



ST. NICHOLAS EPISCOPAL CHURCH
RICHFIELD, MINNESOTA



The Crier

November 2011

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**GIVE THANKS
 FOR GOD'S
 BOUNTY**



St. Nicholas Episcopal Church
 7227 Penn Avenue South
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 612-869-7551
www.saint-nicks.org



December issue deadline
Tuesday, November 15th
 Put in Crier box in office or
 email to kathy@isd.net
 Please put "Crier" in subject.

St. Nicholas Episcopal Church
7227 Penn Avenue South
612-869-7551

Sunday Service

9:00 am Eucharist
10:15 am Adult Education



Ministers **All Parish Members**
Priest **The Rev. Thomas Eklo**
Deacon **The Rev. Judy Conn**
Senior Warden **Mary Gleason**
Junior Warden **Terry Houle**
Director of Music **Charlotte Grantier**
Crier Editor **Kathy Cummings**



Vestry Members

Carol Barthelemy **Gretchen Eichhorn**
Carol Hocking **Craig Kettleson**
Todd Oliverius **Maxine Parsons**

Treasurer **Rich Makela**
Vestry Clerk **Bill Mills**

Reflections from Tom

November is the month we celebrate Thanksgiving Day in this country. Our neighbors to the north celebrate their Thanksgiving on the second Monday of October each year. I've often wondered whether a date in late November or a date in mid October makes the most sense. Silly reflection, I suspect. It's the type of argument Andy Rooney would spend five minutes or more pontificating upon, and I am not interested in going there. Fall comes more quickly in Canada, and some of our friends in the southern states of this country are still looking at green leaves. In a country as vast as ours, I suspect it makes sense to hold off for a while until most of us begin to feel that chill of autumn in the air.

Some of you know that Thanksgiving is my favorite holiday of the entire year (even if I am doing the cooking). It is a relatively modest holiday centered on a meal with very little else on the agenda. Add to that the ambiance of a warm fire, the aromas of a sumptuous meal, the gathering of friends and family, perhaps a walk on a late autumn afternoon, and you are about as close to something Norman Rockwell could paint as anything I know.

As much as I look forward to Thanksgiving Day each year, it does well for me to remember that thanksgiving, or to put it another way, the act of giving thanks is not simply a day or a noun. It is an active state of awareness. I have been known to reflect from time to time on how seldom I really stop to give thanks, and I am one who needs to stop in order to do it. In the rush of daily life, I can reflect all I want, but it seems that I am most often quickly off onto the next thing, the next thought, the next meeting, the next item on the "to do" list, and my reflection is but a fleeting memory. I need to stop – stop what I am doing, even if it is for a brief time, and give myself over to the joy of being thankful.

Giving thanks is what characterizes the life of the Christian for all that has been given us by a loving and gracious God. It is embodied by our participation in the Eucharistic celebration each Sunday. As many of you perhaps know, "Eucharist" is the Greek word meaning "thanksgiving." It is the Great Thanksgiving because we are fed with the food and drink of new and unending life in Christ.

And in the reality of that sacramental presence, life begins to change. Infused with the presence of Christ, we become a thankful people. Giving thanks is manifest in our desire to sustain and give back to God that which has been so graciously given to us. Giving Thanks is manifest in our commitment to love and care for our families, our relationships, our community and the world. Giving thanks is manifest in our respect for all persons and all of God's wondrous creation. Thanksgiving is ultimately our response to being alive in Christ.

Take some time in the busyness of the coming weeks to stop what you are doing, and quietly reflect upon your life. In the joy and sorrow of our humanity, God is abundantly present and gracious. And that, my friends, is worthy of our thanksgiving.

Blessings,
Tom

Thanksgiving Eve Service

The ecumenical Thanksgiving Eve Service is Wednesday, November 23rd, 7PM at St. Richard's Catholic Church on 76th and Penn. We gather as different communities of faith to offer our singular thanks to God in word and song for the blessings and abundance that is ours. St. Nicholas is the church in charge of planning and refreshments following the service this year. Bring your family and friends as we begin our Thanksgiving by offering our thanks to the source of our abundance. The offering of food and money goes to support VEAP.



Countdown to the Extravaganza!

Our annual Extravaganza and Potluck is December 4 at 4:00. Several of you are working on your acts and several more people are thinking about an act. Remember, each act should be no longer than three minutes. Joan Spivey, the encouraging arm-twisting organizer, needs a commitment by November 20 if you wish to be a performer in one of the greatest shows on earth. Don't let your three minutes of stardom pass you by. Information about the potluck will be available soon. Mark your calendars now for December 4 and don't forget to invite friends and family. We need enthusiastic audience members as we climb the stairway to the stars.



First Nation's Kitchen

St. Nicholas is in charge of set-up, service, and clean-up for the First Nation's Kitchen evening meal at All Saint's Episcopal Church in Minneapolis on Sunday, November 20th. This weekly ministry provides a nutritious meal for all who come. There will be a sign-up sheet on the bulletin board with the number of people required and the approximate time frame for each shift. This has been a unique ministry in our midst and a blessing to be able to partner with the people of All Saint's in this weekly ministry. Feel free to ask Tom any questions you may have about this ministry.

St Nicks Upcoming Dates- Mark your Calendar

November 6, Sunday	Consecration of the New Altar
November 13, Sunday	Stewardship Sunday
November 20, Sunday	First Nation's Kitchen
November 23, Wednesday	Thanksgiving Eve Ecumenical Service at St. Richard's, 76th & Penn, 7PM
December 4, Sunday	St. Nicholas Day Extravaganza & Pot Luck - 4PM

Bowling resumes at Southtown every other Sunday-POC Rich Makela, Andrea Oliverius

Consecration of the New Altar

On All Saints Sunday, November 6th, we will consecrate our new movable altar. The altar was a gift from the family of Arbie Johnson in her memory. The lovely oak altar was constructed by Tim McConnell, son of Tom and Barb McConnell. The altar is designed to be used in the sanctuary during the summer and other special seasons of the liturgical year. But it can also be moved to other parts of the building or outdoors creating greater flexibility in our worship experience. Our heartfelt thanks to the Johnson family for their generosity.



Pledge Sunday

Watch your Mail! Yes it is once again that time of year when we come to you and ask you to give thoughtful and prayerful consideration to your financial support of St. Nicholas and its ministry for the coming calendar year. A pledge card will be coming to you in the mail very shortly. Sharing in our abundance and knowing that we as individuals and as a community have been gifted in so many ways

With November here and it being Stewardship month, a table is included for your review.

Income vs. expense snapshot through September 30, 2011

2011	Jun	Jul	Aug	Sep
Deficit >>(\$4,017)	(\$6,621)	(\$5,603)	(\$12,222)	



In your prayers, you are asked to remember....

Jill Aicher	Cassell Wherland	Betty Cope	Marge Stwora
Mary Phyllis Meyer	Vicky Condon	George Woskie	Tom Frick
Gayle Ticen's sister, Shirley Hagenbuch		Joy Mudgett	Bill Mills
Todd Olivius' mother, Mary Lou Oliverius		Sally Parson's friend, Bernie Sura	
Janice Fraser's mother, Marion Comb		Roslyn Gantt-Simmons friend, Vince Buie	
Karen Bessler's brother-in-law, Warren Bessler		Kathy Cummings' cousin, Lauren Fissel	
Sue Newman's friend, Kate Radmer		Long-time past and distant parishioner, Ethel Lyon	
Kathy Cummings' friend, Steve		The Children of Somalia	

And the men and women of our armed forces.





Vestry Minutes

September 15, 2011

Craig Kettleon read an article about 9/11/01 from Day by Day for the devotion.

The August 2011 Minutes were read and a motion made by Todd Oliverius to approve and seconded by Gretchen Eichhorn. Motion carried with all in favor.

Tom Eklo gave finance report in lieu of Rich Makela

There was an error in the income /expense since the monthly diocesan pledge (\$1216.) was not paid. This will adjust by next month when it is caught up.

Tom Eklo indicated the Finance committee will move ~\$40-50k into money market funds for the near term.

A proposal from the Finance Committee (Dan Greimel) was discussed (see addendum) to allow the Finance Committee to have some discretionary authority (up to 30%) for our monies now in very low interest accounts. The Committee would be able to move into some safe equities, including potentially Balanced Funds to try for a better rate of return.

Tom Eklo indicated the Finance Committee would probably determine in next month or so on where to put the discretionary portion of the money.

Craig Kettleon motioned the Finance report be approved and was seconded by Maxine Parsons. Motion carried unanimously

Carol Hocking spoke to the idea of putting our money where our mouth is, so to speak – to be concerned as a faith community how and where our money is invested. A motion was put forward by Todd Oliverius and seconded by Craig Kettleon. This was to approve the Finance Committee proposal previously mentioned (Dan Greimel) with a amendment that be included with the Greimel proposal.

Therefore the following is hereby included in the proposal going forward-

“With consideration to invest in socially responsible funds that reflects our values.”

The motion carried unanimously.

Todd Oliverius indicated that Northstar was taking the diseased elm down Monday 19 September 2011. It is next to the shed on north lot and near the labyrinth.

Terry Houle indicated he is still working on the ordering of St Nicholas T shirts. Currently deciding on a design, font and point size. They should not take long to get and it is believed they can be acquired from a local business.

Maxine (Max) Parsons indicated Dick Kohout was getting some estimates from his son in law on the tall vertical front window since it is kind of disrepair.

Max had requested bids from 2 companies and only one responded. Their estimate was \$ 800 for 2 coats paint but no prep work. So the quotation provided was inadequate due to its incompleteness. Tom Eklo indicated that 50 degrees is about the minimum for painting outside. Therefore we are getting near the edge for doing it this year. There had been some discussion about painting the window which is peeling badly, having some metal trim added, changing windows, etc. Yet some discussed many of these options may be more than we can afford at the moment.

There was a recommendation from Mary Gleason to Table the items for the moment.

Todd Oliverius announced that Saturday October 22, 2011 would be the annual Fall Cleanup of the grounds. Breakfast would be included and the event is scheduled to run from 8am till Noon.

Carol Hocking provided an update on some of the wonderful work she is doing reaching out to some of the St Nicholas community that may home bound. She has recently visited with Tom Frick on his birthday. He expressed gratitude for Father Tom bringing him communion. Some discussion that the Blue Moon singers may go serenade him.

Carol has also recently visited Cassell Wherland who had recently fell and had to go to the emergency room. Cassell is on home care and Medicare visitation programs. Craig Kettleson also comes to visit her on occasion and she would love other visitors.

Tom Eklo provided a brief update of the Saturday evening Spanish Eucharist in relationship to the St. Nicholas Community. The bishop does not want it to be a separate congregation so it would be incorporated into St. Nicholas. We would get the headcount, monies, etc. but incur some minor additional expensed due to wafers, wine and other altar necessities. It is still planned to be a Saturday evening service in Spanish.

The Bishop wants it to be a St. Nicholas decision in terms of their vision of ministry/mission and what God may be calling them to do. Father Tom is in agreement with that.

Todd Oliverius' mother attends St. Paul's on the Hill. He believes there are conflicts from time to time because the two (St Paul's/el Santa Nino) see themselves as separate entities. They should be included on our Vestry and other events. The ball is in St. Nicholas' court and Tom Eklo wants to proceed slowly to ensure it is done correctly. Tom also wants to make sure the Bishop and diocese are behind it. The Rev. Canon Tim Hodapp who is the Missioner for Mission on Bishop Prior's staff has been invited to speak one Sunday and lead a parish discussion.

Todd Oliverius also suggested Father Néptali Rodríguez be invited to St. Nicholas to speak. This is a continuing discussion between all parties to determine compatibility for a smooth integration, if that comes to pass.

Tom Eklo indicated he would be on vacation the first week in October (Oct 3-10) and is trying to find a Supply Priest.

There will be a Blessing of the Animals on Sunday 2 October at 4pm. Weather permitting it will be out by the Labyrinth.

Father Tom also indicated that bulletin inserts would begin 2 October for 6 weeks discussing stewardship. Rally Sunday is this week.

Next Vestry meeting is Oct 20th

Respectfully submitted

Terry Houle

Jr. Warden

Addendums (2)

Prepared by Dan Greimel dated Friday August 12, 2011

Request from Finance Committee

A request for vestry support of a plan for a change in how we manage our savings.

Background

For the last several years, though we have had operating deficits, we have been very fortunate in having money in the bank – approximately \$85,000 –more than we need to meet our current expenses...and

we are optimistic that we will not need to use a major portion of these funds in the next several years even if we have some unforeseen expenses. In fact we hope parishioners will in the future help add to our savings as well as to our operating budget.

What that means, of course, is that we also have the obligation to manage these funds wisely -- to try to add to our operating resources through saving or investing these funds without taking on undue risk.

In ideal times, we could simply deposit these funds in savings accounts, money market funds, or CDs – and we could earn enough in interest to feel comfortable with both the safety of our money and the earnings from lending our cash in this fashion.

But interest rates available to us today are so low as to contribute virtually nothing to our income, so we must consider other ways to put our money to work.

Despite all the current economic turmoil and joblessness, current and predicted 2011 earnings of America's larger businesses are at historic highs and are expected to grow even more in 2012...and yet share prices for these firms are arguably not high -- giving us a good chance to share in future growth in more stable times. So we feel it is appropriate now for us to consider investing a portion of our funds in equities.

While none of us are ever completely comfortable with the risks involved in investing in anything that can go down as well as up, remember that we gritted our teeth a few years ago to invest in a very low cost and conservative mutual fund for our Endowment Fund. And by being patient through the worst stock market decline we have ever seen in our lifetimes we have still managed to watch this fund provide us with more growth than we would have enjoyed from bank or money market savings.

But in this case we are talking about using some of our funds that we want to have available over the next several years to cover any shortfalls we have in our contributions and also to cover at least in part any unforeseen capital expenses. So we need to agree on:

1. Whether we wish to invest in equity securities even with the risks involved,
2. How much of our investable funds to set aside in this way,
3. What kinds of investments would be appropriate,
4. Other conditions that should apply

Friday, August 12, 2011 Finance Committee

Proposed money management guidelines for the St. Nicholas Finance Committee

Consider all cash and savings – currently approximately \$85,000 –to be the “total pool” for savings and investment.

Up to \$30,000 (or about a third of this pool at the present time) can be invested in securities other than cash equivalent accounts. The objective here is to keep a portion of our available funds invested for a 3-5 year time period to hopefully ride out inevitable market fluctuations. The remainder should allow for foreseeable cash needs as well as interest earnings opportunities as they appear.

Securities should meet the following guidelines (see *examples), and be professionally managed as are all mutual funds: ...be well-diversified among a variety of companies and industries ...be low in administrative costs ...have a good long-term growth history

In addition:

... the committee would use its discretion in the actual amounts invested and timing, (and it is expected that any investments would be made in stages to try to avoid concentrating all investments in an inopportune period) ...the vestry would be kept informed, at least on a quarterly basis ...one of more specific individuals would have the responsibility for closely following performance of these investments and reporting progress

*Examples:

Growth history – selected Vanguard funds (as of 7/30/11)

Fund	Average yearly Return - Last 5 years	Average yearly Return - Last 10 years	This year
Star Fund	4.78%	5.43%	-4.85%
Dividend Growth	4.85%	3.90%	-6.57%
500 Index	2.31%	2.51%	-9.9%
Balanced Index	4.87%	4.73%	-3.65%

Friday, August 12, 2011 Finance Committee

Memo to Finance Committee on the Addendum St Nicholas Vestry added to the document.

To: St. Nicholas Finance Committee

(Dan Greimel, Rich Makela, Dick Kohout, Tom Eklo, Terry Houle)

From: Terry Houle –Jr. Warden

Date: 17 September 2011

RE: Finance Committee Authority

Proposal of Finance Committee (Dan Greimel) to St Nicholas Vestry for how finances are handled by that committee.

Report titled:

“Proposed money management guidelines for the St. Nicholas Finance Committee” and dated Friday, August 12, 2011.

A copy of which is included in this document.

The Vestry voted at its September 15, 2011 meeting to accept the proposal contained herein with one addition.

That addition is:

“With consideration to Invest in socially responsible funds that reflects our values.”



If you missed the 2011 Blue Moon Tea, mark your calendar for our 8th annual tea on October 12, 2012

2011 Tea for You and Blue Moon, too



