. If each family would give \$1,000 by the end of 2015, that would reduce what we need by \$50,000.

The comments will be that many are on fixed incomes and others just can’t afford this amount. But think outside the box. Are there some funds somewhere that could be used without impacting your standard of living? Is there an amount that is being saved up for an undesignated situation that could be tapped into? Delay a purchase that isn’t absolutely necessary at this time. Maybe you have a CD that isn’t earning much interest. Might a savings account that is going largely unused at this time be used?

And if \$1,000 just won’t work, will \$750 or \$500? Or would you be willing to increase your regular offerings by 10%? That would be \$1 more on a \$10 offering or \$5 on a \$50 offering or \$10 on \$100 regular offering.

Before dismissing this notion and saying it is impossible remember: With the Lord, all things are possible. Trust in the Lord. Prayerfully consider what you could do to help with upfront costs.

Also, if you are presently donating to fulfill a pledge to the building fund, please continue to fulfill that pledge. That will also help to reduce the amount that we will have to repay.

As a family here at St. Paul, let us work together to provide a beautiful and functional facility that will serve us at the present time and into the future. All members will ultimately benefit from this project. All glory be to God.

~ Phil Wiechman, Stewardship Committee Chairman

Each Family one-time donation	Total Up-front donations	Amount to be financed	Total interest	Monthly Payments	Increase in budget (Weekly)	Increase per family (Weekly)
(based on 50 families)	0	\$ 138,000.00	\$ 62,700.00	\$ 836.00	\$ 209.00	\$ 4.18
\$ 250.00	\$ 12,500.00	\$ 125,500.00	\$ 56,500.00	\$ 753.00	\$ 188.25	\$ 3.77
\$ 500.00	\$ 25,000.00	\$ 113,000.00	\$ 50,206.00	\$ 670.00	\$ 167.50	\$ 3.35
\$ 750.00	\$ 37,500.00	\$ 100,500.00	\$ 44,000.00	\$ 587.00	\$ 146.75	\$ 2.94
\$ 1,000.00	\$ 50,000.00	\$ 88,000.00	\$ 37,700.00	\$ 503.00	\$ 125.75	\$ 2.52