October Newsletter









Sr. Warden's Report

Special Guest & Diocesan Updates

Financial Report: August

Planning for the Future

Pastor's Corner

Dear People of St, John's,

Welcome October! In two short months we will ending our journey through Pentecost, our longest liturgical season. In the meantime, don't hesitate to enjoy God's handiwork. It is always interesting to compare the fall colors with those of previous years; some bright and cheerful, others muted and calming. It is also a labor to rid ourselves of those wonderful colors once they have fallen to the ground and to prepare for the onslaught of ghosts and goblins at the end of the month.

Community is important to us, and hospitality is the centerpiece. Status was of crucial importance in the Mediterranean world in the first century. Children had no status in that world. Jesus dismissed his overly protective disciples and stated the children are icons of a sort: they understand intuitively what it takes to be received into the kingdom of God.

The introduction of children, and for most of us grandchildren, means we cannot be so wrapped up in

status that we forget how to be receptive. The kingdom is not gained by status or rigidly following rules; it is a gift to be received gratefully and graciously, as children receive gifts from adults.

Jesus welcomes and blesses children. He says we all should receive the kingdom as a little child. What is so special about children? What is the unique way they engage with God and his kingdom? Jesus does not say adults cannot receive the kingdom, but people of all ages should encounter it as children. Children have an orientation of curiosity, wonder, love, trust, reverence, awe, and delight. How can we hold on to these special gifts as we age?

I pray you all may have an awesome fall, filled with cider and donuts and lots of Halloween candy.

In God's love **Rev. Harold**



Our next concert is coming up!

Spread the word that on Saturday, October 18^{th,} at 7 p.m. **In Harmony's Way** performs at St. John's!
All are welcome, and a free will offering to support our outreach efforts!



Welcome Back, Neil!

We are SO HAPPY to see Neil Hargrave back at church! He had been at home recuperating since May and we have missed him so!



Vestry Financial Meeting

Sr. Warden Becky Foster led the Vestry and others through the church's finances as well as planning for the future, and brainstorming ways to grow engagement.











A Stitch in Time

If we tried to replace our altar linens, instead of repairing them, it would have cost us thousands of dollars - dollars we would rather invest in the future of our community and the future of St. John's. Thanks to the time and talents of parishioners, it was possible to repair our sacred linens so that they can look their best for many years to come.

What talents do you have that you feel called to share? Let Sr. Warden Becky Foster know if there are projects around St. John's that you can help with!





Senior Warden's Report

Dear Friends,

The mums by my office window have just started to bloom. I guess fall is officially here.

September has been a transition month for us. It was so cold early in the month that we turned on the furnace! We had one Sunday when the temp in the sanctuary wasn't even up to 60! Fr. Harold took some time for a well earned vacation – it seemed like a long time to me. I'm so glad he's back. We had our annual school supply collection. Oh, and we've heard critter noises in the sanctuary ceiling again. How are they getting in!?

Looking at October, I'm really looking forward to our upcoming concert. In Harmony's Way is a trio of excellent musicians who play a wide variety of rock n'roll. I told them we're happy if we're dancing in our seats or singing along. You can expect a very fun evening - make sure to invite your friends & neighbors!

Vestry members and others gathered on Wednesday, September 24th, to take a look at how our finances are managed and what improvements we might consider. I've summarized some of the high points of the meeting in an article later in this newsletter. While preparing for this meeting. I had to review the last six years of activity at St. John's, and I am awed by the level of support our congregation has demonstrated, over and over again. Through Covid, through clergy transitions, through baptisms and funerals - we stay strong.

Some folks say we're small but mighty. I say we're small and AMAZING!

Blessings, Becky



Kitty Underwood & Becky Foster performed a beautiful duet on September 14th. Find it on <u>YouTube</u>.



Do you have a favorite cider mill? Know who has the best donuts? Or maybe you are just dreaming of Sue & Bruce Fedewa's apple pie...



A Visit from Canon Little

St. John's had a special guest on Sunday, September 14th! The Rev. Tracie Little, Canon for Vocational Discernment & Equipping for the Diocese of the Great Lakes spoke to us about the many changes coming to the Diocese, including the updates to the staff structure, which went into effect on September 15th. You can find many of the details in the videos posted on the Diocesan YouTube channel. If you aren't subscribed to the Diocesan newsletter, you can also do that on the website.

Canon Little also praised Fr. Harold's faithfulness and ministry, which we well know! Watch the full service on our YouTube channel: https://www.youtube.com/@St.JohnsDryden



	Worship Team Schedule for 4th Quarter 2025						
<u>Date</u>	Read the Prayers of the People	Eucharistic Minister	Crucifer	Worship Leader	<u>Videographer</u>	Vestry Counter 1	Vestry Counter 2
10/5/2025				Becky	Ida Lynn	Mary	Becky
10/12/2025	Ina	Mary	John	Fr. Harold	Sherry	Becky	Connie
10/19/2025				Kitty	Ina	Connie	Russ
10/26/2025	Mary	Jack	Jason	Fr. Harold	Becky	Russ	Mary
11/2/2025				Becky	Wes	Mary	Connie
11/9/2025	Wes	Jason	Jack	Fr. Harold	lda Lynn	Russ	Becky
11/16/2025				Neil	Sherry	Neil	Connie
11/23/2025	Ina	Neil	John	Fr. Harold	Becky	Connie	Russ
11/30/2025				Kitty	Wes	Russ	Neil
12/7/2025				Becky	Ina	Becky	Connie
12/14/2025	Kathy	Jack	Jason	Fr. Harold	lda Lynn	Russ	Becky
12/21/2025				Neil	Sherry	Neil	Connie
12/24/2025	Wes	Jason	John	Fr. Harold	Wes	Connie	Russ
12/28/2025					Becky	Russ	Mary

On September 24th, our vestry and several members of the congregation got together to talk about how we manage our finances and what improvements might be considered. Although pizza, pop and other goodies (great salad & desserts) were provided, this was a time to focus and work. It was a VERY productive session.

Each person had a package of information providing an overview of our financial activity since 2019. For each year, it listed number of active members, income, expenses, donations to Dedicated Fund projects, checking account levels and investments. Annual expenses were categorized by Salary, Building and Grounds, Cost of Doing Business, Worship Support, Outreach and Connecting. It was a lot of data to review but it really helped us get a picture of where we've been.

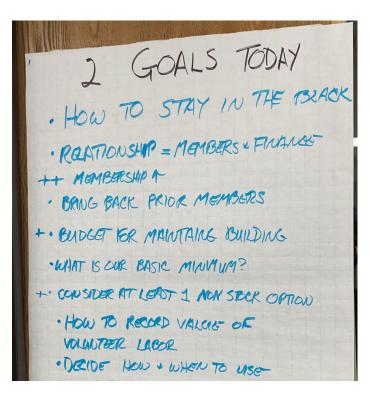
There were some surprises.

Did you know that although our membership levels are lower than in 2019, our annual "Sunday Offering" levels are pretty close to the same level? Looks like some folks helped fill what could have been a gap.

Did you know how much work has gone into repairing/refurbishing our building?

- Replacing Parish Hall carpet 2020
- Work on the roof for Parish Hall 2021
- Replacing our shed 2021
- Refurbishing & mechanizing the bell 2023
- Repairing and painting the front of the church – 2024
- Repair and paint portions of the sanctuary – 2025

That was paid with fund raising activities outside of our annual budget. Our congregation raised over \$163,000 to pay for those projects (with some help from things like the Garage Sale and Christmas Bazaar).



And we also raised money to donate to Linked Hearts and Outreach Teen Relief.

Multiple times we commented on the generosity of our members. That we're a family where people also contribute their time and talents when needed, often without being asked.

We reviewed our Income and Expenditures for strengths, vulnerabilities and possible improvements. Discussion touched on membership, pledge drive, maximizing savings & investment, preparing for a time when we'll need to contract for services currently provided by member volunteers.

We also talked about being more aware of how valuable the time and effort being contributed is for our viability – looking for ways to recognize the gift and also the cost avoidance (which might help planning for later).

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We boiled it all down to about a dozen areas for small working teams to develop. Things like:

- **Create a Building Maintenance plan** that includes timing for things like furnace replacement, when a new roof might be needed, as well as annual maintenance requirements.
- Create a Building & Grounds fund that can accumulate funds to be used when big ticket items surface.
- Investigate how to use a Vanguard interest bearing checking account to augment our current checking account at Oxford Bank
- **Evaluate CDs** or other options to reduce the risk level of our investments. This will reduce volatility of our returns.
- Develop a working team to recommend ways we might increase our membership
- Augment our current investment guidelines to include a "prudent withdrawal" policy that outlines when and how much we can withdraw from our savings/investments

Each working group will report to Vestry in mid-October on their progress. You can expect to see some of those results in the November newsletter.

Thanks to all those who participated. They were focused, insightful and helpful. But then, that's St. John's, right? Thanks to: Dianne Bishop, Mary Cameron, Jack Dodd, Ida Lynn Dodd, Becky Foster, Neil Hargrave, John Malinich, Connie Ogg, Pat Schneider, Beth Ann Tesluk, Kitty Underwood & Russ Underwood.

Canadian Thanksgiving Potluck - October 5th

Yup, it's that time again. We're having a Canadian Thanksgiving potluck after service next Sunday (October 5th)

The turkey is thawing and several folks have signed up to bring some tantalizing dishes for your enjoyment. We'll sing "Oh, Canada" in English and remember Don Smith who got this ball rolling.





Halloween Shenanigans

Halloween is on a Friday this year, which was always the BEST. You got to wear your costume to school AND go trick or treating! The people of St. John's never miss a chance for fun! Please join us as we distribute candy in front of the church. It's always fun to see the little ghouls and goblins stopping by. And some of the parents get into the act too! The fun begins around sunset (6:30). See you there!



Financial Report: August 2025

August	This Month	The Year so Far		
Income	\$3,468	\$44,763		
Expenses	\$4,459	\$44,286		
Cash Flow Balance	\$992	\$478		

Overview: Donations were lower than expected this month. Possibly due to summer travel. Let's hope September sees a better number. Expenses came in under budget overall. Individual accounts that have been over budget YTD are slowly coming back in line with expectations. We are still in the black for the year but the margin is slim.

Restricted Fund activity in August included a \$4,000 disbursement for plaster repair and painting in the Sanctuary and a \$10,000 donation to Dryden High School's STEM project.

Vanguard Funds: Total Stock Fund Balance as of August 31, 2025 is \$96,293 - up roughly \$3,228 from end of July.

Other Investments:

One CD of \$22,000 at 3.9% will mature in April of 2026.

Oxford Bank CD: \$10,000 matured in August and was the source of funding for the donation to Dryden High School's STEM project.



Mary Cameron reports that the <u>AuSable Inclusion Center</u> and its neighbors are still suffering the after effects from the winter's ice storms. We'd love to be able to help Deacon Beck & Kay LeClaire in their ministry. If you can help, they could use: Shampoo, Conditioner, Bar Soap (esp. Dove & Irish Spring), Toothpaste, Menstrual Products, Diapers, Baby Wipes, Dish Soap, Multi-Purpose Cleaner, Laundry Detergent, and Dryer sheets.

Mary will sort out how to get everything up North, and THANKS!

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