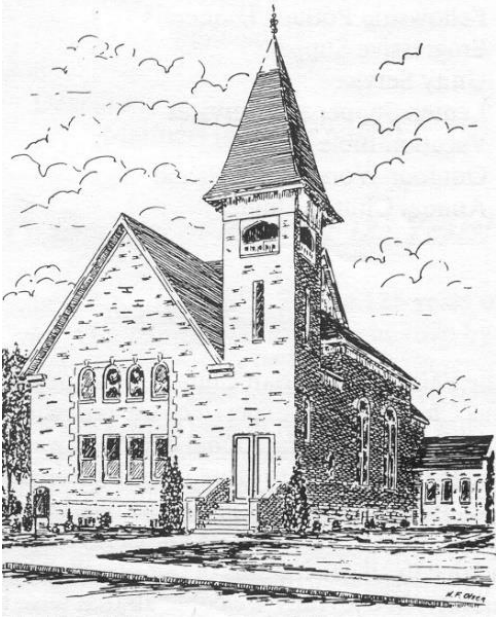


Faith Presbyterian Church  
PO Box 307  
108 Main St W  
Silver Lake, MN 55381



## Upcoming Events

**Nov. 29: Advent Book Study, Everyone welcome! Call Barb for info.**

**Nov. 29: Hanging of the Greens Sunday**

**Dec. 6: 10am Worship**

**Dec. 13: 10am Worship**

**Dec. 24: Christmas Eve service at 5pm with Communion**

**Dec. 25: Christmas Day-No Worship service**

**Dec. 27: 10am Worship**

Worship Services – Sunday, 10am. Communion Services - the first Sunday of the month.

**We are now streaming live on YouTube!** Check out pg. 8 for instructions.

If you would like your newsletter emailed to you please contact Megan by email -  
[faithfriends@embarqmail.com](mailto:faithfriends@embarqmail.com)

# Faith Friends Newsletter



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## Pastor's Letter

Greetings members and friends of Faith Presbyterian Church.

This year has been a challenge for everyone. In about three weeks, we will celebrate Thanksgiving. In scripture, Paul says to be thankful at all times (I Thessalonians 5:18). We have lived long enough to know that most likely, Paul wrote this message during a time of great trial. Rarely do we have to be reminded to give thanks when all is going well. It is not magic, but something happens in individuals' hearts when they garner the strength to give thanks in every season of life. You may recall the song learned in Sunday School, "Count Your Blessings Name Them One By One." The song invites a hearty chorus for us to continue to sing... "see what God has done."

One blessing has been the health and safety of most of our members. We returned to in-person worship in July and have avoided COVID-19 infections. Individuals continue to give and to dedicate their time and talent to the congregation. The Worship Committee has worked to accommodate the lack of singing with recorded music and solos from the Fireside Room. We celebrated a recent Baptism, and we are looking forward to both an Advent Book Study and Christmas celebrations. Last Sunday, we celebrated All Saints Sunday, remembering the Great Cloud of Witnesses and the Invisible Church.

Wherever you are as you harvest fields and prepare the ground for planting next year's seeds, give thanks to God for mercy and grace. Wherever you are, make that place a sanctuary for worship and praise.

We are now streaming Live on YouTube on Sunday mornings. Please let us know if you are finding the services meaningful for your spiritual growth.

If you are struggling and need some holiday cheer, please reach out to the Elders, Deacons, church members, or myself, especially if you have pastoral care concerns. We are committed to keeping the member connections during this period of separation. Let us know how we can assist you. We are all praying for the healing of our nation and the end of COVID-19. So, we look forward to 2021 with hope. In the meantime, we do not just have to look ahead. There are many things to rejoice about today.

Once again, I appreciate you and hope you will find ways to enjoy your family and friends while keeping safe. Consider the State Public Health guidelines found here <https://www.health.state.mn.us/diseases/coronavirus/holidays.html> as you plan activities. May your time with others be blessed as you share the good news of Jesus Christ.

May the God of peace bless and strengthen you during the Thanksgiving holiday. May the Lord fill your heart with joy and compassion. In this season, give to others from the abundance of what you have. Remember, as you give thanks, you are a child of God bearing witness to Christ's love in the world.

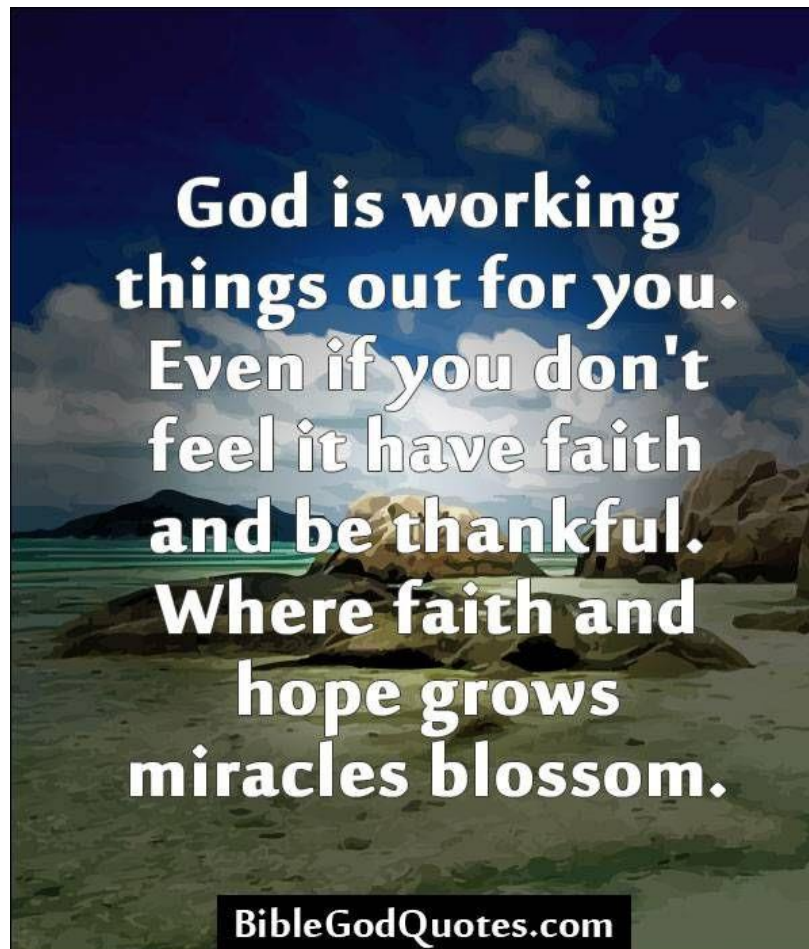
*Rev. Murphy Ashley, Jr.*



## Session Report

**Greetings!** I hope this newsletter finds you staying well and healthy amid this crazy year of 2020. The session has had a few bumps in their journey since March. Just as I'm sure you have had with learning how to meet via zoom rather than in person and having to sort through lots of guidelines on how/when to reopen following the shutdown due to COVID-19. It was not just a flip of a coin regarding when to reopen but we got through the paperwork and are hopeful to see each and every one of you at worship!

*Deb Jensen, Clerk of Session*



## Treasurer's Report

### Faith Presbyterian Church of Silver Lake Profit & Loss Budget vs. Actual General Fund

|                                         | <u>Jan - Sep<br/>20</u> | <u>Budget</u>  | <u>% of<br/>Budget</u> |
|-----------------------------------------|-------------------------|----------------|------------------------|
| <b>Ordinary Income/Expense</b>          |                         |                |                        |
| <b>Income</b>                           |                         |                |                        |
| 41000 · Miscellaneous Revenue           | 105                     |                |                        |
| 42000 · Per Capita                      | 1,938                   | 4,000          | 48%                    |
| 49500 · Tithes/Offerings                | 37,587                  | 83,000         | 45%                    |
| 49550 · Pola Czesky Revenue             | 25                      | 5,500          | 0%                     |
| <b>Total Income</b>                     | <b>39,654</b>           | <b>92,500</b>  | <b>43%</b>             |
| <b>Expense</b>                          |                         |                |                        |
| 60000 · Administrative                  | 10,468                  | 20,026         | 52%                    |
| 61000 · Christian Education             | 367                     | 5,850          | 6%                     |
| 62000 · Church at Worship               | 3,240                   | 5,980          | 54%                    |
| 63000 · Church Property                 | 13,148                  | 34,900         | 38%                    |
| 64000 · Mission                         | 3,718                   | 8,250          | 45%                    |
| 64900 · Stewardship                     | 0                       | 300            | 0%                     |
| 65000 · Pastoral Ministry               | 41,446                  | 75,182         | 55%                    |
| <b>Total Expense</b>                    | <b>72,388</b>           | <b>150,488</b> | <b>48%</b>             |
| <b>Net Ordinary Income</b>              | <b>-32,735</b>          | <b>-57,988</b> |                        |
| <b>Other Income/Expense</b>             |                         |                |                        |
| <b>Other Income</b>                     |                         |                |                        |
| 49600 · Interest - Bank Ck & Sav        | 13                      | 30             |                        |
| 49650 · Interest - Hutch Coop           | 1,708                   |                |                        |
| 70500 · Interest & Dividends - New Covt | 3,946                   |                |                        |
| 70600 · Market Gains and Losses         | 21,736                  |                |                        |
| <b>Total Other Income</b>               | <b>27,403</b>           | <b>30</b>      |                        |
| <b>Net Other Income</b>                 | <b>27,403</b>           | <b>30</b>      |                        |
| <b>Net Income</b>                       | <b>-5,331</b>           | <b>-57,958</b> |                        |

Faith Presbyterian Church of Silver Lake  
**Balance Sheet by Class**  
 As of September 30, 2020

|                                                 | <u>General</u> |
|-------------------------------------------------|----------------|
| <b>ASSETS</b>                                   |                |
| <b>Current Assets</b>                           |                |
| <b>Checking/Savings</b>                         |                |
| 10000 · FCB General Checking xxx13              | 4,768          |
| 10100 · FCB General Savings                     | 10,357         |
| 11000 · Hutchinson Coop Investment              | 114,620        |
| 11100 · New Covenants Investments               | 443,542        |
| <b>Total</b>                                    |                |
| <b>Checking/Savings</b>                         | 573,287        |
| <b>Total Current Assets</b>                     | 573,287        |
| <b>TOTAL ASSETS</b>                             | 573,287        |
| <b>LIABILITIES &amp; EQUITY</b>                 |                |
| <b>Liabilities</b>                              |                |
| <b>Current Liabilities</b>                      |                |
| <b>Other Current Liabilities</b>                |                |
| 25000 · Pass Through Liabilities                | 175            |
| 26000 · Presbytery Mission Payable              |                |
| 26200 · Peace and Witness                       | 121            |
| <b>Total 26000 · Presbytery Mission Payable</b> | 121            |
| 27001 · PPP SBA Loan Payable                    | 10,700         |
| <b>Total Other Current Liabilities</b>          | 10,996         |
| <b>Total Current Liabilities</b>                | 10,996         |
| <b>Total Liabilities</b>                        | 10,996         |
| <b>Equity</b>                                   |                |
| 32000 · Unrestricted Net Assets                 | 567,623        |
| Net Income                                      | -5,331         |
| <b>Total Equity</b>                             | 562,292        |
| <b>TOTAL LIABILITIES &amp; EQUITY</b>           | 573,287        |

## Treasurer's Report (continued)

**Church Financials as of September 30, 2020.** The church profit and loss report shows contribution and per capita revenue of just under \$40,000. On a more typical year we would expect to take in around \$80,000 to \$90,000. The church has received 43% of our anticipated revenue so far this year.

Expenses were budgeted high in anticipation of hiring a permanent Pastor and implementing a plan to start expanding our congregation. The expense budget for the year is \$150,500. We have spent just under half of this in nine months. As of September 30<sup>th</sup>, there is a net loss. \$40,000 in revenue less \$72,400 in expenses is a net loss of -\$32,700.

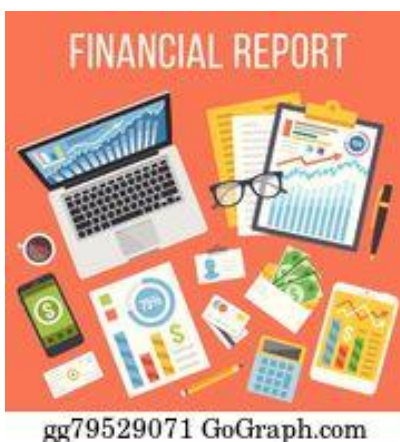
Other Income includes our investment revenue. Market gains have increased the investment balance as of September 30<sup>th</sup> by \$27,400. This increase is reflected in the balance of our New Covenant and Hutch Coop balance sheet accounts. If we add our gain in the investment markets, we have a loss of -\$5,331.

A forgivable loan (Paycheck Protection Plan SBA forgivable loan) was applied for this Spring to help offset the costs of salaries and benefits. This came to \$10,700. The money was received and has been helping cover the costs which allowed us to use much less from savings. An application to have this forgivable loan removed is in the process. Once we receive notice of the acceptance, the \$10,700 that shows as a liability on the balance sheet will be removed and grant revenue will be recorded.

McLeod County has also offered grants to help offset costs of utilities and some of the video streaming costs the church incurred so we could televise services over the internet. We hope to know in November the amount we will receive against those costs.

The balance sheet shows there is just under \$5,000 in the checking account and we have \$10,400 in savings. These numbers are down due to less offerings and per capita giving coming in. We have not yet had to transfer any of the \$558,000 out of investments to cover expenses.

*Margie Nelsen, Treasurer*



## Deacons' Report

**In Our Thoughts and Prayers** - Faith Presbyterian Deacons have been keeping in touch with our church members and requesting prayers for:

Ron Makovsky and Karen Hendrickson

Grace Konerza

Margie Stritesky

Susie Prochaska

Germaine Smutka

Dorothy Micka

Fran Knick

Mildred Friauf

Marian Adamek

Carol and Jim Denneson in the loss of Carol's mother.

Brent and Molly Posusta and family in the loss of Brent's grandmother.

Helen Jensen in the loss of her brother.

*JoLen Bentz, Moderator*



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## Christian Education Report

Things are moving slowly due to Covid-19, but we are ready to spring into action! We are looking for teachers to help teach our youth and are trying to accommodate due to the pandemic. We are looking for a hybrid curriculum that works for many styles of teaching until things subside. We look forward to the rest of 2020 and are excited to reach 2021!

*Britany Jensen*





## Pastor Nominating Committee

I wanted to update everyone on the work that the Pastor Nominating Committee has done. We have been working very hard with a candidate for our church and following guidelines from the Presbytery we hope to bring this candidate to the church in January. At that time the candidate will preach in front of the congregation and the terms of call will be agreed upon with the candidate and the congregation. If the congregation votes at that time to call this candidate we will move forward and work towards having this person become our next pastor. As we have said in the past "this is a long process, but we feel that the committee has worked very hard and we want the best person for our church". If you have any questions please contact any of us on the Committee – Barb Wawrzyniak, Dorothy Merrill, Donna Morang, Brent Posusta, and Laura Pieper.

*Barb Wawrzyniak*

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## Presbyterian Women's Report

The Presbyterian Women are again asking for donations to their annual Thank Offering; this is one of their mission projects. PW women all over have expressed their deep sense of gratitude for God's blessings in their lives by giving back to people in their communities and around the world. Through the Thank Offering, we can help fund programs that provide education, relief from disasters, safe housing, cooking instruction, training for justice and advocacy work, and so much more. These monies will be distributed among 18 ministries chosen this year for the Thank Offering. Envelopes for this offering will be available at church.

*Nancy Krcil, President*

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## What's New? News

**WE ARE STREAMING LIVE!!** During this time of the pandemic our church has become very resourceful and found different ways to maintain morning worship for our congregation. Since we have been back in church since July, we have not been recording the service and putting it on the church website. Now we have a new way for you to view from home our Sunday morning worship. We have begun streaming the morning worship LIVE on YouTube. You can find us on YouTube.com, search for Faith Presbyterian Silver Lake and look for the LIVE streaming of our worship service. It will be a picture of the front pulpit area of the church and the word LIVE will be in the lower right corner. Click on that box and begin viewing the worship service. The service will also be uploaded to the church website as well for viewing.



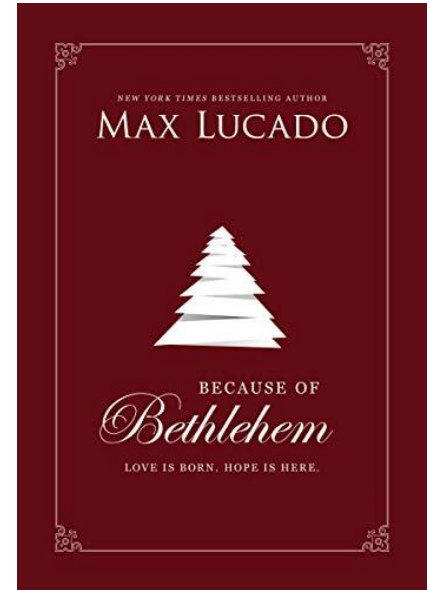
## What's New? News (continued)

### **CHRISTMAS POINSETTIAS**

If you would like to purchase a Poinsettia in memory of a loved one there is a sign- up sheet in the back of church. If you are unable to get to church and wish to purchase a flower please call Dorothy Merrill. (320-327-2783) The flowers will be available in red, pink, or white at \$13.00 each. Deadline for ordering is Sunday, November 15.

**ADVENT BOOK STUDY** - Beginning Sunday, November 29th at 9 a.m. we will be having an Advent Book Study. The study will be taken from the book by Max Lucado, "Because of Bethlehem". This book urges us to remember that in the midst of the hectic Christmas season that we rekindle our connection to the Christ of Christmas and find hope for a lifetime; lay down your endless to do list and receive what Jesus has already done, and heal your heartache by embracing the God who is always near you, always for you and always in you. As we watch a brief DVD session and then discuss the related chapters, we will be renewed that through the Advent and Christmas season there is hope and that Jesus was just like us - that God is With Us. This book study is for men, women, our youth and children. Come join us every Sunday in Advent as we discover the wonder of Christmas.

- ❖ There will be 4 sessions which Barb will be leading and the church will provide books for those who attend.



## Upcoming Events

- November 29th - Hanging of the Greens Sunday
- December 6 - 10 am Worship - Advent Communion Sunday
- December 13 - 10 am Worship
- December 20 - 10 am Worship
- December 24 - Christmas Eve service at 5 pm with Communion
- December 25 - Christmas Day - no worship service
- December 27 - 10 am Worship



## Faith Presbyterian Church

108 West Main Street  
PO Box 307  
Silver Lake, MN 55381

(320) 327-2452

[faithfriends@embarqmail.com](mailto:faithfriends@embarqmail.com)

Church Office Hours:  
Wednesday, 11:00-3:00  
Thursday & Friday, 8:00-12:00

**Sunday Morning Worship**  
10:00 AM

### **Church Staff**

Pastor  
Rev. Murphy Ashley Jr.  
302-353-8483

Secretary  
Megan Bisek

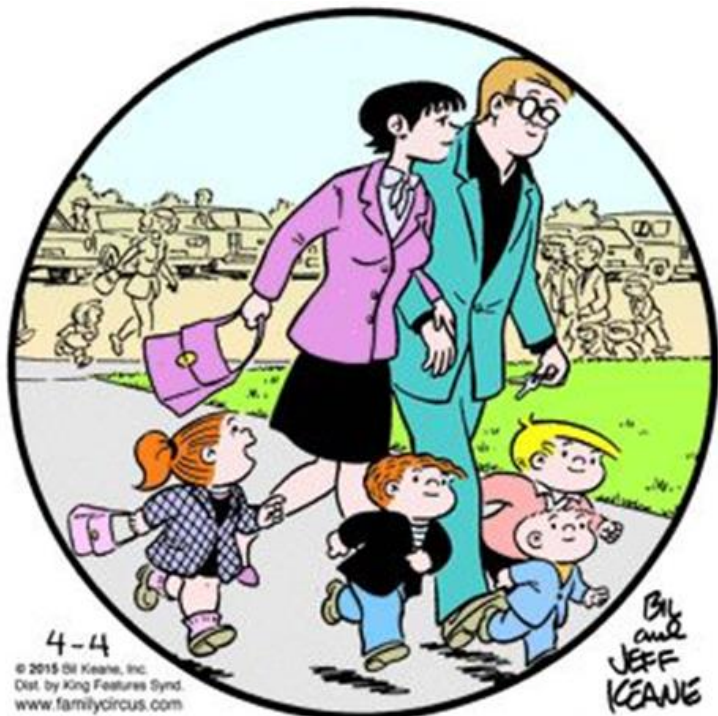
Clerk of Session  
Deb Jensen  
320-583-8100

Organists  
Barb Wawrzyniak  
Jacki Rossi  
Dorothy Merrill

### **Web Page:**

[www.FaithPresbyterianChurchofSilverLake.org](http://www.FaithPresbyterianChurchofSilverLake.org)

Find us on Facebook  
[Facebook.com/FaithPresbyterianChurchofSilverLake](https://www.facebook.com/FaithPresbyterianChurchofSilverLake)



**"I like it when everyone in church sings about that Ollie Louya guy."**