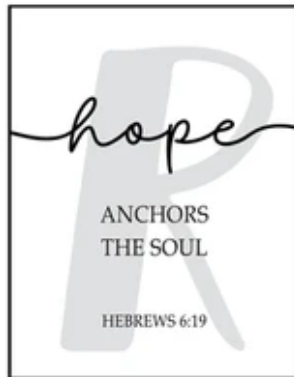


# *The Beacon* *October 2024*

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## **Prayer Emphasis**

Have you had a chat with the Lord today? No appointment needed, the opportunity is available 24 hours a day, 7 days a week. Keep praying, prayer changes things.

He even accepts knee mail!

ST. ANDREW'S PRESBYTERIAN CHURCH

## PASTOR'S NOTE

Greetings, St. Andrew's friends!

Recently, we were asked by the owner of the shopping center across from us on Marrow's Road, to stop parking in their lot. At first, this felt like some kind of punishment. The St. Andrew's community has been parking across the street for years! Quickly, though, two realizations arose.

First, it has never been especially safe – or possibly even faithful – to designate church parking across a busy road. *How can parking be unfaithful?* Well, as we heard from chapter 2 of James on Disability Inclusion Sunday, showing *any* partiality in how we treat people who come to worship God is an unfaithful approach.

Specifically, by asking people to cross Marrows Road, like a live-action version of the old Frogger video game (remember Frogger?), is to show partiality to those people who can do that safely. For a variety of reasons, many of us cannot safely walk across Marrows Road. I will say it plainly: to ask people to undertake unnecessary risk, just to get to church, is unreasonable, and unkind. As a faith community, we need to do better.

That leads me to our second realization: in God, obstacles can become opportunities. By losing our traditional parking, we have gained a closer relationship with our friends across Kensington Avenue, at Gusto Grill. We are welcome to park at their restaurant while we worship. That is generous of our neighbors, and good news in the life of our church. Also good news is the taste of Gusto Grill's beef shawarma we enjoyed at our picnic – but don't take my word for it – support those who support us!

Beyond the generosity of our neighbors, though, this change in parking is forcing us to ask difficult, even unflattering questions about where we have been, and what direction we might take next. Is this the right time for us to invest in on-campus parking? Should we partner with our neighbors at Kingswood Methodist Church, as we do at Easter, to jointly address our shared parking needs? Is the right answer something we have not even considered? Here's a tough one: who are we excluding by making church harder to attend? Oof.

While the final answers are likely not yet close, I am proud of how St. Andrew's leadership has responded. Rather than looking in the rearview mirror with angry eyes, your Session has decided to explore the needs of the congregation *today*. Rather than lament what *was*, we are asking, *what next?* I do not know where this conversation is going, but I am excited to be a part of what St. Andrew's does to best serve our community in the years to come. I hope you will come along for the ride.

With love,  
Pastor Matt

## ESTHER CIRCLE NEWS

### Esther Circle News

Our first Esther Circle event of the season is going to see the musical “9 to 5” at the Candlelight Dinner Theater in Arden on September 29. All the women of the church were invited to attend this event. I’ll report on this event in the next Beacon.

Our first meeting at church will be held on **Wednesday, October 16** at 7:00 pm. At our October meeting we’ll begin **Let Justice Roll Down**, our 2024-2025 Bible Study. Winnie Wagner will lead us in the first lesson which is “Environmental Justice - God’s Call to Care for Neighbors and All Creation.” The lesson focuses on us protecting the created world from environmental degradation and destruction.

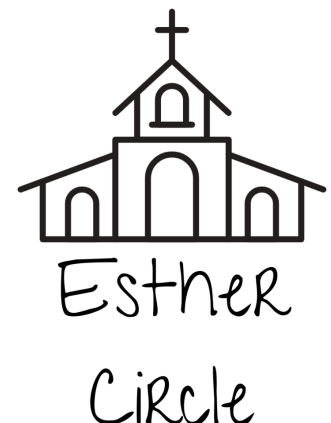
All women of the church are invited to join this bible study as we discuss the challenges we face due to climate change and the possibilities available to counteract the impact of human made stress on our environment. We start each meeting at 7:00 pm with devotions, followed by bible study, then a brief business meeting, a closing prayer, and delicious snacks. If anyone is interested in joining circle or needs a ride to church for a circle meeting, please see me at church or call me at 443-722-3990. We welcome you to our meeting in October.

“The earth is the Lord’s and the fullness thereof.” Psalm 24:1  
We are the stewards of God’s creation and are responsible for caring for it.

Blessings,  
Kay DiStefano  
Esther Circle Leader

### COMING UP SOON!

It takes an entire congregation to hold a cookie walk and we definitely need your help. Please mark your calendar for Sunday, October 20, after church in Fellowship Hall to join us in planning the cookie walk. All are welcome to join in our meeting. We hope to see you there.



# SESSION MEETING MINUTES

## SEPTEMBER 8, 2024

**Meeting was opened with prayer** by Rev. Matt Waters

**Members in attendance:** Darrell DiStefano, Myron Hardesty, MaryBeth Schweitzer, Dave Trevino, Winnie Wagner

**Members not present:** Heather Favazza

**Quorum present**

**Docket:** was accepted with the addition of Insurance contact person

**Minutes** from the July Stated Session were approved

**Treasurer's Report:** was summarized by Darrell DiStefano and approved pending audit. August's income was \$7,455.96. Expenses were \$6,575.82. August's surplus was \$880.14. Reserves at the end of August are \$158,722.76. There were five requests funded by "Our Cup Runneth Over" fund.

**Clerk's Report:**

- Membership as of today is 88 (55 women and 33 men). Nancy Jackson (#1357) passed on July 20, 2024
- In-person Worship attendance: 7/21=26; 7/28=26; 8/4=32; 8/11=?; 8/18=10; 8/25=32; 9/1=10
- On-line Worship attendance: 7/21=6; 7/28=3; 8/4=5; 8/11=0; 8/18=0; 8/25=4; 9/1=?
- Presbytery Records Review is scheduled for September 15<sup>th</sup> at Calvary Presby. Church

**Deacon's Report:** None

**Motions made, seconded and approved:**

- October Pulpit Schedule: 10/6 & 10/13= Rev. Matt Waters, 10/20=Rev. Debra Trevino; 10/27=Cliff Wood
- Myron Hardesty will set up October 6th communion.
- St. Andrew's Anti-racism Policy was reviewed and unanimously approved.
- Brookside Lions Club was approved to use the kitchen on October 5<sup>th</sup> for their Spaghetti Dinner.
- Myron and Darrell will investigate further into the parking issue with Brookside Shopping Center.
- Unanimous email vote to approve a contract with Sobieski for HVAC Maintenance.
- HVAC repairs by Sobieski not exceeding \$5000.00 may be made without Session approval.

- Unanimous email vote to approve worship service and fellowship to address Disability Inclusion on September 8<sup>th</sup>.

**Other Business:**

- Wheelchair Lift - License received, only operate if someone else is in the building.
- Buildings & Grounds:
  - UofD Energy Audit nearly complete.
  - Cliff Wood has recommended a new contact for grease trap cleanout. Darrell will follow up.
- Church Website: Matt will request Scott Kuykendall's assistance
- Blessing of the Pets: Date to be announced
- Custodian Task List: Previous list has been located. MaryBeth will follow up.
- Jim Sparks has been handling the church's insurance needs. Ask Heather as the President of the Corporation if she would be willing to do it.

The next Stated Session Meeting will be on October 13, 2024 following the worship service.

**Meeting was closed with prayer** by Rev. Matt Waters

Respectfully submitted,  
Marianne M. Hardesty  
Clerk of Session



## NEWS FROM THE DEACONS

The Deacons delivered the school supplies that they collected and delivered them to the very grateful staff and students at Brookside Elementary! Thank you to everyone who contributed to this effort!

The church picnic was a wonderful time of fellowship and a chance to enjoy the beautiful weather with our friends from the Korean Church of Service.

We are gearing up for our Thanksgiving food deliveries that support local families in need. We will be restocking the food closet—each Sunday in October we will be announcing a specific need, but we will gladly accept any donations of non-perishable items.

We continue to be grateful for contributions to our Furniture Ministry, which has been busy supporting people in need. We have coordinated with Circle of Love in Christ and are exploring additional community partners. Please see a Deacon if you would like to discuss a donation—if you know anyone with good furniture to donate and would like to arrange a pickup, you can give them Matthew Kupelian's phone number: (302) 468-7884.

Diane Bart, Kay DiStefano, Julie Guns, Matt Kupelian, Brenda Saulsbury, Sue Staudt, and Cliff Wood



## DOLLAR\$ AND \$EN\$E - THE BOTTOM LINE

In August, St. Andrew's received \$7,455.96. That amount is \$1,860.71 less than the \$9,316.67 budgeted for the month. We spent \$6,575.82 in August. That is \$1,360.94 less than the budgeted expenses of \$7,936.76. Year to date, we have received \$70,481.07, which is \$4,052.29 less than the budgeted \$74,533.36. Since January 1, St. Andrew's has spent \$69,024.41 which is \$5,530.33 more than the budgeted \$63,494.08.

There were no expenditures for operations \$500 or greater. All expenses were normal. Thank God.

The surplus for the month was \$880.14. The surplus for the year is \$1,456.66.

Reserves at the end of August - \$158,722.76, an increase of \$18,810.36 (13.4%) for the month. Our reserves have increased \$2,102.13 (1.3%) since January 1, 2024. Even after paying \$35,840.00 for a new roof, roof repairs, gutters and downspouts and transferring \$14,485.00 to the Cup Runneth Over fund, a total of \$50,325.00, we are still ahead for the year. Amazing! Thank you, Jesus!

There were five Cup Runneth Over expenditures in August - \$789.00 for past due rent and \$1,619.88 for past due Delmarva Power bills. The total for Cup Runneth Over in August was \$2,408.88. The amount remaining in the fund on 8/31/24 is \$11,721.85. Since its inception in 2022, the Cup Runneth Over Fund has used \$19,794.16 of the available \$31,516.01 to help our neighbors in need. If you or anyone you know has a critical need, please bring it to the attention of anyone on our committee - Darrell DiStefano, Julie Guns, Tracy Hardy, Brenda Saulsbury or Pastor Matt Waters. All Cup Runneth Over requests are strictly confidential.

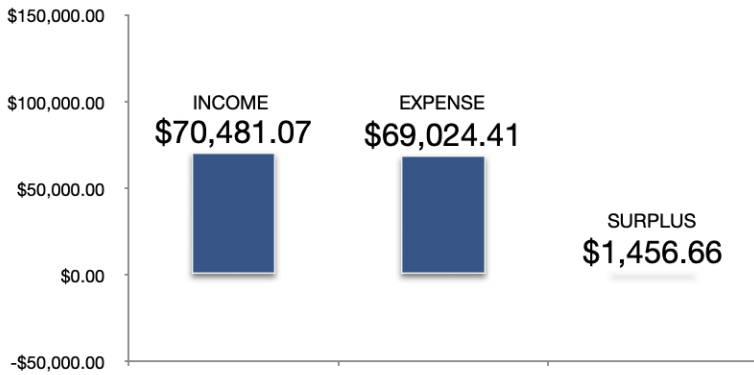
I thank you all for your financial commitment to St. Andrew's. I also thank everyone at St. Andrew's for their faithfulness, patience, understanding and grace and pray for God's guidance as we go forward in service.

Darrell DiStefano  
Co-treasurer



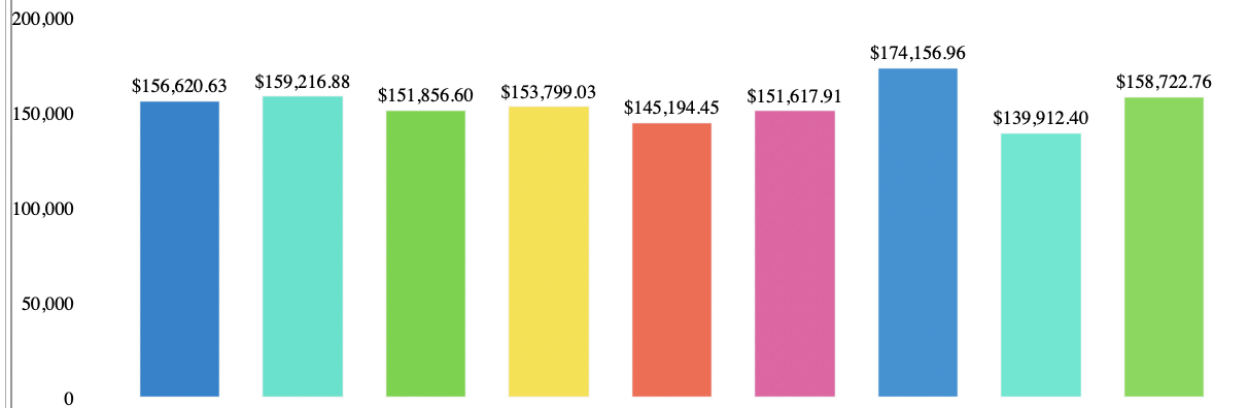
ST. ANDREW'S JULY FINANCIAL POSITION - ACTUAL VS BUDGET

MONTH	INCOME	BUDGET	ACTUAL VS BUDGET	YTD INCOME	YTD BUDGET	ACTUAL VS BUDGET
AUGUST	\$7,455.96	\$9,316.67	-\$1,860.71	\$70,481.07	\$74,533.36	-\$4,052.29
	EXPENSE	BUDGET	ACTUAL VS BUDGET	YTD EXPENSE	YTD BUDGET	ACTUAL VS BUDGET
PASTOR	\$1,902.58	\$1,965.08	-\$62.50	\$15,220.64	\$15,720.64	-\$500.00
STAFF	\$2,524.13	\$3,235.02	-\$710.89	\$25,046.57	\$25,880.16	-\$833.59
PROGRAM	\$36.24	\$120.83	-\$84.59	\$438.67	\$966.64	-\$527.97
BLDG GRDS	\$2,062.87	\$2,300.00	-\$237.13	\$24,978.53	\$18,400.00	\$6,578.53
PER CAPITA	\$0.00	\$232.50	-\$232.50	\$2790.00	\$1,860.00	\$930.00
MISSIONS	\$50.00	\$83.33	-\$33.33	\$550.00	\$666.64	-\$116.64
TOTAL EXPENSE	\$6,575.82	\$7,936.76	-\$1,360.94	\$69,024.41	\$63,494.08	\$5,530.33
SURPLUS / (DEFICIT)	\$880.14	\$1,379.91		\$1,456.66	\$11,039.28	



FUNDS IN RESERVE 2023

	1/1/24	1/31/24	2/29/24	3/31/24	4/30/24	5/31/24	6/30/24	7/31/24	8/31/24
FUNDS IN RESERVE	\$156,620.63	\$159,216.88	\$151,856.60	\$153,799.03	\$145,194.45	\$151,617.91	\$174,156.96	\$139,912.40	\$158,722.76
+ / (-) MONTH TO MONTH	N/A	\$2,596.25	(\$7,360.28)	\$1,942.43	-\$8,604.58	\$6,423.46	\$22,539.05	(\$34,244.56)	\$18,810.36
+ / (-) SINCE 1/1/21	N/A	\$2,596.25	(\$4,764.03)	(\$2,821.60)	-\$11,426.18	(\$5,002.72)	\$17,536.33	(\$16,708.23)	\$2,102.13





# OCTOBER 2024 CALENDAR

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2 Bible Study @ 7:00 pm  KCOS @ 7:30 pm	3 Praise Band @ 6:30 pm  Choir @ 7:00 pm	4	5 Brookside Lion's Spaghetti Dinner @ 4:00-7:00 pm
6 Communion Worship @ 10:00 am  KCOS @ 12:30 pm	7	8	9 Bible Study @ 7:00 pm  KCOS @ 7:30 pm	10 Praise Band @ 6:30 pm  Choir @ 7:00 pm	11	12
13 Worship @ 10:00 am  Session Meeting @ 11:15 am  KCOS @ 12:30 pm	14	15	16 Bible Study @ 7:00 pm  Esther Circle @ 7:00pm  KCOS @ 7:30 pm	17 Praise Band @ 6:30 pm  Choir @ 7:00 pm	18	19
20 Worship @ 10:00 am  Cookie Walk @ 11:15am  KCOS @ 12:30 pm	21	22	23 Bible Study @ 7:00 pm  KCOS @ 7:30 pm	24 Praise Band @ 6:30 pm  Choir @ 7:00 pm	25 <i>Beacon Deadline</i>	26
27 Worship @ 10:00 am  KCOS @ 12:30 pm	28	29	30 Bible Study @ 7:00 pm  KCOS @ 7:30 pm	31 Praise Band @ 6:30 pm  Choir @ 7:00 pm		

## OCTOBER 2024 CALENDAR

2	Wednesday	Bible Study KCOS	7:00 pm 7:30 pm
3	Thursday	Praise Band Choir	6:30 pm 7:00 pm
5	Saturday	Brookside Lion's Spaghetti Dinner	4:00-7:00 pm
6	Sunday	Communion Worship Service KCOS	10:00 am 12:30 pm
9	Wednesday	Bible Study KCOS	7:00 pm 7:30 pm
10	Thursday	Praise Band Choir	6:30 pm 7:00 pm
13	Sunday	Worship Service Session Meeting KCOS	10:00 am 11:15 am 12:30 pm
16	Wednesday	Bible Study Esther Circle KCOS	7:00 pm 7:00 pm 7:30 pm
17	Thursday	Praise Band Choir	6:30 pm 7:00 pm
20	Sunday	Worship Service Cookie Walk KCOS	10:00 am 11:15 am 12:30 pm
23	Wednesday	Bible Study KCOS	7:00 pm 7:30 pm
24	Thursday	Praise Band Choir	6:30 pm 7:00 pm
25	Friday	<i>Beacon Deadline</i>	11:59 pm
27	Sunday	Worship Service KCOS	10:00 am 12:30 pm
30	Wednesday	Bible Study KCOS	7:00 pm 7:30 pm
31	Thursday	Praise Band Choir	6:30 pm 7:00 pm

## OCTOBER BIRTHDAYS

- 1 Brenda Saulsbury
- 3 Cindy Arnold
- 4 Kascha Coleman
- 5 Mikey Guns, III
- 11 Wayne Wright
- 13 Grant Hardy, Jr.
- 15 Bowen Atangcho
- 18 Joanne Rager  
Stacie Vounu
- 22 Caleb Coleman
- 24 Cliff Wood, Sr.
- 25 Jasyah Cooper
- 27 Liza Tabali



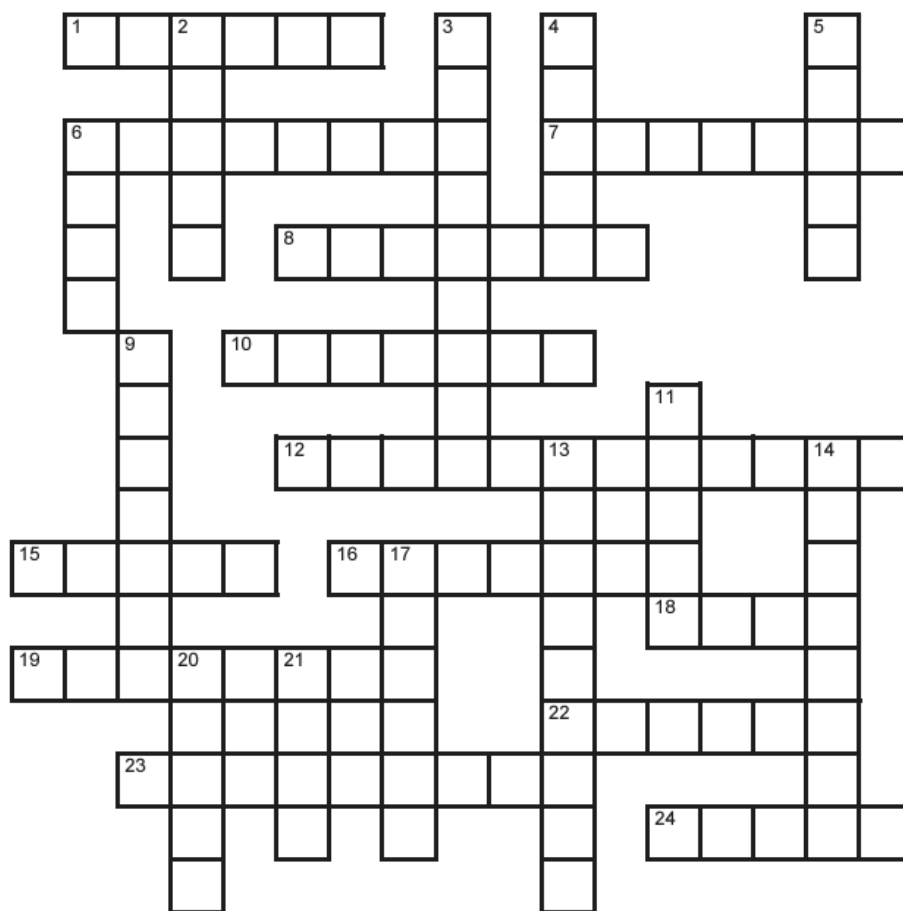
## OCTOBER ANNIVERSARIES

- 5 Grant and Tracy Hardy



# I LOVE FALL

Acorn  
 Apple  
 Autumn  
 Chestnut  
 Cider  
 Cobweb  
 Fall  
 Football  
 Gourd  
 Halloween  
 Harvest  
 Hay Bale  
 Hayride  
 Leaves  
 Maize  
 November  
 Nuts  
 October  
 Pumpkin  
 Quilt  
 Rake  
 Scarecrow  
 September  
 Sleet  
 Thanksgiving



## ACROSS

1. They fall from trees.
6. Popular autumn sport.
7. Jack-o-lantern gourd.
8. The 10th month of the year.
10. The gathering of crops.
12. The fourth Thursday in November.
15. Might be patchwork.
16. Seat at a square dance (two words).
18. Leaf gathering yard tool.
19. They are roasted on an open fire.
22. Halloween decoration made by a spider.
23. The 9th month of the year.
24. Decorative squash.

## DOWN

2. Oak tree's fruit.
3. October 31st.
4. Honeycrisp.
5. Also known as corn.
6. The season that follows summer.
9. Fun activity on a farm.
11. Drink made from apples.
13. Used to keep birds off of crops.
14. The 11th month of the year.
17. Another word for the fall season.
20. Semi-frozen rain.
21. What squirrels often gather.

