



# THE SOURCE

A Monthly Journal of Elim Lutheran Church

**March 2019**

**From the Pastor:**

**The blessing and curse of being intentional**

I recently learned of an old convent in San Francisco that was turned into an intentional community in the early 2000's. It is a large building that houses twenty plus artists. Each person has a room and creative space and rents seem somewhat affordable. Other spaces like bathrooms, showers, and the kitchen are shared and each person commits to cleaning various areas of the building. A woman in her 30's who was recently interviewed about living in this converted convent spoke of its joys and hardships. While she praised its affordability, uniqueness, creativity and community orientation, at the same time she spoke of intermittent blowouts, conflict, and many differences of opinion among like-minded people!

Living intentionally comes with its blessings and hardships.

I can think of times when being deliberate was very difficult. Like that time I decided to take part in a week-long juice fast. The first two days were great. A couple days later I was at the local pizza joint scarfing down garlic knot Hawaiian pizza. Another time I committed to running on a more regular basis. The day after

my first run, with soreness setting in, I decided to skip running the next day and every day following that.

In his TED Talk "Try Something New for Thirty Days" Matt Cutts speaks of how doing something for thirty days can create a new habit. In his short talk he speaks of those things that we've been wanting to do that we've been putting off. He speaks of those comfortable and complacent ruts that we find ourselves in that keep us from trying new things and developing new habits. If you're anything like me you are probably able to think of some things you've been wanting to do or try but have been putting off. Things related to health and wellness, finances, meditation, mindfulness, prayer and creativity. The call is to intentionality.

Church is an intentional community. As we all know it comes with its blessings and its hardships. The Lenten season we are entering into as a faith community is an intentional time. Forty days minus Sundays, the origin of which was a time of getting ready for Easter baptisms, a time of intentional prayer, fasting, and connecting to God, a time of blessing, and a time of hardship.

So what's to stop us from being intentional over the next thirty days or the next forty days plus or minus Sundays? Perhaps there is something we can add to, or subtract from, our lives that might enhance our well-being. Maybe there is a practice that brings us blessings and is – at the same time – difficult. Maybe something new that might deepen our love for others. Maybe something new might deepen our love for God.

If you stop by Elim's sanctuary, you'll notice the baptismal font out with shells and oil around it. Take a shell and some oil. Put the shell somewhere at home, fill it with some oil, and for the next forty days intentionally mark your forehead with a cross in the morning, at night, or maybe both. In the Lutheran tradition, this marking of the cross takes place in Baptism and is accompanied with the words "Name, child of God, you have been sealed by the Holy Spirit and marked with the cross of Christ forever." In this practice, affirming the words of our baptism, we ground ourselves by articulating that we are beloved children of God. What might an intentional living out of the grounding that we are beloved children of God mean for our lives?

grace and peace, Patrick

## **College Care Packages**

Gratitude from our College Pack Ministry

Thank You! Thank You! Thank You! Where do I begin to say thank you to our amazing Elim Family?

Your support and contributions to the College Pack Ministry this year went beyond measure. Your generous donations, both monetary and of supplies, made it possible to send packages

to 19 students attending college in the United States and 2 outside the country...Vancouver, Canada and Windhoek, Namibia.

We also sent Valentines and Starbucks cards to 9 of our local students attending SRJC for a total of 31 students from our Elim Congregation. I especially want to thank the ELCW for their generous donation that paid for the shipping, Karen Sipich who donates Starbucks cards every year, Erin Hetrick-Hohenner who printed all the labels, and Robin Merrill who came up with the tooth brush/tooth paste idea, which was a big hit! Thanks also to Carol Chavez, who helped me put all the packages together for mailing.

This ministry is not only a blessing to each student who receives a College Pack or card, but also a blessing to us as a congregation. So, thank you one and all for continuing to support this wonderful ministry to our youth as they continue their journeys.

## **What Elim Means to me and Why I Give Back**

by Catherine Winters

During my first visit, Elim became the church home I had been seeking for many years. My friend Tom Hoen, with his low-key demeanor and understated invitation, had suggested the visit. He had mentioned that I might like to check out Elim. He said it was a great place and he loved it.

I loved it too and knew at once that I had found a church home at last! The members were incredibly welcoming despite their own tight-knit backgrounds with one another. The families of many members had attended Elim for generations, yet they embraced new

attendees without being overly solicitous. Pastor Tim was so friendly and made a point to welcome me warmly that first day. When I learned that Elim is an inclusive, progressive, forward-thinking church – supporting diversity and valuing family, leading with community outreach while encouraging and informing one’s own personal spiritual journey – I was in!

I support Elim by committing to participate fully as a member. I attend church regularly, volunteer, and support Elim financially. Why? There are far more reasons than I have room to list in one article, so I encourage everyone to ask me that question when you see me at Elim. I am always available and will enthusiastically share my answers! I have received far more blessings from my sojourn with Elim than I could possibly give back. The congregation has been a profound support system for me through numerous losses and celebrations. I have grown so much in faith and have made friends from many walks of life here.

Because of Elim’s many ministries, I’ve had rich opportunities to serve – building homes in Mexico and New Orleans, helping at VBS while my grandchildren attended – and I continue to participate in a wide variety of church activities. There are so many ways to volunteer at our weekly services, too. I never feel obligated or pressured to serve. When I serve at Elim, I am always enriched by it, and supported by others. I stretch beyond my comfort zone, and meet wonderful people. This gives me an opportunity to be part of keeping Elim thriving and evolving so we can continue to grow in Christ and help the community.

Monetary support is also needed for Elim to thrive. My set monthly contribution to Elim is

my first financial priority. Selfishly, I want to see Elim here because I get so much from it. More importantly, I want to see it here for the community and future generations. Our staff deserves fair wages and I feel we all benefit from experienced pastoral leadership. I know it costs money to keep up the facility, which is a wonderful meeting place for many community support and service groups beyond the congregation.

I want Elim to shine in the community, so I get involved in efforts to keep the facility and grounds well maintained and look for ways to support the onsite programs that make us shine, including our community garden and award-winning preschool program. Elim’s music program is another example of what makes us shine. Elim offers a variety of quality experiences to participants during worship – the best “free” music around.

I hope my reflections encourage each reader to give thought to what Elim means to you. I hope you’ll consider spending time in prayer, asking how God desires you to participate at this time, not only financially, but with your talents and skills. And I hope you will join me in building some sweat equity, for Elim, and for the joy of it.

Gods Peace,  
Catherine Winters

## **Gems of Elim Project**

We are excited to share that the “Gems of Elim” project is being relaunched this spring.

In 2007, all Elim women ages 75 plus were interviewed and their faith and life stories were chronicled in the “Gems of Elim” booklet.

A celebratory luncheon was held to honor all Gems.

It's time to begin again!

Elim women who are now 75 and older will be contacted and invited to participate in the "Elim Gems Project" by a volunteer interviewer. The interviewer will also ask to set up a time to meet that is convenient to both parties. At the meeting, each "Gem" will be invited to share about her life and faith story that will be also included in the 2019 "Gems of Elim" booklet. A luncheon will be held at Elim to honor the "Elim Gems" on Saturday, September 28, 2019.

Helpers are needed to interview the Elim Gems. Please come to a "Gems of Elim" informational meeting for interviewers on Sunday, April 28. There will be two meeting opportunities, 10:15 between services, and 11:45 after the second service. At this meeting, we'll talk about the interview process and get things started. Please come and be part of this fun and inspiring project to honor the lives of many who are such an important part of the Elim community.

We are also hoping to be able to expand the project to include our wonderful Elim men who are 75 plus. Stay tuned for more details.

Questions: Please contact Susan Rodkin.

### **From the Treasurer**

Dear friends in Christ,

As we enter the fourth quarter of our 2018–19 fiscal year (which ends May 31<sup>st</sup>), I thought it would be helpful to provide an update on the congregation's budget status. I know details

and numbers aren't everyone's cup of tea, but I believe that knowledge is power, and I'd like to empower every member of the congregation to help drive Elim's mission forward.

As I look at our financial position, there are both things to cheer and challenges to face. As Good Friday came before Easter, let's take the hard stuff first.

### **The Challenge**

At our annual meeting last May, the congregation overwhelmingly adopted a budget for the year that called for contributions from members and participants (aka "regular giving") of \$328,250, of which \$249,470 was to occur in the first three quarters. In practice, regular giving has fallen about 13% below the budget target and as of February 28 was \$214,007, or \$35,463 less than budgeted. This was also \$14,289 *less* than regular giving at the same point in the 2018–19 fiscal year.

Ouch! This shortage in giving is a significant challenge for the congregation's finances. But it is one that is entirely within our control to overcome. Thus far this fiscal year, 218 different individuals have made contributions, averaging \$982 per giver. (We are fortunate and grateful for our 36 givers who have been able to contribute considerably more than the average.) Projecting this to the full fiscal year, we will average \$1,309 per giver. Our budget represents an average of \$1,506 per giver. So, even though we project regular giving to fall short of budget by \$42,907 for the year, the difference represents an average difference in giving of only \$200 per giver, or about 15%.

Regular giving goes into Elim's general fund, which can be a bit of a mystery to members.

Elim's general fund supports many of the traditional "church" functions of our congregation, including our worship, music, Christian education, youth and family programs, pastoral care, and functions that support them such as office staff and facilities. When you give to an Elim restricted fund to support specific missions—to Petaluma, New Orleans, Mexico, and Tanzania—every dollar you give goes to your intended purpose thanks to additional support from the general fund in the form of facilities cost, pastor, staff, and other resources. Truly, the general fund is the lifeblood of all Elim ministries, enabling us to be a church that preaches, teaches, and reaches out to the community.

### Overcoming the Challenge

What can we do to overcome this challenge?  
There are many things.

First of all, there is never a bad time for each of us to reassess our approach to giving to Elim.

A long time ago, I made the decision that my giving to the church I attend would be driven by my gratitude to God for the saving grace He has bestowed upon me in the death and resurrection of Jesus Christ and for the many blessings I have received over the years. I measure my giving against that gratitude and sense of giving back to the One who has given me everything. (And I always seem to come up short in my self-assessment!) I trust the Lord to see to it that the monies I give are put to good use through the instrument of the congregation to which I belong.

Increasingly, it has become clear to me that as the Christian church in the United States is facing greater and greater challenges from the larger society, the church needs resources to

continue to deliver the Gospel to a world that needs it more and more. There is no other institution in America that does so much good *and* spreads the Gospel, and so my primary focus for my charitable giving is on my giving to the church, through Elim.

Julie and I continue to contribute to other worthy causes, but our giving to the church takes priority. We think of giving to restricted funds as *in addition* to and not *in place of* our commitment to general fund giving.

In addition, Elim's Endowment Fund owes its existence primarily to generous donations made by Elim members as part of their estate plans. Years after these members have died, their donations continue to make possible such initiatives as remodeling our choir room, upgrading our sound system (coming soon), supporting our Mexico mission, and enhancing our Festival Choir experience. Please consider including Elim in your estate plan as another way to share the bounty that God has provided you during your lifetime.

I would encourage all of you to take some time to pray and reflect about why you give and how you give, and to consider whether you could increase your giving by 15% this year or write a one-time check for regular giving of \$200 or more to help us offset our current shortfall. As the church is for everyone regardless of means, we ask only that each person help according to their ability.

### Planning for the Future

**As part of our budget planning for next year, in the coming days you will receive in the mail a pledge card, which we ask you to fill out and return as soon as possible to Elim.** The pledge information will be kept strictly

confidential, and it will help us project giving for the 2019–20 fiscal year more accurately.

Please be realistic in your pledging:

aspirational pledges that you won't live up to make it harder for us to establish a realistic budget. The more people who provide us accurate information, the better we can ensure an achievable budget that is able to fund Elim's key initiatives.

As you consider your giving for the coming year, please consider a few of the financial "headwinds" that we face in the upcoming year:

- With Cathe Kiler's retirement at the end of May, we will be looking for a new music director and will need to adjust to the market rate, which has unknown impact on our budget but is more likely to require increases than to permit cuts.
- The costs of providing janitorial service to keep the church clean will increase \$2,570 over last year's budget, as we have transitioned from paid staff to using an outside service in order to better ensure that state cleanliness standards are met for the preschool.
- The cost of the mandatory benefits package for Pastor Patrick has already increased for 2019, will increase again for 2020, and will require an increase of approximately \$1,300 in next year's budget.
- Our garbage collection fees will increase \$700 per year as Recology has ended a subsidy of our garbage rates that was provided by the previous city garbage collection services.
- The sales tax in Petaluma will increase on April 1 to 8.25%, increasing the costs of all our local purchases.

In other words, even if we make no changes to our programs, costs will go up.

## Leveraging Corporate Generosity

In addition to personal giving, we have a number of methods for you to help direct corporate contributions our way:

- **Thrivent.** Those of you who are customers of Thrivent (the Lutheran church's dedicated financial services company) can help direct Thrivent Choice dollars to Elim. This is our largest source of outside corporate support. If you are not a Thrivent customer, consider becoming one. Our Thrivent representatives will be happy to provide you information about the financial services they provide.
- **Amazon Smile.** Who does not shop at Amazon? After a simple, five-minute sign-up process, you can do all your Amazon shopping through [smile.amazon.com](https://smile.amazon.com) and Elim will receive a percentage donation for all eligible purchases. The price is the same to you as buying on Amazon's main site. It's free money!
- **Escrip.** Escrip allows you to sign up your credit and debit cards online, and when you use your registered cards to make purchases at participating vendors, Elim will receive a donation, and your bill will be the same as usual.
- **Employer matching gifts.** Many employers offer matching gift programs and several of our members participate in these programs. Usually employers will match a certain ratio of your giving to Elim with a contribution of their own.

And let's face it, we are all busier than ever and need some help remembering routine tasks. To help ensure your contributions to Elim always arrive right on time, you can **sign up for recurring**

**giving on the tithely platform or through your bank's online bill pay system** and take the random memory lapse out of the equation.

Over the next few weeks, you can look for more information coming through on how to participate in these programs. I'd encourage every member and friend of Elim to leverage these corporate sponsorship programs and giving platform to help bring more resources to the sharing of God's word in Petaluma.

### **Some Better Financial News**

I mentioned earlier that there is some cause for cheer. Those of you who have studied accounting know that the financial statements of income and expense must show all the changes that affect the overall net assets of the congregation. However, some of those changes are not "cash-based" in the sense that they reflect the change in valuation of particular assets without any exchange of cash. For Elim, those transactions include the fluctuation in market value of our investments and depreciation of our capital assets. In addition, some of the expenses we pay are the result of directed giving that is not factored into our general fund budget.

So, in addition to the overall gain or loss for the year, I look at our current-year general fund operating revenue, expenses and net. There, the picture is a bit brighter:

- Operational revenue so far this year (\$271,145) is \$5,613 higher than at this

point last year (\$265,532). This increase has been made possible by over \$17,000 in memorial giving, including one non-recurring gift of \$15,000.

- Operational expenses so far this year (\$271,197) are \$13,974 less than at this point last year (\$285,171), an effect of the belt-tightening we did in this year's budget.
- Operational net so far this year is a loss of \$52, essentially break-even, compared to an operational loss of \$19,639 at this time last year.
- Our overall net loss thus far this year is \$5,310, which is explained essentially by two factors: (1) losses on our investments with the ELCA Endowment Fund due to stock market volatility in late 2018; and (2) depreciation of capital assets.

In other words, on a cash basis, even though regular giving is well below budget, we benefitted from a windfall in memorial giving and have been able to reduce expenses enough to break even so far this year. Breaking even on a cash basis is a relief but it also means that we are deferring the accumulation of funds to update our aging facilities and that the Leadership Team has not been able to reinstate the Youth Leader position as requested by the congregation as part of this year's budget resolution. (See next page.)

The table below shows the calculation of the numbers I discussed above.

	FY2018	FY2019 (This Year)		
	Actual YTD	Actual YTD	Budget YTD	Budget Full Year
Overall Revenue	313,926	309,559	352,378	468,400
4052 Investment losses (gains)	(2,828)	2,825	-	-
4501 Less restricted funds released	(45,566)	(41,239)	(61,815)	(83,554)
<b>Operational Revenue</b>	<b>265,532</b>	<b>271,145</b>	<b>290,563</b>	<b>384,846</b>
Overall Expenses	332,901	314,869	341,606	468,400
8270 Less Depreciation	(2,164)	(2,433)	(2,164)	(3,733)
4501 Less restricted funds released	(45,566)	(41,239)	(61,815)	(83,554)
<b>Operational Expenses</b>	<b>285,171</b>	<b>271,197</b>	<b>277,627</b>	<b>381,113</b>
<b>Operational Net Gain (Loss)</b>	<b>(19,639)</b>	<b>(52)</b>	<b>12,936</b>	<b>3,733</b>
Overall Net Gain (Loss)	(18,975)	(5,310)	10,772	-
Effect of Depreciation, Market	664	(5,258)	(2,164)	(3,733)

I will close by pointing out that many churches across America, of many denominations, are facing financial challenges just like ours. Elim is not going to go away any time in the near future. We have substantial net assets and sufficient operational reserves to keep on chugging along. But as each of us has inherited stewardship for this almost 95-year-old congregation, I am sure we would like to keep it in at least as good condition as we received it, if not better. So, I urge us all to strive to

make that a reality in the weeks and months to come. As one of our members of many decades reminded me recently, "Elim has had its ups and downs over the decades. There have been times we really wondered whether it would survive. But the Lord always provided for us and will continue to do so."

In hope and faith,  
Kevin Prime  
Treasurer

### A Reminder about our Communication Tools

The **Elim Express** is our **newsletter** used to distribute short, action-oriented announcements about upcoming events, needs for volunteers, and other opportunities to participate and engage in Elim's mission. The **Elim Express** is distributed weekly by email and the same news is inserted into the bulletins on Sunday morning. It is also mailed out on request to those unable to attend worship services and/or are not able to receive email. Call the church office if you need help. **The Source** is our **magazine** featuring longer-form articles and messages from members and participants, congregational teams, the pastor and congregational leadership.

### Elim Lutheran Church

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