

SEPTEMBER 2023

Journeys

A PUBLICATION OF CARVERSVILLE UNITED CHURCH OF CHRIST



WHEREVER YOU ARE ON LIFE'S JOURNEY, WE WELCOME YOU HERE.

SAYING GOOD-BYE

Pastor Fogal has been with us at Carversville for 7 years. His last day in the pulpit will be Sunday, September 24. To thank him for being our spiritual leader and a great example of how to live a life of faith, we'll hold a coffee hour in his honor following the worship service. Please be there to wish Bob well.





Let's Make Beautiful Music Together

Many people have expressed how much they miss having choir music performed on Sundays, myself included. Covid certainly did a number on that along with many other things. In an effort to reintroduce some choir music back into our worship services I am looking to assemble a group of people that would like to join Bob Kling and myself singing "Turn! Turn! Turn! (To Everything There Is a Season)". It is a song taken from the passages in Ecclesiastes and was written by folk artist Pete Seeger. In the mid-1960s it was popularized by the rock/folk group the Byrds. The target date for performing it is Sunday, October 8th. A few people have already stepped up, the more the merrier. Much of the piece is in unison so no need to worry if you can't sing a specific part like alto or tenor. Please let me know if you would like to be part of this fun. See me in church, text me at 267-348-9530 or email me at gunn.shot1@gmail.com.

All the best,
Dave Gunn



STUDENT NEWS

Fiona McKenna, granddaughter of Jim and Nancy Hale, was recently highlighted in the sports section of the Herald. She placed fourth in the heptathlon at the USA Track & Field (USATF) Junior Olympic National Championships at Hayward Field in Eugene, Oregon. She will be attending Columbia University in New York City this fall. Congratulations, Fiona!!



WHAT'S THE BOOK GROUP DOING?

from Sue Wulf

We enjoyed a yummy summer Book Group gathering at Plumsteadville Inn to discuss *Horse* by Geraldine Brooks. We agreed the author did a masterful job of making connections between the mid-1800s and today via a painting of Lexington, an extraordinary racehorse. Good book! It was also great to exhale and hear memories of horses, carillons, and extravagant birthday celebrations.

After catching up on some "summer beach reads," we'll meet at Plumsteadville Inn on Monday, September 18, at 12:30 pm to enjoy lunch and discuss *The Midnight Library* by Matt Haig.

Our group is always more than a discussion of a book. It's the sharing and camaraderie that sends us off with a smile. It's truly "girl power!" We would love to have you join us and be part of this. Happy reading!





PRAYING HANDS

Here is a list of those who would benefit from receiving cards. We encourage you all to reach out to these people as it will mean a lot.

Card List for September

Marta Strait- The Colonnade at Carrollwood, Marta Strait, 13550 S. Village Dr., Tampa, FL 33618

Art Burger- 3622 Buttonwood Dr., Doylestown, PA 18902

Catherine Halper-P.O. Box 564, Lahaska, PA 18931

Judy and Frank Le Vien-6264 Point Pleasant Pike, Doylestown, PA 18902

Sally Seeton- 1850 Lower Mountain Road West, Furlong, PA 18925

Gordon Keckeissen- 555 N. Broad St., #508A, Doylestown, PA 18901

Jack King-503 Windrush Bay Drive, Tarpon Springs, FL 34689

DJ Kling- P.O. Box 195, Carversville, PA 18913

Jim Cleaveland-26 N. Lafayette Ave., Morrisville, PA 19067

Lon and Pat Pritchard- 1131 West Kings Highway, Coatsville, PA 19320

Peter and Lynn Bullock – 1802 N. Ridge Road, Perkasio, PA 18902

Kathy Thompson- 403 S. Main St., Apt. B102, Doylestown, PA 18901

Jeff Mays- 5 Broad St., Stockton, NJ 08559



WINTER WONDERLAND MARKET UPDATE

Your event committee (Sue, Jackie, Debbie, Jan, Chris, Cheryl C., Elizabeth, John and I) has been very busy since the first of the year. We met the first Sunday of the month and each meeting has been very productive. We are close to 20 vendors (a record) not including the raffle baskets, gift cards, stocking stuffer table and vintage table. Chef Dan Gallo of Thyme and Plate Catering (formerly chef at the Carversville Kitchen) will have delicious lunch items for purchase during the day. The Scouts will have a table to pre-sell their wreaths.

You can help as well. In the office you will find two manilla envelopes. One is for gift cards, the second is for scratch-offs. There is also a letter provided if you need it for the gift cards. Just a reminder: we are no longer strictly food related; any gift card is appreciated.

Thanks to your support and the ongoing efforts of this committee, we feel this will be the best festival to date!

Cathy Price
Chair

A REMINDER

Dear Members and Friends:

Several weeks ago, the Trustees sent a mailing to all the listed members and friends of Carversville United Church of Christ requesting assistance to help slow down the growing financial deficit. A few substantial contributions were received, for which we are very grateful. However, the overall response has been much less than had been hoped for.

If you are planning to make a contribution but haven't gotten around to it yet, please take the time to do so. Checks can be mailed to the church at PO Box 26, Carversville PA 18913. Please mark the envelope for the attention of the Financial Secretary.

Thank you,
Dave Gunn
Trustee and Financial Secretary



As you may have heard, Jeanne Brown needs rides to and from church every week. Look for the sign-up sheet on the bulletin board by the office. Your help will be sincerely appreciated. Many thanks.



DONATE AUCTION ITEMS

We are having raffle baskets and a vintage table at our “Winter Wonderland Market” artisan show on November 11, 2023.

We are requesting donations for our dog, cat and puzzle themed raffle baskets.

Starting on September 3rd, there will be a donation collection box in the conference room with a list of the items needed for each basket. You can check the list and pick an item that you would like to donate, such as a dog picture frame or a cat toy. If you don't want to do the shopping, you can make a cash donation to me, and I will buy items to fill our raffle baskets.

Also, we need donation items for our vintage table.

This is an opportunity for you to get rid of “gently used” things in your house that you are no longer using such as vases, holiday decorations, kitchen plates etc.

You can leave these donations in the nursery room at church. Please do not donate books or jewelry. Thank you in advance for helping to make the “Winter Wonderland Market” a **HUGE** success!

Debbie Furst



MODERATOR'S MINUTE

from Sue Wulf

Changes are coming to CUCC with Pastor Fogal's departure, and we need to prayerfully be getting ready for the church's next phase while planning for the church's future. While the leader may change, our mission to do God's work never does. Our church needs to be the one place in our lives where we worship the same Lord, and above all, follow Jesus' teachings to love one another.

Jan shared the following with me:

FIRE: WHAT TO DO!

During a recent ecumenical gathering, a secretary rushed in shouting, "The building is on fire!"

The METHODISTS gathered in the corner and prayed.

The BAPTISTS cried, "Where is the water?"

The QUAKERS quietly praised God for the blessings that fire brings.

The LUTHERANS posted a notice on the door declaring the fire was evil.

The ROMAN CATHOLICS passed the plate to cover the damage.

The JEWS posted symbols on the door hoping that the fire would pass.

The CONGREGATIONALISTS shouted, "Every man for himself!"

The FUNDAMENTALISTS proclaimed, "It's the vengeance of God."

The EPISCOPALIANS formed a procession and marched out.

The CHRISTIAN SCIENTISTS concluded that there was not a fire.

The PRESBYTERIANS appointed a chairperson who was to appoint a committee to look into the matter and make a written report.

And the secretary grabbed the fire extinguisher and put the fire out!

May we be like the secretary and calmly put out any fires as we move forward.

CONTACT INFORMATION:

Rev. Robert E. Fogal, PhD.

Wednesday from 9:00 a.m. ~ 1:00 p.m. and by appointment.

Email: pastorfogal@gmail.com

Cell phone: 610-945-4955

Lynn Bullock, Organist

Email: lynnbullock8@gmail.com

Cell phone: 215-260-1569

Chris Ochadlick, Office Admin.

Wednesday and Thursday ~ 8:00 a.m. ~ 1:00 p.m.

Office phone: 215-297-5166

Email: carversvilleucc@gmail.com

Email: carversvilleucc@gmail.com

Website: CarversvilleUCC.org

Facebook.com/carversvilleucc

3736 Aquetong Road, PO Box 26

Carversville, PA 18913

Office phone: 215-297-5166



Carversville Christian Church, UCC

Statement of Activity

Year to Date: 7/31/23

	Total Year to Date				
	Actual	Budget	Better/(Worse) vs. Budget	2022	Better/(Worse) vs. Prior Yr
REVENUE					
Giving	\$ 55,260			\$ 57,319	\$ (2,059)
Other Revenue	5,517			3,374	2,143
<i>Total Revenue</i>	60,777	89,931	(29,155)	60,692	84
			-32%		0%
EXPENSES					
Church Home	26,358	27,427	1,068	25,972	(387)
Communication	2,402	3,424	1,022	2,115	(287)
Faith Formation & Education	115	175	60	115	-
Outreach	2,578	3,500	922	1,659	(920)
Personnel & Administrative	50,434	52,095	1,661	50,539	105
Worship	1,292	3,310	2,018	1,879	587
<i>Total Expenses</i>	83,180	89,931	6,751	82,278	(902)
			8%		-1%
Surplus / (Deficit) before Investments	(22,404)	-	(22,404)	(21,586)	(818)
Investment Income	1,442	-	1,442	1,330	112
Net Surplus / (Deficit)	\$ (20,962)	\$ -	\$ (20,962)	\$ (20,256)	\$ (705)
					-3%
Unrealized Gain/(Loss) on Investments	\$ 14,434			\$ (19,564)	
Sundays	31			31	-
Average Giving per Sunday	\$ 1,783			\$ 1,849	\$ (66)

Treasurer's Report
Submitted by Cheryl Costella

In an effort for transparency on the finances of the church to make sure all those invested in the church know where we are at, I will be providing newsletter readers with a more comprehensive look at our monthly financials. This is a simplified version of what is provided to the trustees monthly. This shows year-to-date numbers versus both the budget and last year for the same period. In other words, you are looking at financials through July 31, 2023, 7 months of the budget from the annual report (voted on at the congregational meeting), and finally prior year through July 31, 2022. Bear with me as this presentation is a little more explanatory than future presentations to explain what you are looking at. If you have any questions, please feel free to reach out to me directly, my information is in the directory. *(See chart ABOVE)*

- Revenue is basically flat vs. last year; however, giving is down 4% with other

revenue being higher than last year. Other revenue includes funeral, parking, and social rentals, proceeds from the quilters, and money collected so far from vendor tables for the Winter Wonderland Market. You will also see it is behind budget by 32%.

- Expenses in general are below budget so far this year by \$6.8K or 8%. Expenses are slightly higher than last year by \$902 or 1%. For ease of showing the budget, the expenses are evenly distributed by the number of months. For example, the total budgeted for fuel oil (in Church Home) in 2023 was \$10K. The budget is not split up based on when payments are made, but simply \$10K/12 or \$833 / month. Therefore, within church home, the budget of \$27,427 shown above includes \$5,831 (\$833*7) for fuel oil. To see which expenses make up the above categories, refer to the annual report where the details are given.
- After investments we are at a \$21K deficit which is 3% higher than last year at this same point.
- Below that is the current unrealized gain / loss on our investments.

- Finally, I compared the average “Giving per Sunday” based on the number of Sundays in the year so far. I am counting every Sunday so we can compare apples to apples and assuming people give for every Sunday. I do not leave out Sundays we do not have church because of weather or if Christmas Day is on a Sunday. The idea is that if the church is closed, congregants would make up giving the following Sunday. Average giving per Sunday is down \$66 or 4%.



The following statement shows how much we have in our bank accounts and the investment account. It then removes the restricted funds to show what is available for unrestricted use. In this case, of the \$195K in money we have only \$62K is available for unrestricted use. Based on our current deficit, we have a little less than 3 years of operating cash.

Unrestricted Funds

Year to Date: 7/31/23

Cash Assets

Bank Accounts	\$ 3,367
Schwab Investment - Market Value	191,654
Total Cash Assets	<u>195,020</u>

Restricted Funds

OCWM Funds	(25)
Deacon's Fund	2,113
Church School	2,832
Mem. Walt Livezey Jr.	294
Missions	1,054
Boy Scouts	-
Mem. Lois Birum	22,500
Hargen's Painting Restoration	840
Sign	10,105
Hansell Building Fund	93,776
Total Restricted Funds	<u>133,488</u>

Available Unrestricted Funds	<u>\$ 61,532</u>
Years of Cash based on current deficit	2.94