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Mary Karlovec

Music Director
Barb Habecker

Moderator
Kris Dornan

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Kelsey Styrt

Chair, Deacons

Chair, Outreach
Edie Phillips

Co-Chairs, Trustees
Roy Dreger
Jack Fitts

Treasurer, Secretary
Linda Matis

Pledge cards are due by November 9.
The Congregational Meeting to approve the preliminary budget and officers for 2027 is November 15. All church members are asked to please attend.

***From the Pastor* – Pastor Kearstin (she/her)**

Hello, beloveds! This month we make our way back to the start of the Christian Liturgical year with Advent beginning on November 29. As we journey through the Liturgical year, by walking the life of Jesus, these feast days and rituals plumb the depths of our spirits. Rather than starting in the middle of the action (as some storytellers will do to get their audience hooked), the Christian way of telling time starts with Advent — the season of waiting. And *waiting*. And WAITING some more. If we let it, Advent can break us open and help us to see what is beyond the obvious; it can encourage us to look for God in all the places we've overlooked because we didn't think they were important or special enough.

The Christian calendar begins with a thrill of hope: a pregnancy, a new spiritual leader, a new way of understanding and interacting with God, a new world being ushered in. It's also a season filled with waiting – "When on Earth is this baby gonna get here!?" So, it's a prime time to think about your own relationship with patience.

When musing about Advent, Sister Joan Chittister talks about it in a way that many view as counter-cultural and counter-capitalist. She says that "Advent relieves us of our commitment to the frenetic in a fast-paced world. It slows us down. It makes us think. It makes us look beyond today to the 'great tomorrow' of life. Without Advent, moved only by the race to nowhere that exhausts the world around us, we could be so frantic with trying to consume and control this life that we fail to develop within ourselves a taste for the Spirit that does not die and will not slip through our fingers like melted snow. It is while waiting for the coming of the Reign of God, Advent after Advent, that we come to realize that its coming depends on *us*. What we do will either hasten or slow, sharpen or dim our own commitment to do our part to bring it." (The Liturgical Year: The Spiraling Adventure of the Spiritual Life, 61-62)

As we prepare for this season, I hope you'll join us after worship on Sunday November 22 for an all-ages Advent workshop put on by the Christian Education Board. There will be snacks provided by the Outreach

Board and crafts for all ages, so bring your elders and your kiddos and join us to prepare the way for the Christ child's birth!

Every blessing,
Pastor Kearstin

Pastor Three-Quarter Time Transition: You may have heard that Pastor Kearstin will be going down to three-quarter time when her contract renews on February 1, 2027. This will



be a big transition for our community, so after worship on **November 1 and 8**, we'll be having an **open forum discussion** on these changes! Please plan to stay after worship for a bit on the first two Sundays of the month so we can communicate openly and honestly with each other about what the New Year may bring us.

Ask the Pastor

Q. Why Tarot?

A. Within the Hebrew Bible (what some call the Old Testament), there are a number of texts that warn the early Jewish community about consulting with diviners and magicians that belong to the indigenous Pagan population of Cannan. This distinction is key — practitioners outside of the Jewish community were viewed as dangerous and could lead people astray, but practitioners within Judaism, who got their gifts from God, were seen as worthy leaders who could provide helpful knowledge.

For thousands of years, humans have been practicing divination methods to connect with God: prayer, *lectio divina* (sacred reading), meditation, chanting and singing, etc. For me, as a pastor and a devout Christian, this is how I use tarot — as a way to get out of my conscious, rational brain and settle more fully into the presence of God.

Despite what popular culture would have you believe, tarot is not demonic, nor is it a gateway to hell. Instead, I (and many other faith leaders in the UCC and beyond) find tarot to be an expansive modality to tap into a connection with the Holy Spirit. It functions a bit like a *visio divina* (sacred seeing) practice, where you ask a question, pull a card, and then sit with the image and see what surfaces. Tarot cards only have as much power as you give them, dear ones. At their core, they are a spiritual tool, a modality that helps some folks (often marginalized people who don't connect with more traditional and patriarchal methods of Christian discernment) connect with the Sacred that is all around us.

If you're ever curious about learning more, feel free to reach out to me! And if you want nothing at all to do with tarot, that's completely fine, too! The joy of a congregational church like ours is that we are all empowered to connect with the Divine in ways that feel supportive and life-giving for us.

Got a question for the Pastor? Send her an email at PastorFCCNR@gmail.com or drop a note in the box on her office door!

A Little Encouragement for Our Church Family – Kris Dornan

Dear Church Family,

As I think about our church and all the people who make it special, I am reminded that being a church family is about so much more than gathering together on Sunday mornings. It is about caring for one another, lending a helping hand when someone is in need, sharing a smile, offering a prayer, and reminding each other that none of us has to face life alone.

We all have times when life feels overwhelming or when we wonder what lies ahead. Sometimes we need a little extra encouragement, a kind word, or simply someone who will take the time to listen. Those small acts of kindness can mean more

than we realize. I hope we will continue to be that source of comfort and encouragement for one another.

As members of First Congregational United Church of Christ, we each have something valuable to offer. We don't have to do something extraordinary to make a difference. Sometimes the most meaningful things we do are the simplest: showing up, reaching out, welcoming someone new, or letting another person know they matter.

I know that every one of us brings different gifts, experiences, and ideas to our congregation. We may not always see things the same way, but we can always strive to treat one another with love, patience, and understanding. After all, we are brought together by our faith and our desire to share God's love with others.

My hope is that we will continue to encourage one another, look for the good in each other, and remember why our church family is so important. There is a place for each of us here, and each of us has a part to play in the life and ministry of our church.

Thank you for being part of this congregation and for all the ways, both big and small, that you help make our church a caring and welcoming place. I am grateful to share this journey of faith with you. Let us keep moving forward together, trusting in God's guidance, holding on to hope, and remembering that even the smallest act of love can make a difference. May we continue to be a church that shares hope, shows kindness, and puts faith into action.



<u>Christian Education Corner</u> – Mary Karlovec

As we start November, not only are we preparing for Thanksgiving but the beginning of Advent. It is a challenging time because there is always something demanding of our time and talents. It is a time to celebrate with family and friends and share our thanks and the birth of Jesus. With that in mind, Christian Education is…

Giving thanks to the Indigenous people with our Clangy Change offering on November 1. The CE Board will be travelling to the Indian Museum of Lake County to deliver a check to this organization that supports the history of the Indigenous people of our area.



To get ready to celebrate the Advent season, the CE Board will be sponsoring our annual intergenerational **Advent Workshop** on Sunday, **November 22** immediately after worship. Outreach will be providing bagged snacks and drinks so that we can gather together to do our first activity and then move around to choose from the other activities that are available. We will conclude by 1:30 but feel free to leave whenever you need to. The Advent workshop is open to everyone from young to old. To make sure we have enough supplies for the first activity, please **RSVP** that you plan on attending by signing up on the sheet outside my office **by November 15**. A free-will offering will be taken to help defray the cost of the event.

Christian Education will be using the same program for Advent worship resources from Illustrated Ministry, **A Thrill of Hope**, as Pastor Kearstin will be using in worship. There are many wonderful components for home for all age levels that will hopefully enrich your Advent season. We hope you are as excited as we are to share this Advent experience with you!

A HUGE THANK YOU to everyone who provided a trunk or participated in our annual Trunk or Treat. This is an important ministry for our church as we purposely promote our Trunk or Treat as a being welcoming of all neurodiverse and autistic children as well as typically developing children. As we learned from several parents attending last year, they were thankful that their neurodiverse children were welcomed to our event which was not always true at other places.

After the first of the year, I will be sharing more information about the conference on neurodiversity that I went to and some ideas as to how we can support and welcome visitors and also those members of our congregation who identify as neurodiverse. It was a wonderful conference with Christian Educators from Wisconsin, Illinois, Indiana, Michigan and Ohio, also known as GLAUCE (Great Lakes Association of Christian Educators).



HOLIDAY CRAFT FAIR

It is CRAFT FAIR TIME and I need your help to make the CAFE happen this year!

1. I need lots of help on Friday, December 4 beginning at 9 AM to do the prep work for the kitchen. From frying 50 pounds of ground meat to peeling and chopping veggies to deboning the chickens, lots of hands are needed.
2. I needed a strong person that likes early mornings and can lift and move the soup pots and help get the soup, chili and sloppy joes made. It may include washing some dishes, too. This is a 6 am to around 9 am job. My awesome helper from the last two years has some health issues and cannot help this year.
3. I need a person to make and oversee the grilled cheese sandwich area from about 10 am to 2 pm. This includes building the sandwiches and cooking the sandwiches. (We sell A LOT of grilled cheese!)
4. I need two people to do dishes from 10 am to 12:30 pm and three people from 12:30 to 3:30 pm. If you can run the dishwasher, too, it is a bonus!
5. I need someone who knows how to turn the steam table on about 9:00 am to fire it up!

It takes a VILLAGE to pull off the CRAFT FAIR! PLEASE consider helping! Let me know what job you are willing to do! HUGE SHOUT OUT to Heather Smith and Cathleen Karlovec for already volunteering to be my right- and left-hand help in the kitchen with serving up the food on Craft Fair Day! Thanks!

SEE THE FORM AT THE END OF THIS NEWSLETTER FOR ALL OF THE VOLUNTEER OPPORTUNITIES!

Outreach Committee News* – *Karen Farmer

As THE BIG DAY – Thanksgiving Day – approaches, the true meaning of the day is easily overlooked as we get caught up in the myriad decisions and detailed planning required to make the day a special one for our families. For those of us with no close family, it can require a bit of "mood control," a willingness to find the blessings in the day and be grateful for them. Serving those less fortunate is a wonderful way to remind ourselves of our blessings.

We wish to thank everyone for their generous contributions to our October "Soup-in-a-Bag" meal kits, as well as your donations of personal hygiene items and other canned foods.

The Outreach Board is offering all of us the opportunity to once again share our blessings through our annual **Thanksgiving Food Drive** for Community Care, running from now **through November 22**. The following items are needed: **canned veggies, stuffing mix, instant mashed potatoes, rice, gravy, sweet potatoes or yams, cranberry sauce, macaroni and cheese**. Bins for dropping off your donations are located by the elevator in the Sunday School hallway. In addition, we are also collecting donations of **socks for people of all ages** for Community Care. We are contributing our monthly $100 each to Community Care and Neighborhood Alliance for their programs for those in need.

Details will be coming soon regarding our annual Christmas Giving Tree to benefit those in our community at Christmas.

In these ways we are sharing our bountiful blessings and practicing "mood control" to recognize that there is a life to be grateful for beyond the Thanksgiving dinner table. How else can you share your bountiful blessings?

Deacons' Desk* – *Paula Dudek

November is the beginning of the "busy" time of the year. Deacons hope you continue to take time out and come to church to enjoy Advent and Christmas with us.



Advent begins on the last Sunday in November. We will be **decorating the sanctuary on Saturday, November 28** beginning at 9:00 a.m. Everyone is welcome to help decorate the church to get it ready for Christmas. The more helpers, the sooner we get done!

The Deacons are looking for people to do an Advent reading and light Advent wreath candles on November 29, December 6, 13 and 24 during the worship service. If you would be interested, please let a Deacon know or contact the church office.

Trustees' Turn* – *Roy Dreger

There were not enough members present to have an official meeting in October. However, we did receive another quote for the elevator replacement. Ohio Elevator, the company that originally installed the elevator and who still services it, gave a quote of $44,380.00. The contract says that some work is to be done by others, and I am not sure what that entails. I plan on asking an architect to look over the drawings to have a better idea of possible further costs. The gutters above the east side doors and alongside the Winckles room (choir room) will be replaced shortly (I hope) for $800.00. The gutters have holes in them, some above the doorway, which leak onto anyone that happens to be below them; and in the winter, causes an icy patch just outside those doors.

The trustees hope that everyone takes time to fill out their pledge cards so that an interim budget can be proposed at the **November 15th Congregational Meeting**. As always, thank you for keeping your pledges current.

FAQ about Pledging

Q: What does it mean to make a financial pledge?

A: Making a financial pledge is promising to give a specific dollar amount of your financial resources.

Q: Why is pledging important?

A: Pledging is important because it allows you to reflect on the gifts God has given you and show your thanks for those gifts by giving back to the church. There is also a very practical reason: Each year we create a budget based on the total income we expect to receive the next year (pledges). The budget is the foundation for planning for the next year's events.

Q: What are the areas I can pledge to?
A: We have three pledging accounts – **operating, outreach and capital**. Pledges to the operating fund help to pay for the day-to-day expenses of the church including utilities and salaries. Outreach pledges are used to help support outreach efforts in the wider community and world. Pledges to the capital fund are used to buy, maintain, or improve the church's fixed assets, such as buildings, vehicles, equipment, or land and when money is used towards extending the useful life of an existing asset.

Q: Who should make a financial pledge to the church?
A: Everyone! Even if you are not a member of First Congregational Church, you can still pledge. It takes the help of everyone in the church to allow us to function and do God's work.

If you have any questions about pledging or the church's financial reports, please contact Linda Matis, treasurer, or a member of the Board of Trustees.



Women's Book Club: 7 pm at the church
November 16: The Calamity Club by Kathryn Stockett (may be more difficult to get so reserve early)
December 21: The Deal of a Lifetime: holiday novella by Fredrik Backman
January 18: The Boxcar Librarian by Brianna Labuskes

GREETERS

November	
1	Diana Goode, _____
8	Paula Dudek, _____
15	Paul Wolanski, Teri Loy
22	Millie Gilly, Karen Farmer
29	Jane Woravka, Paula Dudek

NURSERY

November	
1	Shirley Sunyak
8	Diana Goode
15	Sandra Halstead
22	Linda Matis
29	Diana Goode



11/5 Susan Dornan
11/11 Denise Speer
11/14 Paul Wolanski
11/16 Keith Schoonover
11/17 Millie Anderson
11/24 Michael Moyseenko
11/24 Cole Hengartner

11/28 Yung & Annie Do



2026 Monthly Financial Summary

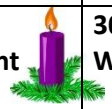
Month	Income	Expense	Difference	YTD
January	$10,619.96	$13,179.17	–$2,559.21	–$2,559.21
February	$12,303.39	$12,753.33	–$449.94	–$3,009.15
March	$14,596.56	$15,733.61	–$1,137.05	–$4,146.20
April	$15,436.02	$11,793.86	$3,642.16	–$504.04
May	$10,352.57	$13,416.54	–$3,063.97	–$3,568.01
June	$8,401.06	$21,571.21	–$13,170.15	–$16,738.16
July	$11,976.04	$11,340.79	$635.25	–$16,129.91
August	$15,322.51	$12,191.60	$3,130.91	–$12,999.00
September	$10,503.86	$15,724.51	–$5,220.65	–$18,216.65
October thru 10/27	$10,574.09	$12,530.85	–$1,956.76	–$20,173.41

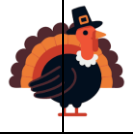
With a balance in our checking & savings of $82,598.98 as of October 27, and spending approx. $20,000 more than we bring in, the church will close in about 4 years if things continue this way, we do not find a way to bring in more money, and we do not tap into our endowment funds.

20 Year Financial Summary

Year	Total Income	Total Expense	Difference
2025	$166,522.66	$164,512.96	$2,009.70
2024	$158,048.32	$159,870.29	–$1,821.97
2023	$161,221.24	$119,322.12	$41,899.12**
***Bridge minister's salary significantly lower than seated or interim pastor*			
2022	$154,822.92	$155,454.82	–$631.90
2021	$128,905.57	$123,105.28	$5,800.29
2020	$115,872.66	$123,615.37	–$7,742.71
2019	$125,696.70	$131,456.42	–$5,759.72
2018	$126,942.89	$127,166.15	–$223.26
2017	$130,964.22	$128,704.26	$2,259.96
2016	$123,227.28	$130,469.21	–$7,241.93
2015	$120,265.88	$122,576.87	–$2,310.99
2014	$106,575.56	$117,023.23	–$10,447.67
2013	$114,786.18	$118,221.95	–$3,435.77
2012	$111,382.73	$106,487.37	$4,895.36
2011	$110,503.65	$122,165.99	–$11,662.34
2010	$114,016.71	$123,776.70	–$9,759.99
2009	$124,209.47	$132,265.03	–$8,055.56
2008	$113,506.53	$121,941.06	–$8,434.53
2007	$107,189.00	$125,555.00	–$18,366.00

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 **Outreach 9 am** **All Saints Day** **Worship 10:30 am** **Communion** **Clangy change** **3/4 time conversation after worship service** AA Men 7:30 pm	**2** AA Women 7 pm	**3** **CE 7 pm** **Trustees 7 pm** AA 1st Step 8 pm	**4** **Bell choir 6:30 pm** **Choir 7:30 pm** Three C Club 6 pm	**5** AA Women 6 pm Al-Anon 7:30 pm	**6**	**7** AA Women 9 am
8 **Worship 10:30 am** **3/4 time conversation after worship service** AA Men 7:30 pm	**9** **Pledge cards due** **Budget meeting 6:30 pm** **Council 7 pm** AA Women 7 pm	**10** AA 1st Step 8 pm	**11** **Bell choir 6:30 pm** **Choir 7:30 pm** Three C Club yoga 6 pm	**12** Girl Scouts 5 pm AA Women 6 pm Al-Anon 7:30 pm	**13**	**14** AA Women 9 am
15 **Worship 10:30 am** **Congregational Meeting** AA Men 7:30 pm	**16** **Newsletter articles due** **Women's book club 7p** AA Women 7 pm	**17** AA 1st Step 8 pm	**18** **Bell choir 6:30 pm** **Choir 7:30 pm** Three C Club 6 pm	**19** AA Women 6 pm Al-Anon 7:30 pm	**20** ***Pastor Kearstin off***	**21** AA Women 9 am
22 **Worship 10:30 am** **Fellowship hour & Advent workshop** AA Men 7:30 pm	**23** AA Women 7 pm	**24** **Bell choir 6:30 pm** **Choir 7:30 pm** AA 1st Step 8 pm	**25**	**26** **Thanksgiving** **OFFICE CLOSED** AA Women 6 pm Al-Anon 7:30 pm	**27** **OFFICE CLOSED**	**28** **Decorate 9 am** AA Women 9 am
29 **1st Sunday of Advent** **Worship 10:30 am** **Deacons 11:30 am** **Fellowship hour?** **Clear out classrooms** AA Men 7:30 pm	**30** **Worship planning 10 am** AA Women 7 pm					









Craft Fair Volunteers

We need your help! This is a ***HUGE*** church fundraiser so please volunteer!! The number in ( ) is the number of people needed. Please check all that you are willing to help with.

FRIDAY, DECEMBER 4

Café food prep ___ (4+) 9 am **Set up tables** ___ (2)
Decorate café ___ (3) **Unload crafters** ___ (4) 6-8 pm

SATURDAY, DECEMBER 5

Kitchen assistant (includes some heavy lifting) ___ (1) 6-9 am
Unload crafters ___ (2) 7-8:30 am **Parking lot** ___ (2) 10a-1:30p
Shuttle crafters to/from cars across street
___ (1) 7:30-9 am ___ (1) 2:30-4 pm
Bake sale ___ (2) 8:45a-noon ___ (2) noon-3 pm
Admission ___ (2) 8:45a-noon ___ (2) noon-3 pm
Crafter assistant (bathroom breaks, get them food, etc.)
___ (2) 9a-1p ___ (2) 11a-3p
Café misc. (beverages, bus tables, etc.)
___ (2) 10:30a-1p ___ (2) 1 pm-close
Café cashier ___ (2) 10:30a-1p ___ (2) 1 pm-close
Café seaters/servers ___ (3) 10:30a-1p ___ (3) 1pm-close
Make grilled cheese sandwiches ___ (1) 10a-2p
Wash dishes (not run dishwasher)
___ (2) 10a-12:30p ___ (3) 12:30-3:30 pm
Clean up/assist crafters (sweep, vacuum, put furniture back)
___ (6) 2:30-4 pm

I have _____ card table(s) that I can bring for the café.

_____ I will provide baked goods for the bake sale. (Please have at church before 9 am on December 5.)

_____ I will provide a monetary donation for café food & supplies.

Name _____

Phone number _____

Questions? Contact Linda at 440-327-2921 or Diana at 440-328-5297.