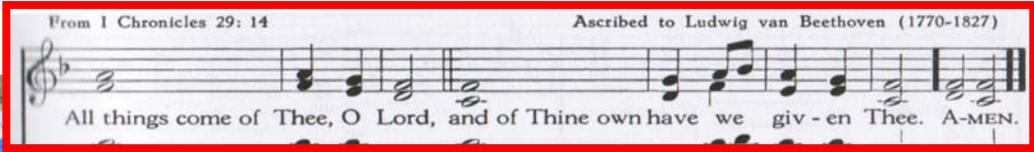


Greenwood Community Church, Presbyterian

805 Main Avenue, Warwick, Rhode Island, 02886 Tel. (401) 737-1230
The Rev. Dr. Stephen L. Clark, Pastor



Dear Members and Friends,

Beginning November 7, the Stewardship Committee is launching a three week campaign, “**Living Each Day as a Steward,**” leading up to **STEWARDSHIP SUNDAY NOVEMBER 21**. Each week (*materials are produced by Parish Publishing, LLC*) we will focus on one of these themes of living this kind of a life: “A STEWARD’S IDENTITY,” “A STEWARD’S PURPOSE” and “A STEWARD’S LIFESTYLE.” The overarching theme of the program is that God prepares and equips us, His stewards, to do and support the work He has prepared for us to do. To save on printing costs, a copy of the weekly Bible Study will be emailed to all on our emailing list, posted on our website (*at www.gccp.org/christian-education*) and paper copies will be in the narthex.

November 21 is also *CHRIST THE KING SUNDAY*. **November 25** is *THANKSGIVING DAY*, and **November 28** is the *FIRST SUNDAY IN ADVENT*. On the liturgical calendar *CHRIST THE KING SUNDAY* is the final Sunday of the church year, and the *FIRST SUNDAY OF ADVENT* begins the *NEW YEAR*. There is a common thread wonderfully weaving these November observances together: Our faithful *STEWARDSHIP* reflects our *THANKSGIVING*, as well as our submission, to *CHRIST THE KING*, and also enables our Session to better plan for a *NEW YEAR* of ministry and mission. We best express our *THANKS* by *GIVING*; which is *THE* Bible-honored and time-honored way of acknowledging our gratitude to God. We return a portion of what is already His, as succinctly expressed in the above doxology sung each Sunday at the Methodist church in which I was raised (*from 1 Chronicles 29:14*): “*All things come of Thee, O Lord, and of Thine own have we given Thee.*”

I know I have said or written the following in some way or another each of the twenty-five years I've been privileged to be your pastor, and I (*obviously*) believe it: The overarching biblical context and motivation for giving is *spiritual*, not *institutional*; the people of God are to give **primarily** to God, not primarily to meet a budget. Yes, our church certainly has ongoing expenses and obligations requiring an operating budget funded by our donations, and it's certainly true that the more we give, the more we may be enabled to do. And there is certainly always more we would all like to do ... to strengthen what is good and right about all our various ministry endeavors, to maintain and beautify this center of worship so it may serve well into the future and to expand our horizons for outreach to our community and a world in need! However, let me again encourage each and every one of us to have the primary motivation of *GIVING TO GOD*. May we allow our giving to proportionally reflect our gratitude to the God Who has first given so much to us.

Stephen L. Clark, Pastor



PLEASE BRING YOUR COMMITMENT CARD NOVEMBER 21 for dedication during worship. If you can't be with us that day, please send it to the office OR bring it the following week. **THANK YOU !**





A BASIC PRIMER FOR THOSE WHO MAY BE NEW TO ALL THIS

(reprinted from the 2019 Stewardship letter)

WHAT DO WE MEAN BY "STEWARDSHIP?"



The English word "steward" comes from the Anglo-Saxon words "stig" or "stye", meaning an enclosure or a hall, and "wéord," which means keeper. A steward is, literally, a "stye-keeper;" the word now means a person in charge of the property or affairs of another.



A steward acts as a trusted supervisor and/or an administrator of finances and property on behalf of the owner of the property. The relationship between owner and steward is one of confidence; character traits of a good steward are integrity and trustworthiness. Psalm 24 succinctly says, *"The earth is the Lord's, and everything in it; the world, and all who live in it."*

God is the Owner of all, and we are called to be His faithful stewards, using the time, talent and treasure He has given us to manage according to His intention and will.

WHAT DO WE MEAN WHEN WE SAY "MAKE A PLEDGE?"



A pledge is a written declaration of intent to donate a specific amount of money over a certain length of time. In making a pledge to the church you are making a pledge for the next calendar year with the intention of paying in full by December 31. The pledge is not legally binding; we all understand life happens and circumstances can change; however, you are encouraged to make a pledge that you may reasonably expect to uphold. We recognize that for various reasons some people may prefer to give without pledging; a pledge is certainly not required for church membership. However, (a) those who pledge find a pledge commitment can serve as a gentle yet persistent reminder that we have the ongoing privilege and responsibility to consistently and dependably support the work of the church's mission with our finances, and (b) pledging helps better enable our Session to responsibly and more accurately plan and budget for the future of our church.

WHAT IS THE LITURGICAL CALENDAR?



The Liturgical Calendar orders the annual life of the church according to the life of Christ and events of salvation history. The Revised Common Lectionary recommends a set of Scripture readings organized around this Christian year and attentive to the broad themes of the biblical story. In the Old Testament, seasons of fasting and feasting were observed as occasions for festival worship; for the New Testament church, Jesus' birth, life, death, resurrection, ascension, and promised return give meaning to the seasons, help order the annual cycle worship and guide the selection of Scriptures read and proclaimed in worship. Over the years a cycle of festivals and seasons has emerged and is now generally observed throughout the ecumenical church, including these days and seasons:

- 
- Advent, the season to recollect the hope of the coming of Christ, and to look forward to the Lord's coming again,
 - Christmas, the celebration of the birth of Christ,
 - Epiphany, a day for commemorating God's self-manifestation to all people,
 - Lent, a season of spiritual discipline and preparation, beginning with Ash Wednesday, anticipating the celebration of the death and resurrection of Christ,
 - Holy Week, a time of remembrance and proclamation of the atoning suffering and death of Jesus Christ,
 - Easter, the day of the Lord's resurrection and the season of rejoicing which commemorates his ministry until his Ascension, and continues through
 - The Day of Pentecost, the celebration of the gift of the Holy Spirit to the Church.



The church also observes other days such as Baptism of the Lord, Transfiguration of the Lord, Trinity Sunday, All Saints Day and Christ the King Sunday



Living Each Day as a Steward!

The Steward's Identity

Who are you? Most often we identify ourselves by our relationships: I'm a father or mother, son or daughter, husband or wife. I'm a carpenter or teacher or businessperson or work in another of the myriad of professions now available to all. Do we identify ourselves in any other way? Particularly in any spiritual way?

Our Identity as God's Children

In his Word, God tells us not only who he is but who we are as well. Through the Gospel writer, God says that *"to all who did receive him, who believed in his name, he gave the right to become children of God, who were born, not of blood nor of the will of the flesh nor of the will of man, but of God"* (John 1:12-13). Through God's gracious gift of Baptism, the Holy Spirit works faith in our hearts to believe that Jesus is the Son of God who came to save us from sin, death, and the devil.

Our Identity as God's Heirs

Because of our *"washing of regeneration and renewal of the Holy Spirit, whom he poured out on us richly through Jesus Christ our Savior,"* we are justified and have become *"heirs according to the hope of eternal life"* (Titus 3:5-7). Paul tells us that *"if [we are] children, then [we are] heirs – heirs of God and fellow heirs with Christ, provided we suffer with him in order that we may also be glorified with him"* (Romans 8:17). What great gifts God has given us in his Holy Word and Sacraments that we might be heirs of eternal life!

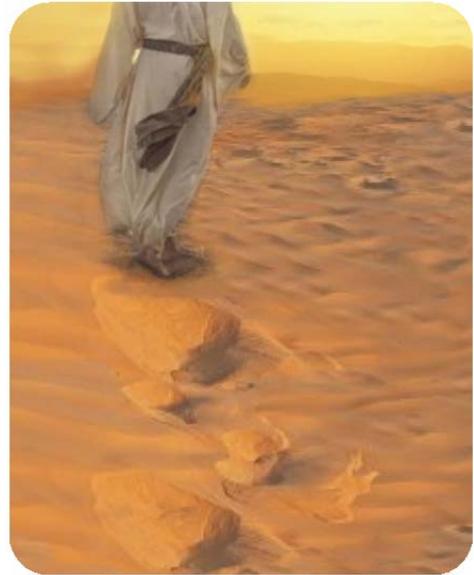
Our Identity as God's Church

Through that gift of Baptism, we become members of the Body of Christ, God's Church. And to the Church God gives *"the apostles, the prophets, the evangelists, the shepherds and teachers, to equip the saints for the work of ministry, for building up the Body of Christ..."* (Ephesians 4:11-12). Each of us has an identity in this Church. St. Peter tells us, *"As each has received a gift, use it to serve one another, as good stewards of God's varied grace"* (1 Peter 4:10).



Our Identity as God's Workmanship

How blessed we are to be given by God this great privilege of working with him in his church! What is our response to this great love of God who gave even his own Son to restore his image in us when, by our sin, we lost it? We find our answer again in his Word: *"For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them"* (Ephesians 2:10).



Like Moses (Exodus 3-4), we may complain that we can't do God's works. We don't know what to say; no one will believe us; we aren't trained theologians. *"Please send someone else"* (Exodus 4:13), we beg. But God says to us as he said to Moses, *"I will be with your mouth...and will teach you...what to do"* (Exodus 4:15).



As already pointed out, God gives the gifts needed for the task he appoints us to. In addition, he *"equip[s] [us] with everything good that [we] may do his will, working in us that which is pleasing in his sight..."* (Hebrews 13:21). There is no response for us but to iterate Isaiah's offer; *"Here am I! Send me"* (Isaiah 6:8).

Our Identity as God's Stewards

We don't really want to be stewards. Our first impulse is that we want to be the owners. We want to have possession of things. We want to be important, to be respected, even to be envied. That's not how it works, though. God owns everything, *"The earth is the Lord's and the fullness thereof..."* (Psalm 24:1). *"The silver is mine, and the gold is mine," declares the Lord of hosts* (Haggai 2:8). No, nothing is ours, but God has given us the high calling of stewards. *"You did not choose me, but I chose you and appointed you that you should go and bear fruit..."* (John 15:16).

From the beginning God called us to be stewards: *"Let [man] have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth"* (Genesis 1:26). With such a high calling comes responsibility. With such high honor comes accountability: *"Moreover,"* writes the Apostle Paul, *"it is required of stewards that they be found trustworthy"* (1 Corinthians 4:2). May we, like the two faithful stewards we read about in the Parable of the Talents (Matthew 25:14-10), hear our Master's gracious words, *"Well done, good and faithful servant."*

Conclusion

Bear fruit: that's what stewards do. But not on our own! God calls us, appoints us, equips us, and gives us the gifts we need to be faithful stewards. We are to preach, teach, help the helpless, serve the hungry in body and spirit, give our time, our energies, our talents, our money – all because God *"desires all people to be saved and to come to the knowledge of the truth"* (1 Timothy 2:4). He wants all his heirs to receive what is promised them, all to find fulfillment in **living each day as stewards.**

**FROM THE CHAIR OF THE STEWARDSHIP COMMITTEE
AND PRESIDENT OF THE CORPORATION**

(This was prepared for the November Fishermen's News, but I thought it worth including in this mailing as well – pc)

Every one of us is struggling with varying shortages caused by supply line problems affecting the choice of goods at our grocery stores, department stores, and home improvement warehouses. This along with interest rates bottoming out at the bank have contributed to our struggles to put this health and economic crisis behind us, improve our houses, feed our families, and preserve our capital. Your church faces the same struggles. In preparing the budget for 2022, the Stewardship and Investment Committees have worked in collaboration to support the church's various programs that serve our congregation while wrestling to find the support for new and improved efforts by your Session's various committees, the church school, family and youth ministries, along with our wonderful music program.

Some methods of giving to your church have been changed by the pandemic. Online giving has become more popular and is very convenient, but there is an associated cost; a service fee of two percent of all online giving is debited to the church. This fee can be recouped in one of three ways: (1) One option is to select to cover this fee yourself when you choose to donate online. (2) You could write a check and mail it to the church. There is no fee associated with cashing the check. (3) You could have the gift electronically sent (*similar to online bill pay*), again at no cost to the church. (*For more information on automatic giving, please contact our treasurer, Barry Baxter.*)

The Director of Music is diligently working to enhance the Greenwood music program. Before the pandemic, John Black was sponsoring concerts which in turn generated income to return to the music program to further improve involvement and participation. For the near future, the session realizes that John will need enhanced support from the budget to continue this effort. The youth and family ministries are again active post-pandemic. During the time of increased virus spread, the best effort was given to keep these programs alive. Now as they become fully active once again, we need to offer our full financial support.

The Investment Committee is tasked with supplying over \$60,000 (projected) in support to the church's operating budget from the market gain balance of our Endowment Fund. There is plenty of funding to support this obligation, but we keep most of our Endowment Fund invested in equities, bonds, and various funds. This leaves a lack of readily available cash to pay our bills. Our solution for 2021 and 2022 has been to take a \$100,000 loan at 1.8% to cover our obligation through the end of 2022. Our usual market gain is more than 12%, so the loan is a bargain. This leaves us two problems. The first is to pay back the loan and the second to support the budget come 2023 without borrowing once again. We are presently working to identify equities that are lagging, new investments to make, and changes to what we do with our dividends to solve our cash flow problems for the future while staying fully invested.

Your Session believes in the mission of GCCP toward the goals of supporting our commitment to the maintenance and improvement of our church facility (*much of which is aided/funded by your faithful donations & pledges to the 2019 75th Anniversary Capital Campaign which so generously exceeded our goal of \$75,000*). Recently, after many months of research and deliberation, Session voted to replace the front doorway (*some had specifically designated their 75th Anniversary donation for this purpose*) in the same colonial style and color, but with a mahogany structure beneath. This will solve the problems of the poor security of the present door, the draftiness, and movement that causes false alarms, as well as provide an highly attractive door of superb quality that will last long into the future.

Yes, we can monetarily support all of this. We have a fine Endowment Fund and are nowhere near spending any of its principal that has been donated by our members. In fact, we only spend a fraction of the market gain balance (profit) from the fund, and we are only allowed to spend the gain more than \$50,000 ... our rainy-day fund. But there are increases in expenses that should be supported by envelope giving and not our Endowment Fund. Those ever-increasing expenses of energy costs, staff costs, and insurance payments are all increasing as we lose the generous donations of our members who have joined the Church Triumphant.

So, as you consider your pledge to the Stewardship Campaign this year, please consider the increased expenses you are facing in your own families and give what you can to support the ministry of your church family. Also, If you would like to support and become involved in the work of the Stewardship or Investment Committees, contact me by email (denpatcharp@verizon.net) or call the church office. Thank you!

/s/ Dennis Charpentier

Chair, Stewardship Committee

Living Each Day as a Steward!

“On the first day of every week, each one of you should set aside a sum of money in keeping with his income...”

1 Corinthians 16:2 1:10

Percentage Giving												
<i>Firstfruits, Proportionate and Generous</i>												
(Expressed in \$ commitment per week)												
Annual Income	1%	2%	3%	4%	5%	6%	7%	8%	9%	10% Tithe	11%	12%
\$ 15,000	2.88	5.77	8.65	11.54	14.42	17.31	20.19	23.08	25.96	28.85	31.73	34.62
\$ 20,000	3.85	7.69	11.54	15.38	19.23	23.08	26.92	30.77	34.62	38.46	42.31	46.15
\$ 25,000	4.81	9.62	14.42	19.23	24.04	28.85	33.65	38.46	43.27	48.08	52.880	57.69
\$ 30,000	5.77	11.52	17.31	23.08	28.85	34.62	40.38	46.15	51.92	57.69	63.46	69.23
\$ 35,000	6.73	13.46	20.19	26.92	33.65	40.38	47.12	53.85	60.58	67.31	74.04	80.77
\$ 40,000	7.69	15.38	23.08	30.77	38.46	46.15	53.85	61.54	69.23	76.92	84.62	92.31
\$ 45,000	8.65	17.31	25.96	34.62	43.27	51.92	60.58	69.23	77.88	86.54	95.19	103.85
\$ 50,000	9.62	19.23	28.85	38.46	48.08	57.69	67.31	76.92	86.54	96.15	105.77	115.38
\$ 55,000	10.58	21.15	31.73	42.31	52.88	63.46	74.04	84.62	95.19	105.77	116.35	126.92
\$ 60,000	11.54	23.08	34.62	46.15	57.69	69.23	80.77	92.31	103.85	115.38	126.92	138.46
\$ 70,000	13.46	26.92	40.38	53.85	67.31	80.77	94.23	107.69	121.15	134.62	148.08	161.54
\$ 80,000	15.38	30.77	46.15	61.54	76.92	92.31	107.69	123.08	138.46	153.85	169.23	184.62
\$ 90,000	17.31	34.62	51.92	69.23	86.54	103.85	121.15	138.46	155.77	173.08	190.38	207.69
\$100,000	19.23	38.46	57.69	76.92	96.15	115.38	134.62	153.85	173.08	192.30	211.54	230.77

My 2022 Commitment to the Lord

“Living Each Day As A Steward”

Being faithful with my time and talents, I will ...

- Read God’s Word
- Pray Frequently
- Worship Regularly
- Support Fellowship Activities
- Seek Ways to Better Serve My Church and Community



Being faithful with my treasure ...

My (our) faith goal in 2022 is to grow in the grace of giving by pledging _____ percent of my (our) income.

My (our) weekly commitment will be \$ _____

My (our) monthly commitment will be \$ _____

Other \$ _____

*Prayerfully consider the faith goal of tithing ...
... giving ten percent or more!*

Name (s) _____

Greenwood Community Church, Presbyterian



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Greenwood Community Church, Presbyterian

Keep this half for your records