As part of my Wednesday church routine I have been joining in on the fun with our chimes group. The students are all female and full of creative energy. They’re learning a new skill as they master the boom whackers and chimes. Together we’ve been talking about the Fruits of the Spirit and how these awesome positive words can frame our lives, especially our relationships. Navigating life can be difficult no matter our age and I especially think in this month of November we need to pause and reflect on God’s goodness in our own lives. Obviously, the material blessings we possess like homes, cars, and of course clothes, bring us shelter, transportation and comfort. The goodness of these items should never be taken for granted.

However, please give pause to all the goodness provided for you by the relationships of your life. Goodness from a grandparent who taught you how to play Scrabble, a parent who patiently helped you with your math homework, a sibling who teased you, but also taught you how to drive and the list goes on. Take some time, even before Thanksgiving Day and give thanks for the goodness of God in your life.

I invite you to our inter-faith Thanksgiving Service at St. Edwards on Sunday, November 24 at 4 pm. Our adult and children’s choirs will join in song together! In conclusion, thank you for your generous pledges to the 2020 ministries. If you have not had a chance to turn in your pledge card please do so soon 😊

Love and Goodness,
Pastor Tricia

All Saints' Day
On Sunday, November 3 at both services you will be invited to light candles in honor of loved ones we remember with great love.

Memories
I feel a warmth around me like your presence is so near, and I close my eyes to visualize your face when you were here. I endure the times we spent together and they are locked inside my heart, for as long as I have those memories we will never be apart. Even though we cannot speak no more, my voice is always there because every night before I sleep I have you in my prayer.

-Author, Louise Bailey
In late February of this year a task force was created to explore ways in which we could respond to areas of concern for our congregation. Two areas that were explored were membership engagement and financial concerns. The task force included Elders (John Speas, Charlie Lott, Bruce Jacobs, Mickey Waschkat) and members at large (Margo Grimm, Judy Clausen, Andy Van Fleet, Jeff Morgan, Rebecca Hoffman) and Pastors Jacobs & Voigt. The team read the book *A Spirituality of Fundraising* by Henri Nouwen and met several times over the course of this year. Interviews were held with a cross section of the congregation to receive feedback regarding areas of great joy and lifting up concerns about the congregation. Much data was collected and then put into several pages of comments. These comments were then put into categories and presented to our Session in August. The Elders chose three areas from each category (Financial & Membership) and then had a special work session to list action steps which will be given to the staff/committees for future use.

Note: Some of the information below has already been put into use by this year's Stewardship team. That information is included below in this report.

The task force also wanted to lift up that although we are experiencing short falls in our operating budget in recent years our overall giving has been at an all time high when one considers the giving which was also given towards the capital campaign; so as an example in 2013, our overall giving was $782,347.00. In 2017, just four years later our giving rose to $1,006,948.00 when one adds the total given to the operating budget ($828,554.00) plus the capital campaign ($178,394.00)

Although it is always helpful when we can raise our operating budget giving, we need to be mindful of the ways we’ve stretched to add our capital campaign giving. The Seeking New Paths projects are already bringing us great satisfaction with the new coffee house, stained glass windows, air conditioning units, social hall renovations (almost complete) and we hope by the end of this year to have the screen and projector installed in the sanctuary.

Special thanks to all the task force members and elders for their hours of work. Please feel free to contact me with any questions or feedback. May we always bring our God great glory with our efforts for the Kingdom.

Always with great hope,
Pastor Tricia

**Financial/Giving**

*Stewardship Asks*

*Financial Education*

*Endowment Understanding*

These Three were chosen as priorities by the Elders.....

**Action Steps**-

*Raising the % of e-giving units to 50% (35% presently)*

*Create a spirit of Ownership of the Ministries (Like we own our houses and have a mortgage payment, do we engage with our responsibility to support the ministries of WPC?)*

*Stewardship Campaign- have members tell their stories of inspiration at Westminster*

*Children and Youth, challenging them with offering in class time, CE committee*

*Having an endowment push Sunday with a rep from Endowment speaking in Worship, forum during Sunday school to educate congregation about endowment funds/giving. Only option on that Sunday
*Also encourage giving of time/talents as Stewardship—What is one NEW thing you could do in 2020 to serve Westminster (washing dishes on Wednesdays, ushering, Sunday supper, dance chaperone, etc...)

*New giving units - e.g. targeting younger members to give $20/mo

**Membership/Engagement**

**Priorities**

*Deepen Spiritual Growth of Adult Ministries*
*Define & strengthen our identity at Westminster*
*Enhance Children’s Ministries*

**Action Steps**

*Small Groups- Create new groups as they establish long standing devotion*

*New Adult Classes- Ask new leaders to share their stories/skills, short term commitments*

*Create list of volunteers, their interests/gifts*

*Strengthen Identity by repeating the vision/purpose of the church*

*Continue to Reach out to families who attend VBS/Promise Academy Lessons and Camps*

*Children’s Ministry – Strengthen relationships with families*

*Contact children who are absent*

*Create inter-generational relationships*

---

**Adult Education**

**Parenting in the 21st Century**

Co-facilitators: Scott and Vicki Cose
in Room 216

Our children are existing in a challenging society in which they are feeling stress, peer pressure, confusion and trying to develop their unique identities. Kids are facing various perspectives within their lives and may react in varying methods within their homes and school. They have conflicting messages conveyed through media and culture. Our class will delve into these issues as well as other pertinent topics to enable us to become understanding, supporting, healthy and loving Christian parents. Join us with in-depth conversations, dialogue and informational suggestions on Nov. 3, 10, 17 & 24.

---

**Hospice**

Led by folks from Cedar Valley Hospice
in the Chapel

This November we will be having a team of people coming from Cedar Valley Hospice to address 4 topics. Please join us for these important and meaningful topics.

Nov 3 - General Hospice Services, Nov 10 – Spiritual Care at End of Life, Nov 17 – Death and Dying, Nov. 24 – Grief in the Holidays
New Member Class

If you are interested in learning more about Westminster Presbyterian Church, we invite you to this class on **Sunday, November 10 beginning at 4:00 pm.**

Contact the office or Pastor Dan with questions or to sign up.

---

**The Gathering**

Women of Westminster and the Cedar Valley are invited to a morning with Mandy Sullivan, who is a popular professional Christian women’s speaker, writer and perfectly flawed woman of God.

Westminster and many other participating Waterloo churches are hosting this event on Saturday, November 9 from 8:00 am - 12:00 pm. Cost is just $10. Click [HERE](#) for more information. Refreshments will be served.

Tickets are on sale at the church office or you can order online at NurtureHerSoul.com

---

**Wes Pres Kids**

**November 10 is Bible Presentation Sunday**

Our 3-year olds, 3rd graders, and any children who are new to our church will be presented with age appropriate Bibles. A postcard will be sent out to notify families of the details for this special event. Please let the church office know if you will be attending and which service you will be going to.

**November 27** NO Discovery Night due to the Thanksgiving holiday.

---

**Interfaith Thanksgiving service**

**Sunday, November 24**

All are invited to join us at 4:00 pm at St. Edward’s Catholic Church - our next door neighbor. We will be singing a joint piece with adult and children’s choirs from all along Kimball Avenue!

---

**Wes Pres Youth**

Wes Pres Youth has had a wonderful and BUSY October celebrating our Jr. High youth dances, Feed My Starving Children, and our Fall Retreat weekend away. We enjoyed watching our students participate in the musical, “Hunchback” and going to watch students at their Football and Volleyball games, XC meets, marching band and dance performances.

We have loved kicking-off our youth Bible Studies called, “Summit Studies” available to all Jr. High and Sr. High students. We had a blast hosting our annual “Fear Factor Lock-In”
and hearing from our students and their experiences on Summer trips! We have loved having opportunities for students to build their relationships deeper and to focus on the true meaning of our lives, our relationship with God. Thank you to all of our volunteers who have made all of these amazing opportunities possible for our students and to our congregation. Thank you for investing your time, finances, talents, and prayers to make our students feel loved and seen in this busy world. We can’t wait for what the rest of this year has to offer.

For the month of November we will be entering into a new series called, “The Championship”. This three-week series uses competitive games to introduce and explore the topic of Christian unity. By flipping our understanding of these games, we can explore the different ways that competition, pride, and our desire for other people’s approval can get in the way of unity. When we see the real value of unity—how it glorifies God and makes all of us better—we can work to create it without squashing diversity or ignoring our differences. In the face of the pressure most teenagers feel to “fit in” or gain popularity and acceptance, this series encourages young believers to prioritize other people ahead of themselves, and to share the gospel by the way they love each other.

Keep up with our social medias to stay updated with our youth here at Westminster and their journey learning about the unity Christ calls us to!

Erica Rissi

Jr. High Dance Schedule for 2019-2020
November 15, December 13, January 10, February 7, March 6, April 3, May 1.

If you are looking for an opportunity to help, chaperones are always needed to insure a safe and fun environment for the Jr. High kids who attend this event! Contact Erica at erica@wpcw.org to find out how you can help!

Save the Dates
December is a month full of wonderful music at Westminster! Bells will ring and carolers will sing, with musical events each weekend; there’s something for everyone to enjoy!

On Sunday, December 8 our 9:00 am worship service will include the Meisteringer’s Bell Festival filling the sanctuary with the beautiful ringing of bells from prelude to postlude and everything in between! That same day at 6:00 pm Cocoa & Carols will continue the celebrations- the concert will be followed by a time of fellowship with cookies & cocoa. This year’s Cocoa & Carols is sure to make a bright light shine in the night sky!

Sunday, December 15 our Chancel Choir’s Christmas Cantata “The Silence and the Sound” will be presented in parts with the orchestra during the 9:00 am worship service and in whole with the orchestra, lights, and running narration at 6:30 pm. Heather Sorenson’s “The Silence and the Sound” recites the narrative of the beautiful sound of Christ coming into the silence of that first Christmas night.
Our youth Christmas Musical, “Christmas Spirit” will be presented by the Messenger & LightShine choirs at the 5:00 pm worship service on Christmas Eve. A trip through Christmas Past, Present, and Future, we’ll journey alongside 3 kids and their time traveling grandma to discover the true meaning of Christmas.

November Music Schedule

November 3: 9:00 am: Chancel Choir 11:15 Messengers & Praise Team
November 10: 9:00 am: Church Mice & Chancel Choir 11:15 Praise Team
November 17: 9:00 am: Kristin Petersen & Chancel Choir 11:15: Praise Team
November 24: 9:00 am: Meistersingers 11:15: Praise Team

Patrick Marchant

Feed My Starving Children Update

A big thank you to all who participated in the 2019 packing event for Feed My Starving Children. This year we celebrated our 13th year and our 2,000,000th meal packed!

A special thank you to Marv DeWaard, Gary Iversen and the Mission team for their efforts once again this year. With this group and all of YOU who helped, we wouldn't of been able to hit these milestones!

Much appreciation goes to Black Hawk Rental for the FREE use of a fork lift!

All of our meals went to "Food for the Poor" in Honduras. Food for the Poor links the church of the First World with the church of the Third World in a manner that helps both the materially poor and the poor in spirit. FFTP has distributed FMSC meals through its extensive network of partner organizations in the Caribbean, Central America and South America.

I also included below the stats from our 3 day packing. Many, many volunteers made this another successful and blessed event.
**From the Finance Committee**

**BUDGET SUMMARY**

<table>
<thead>
<tr>
<th></th>
<th>SEPTEMBER 2019</th>
<th>SEPTEMBER 2018</th>
<th>YTD 2019</th>
<th>YTD 2018</th>
<th>BUDGET 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td>$39,746.71</td>
<td>$44,140.73</td>
<td>$527,562.99</td>
<td>$557,719.67</td>
<td>$784,669.00</td>
</tr>
<tr>
<td><strong>ADMINISTRATION</strong></td>
<td>$2,063.00</td>
<td>$2,637.76</td>
<td>$24,739.94</td>
<td>$25,879.51</td>
<td>$35,700.00</td>
</tr>
<tr>
<td><strong>OPER &amp; MAINT</strong></td>
<td>$5,437.43</td>
<td>$3,447.79</td>
<td>$67,903.52</td>
<td>$80,855.31</td>
<td>$94,750.00</td>
</tr>
<tr>
<td><strong>CHRISTIAN ED</strong></td>
<td>$3,920.30</td>
<td>$2,068.86</td>
<td>$15,688.79</td>
<td>$13,524.70</td>
<td>$24,100.00</td>
</tr>
<tr>
<td><strong>PERSONNEL</strong></td>
<td>$41,452.45</td>
<td>$41,057.83</td>
<td>$370,740.28</td>
<td>$394,364.58</td>
<td>$514,515.00</td>
</tr>
<tr>
<td><strong>MISSION</strong></td>
<td>$29.89</td>
<td>$1,759.57</td>
<td>$53,451.22</td>
<td>$50,419.30</td>
<td>$68,000.00</td>
</tr>
<tr>
<td><strong>MUSIC &amp; WORSHIP</strong></td>
<td>$684.93</td>
<td>$1,691.67</td>
<td>$9,488.95</td>
<td>$8,168.20</td>
<td>$15,800.00</td>
</tr>
<tr>
<td><strong>STEWARDSHIP</strong></td>
<td>$39.90</td>
<td>$190.96</td>
<td>$72.00</td>
<td>$44.64</td>
<td>$1,500.00</td>
</tr>
<tr>
<td><strong>HOSPITALITY &amp; DEACONS</strong></td>
<td>$213.47</td>
<td>$269.67</td>
<td>$3,262.46</td>
<td>$2,667.95</td>
<td>$5,000.00</td>
</tr>
<tr>
<td><strong>MEMBERSHIP &amp; OUTREACH</strong></td>
<td>$57.41</td>
<td>$-</td>
<td>$2,048.44</td>
<td>$2,099.57</td>
<td>$5,700.00</td>
</tr>
<tr>
<td><strong>PER CAPITA</strong></td>
<td>$1,633.68</td>
<td>$-</td>
<td>$14,703.12</td>
<td>$16,071.68</td>
<td>$19,604.00</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$55,522.46</td>
<td>$53,124.11</td>
<td>$581,478.72</td>
<td>$594,393.44</td>
<td></td>
</tr>
<tr>
<td><strong>REVENUE OVER EXPENSES</strong></td>
<td>$(15,775.75)</td>
<td>$(8,983.36)</td>
<td>$(33,915.73)</td>
<td>$(36,673.77)</td>
<td></td>
</tr>
</tbody>
</table>

**2019 Per Capita**

Our congregation pays an annual amount of money, per church member, to our presbytery. The per capita amount requested of Westminster is a combined total of requests from the presbytery, the synod in which our presbytery is located and the General Assembly, based upon the respective budgets of these organizations for the coming year.

For 2019 the per capita represents $36.85 for each man, woman and child who is a confirmed member of the church. If you have not paid your per capita amount for this year, please prayerfully consider doing so as this will help reduce the need from the church’s general budget. Thank you.

---

**Presbyterian Women**

Board Meeting Wednesday, November 6 at 10:00 am at Friendship Village, 2nd Floor Lounge.

Circles meet Wednesday, November 20 at 10:00 am at Westminster. Read Lesson 2 - In God’s Promise.

---

**Church Picture Directory**

Directories are available for pick up in the church office. Cost is $5 each.
Scrip
Tables will be open on Sundays:
Nov 3 Between Services & After 2nd Service
Nov 10 Between Services
Nov 17 Between Services
Nov 24 Between Services
Dec 1 Between Services & After 2nd Service
Dec 8 Between Services
Dec 15 Between Services
Dec 22 Between Services
Dec 29 No Scrip