



# The VOICE



## Pastor's Message

Dear Beloved Community of Falkner Swamp:

Recently we've read the Bible passage in worship where, in response to persistent Pharisees, Jesus gives "the greatest Commandment": *"You must love the Lord your God with all your heart, with all your being, and with all your mind. This is the first and greatest commandment. And the second is like it: You must love your neighbor as you love yourself"* (Matt. 22:37-39, Common English Bible).

It's timely that we've reached this passage in our lectionary cycle of weekly church readings. Timely, because recently in worship we named our greatest values as a faith community as our *love* and *caring for one another* (see the October VOICE to jog your memory).

Yet Jesus is pretty clear that "love" doesn't stick to the script of what we feel when things are going great. For instance:

The "enemy love" of Jesus. From Matt. 5:44: "But I say to you, love your enemies and pray for those who **persecute** you ..."

And from Luke 6:32, Jesus offers: "If you **love** those who **love** you, what credit is that to you? For even sinners **love** those who **love** them."

Then I heard this recently on a podcast of NPR:

CNN Commentator Van Jones quoting Newt Gingrich: *'Your 90% enemy could be your 10% friend where you agree.'*

Which got me thinking: hmmm, all it takes is 10% crossover to meet someone, really *meet* them where they are and where you are. Maybe that 10% is where the work of love is that Jesus talks about, where we love those who might make life hard for us or outright persecute us.

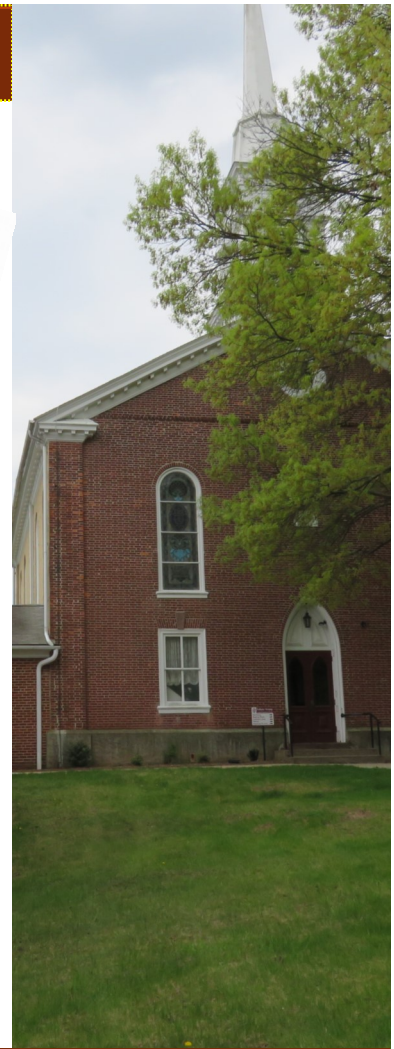
ABC News anchor Dan Harris had an on-air panic attack on Good Morning America in 2004. Afterward, he sought help through meditation. He now has a website and book introducing skeptics to meditation and claims it can make you "10% happier."

That 10% for him is the difference between melting down in public and living a centered life.

Maybe we can start with 10%. If we all committed 10% to loving those we consider our enemies, we might get a shade closer to the second part of the greatest commandment, that we are to love others as our selves.

"Love" is a value to continue to live into. Those who also love us, and those who don't. I'm rooting for your 10%, and for mine.

The Peace of Christ be with you,  
Rev. Frances

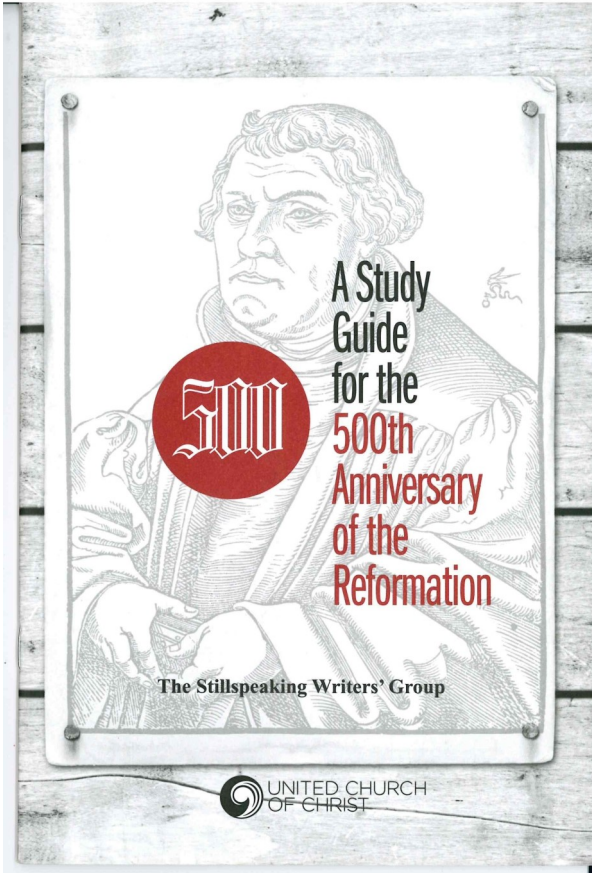


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### SPECIAL POINTS OF INTEREST

- Reformation Info
- Hymnbook Angels
- November Birthdays
- Congregational Meeting



## **500th Anniversary of the Reformation**

If you would like a copy of this booklet and/or have interest in a study on the Reformation, please see Rev. Frances.



### **Nov 5, 1-3 p.m.** **Operation Paperback at Boyertown Area Multi-Service**

Help our new choir director Erin Ahart, who is head of Key Club at Boyertown HS. Key Club is collecting paperback books to send to soldiers and their families (see collection box and flier in vestibule downstairs for details). On Nov 5, she needs volunteers to help sort the books and put them in packages for soldiers. Can you come and help? We are participating also with Church of the Good Shepherd-UCC; let's be the church together at Boyertown Area Multi-Service.



*“Limited Edition”  
Angel Hymnbooks  
Made by our very own  
Women’s Ministries Group*

*\$20 each*

*Only 20 available so order*



**A Special Holiday Collection for Bethany Children’s Home**

**We will be collecting gift cards from November 5—December 5.**

**More information on the easel in Fellowship Hall.**

Property  
Committee



Accomplished: Committee decided to accept Carl and Debbie Redcay's bid of \$4,392 to construct a new door and overhead enclosure for the boiler room behind the Christian Education building. The only other bid received was almost \$1,000 more. Bob Schnaars will bring the bid up for approval at the next Consistory meeting because the amount is over the committee's approval limit.

We will be getting estimates to remove four dead/dying trees located at the north-west parking lot adjacent to the golf course and in the church yard. For more information please speak to Bob Erb or Bob Schnaars.

Work to be accomplished on October 28th at our workday was discussed.

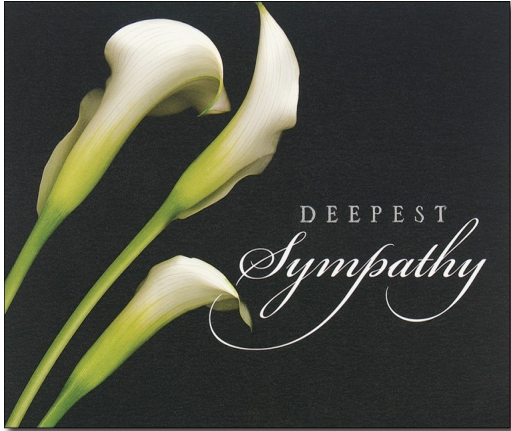
Bob Erb will be getting bids on new flooring/carpet for the west stairwell and the hallways of the Christian Education building.

Bob Marriott will be using a brush hog on the field behind the Falkner Swamp Cemetery sometime in November.

Bob Schnaars and Mary Ann Erb submitted their resignations from the property committee, effective December 31, 2017. We would like to keep the committee at full strength (currently 5, but it could be more). If you would like to be part of a very active committee, please speak to Robin Zerr or Mary Ann Erb.







*It is with a heavy heart that we tell you of the passing of Linda Scott (10/11), Charlotte Herman (10/20), and Debra Vassil (10/22). Please keep their families in your prayers, and remember these sisters in the faith with love. Charlotte's family will hold a private graveside service at a later date; Debra's service will take place on October 31 at 11 am at the Houck & Gofus Funeral Home.*



**MEMORIAL FLOWER ORDERS**



On Sunday, December 24, we will memorialize our departed loved ones by placing poinsettias and cyclamens in the chancel area of our church. The flowers are being purchased from Miller's Greenhouses, who have given us such lovely plants over the years. The costs and colors available for the plants are marked on the chart, please check the order form carefully and mark your selections. The deadline to order the memorial flowers this year is Sunday, November 26th.

**We cannot honor orders received after this date, thank you for your understanding.**

Your name:					
In Memory of:					
<b>PLANTS</b>	RED	WHITE	RED & WHITE	PINK	VARIGATED
Poinsettias, 2-branched plants, 7" pot @ \$13.50/ea.					
Cyclamens, 6 1/2" pot, @ \$12.50/ea.					
<b>Please check your order over carefully and complete information requested below:</b>					
Total Number at \$13.50 =		Total: <b>\$</b>		<input type="checkbox"/> ck. <input type="checkbox"/> cash	
Total Number at \$12.50 =					
<b>Thank you for your order.</b>					
<b>Please make checks payable to: Falkner Swamp U.C.C.</b>					

# NOVEMBER 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2 7 PM Choir	3	4
5 All Saints Day Communion	6 7 PM Music & Worship	7 9 AM Women's Ministries  7 PM PRC	8	9 7 PM Choir	10	11
12 Baptism Congregational Meeting PND Meal	13	14 6:30 PM Property	15	16 7 PM Choir	17	18
19 Youth Sunday, Choir Singing	20 7 PM Consistory	21	22 Thanksgiving Supper Service 6:30 Meal 7:15 Worship w/choir CWS Offering & Food for Multi-Service	23 	24	25
26	27	28 7 PM Christian Ed	29	30 7 PM Choir		

## Sundays at Falkner Swamp:

◇ 9 AM Sunday School ◇ 10 AM Worship ◇ 11:30 Fellowship Time ◇ 7 PM AA Meeting

**Nov. 5**— All Saints Sunday, Communion, All Saints Offering

**Nov. 12**— Forrest Wenk baptism, Congregational Meeting, PND Meal

**Nov. 19** — Youth Sunday, Joyful Noise Offering, Apostolic Sunday, Mr. Peter Detterline preaching

**Nov. 26**— Service of the Word

Rev. Frances  
Hours:  
(generally)  
Wednesdays  
9:30AM-2PM

Secretary Hours:  
(generally)  
Tuesdays,  
Wednesdays,  
Thursdays  
9AM-2PM



We are once again collecting food to make Thanksgiving Baskets for Boyertown Area Multi-Service so families in need will be able to celebrate the holiday. We plan to donate 8 baskets. We are in need of turkeys, 5 lb. bags of potatoes, box stuffing, and all the fixings. You can also donate money towards the purchase of these items. Please see the sign-up on the bulletin board. Deadline is November 12th.

NOVEMBER  
BIRTHDAYS

- 1 Arlene Umstead
- 5 Eleanor Specht
- 6 Barbara McDonough
- 6 Casey Shaak
- 7 Lydia Brown
- 8 Russ Miller
- 10 Dianna Baez
- 11 Ken Fronheiser
- 13 David Tyson
- 24 Sharon Schnaars
- 25 Mary Ann Erb
- 25 Vicki Fronheiser
- 25 Zachary Moser
- 28 Olivia Baez
- 30 Greg Sell



November 5, 2017

We will be remembering anyone who passed away since last All Saints Day (November 6, 2016). We invite anyone who has lost a loved one this past year to bring a picture of them (no larger than 5"x7") to place on the altar. We will be lighting candles in their memory.

Members of FSUCC who have passed away since last All Saints Day are:

Judy Heffner

James Miller

Linda Scott

Debra Vassil

Charlotte Herman

Please see Becky Comer with any questions.

Greetings from your Consistory!

As I mentioned before, fall is coming, folks, and right behind that the end of the year. Your church leadership is in the midst of their end-of-the-year meetings: Endowment and Budget have been attended to, and now we are preparing for the Congregational meeting on November 12.

Consistory had their monthly meeting on October 23 at 7:00. After attendance was taken, we offered an opening prayer to God to give us guidance and the strength to “step up” for our church and to “step out” of our comfort zones to do the work He asks us to do. Russ Miller gave us an inspiring devotional. Vicki Fronheiser passed out the minutes from September’s meeting, which we all read and approved. Then Vivian Wentzel passed out the treasurer’s report. We had a net gain for the month of \$1,431.43. Once again the congregation continued to support Falkner Swamp financially as well as spiritually. We are so grateful and blessed by a wonderful congregation!

The only announcement was a reminder that there will be a congregational meeting November 12. We hope as many people as possible will attend.

We moved on the Pastor’s comments and communiques. Rev. Frances has been very busy this month; more about that elsewhere in this issue of the Voice. Suffice it to say once again how blessed we are to have her as our spiritual leader!

The committees then reported in. Property announced that the sidewalk work is all but finished; there a few places that the contractor has been notified and will be returning for some “touch-up”. All and all, we all feel that Gaugler Concrete did an excellent job. We would recommend them to anyone! It was decided by the committee to accept the bid from Carl Redcay to put the new cover on the Sunday school furnace room steps. We now have to take his bid to Consistory next month for their approval. The committee is shopping for a new lamp-post to replace the one that blew down in the recent wind-storm. The smoke alarm in the office has been repaired. There will be a workday Saturday October 28. Music and Worship noted the Congregational Meeting November 12. Visitation noted that Mary Etta Mest made 14 visits and 1 extra-long telephone call to folks who have been unable to make it to our Sunday services. She continues to do a wonderful job for Falkner Swamp!

We spent the balance of the meeting reviewing the Church Budget for 2018. This is always a difficult and time-consuming process, but one that really brings the financial future of our church into sharp focus. We review the entire budget line by line. Once again, many, many thanks to Vivian Wentzel, who works so very hard to made the finances intelligible to those of us who don't know the ins and outs of debits and credits and taxes, etc, etc, etc! She sets it all up and patiently answers all of our questions. We are prepared to talk about this at the Congregational meeting.

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I would like to ask all members of the Congregation to consider joining a church committee this year. We have several vacancies in many committees that up to now have been filled by people who have been on these committees for quite some time and are now stepping down. Specifically, **we could use some more people on Property and Consistory**. It does not take that much time, and it really gives a person insight into how the church works. This church belongs to ALL of us. A couple hours a month is less time than most of us spend watching TV. Please help us do God's work!

I also want to send condolences to the families of Linda Scott, Debbie Vassil and Charlotte Herman. I personally will especially miss Charlotte; she could really be tough, but she made all of us in the choir smile a lot, and she was a brilliant woman. They will be sorely missed.

We closed with The Lord's Prayer. Once again, I want to thank all the members of Consistory who contribute so much to the church life of all of us. I hope some of those folks who are not presently on Consistory will consider joining us in the coming years. It is a joy to be in a leadership position of such a wonderful congregation!

Before I close, I would like to make an appeal to all of the congregation to talk about our church to folks you meet in your daily lives. Tell them about our wonderful pastor. About our feeding of breakfast to the community. About our music program. And invite them to come to a service on Sunday. As I mentioned above, reviewing the budget brings the future of our church into sharp focus. And the two things that stand out to me are 1) RIGHT NOW we are in pretty good shape financially. RIGHT NOW!, and 2) our congregation is not getting any younger. These two facts cannot exist together forever. So when you talk to the friends of your children, your grandchildren, tell them about our church. Tell them how good it is. We need some younger folks to help us do God's work. As Christ commanded .

With gratitude and respect to all,  
-Bob Schnaars, Consistory President



November 23

Thanksgiving Supper Service

Meal: 6:30 PM

Worship w/choir: 7:15 PM

Church World Service Offering and Multi-Service  
food collection



In November the youth will happily be mailing out Christmas cards to homebound members, local veterans (through Boyertown Area Multi-Service), and local fire and police personnel.

Save the date: Saturday, January 20th the youth are sponsoring A Taste of Falkner Swamp Crockpot Cook-Off. Look for details in the December VOICE.



### CONFIRMATION 2017-2018

Rev. Frances, along with lay leaders and mentors, will be teaching Confirmation to 3 of our young people: Isaiah Baez, Maggie Brennan, and Grace Erb. The class will follow the church year and begin meeting in Advent, with Confirmation in November 2018 on Reign of Christ Sunday. We are grateful and blessed to have these three people excited to learn more about a life of faith and the church.

JOIN US FOR SUNDAY SCHOOL THIS YEAR AS WE  
DIG EVEN DEEPER INTO THE LIFE OF JESUS!



Sunday School-  
Every Sunday at 9am

## Report on the budget for 2018

Total income budgeted for 2018 is \$120,192; the income budget is determined by the total income needed to fund the expenses budgeted. The total income budgeted is comparable with the 2017 budget and the amounts actually received in 2017. Which means our budgeted income and expenses are reasonable.

The envelopes budget is determined based on the additional amount of income needed to cover expenses after all other income categories are considered.

Other income amounts are based on actual amounts received for 2017. Two new line items have been added to the income budget, those items are (1) Future of Falkner Swamp offering of \$1,400 based on the amount received in 2017 and (2) Benevolence – 25% Church Portion (Endowment Repay) of \$1,100 based on the actual amount received in 2017.

Activities income is comprised of Dogs cds/gigs, peanut butter egg sale, and the sale of historical items. 85% of the activities income comes from the peanut butter egg sale, this is a huge fundraiser for the Church and if we can keep the sale going it would be very beneficial. The budgeted amount for activities income is \$4,500 for 2018 based on actual amounts received in 2017; if we do not have the peanut butter egg sale in 2018 we would not receive this income.

There is no budget amount listed for a drawdown from the endowment funds, we are not projecting a need to take a drawdown from the endowments. We have not taken a draw from the endowment funds since 2014.

The amount we are receiving for rental income from the parsonage is not included in the budgeted income amounts, we do not want to start relying on that income to cover expenses just in case we get to a point where we are not renting it and no longer have that income coming in. We want to make sure we can meet our expenses without relying on the rental income. The net rental income after maintenance expenses we incur for the parsonage is currently being kept in a separate fund and maintained in the savings account at BB&T bank for future needs or an emergency.

Total expenses budgeted for 2018 is \$120,192. The expense budgets were determined based on projected changes for 2018, actual numbers for 2017 and committee requests.

Pastoral expenses budgeted for 2018 are \$46,961; this is an increase for this category of \$1,491 over 2017's budget. The changes are: (1) an increase in the salary and social security allowance for the pastor of \$1,153, which is based on conference guidelines and (2) an increase in the budget for visitations of \$338, which is based on conference guidelines. We have also elected to hire Rev. Mary Etta Mest as an employee rather than pay her as a sub-contractor in order to help alleviate some of the tax burden she is feeling from the payments. A small portion of the increase in the visitation budget line is to cover the social security allowance we would then provide her as an employee.

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Staff and Administration expenses budgeted for 2018 are \$31,685. This is an increase from 2017's budget of \$445. The budget changes in this category are: (1) a decrease in staff salaries, social security and Medicare of \$450, this budget item is for the salary for Sharon, the Church secretary and Erin, the Church choir director, this decrease is to bring the budget more in line with actual expenses; (2) an increase in substitute organist of \$900, this is to allow for a substitute organist in the event we would need one and we would like to start setting this money aside to build a reserve for future organist needs; (3) office supplies has been increased \$100 based on spending for office supplies in 2017; (4) postage has been decreased by \$100 based on spending in 2017; (5) workers compensation insurance has been decreased by \$100 based on the premium for 2017 and projected premium for 2018; (6) website has been decreased by \$260, the website service has been switched to GoDaddy and the renewal should be approximately \$100; (7) a line for safety deposit box has been added with a budgeted amount of \$55, this is for the safety deposit box we have at BB&T bank; and (8) communications (which is phone, internet and Flocknote) has been increased by \$300 based on an increase in the Comcast bill for an increase in internet speed.

Property expenses budgeted for 2018 are \$32,716. This is an increase from 2017's budget of \$100. The budget changes in this category are: (1) an increase in security monitoring of \$100 based on an increase in the annual fee the alarm company is charging; (2) an increase in building maintenance and repairs of \$500 based on the spending for maintenance in 2017; (3) a decrease in snow removal of \$1,000 based on spending for snow removal in 2017; (4) an increase in cemetery of \$1,000 based on spending for cemetery maintenance in 2017; and (5) a decrease in comprehensive insurance (building insurance) of \$500 based on the premium paid for 2017.

Ministry expenses budgeted for 2018 are \$8,830. This is an increase from 2017's budget of \$1,580. The budget changes in this category are: (1) an increase in Christian education expense of \$200 based on spending in 2017; (2) a new budget line for books of \$250 based on spending in 2017; (3) a new budget line for confirmation classes of \$1,080 based on the fee we have been quoted for the upcoming confirmation classes; (4) a new budget line for printing of envelopes and weekly books of \$200 based on spending in 2017; (5) a decrease for flowers of \$300 based on actual spending in 2017; and (6) an increase in music and worship of \$150 based on actual spending in 2017 and at the request of the music and worship committee.

If you have any questions you can also contact Vivian by phone or email.

Phone: 484-256-4379

Email: [vivian@wentzelcompany.com](mailto:vivian@wentzelcompany.com)

<b>Falkner Swamp Reformed Church of the United Church of Christ</b>			
<b>Yearly Budget Breakdown</b>			
<b>INCOME</b>		<b>EXPENSES</b>	
<b>Category Description</b>	<b>2018 Budget</b>	<b>Category Description</b>	<b>2018 Budget</b>
<b>Envelopes – Current</b>	\$ 101,442	<b>PASTORAL</b>	\$ 46,961
<b>Plate</b>	\$ 3,000	<b>Pastor Salary &amp; SS Allowance</b>	31,423
<b>Building Rental</b>	\$ 850	<b>Pastor Pension</b>	4,000
<b>Sunday School &amp; VBS</b>	\$ 600	<b>Health Insurance</b>	5,000
<b>Activities</b>	\$ 4,500	<b>Temporary Pastor (Pulpit Supply)</b>	1,800
<b>Interest (from Endowments)</b>	\$ 4,000	<b>Pastoral Expenses - Education</b>	1,000
<b>Future of Falkner Swamp Offering</b>	\$ 1,400	<b>Pastoral Expenses - Mileage</b>	1,800
<b>Benevolence - 25% Church Portion</b>	1,100	<b>Visitations</b>	1,938
<b>Endowment Drawdown</b>	\$ -		
		<b>STAFF &amp; ADMINISTRATION</b>	\$ 31,685
<b>TEMPORARILY RESTRICTED</b>		<b>Staff Salaries, SS, Med</b>	17,550
<b>Cemetery</b>	\$ 1,500	<b>Substitute Organist</b>	1,200
<b>Emergency</b>	\$ 300	<b>Office Supplies</b>	700
<b>Flowers</b>	\$ 1,500	<b>Postage</b>	350
		<b>Workers Comp Insurance</b>	500
<b>TOTAL INCOME</b>	\$ 120,192	<b>Computer Expenses</b>	100
		<b>Office Equipment</b>	1,500
<b>NON-BUDGETED INCOME:</b>		<b>Treasurer</b>	6,000
<b>Parsonage Rental</b>	\$ 13,200	<b>Website</b>	100
		<b>Copies</b>	1,000
		<b>Payroll &amp; Subcontractor Fees</b>	450
		<b>Electronic offering ACH Fees</b>	80
		<b>Safety Deposit Box Fee</b>	55
		<b>Communications (phone/int)</b>	2,100
		<b>PROPERTY</b>	32,716
		<b>Electricity</b>	4,000
		<b>Sewer Service</b>	600
		<b>Parsonage Sewer Service</b>	600
		<b>Security Monitoring</b>	500
		<b>Oil - Church</b>	6,000
		<b>Waste Hauling</b>	316
		<b>Parsonage Maintenance</b>	1,500
		<b>Parsonage Utilities</b>	200
		<b>Bldg. Maintenance/Repairs</b>	3,500
		<b>Snow Removal</b>	2,000
		<b>Organ/Piano Maintenance</b>	1,000
		<b>Cemetery</b>	6,000
		<b>Comprehensive Insurance</b>	6,500
		<b>MINISTRY</b>	\$ 8,830
		<b>Christian Education Expense</b>	1,000
		<b>Sunday School Curriculum</b>	700
		<b>Vacation Bible School</b>	900
		<b>Books</b>	250
		<b>Confirmation Classes</b>	1,080
		<b>Youth Fellowship</b>	400
		<b>Printing (Envelopes &amp; Weekly Books)</b>	200
		<b>Evangelism / New Ministry</b>	200
		<b>Flowers</b>	1,500
		<b>Music &amp; Worship</b>	250
		<b>Music Supplies (Copy Right License)</b>	150
		<b>Emer. Fund (Pastor Discretion)</b>	300
		<b>Conferences/Seminars</b>	600
		<b>Memberships</b>	100
		<b>Fundraising Expenses</b>	600
		<b>Local Needy Assistance</b>	500
		<b>Community Breakfast</b>	100
		<b>TOTAL EXPENSES</b>	\$ 120,192



**Falkner Swamp U. C. C.**

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PLEASE  
PLACE  
STAMP  
HERE



November 12, 2017

10 AM ~ worship w/baptism

Immediately following worship please plan to stay for our

Congregational Meeting

Turkey PND Meal following the meeting

Falkner Swamp's mission is to be a place of Welcome to All of God's children. To be a place of spiritual retreat for all who seek to know the loving Still Speaking God using the scriptures found in the Holy Bible, the life and ministry of Jesus Christ and utilizing modern interpretations and resources to make the word alive and well in the age we are in.

~From "Constitution & Bylaws," September 29, 2013