

# September Newsletter



## St. Jacob's UCC

100 East George St, PO Box 111

Office@stjacobsucc.org — www.stjacobsucc.org—

Find us on Facebook!

Worship: Sunday's at 10:30 am

LIVE on Facebook / Youtube

## Our Pastor's Note

VOLUME 17, ISSUE 1

Dear St. Jacob's Family,

As we enter this unique September I'd like to invite us individually and as a congregation to take a few minutes each day to just STOP, and take a pause from all the regular and habitual activities of our day.

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----Pause----

As I sit down to write this note I've been with you a bit over 3 weeks. I may not know all of your names but I'm learning them, so please don't be offended if I ask for your name 10 times or more. I have some other logistical things I'd like to share;

- Monday and Friday are my scheduled days off; however, please don't hesitate to contact me on those days in case of an emergency.
- General office hours will be Wed late morning into early afternoon **and** Thursday 10am till 2pm.
- Our office administrator Taylor Johnson is stepping down but will continue to help out in the back-ground. Many Thanks to Taylor!
- Our new Office Administrator, Samantha Rudler, and I will have roughly the same office hours as we work closely together in the office. If there are any changes in this we will keep you posted.

As we enter the fall season in the church we will experience many changes. Some brought on as we transition into Autumn and deal with the Covid-19 pandemic, others through staff changes and the usual challenges of life.

Along with these changes we are blessed to have a strong faith community and will journey together. I look forward to getting to know each one of you better and engaging in a dynamic ministry with St. Jacob's United Church of Christ!

Blessings on our journey ahead,

**Pastor Susan**



## From Our Consistory President

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St. Jacobs Family,

As Pastor Rick begins to enjoy retirement please remember that for a time we must refrain from calling, texting, emailing and visiting him. This is all part of the process of one pastor stepping down and another one stepping into place. "The goal of these boundaries is to protect the beginning bonds between a new pastor and the congregation." It also gives Pastor Rick time to rest, reflect and rejuvenate "as he discerns his next chapters."

If you have any questions or concerns please reach out to your Consistory

Sincerely,

Heather



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Services are LIVE on Facebook

Follow// Like the **St. Jacob's UCC** page for updates and live feeds.

LIVE Sunday's at 10:30 am

For with  
God nothing  
shall be  
impossible.

-Luke 1:37

# Budget Chart

## July 2020 Budget Update (Combined General and Building Funds)

The chart below shows a simplified over view of our budget numbers for the first seven months of 2020.

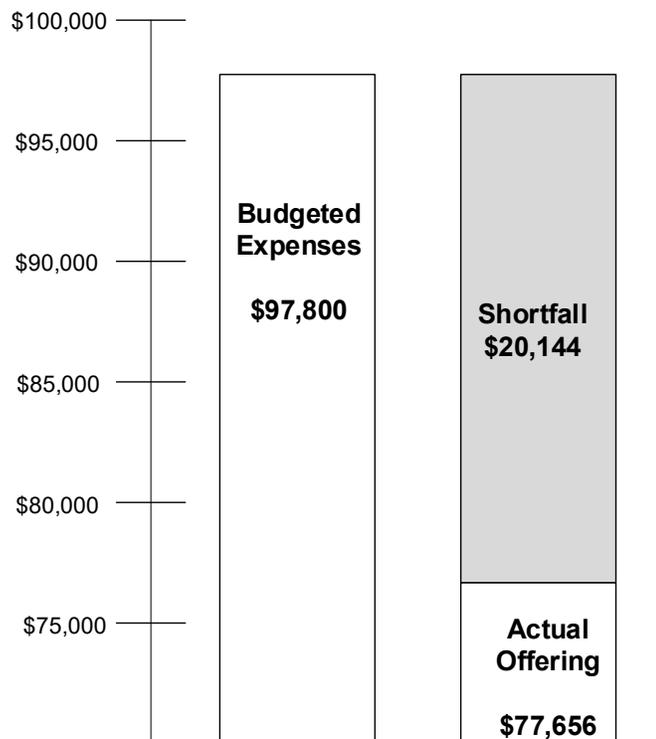
The numbers through the end of July showed a combined shortfall in the General and Building Funds of \$20,144 between budgeted expenses and actual offerings.

The Early Learning Center made it's shared expense payments of \$3,500 for the month, which helped maintain a balance between overall cash receipts and cash disbursements.

"In the building" services have continued, with an average attendance of about 37 members. Please remember that your monetary offerings can be mailed to the church office, marked to the attention of Doris Goodling. To everyone who is still not comfortable attending in person, please also remember we are doing a live stream of the service Sunday mornings. **Thank you** to everyone who have been mailing in their offerings. Please refer to the separate financial article from Eric Barley which better explains the numbers.

## Budget Numbers for July 2020

Covers 30 Sundays  
Combined General and Building Funds



## *From Your Treasurer's Desk*

Many thanks to our St. Jacob's members and friends who have faithfully contributed financial support during 2020, especially during these past number of months when our normal operations and functions have been restricted, delayed or cancelled.

I wanted to provide some interim 2020 information to give you piece of mind that on balance our church's financial position has not suffered even though hoped for offerings and receipts are less than budgeted and as you might expect are also less than during the same 30-week period through July 31<sup>st</sup> when compared to last year.

Increase in operating cash account balances since 12/31/2019	\$3,905
Actual offerings less than budgeted through July 31, 2020	<u>20,204</u>
Total	<u>\$24,109</u>

Where did \$24,100+ dollars come from since no money has been transferred from our church's savings account? Compared to budgeted expenses and last year's disbursements, this is what is found:

Decrease in Church staff compensation	\$12,366
Net decrease in repair costs and other church expenditures	2,291
Deferral of May-July budgeted additional mortgage principal payments	1,878
Decrease in utilities (water, gas, electric, internet & trash)	1,802
Decrease in ice treatments and snow removal	1,800
Deferral of employer payroll tax payments until 12/2021 and 12/2022	1,704
Increase in Early Learning Center reimbursement of shared expenses	2,200
Unscheduled difference	<u>68</u>
Total	<u>\$24,109</u>

Church staff members could apply for Pandemic unemployment compensation while in-person attendance was prohibited, Net decrease in repair costs takes into account the slightly used new photocopier in the church office, Payment of the employer portion of Social Security taxes may be delayed until 2021 and 2022.

### Other financial developments:

St. Jacob's UCC qualified for and received \$107,400 in loan proceeds from the U.S. Small Business Administration through the Paycheck Protection Program ("PPP") authorized by the CARES Act passed by Congress earlier this year. Depending upon staffing levels during the disbursement period, up to 100% of qualified expenses paid from loan proceeds will be converted from a loan to a grant, which does not have to be repaid.

Payroll and payroll related expenses disbursed during 2019 determined the amount of loan proceeds an employer could qualify for. Church expenditures were 13% of these costs and our Early Learning Center ("ELC") contributed 87% of similar costs.

## *Treasurer's Report Continued*

There have been numerous points of guidance given and changes made to the PPP since it was authorized and implemented. More changes may yet be in store. The most significant program change to date has been the lengthening of time during which qualified payments could be disbursed to 24-weeks from an originally prescribed 8-weeks.

St. Jacob's received its loan proceeds April 20, 2020. These monies were deposited into its savings account where the proceeds remain today.

As of this writing approximately 55% of the loan proceeds are projected to be eligible for forgiveness. Through early October, 2020 the forgiveness percentage calculated could be higher as attendance at our ELC increases allowing full-time hours to be restored and possibly additional staff members hired. Every effort will be made to maximize our qualified forgiveness percentage. Any loan amount that is not forgiven can either be returned to the Small Business Administration or repaid over a minimum of 18-months (perhaps longer), used for any purpose and with an interest rate cost of 1%.

The CARES Act also allows compensation paid under Emergency Paid Sick Leave provisions to be refunded to employers. Refunds are received through quarterly Federal payroll tax filings. Compensation was disbursed using this provision during two of the weeks we were forced to be closed. \$1,061.70 in refund amounts will be received into our church's account after the U.S. Treasury has completed the processing of the filed second quarter, 2020 Federal Form 941.

We will continue to do our best to be aware of and apply for other pandemic grant opportunities that may become available.

Thank you again for continued prayers, care and commitment to our church as we attempt to make a positive difference for our members and community.

Any questions, please do not hesitate to let me know.

Eric Barley





# P.U.S.H.

(Pray Until Something Happens)



- Stu M.
- Judy G.
- Joellyn S.
- Shelly & Joe S.
- John H.
- Lois B.
- Linda C.
- Kelly A.
- Bud & Wendy B.
- Holly G.
- Larry H.
- Richard P.
- Danny
- Claude R.
- Greg S.
- Ray R.
- Yvonne H.
- Rob W.
- Nikki
- Tim M.
- Brenda K.
- Charles
- Family of Landon L.
- Barbara
- Stephen T.
- Margaret W. and family

When my  
heart  
is overwhelmed,  
lead me to the  
rock  
that is higher  
than I

*Psalm 61:2*



## 2020 ALTAR GUILD SCHEDULE

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September - Deneen Harbold and Dorine Hagarman

October - Heather Kuhn

November - Nancy McIntyre and Kathryn Forry

December - Cheryl Paules and Heather Kuhn

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### **Greater York CROP Hunger Walk -- helping end hunger one step at a time – Safely!**

The Greater York CROP Hunger Walk moves to a [virtual walk](#) on **Sunday, October 11, 2020**.

This year, because of the coronavirus pandemic, the needs of our neighbors are greater than ever. We will safely walk to help end hunger during this time of social isolation & caution.

We are introducing our VIRTUAL Platform for Self/Micro CROP Hunger Walking:

[www.crophungerwalk.org/yorkpa](http://www.crophungerwalk.org/yorkpa) We encourage each Walker and Team Captain to gather in groups of ten or less at your chosen outdoor location on Walk day. Open your Micro Walk with a prayer for the vulnerable and then enjoy safe fellowship time as you Walk through your neighborhood. Carry Signs – Ring Bells – Let's fill the many neighborhoods with noise so that people know that we are there, and we care!

It remains urgent that we find ways to engage our community to continue supporting our CROP Hunger Walk as the current pandemic increases the need for food and resources. Now is the time to give more than ever. The Walk may be virtual but the need has never been more real!

This year the York Community, and 700 other communities nationwide, are joining together again in interfaith CROP Hunger Walks. [We've got this!](#) Walkers will be signing up online and walking in safe Micro Groups to show their solidarity with the millions of neighbors around the world who must walk to live. The York County Food Bank receives support from the Greater York CROP Hunger Walk.

From providing clean water and hygiene training in Vietnam to combating droughts in Nicaragua to stocking shelves in hundreds of food pantries across the United States, CROP Hunger Walks are fighting hunger and building healthier communities. It's easy to sign up and donate to our walk. Just Google [York CROP Hunger Walk](#), then click "register" or "donate."

Plan your walk today – together – [We've got this!](#)

For more information – call or email: Patrick Walker, [pwalker@cwsglobal.org](mailto:pwalker@cwsglobal.org) / 717-817-0404

# Special Dates

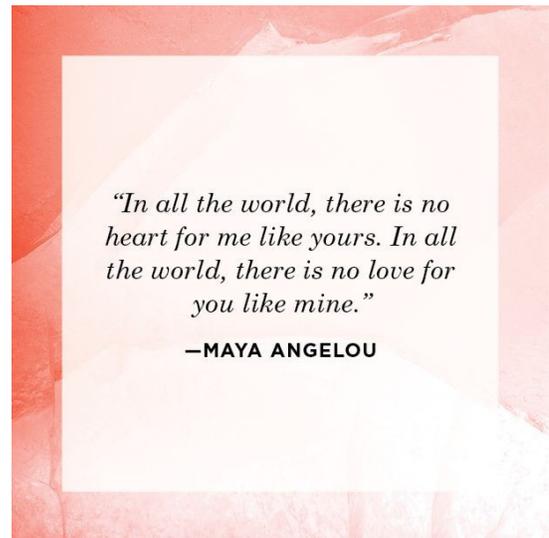
## September Birthdays

- Sept. 5th Shirley Markle
- 10th Bristol Mellinger
- 12th Anthony Johnson
- 18th Steve Reynolds
- 22nd Carl Henry
- 26th Loretta Hale  
Mike Miller
- 27th Katie Harper  
Evan Thoman Wagaman
- 28th Susan Rohrbaugh
- 30th Thomas Brungard

## September Anniversaries

- Sept. 5th Robert & Samantha Templin
- 7th Glenn & Holly Geiple
- 11th Steve & MJ Forry
- 15th Larry & LouAnn Hoffman
- 18th Mahlon & Lorrie Bechtel  
Lynn & Gloria Markle

HAPPY  
BIRTHDAY



—MAYA ANGELOU



## St. Jacob United Church of Christ: Covenant of Care

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As an individual who attends St. Jacobs United Church of Christ, I covenant to work with my fellow church members, family and friends to keep our community safe and healthy.

I covenant to . . .

Wear a face mask as a symbol of love and care for others

Sit six feet apart from others, leaving room for God to work in the in-between spaces

Clean up after myself in the spaces I use, because like Jesus, germs are everywhere I go too!

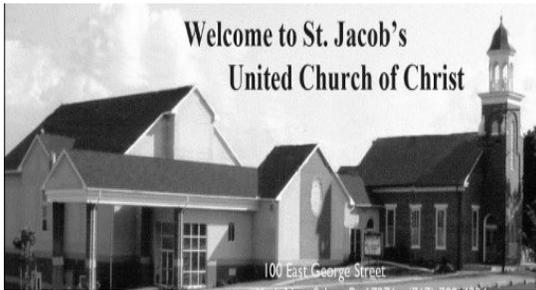
Honor and respect the sacredness of each person in this space and to stay home if I don't feel well, knowing God is with us wherever we are, whether inside or outside the walls of the church

Work together with my church family in creating a safe and healthy space to worship as one body, united in God's love. Acknowledging the hard work ahead, and the commitment to care for one another.

Together, we as the church, covenant to care and love one another in new and different ways. Embracing God's still-speaking voice.



**ST. JACOB'S UNITED CHURCH OF CHRIST**



***Everyone is Welcome!***

100 East George Street

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York New Salem, PA 17371

Phone: 717-792-4326

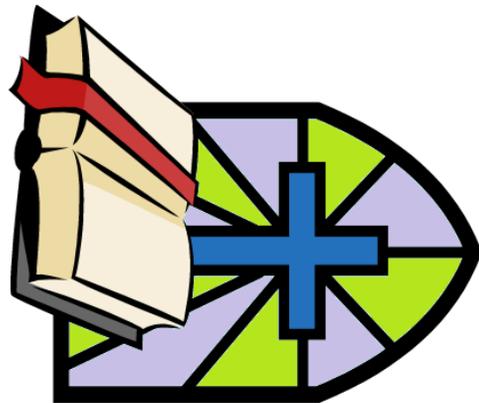
Church E-mail: [Office@stjacobsucc.org](mailto:Office@stjacobsucc.org)

Pastor's E-mail:

Find us on Facebook— LIVE!

**WE'RE ON THE WEB!**

**[WWW.STJACOBSUCC.ORG](http://WWW.STJACOBSUCC.ORG)**



**St. Jacob's Mission Statement**

We, the family of St. Jacob's United Church of Christ, called by God, empowered by the Holy Spirit and following the example of Jesus Christ, will strive to be ambassadors of God's will by:

- Caring for others and ourselves through love and compassion
- Teaching God's word
- Accepting and seeing all people as children of God
- Committing ourselves to these responsibilities in an ever changing society.