



# HAPPENINGS

## FROM THE PASTOR

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**You** wouldn't believe how many "junk calls" (the telephone equivalent of "junk mail") we get here at Grace. Recently for example, I picked up the phone and there was this young man trying to sell me on a congregation-revitalizing seminar I could attend with one or more of you in Dallas, Texas! The gist of the seminar was to lay out the evils of consumerism and learn how to confront them with the Gospel.

He was obviously reading from a script, because he quickly amended his offer by saying, "Now I realize, Pastor Dan, that it might be difficult to arrange attending this seminar in Dallas in person, coming from Schenectady, New York, so what I'd like to offer you is an opportunity to review our eight-session Mission Development Kit at no cost or obligation—and if you decide not to use it, you can just return it."

Now I was impressed with his script-writer's extensive contact list, enabling this young man to get my name and location right. He was also nice enough to direct me to the web site of his organization: [www.rightnow.org](http://www.rightnow.org). Going there, however, I became less than impressed at the sales pitch's tone—deafness to irony. "rightnow" is combating the evils of consumerism by charging \$385.99 for an eight-session course. That's \$48.25 per session! (In comparison, The Learning Company material we're currently using costs \$2.33 per session.)

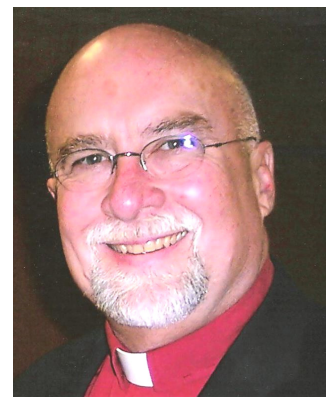
What I told the young man was that I felt blessed to be serving a congregation where consumerism doesn't seem to be a burning issue. Although quite a few live comfortably enough, no one appears to be com-

mitted to a desire to purchase goods and/or services in ever increasing amounts. In fact, if there is one commitment that seems clear around Grace, it's a commitment to help each other out—here in our Church, in our community and on our planet. More often than not, others' material, emotional and spiritual needs matter.

That was my "Grace Matters" moment for that day. I reflected on God's love for us and how God's love

(continued on page 3)

*"..Yes,  
Grace Matters."*



WOMEN'S STUDY GROUP

On the 1st 2 Fridays in November, (the 4th & 11th), we will utilize studies taken from *The Lutheran* magazine.

Beginning Tuesday, Nov. 29th and continuing the next 3 Mondays, (Dec. 5th, 12th & 19th), we change our pace and consider Advent. *While We Wait: Living the Questions of Advent* includes a chapter to read and daily reflections for each week. Individual books will need to be ordered for this study series.

*If you find it difficult to commit to a weekly study for a whole year, you may find this Advent series a good alternative. Please contact Cynthia Nimmer for further information.*



**BOOK GROUP MEETS 3RD MONDAY**

The Reading Group will meet at the church on Monday, November 21 at 7 PM. They will discuss 2 readings: *The Immortal Life of Henrietta Lacks* by Rebecca Skloot. Our discussion leader will be Emma Hebert, who has done a study and written a paper on the subject. We will also discuss a short story, *A Father's Story* by Andre Dubus, from the book, God: Stories, edited by C. Michael Curtis. If you would like a copy of the short story, please contact Chris Powell. Members and friends of Grace are always invited and encouraged to attend.

**The new Grace Church Directory Is almost ready. Any additions or changes? Please let Kaye, in the Church Office know. ASAP!**



*Save THIS date!*

*Women's Annual*

*Christmas Party*

*Thursday, December 15th*

**Sing a Joyful Song Unto the Lord!**



The Grace Church Choir is always delighted to have new voices join us, especially for the upcoming Advent and Christmas seasons. If you like to sing, we invite you to join us for rehearsals on Wednesday evenings, from 7:00—8:30 PM.

If you would like more information, talk to our Music Director, Paul Motto, or any choir member.

**MISSION SERVICE OPPORTUNITIES**

Bread for the World Letter Writing—Sunday, November 13

As a Covenant Church for Bread for the World, Grace Lutheran Church regularly arranges for congregation members to write letters to members of the U.S. House of Representatives and Senate to encourage them to support legislation to alleviate poverty and hunger. Our next opportunity to do this will be on Sunday, the 13th of November, following the worship service.

Members of the Social Ministry Committee will have materials available to indicate what the specific focus will be for the letter writing campaign this fall. Bread for the World has been

The next Salvation Soup Kitchen day for Grace Lutheran Church is Monday, November 21—from 10:30 AM to 1:30 PM.

A perfect way for you to help feed the hungry, right here in Schenectady county.

Please contact Chris Powell

if you can make soup or brownies, or help to serve.



**NOVEMBER BIRTHDAYS**



- 11/02 Dorothy Gray
- 11/05 Barbara Cooper
- 11/10 Laurretta LeFevre and Bob Powell
- 11/12 John McCarthy
- 11/13 Dot Quaintance
- 11/17 Mary Ann Gomes
- 11/26 Kristin Gustafson

**FROM THE PASTOR  
(CONTINUED FROM PAGE 1)**

is reflected in so many ways in the lives of God's people. Such reflections happen in many congregations, to be sure.

But that they happen in our congregation tells me . . .

**Yes, Grace matters!**

We know many of you travel during the winter. For those of you with more than 1 (one) *permanent* mailing address (for 3 months or more at the same address) please let Kaye in the church office, know. We will need the correct mailing address, phone number and email (if appropriate) as well as the dates you will be there—so your Church family can stay in touch with you. Even if you travel around—be assured everything we send through the U.S. Post Office will be forwarded to you—IF you leave a forwarding address with your Post Office. And, don't forget to let us know when you're on your way home. Safe travels to one and all.

Thank you! From the Church Office



# Financial Report

## Submitted by Glenn Gerber

### Grace 2011 income and expenses against goals:

<u>Overall Budget</u>	<u>September</u>	<u>Annual Budget</u>	<u>YTD Projections</u>	<u>YTD Actuals</u>	<u>Differences</u>
Income	\$ 6,463	\$ 109,160.	\$ 73,510.	\$ 66,924.	-\$ 6,586.
Expenses	\$ 10,405	\$ 148,543.	\$ 108,249.	\$ 104,580.	- \$ 3,669.
Difference	-\$ 3,942.	- \$ 39,383.	-\$34,739.	- \$ 37,656.	-\$ 2,917.
Envelope Giving (Included in above Total Income amount)					
	\$ 6,463	\$ 98,000.	\$ 65,994.	\$ 59,817.	-\$ 6,177.

During September Grace's overall income was \$ 12,599., with budget income totaling \$ 7,339.

The shortfall in income required a transfer of \$ 5,000 from the "working cash" Mission Plus Bond Fund account to the checking account to meet expenses. Envelope receipts for the month totaled \$ 6,463. Currently the year-to-date actual envelope income of \$ 59,817 is \$ 6,177 less than the projected value of \$ 65,994.

Total expenses for the month were \$ 12,072. Budget expenses were \$ 10,405.

All budget expenses were as expected.

The major non-budget expenses were \$ 852. for furnace piping repairs and \$590. to repair the outside wall of the Pastor's office (approved by the Congregational Council in August).

Year-to-date budgeted income totals \$59,585. while budgeted expenses are \$94,175. leaving a current deficit for 2011 of \$34,589.

***The Financial Team works diligently to manage expenses against income.***

***Now that the summer months are over and with our envelope income being \$6,177 less than projected,***

***please remember to bring your envelope giving up-to-date to enable Grace to meet its financial commitments.***

## Grace Endowment Fund

*Submitted by Glenn Gerber*

The status of Grace's Endowment Fund is reviewed at the end of every quarter. The original investment value of the Fund is \$ 263,000. A summary of the Fund's current investments and their value as of September, 30, 2011 is presented below:

Vanguard Index Funds (6)	\$ 177,240.
Bonds (3)	42,716.
Bond Mutual Funds (2)	43,677.
Money Market	<u>507.</u>
Total 09/30/11 Value	\$ 264,140.

At the June council meeting a 2011 Ministry distribution of \$ 14,580. was approved with appropriate Fund assets sold for the distribution. The Ministry funds were distributed to seven (7) different organizations as follows:

1. Bethesda House for hygiene kits - \$ 3,000.
2. Home Furnishings for mattresses - \$1,000.
3. Nimmer Family Scholarship Fund for low income students - \$ 3,000.
4. SICM for an intern for summer lunch for youth programs - \$ 2,500.
5. Capital District Community Gardens for food collection bins and program brochures - \$2,000.
6. Cornerstone Campus Ministry for stipends for student peer ministers - \$ 1,000.
7. Root and Wisdom for stipend for a crew leader for the summer growing program - \$2,080.

After this distribution the uncommitted June 30, 2011 value of the Fund (\$297,637) was \$ 34,637 above the principal value of \$ 263,000. However, during the last three months the stock market has not fared well due to the weakening dollar and fallout from both European and American debit crises. The Funds value is now only \$1,140 above its principal value. In addition over the past few months the council approved expenditure of Facilities expenditures of \$ 7,790 for heating system, outside wall and concrete step/surface repairs, The Fund will need to eventually be used to cover theses expenses. What happens to the stock market during the next few months will determine when these monies can be taken from the Fund. On a positive note – as of October 10<sup>th</sup> the Fund's value was \$ 273,006.



*Dear Neighbor Congregation,*

*St. Helen's Parish is hosting Fair Trade/Alternative Giving sales on November 19 and 20, and on December 11 and 18. The sales will be held in the school gymnasium at 1801 Union St., Schenectady. Saturday hours will be 4-6 PM and Sunday's hours will be 9 AM-1:00 PM. Fair Trade goods, including jewelry, clothing, and giftware, as well as Fair Trade chocolate and coffee will be available. In addition, there will be opportunities to select Alternative Gifts that support water distribution systems, education initiatives, and sustainable farming in many parts of the world. Admission is free. Please drop by to browse and perhaps find a unique gift or just to visit.*

*Thank you.*

*St. Helen's Social Justice Committee*

**Thanks!**



Dear friends at Grace Church,

Thank you ALL for the lovely send off.

Cynthia Nimmers' lovely garden party was very heart-warming. We drove to Albuquerque early September, stayed about a week, and then went south to Phoenix, AZ suburb.

Mary Gray

# GRACE LUTHERAN CHURCH

## MONTHLY CALENDAR OF EVENTS

# N O V E M B E R 2 0 1 1

SUN	MON	TUE	WED	THU	FRI	SAT
<p><b><u>EVERY SUNDAY:</u></b></p> <p>9:30AM—Meditation</p> <p>10:30AM—Worship with Communion and Sunday School</p>		<p>1</p> <p style="text-align: center;"><b>ALL SAINTS DAY</b></p>	<p>2</p> <p>7PM—Choir</p>	<p>3</p> <p>7PM—ADULT STUDY GROUP</p> <p>7pm-D/B GRP.</p>	<p>4</p> <p>1PM-WOMEN'S STUDY GROUP</p> <p>8PM— AA Mtg.</p>	<p>5</p> <p style="text-align: center;"></p>
<p>6</p> <p><b>ALL SAINTS SUNDAY</b></p> <p>STANDARD TIME BEGINS TODAY</p>	<p>7</p> <p>6PM—1st Mon. Potluck</p> <p>8PM— AA Mtg.</p>	<p>8</p> <p>7PM—Council</p>	<p>9</p> <p>7PM—Choir</p>	<p>10</p> <p>7PM—ADULT STUDY GROUP</p> <p>7pm-D/B GRP.</p>	<p>11</p> <p style="text-align: center;"></p> <p>1PM-WOMEN'S STUDY GROUP</p> <p>8PM— AA Mtg.</p>	<p>12</p>
<p>13</p> <p><b>BREAD FOR THE WORLD LETTER WRITING CAMPAIGN</b></p>	<p>14</p> <p>8PM— AA Mtg.</p>	<p>15</p>	<p>16</p> <p>7PM—Choir</p>	<p>17</p> <p>7PM—ADULT STUDY GROUP</p> <p>7pm-D/B GRP.</p>	<p>18</p> <p>8PM— AA Mtg.</p>	<p>19</p>
<p>20</p> <p><b>COMMITMENT SUNDAY</b></p> <p><b>BAPTISM</b></p> <p><b>NEWSLETTER ARTICLES DUE</b></p>	<p>21</p> <p>Salvation Army Soup Kitchen</p> <p>7PM—GRACE READING GRP</p> <p>8PM— AA Mtg.</p>	<p>22</p>	<p>23</p> <p>7PM—Choir</p>	<p>24</p> <p style="text-align: center;"></p>	<p>25</p> <p>8PM— AA Mtg.</p>	<p>26</p>
<p>27</p> <p><b>FIRST SUNDAY OF ADVENT</b></p>	<p>28</p> <p>8PM— AA Mtg.</p>	<p>29</p> <p>1PM-WOMEN'S STUDY GROUP</p>	<p>30</p> <p>7PM—Choir</p>			



## **Grace Happenings**

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Grace Lutheran Church is an inclusive community grounded in the love of God and committed to welcoming all people regardless of race, ethnicity, gender, sexual orientation, creed, age or physical ability. We encourage all people to share in thoughtful worship, relevant education, and service through faith in *action*.

## **LOOKING AHEAD**

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### READY OR NOT . . .

In only a few weeks, we will be into the Advent and Christmas seasons..

Committee Chairpersons, please be ready for:

- **Poinsettias**
- **The Christmas Smorgasbord**
- **The Women's Holiday Party**
- **The Salvation Army Christmas Angels**

## **THE "DIVINE INTERVENTION" BREAD RECIPE FROM JO ANN KOENIG**

*This recipe is based on the Holy Communion bread recipe from Pastor Jo that Chris Powell distributed last year. I've tweaked it a little, but mostly, the bread took on a life of its own. I never made bread before, so when I first started making it I always felt that it was divine intervention that it came out edible. So, that's what we'll call it.*

Combine DRY ingredients in a bowl: **1 1/4 cups whole wheat flour, 1/2 cup all purpose flour, 1 tsp each salt, sugar and baking powder.** Set aside.

Combine WET ingredients in a microwave safe dish: **1/4 cup honey, 3/4 cup milk, 1 TBSP butter**

and warm in the microwave for a minute or so (the butter will melt and the warm liquids will combine fully when stirred). Combine wet ingredients into the dry ingredients; mix well. It will be a sticky moist dough. Turn out onto a lightly buttered cookie sheet. It looks like a "blob" that spreads itself out. Just coax it into a round shape, and bake about 30 minutes at 350 degrees until lightly brown.

This makes one loaf (that I bring to worship service). This does NOT freeze well—so must be made same day, but since it only takes 5 minutes prep. time, it's easy to do on a Sunday morning. It's still hot when you are ready to deliver it, wrap it in a clean towel. DO NOT put it in plastic or foil, because it will dissolve into a soggy lump.

(Note: Also good to bring to co-workers and/or others. OH! And, don't forget the butter!)