



We are a welcoming, caring community, called by Christ, and enabled by the Spirit, to share God's love by living our faith

Reformation Prayer

*Spirit of God, help us to rejoice in the gifts that have come to the church through the Reformation, prepare us to repent for the dividing walls that we have built, and equip us for common witness and service in the world.
Amen.*

In the Spirit of Reformation

Waterloo Lutheran Seminary to change name in 2018

Martin Luther University College reflects new reality

By Mirko Petricevic

Waterloo Lutheran Seminary plans to change its name to Martin Luther University College next year.

For Lutherans throughout the Eastern Synod, the name-change may not be news. But the seminary had planned to reveal the name to the wider community on Oct. 31st, the 500th anniversary of the start of the Reformation in Germany.

Rev. Mark Harris, the seminary's principal-dean, says there are good reasons for dropping the word "seminary" from the school's name.



Artist rendering of the future Bricker Street Entrance. Not only is the seminary, getting a new name, but their building is also going under a \$9-million-dollar renovation.

"We steadfastly remain a seminary that forms pastors for Lutheran congregations. But the breadth of our work shows we're also far more than that," says Harris, also a former pastor of Mount Zion. "In short, the word 'seminary' no longer

adequately reflects what we have become — and are becoming as a school."

Fewer students are applying to the seminary's Master of Divinity program and pursuing a career in ministry. And fewer of those in the program are Lutheran.

So in 2013, the seminary's Board of Governors decided to change the name.

Plans to inform the wider community were pre-empted two months ago by The Waterloo Region Record which reported the name-change on its front page. The story appeared amid public controversy over naming schools after flawed historic figures.

So Harris took the opportunity to revisit the reasons for removing the word "seminary" from the school name, and to relate reasons for naming the school after Martin Luther.

“As with any significant alteration, not everyone will agree with the need or the direction of the changes we’ve chosen to make,” Harris wrote in an open letter to the public (see below for a link to the letter online).

“But Luther’s decision to follow his conscience in matters of faith, his deep convictions regarding the importance of human freedom, and his emphasis upon readily accessible education for all led to significant and positive reforms that shaped western society.”

SEMINARY

While fewer people are pursuing a career in ministry, interest and enrolment in the school’s pastoral counselling program (now known as Spiritual Care and Psychotherapy) is growing. The majority of the school’s 170 students are preparing to serve as counsellors in the community, or chaplains in hospitals or long-term care homes.

And those students come from roughly 30 faith traditions.

“In truth, we’re a Lutheran host to a multifaith community,” Harris says.

The seminary, which was exclusively a graduate school for decades, recently started a Bachelor of Arts program in Christian Studies and Global Citizenship. Undergraduate education is the field that the school needs to expand, and the word “seminary” was a barrier to recruiting, Harris says.

“High school students don’t look at seminaries when planning their post-secondary studies,” he says.

In other developments, the school’s doctoral program has evolved into a PhD in Human Relationships, providing advanced professional training for pastors and counsellors. The school runs The Delton Glebe Counselling Centre, and the school’s Centre for Public Ethics conducts public forums to help people of faith explore pressing questions challenging our ever-changing society.

The seminary practises reconciliation with our Indigenous neighbours through worship, music and academic events organized by faculty and the Kanata Centre for Worship and Global song. Inshallah and Inshallah Kids, Kanata Centre’s flagship choirs, promote peace and justice through music.

The school also hosts the thirdspace_ alternative worshipping community, which is led by Rev. Anne Anderson and supported by the Eastern Synod’s missions committee. thirdspace_ is an incubator for innovative worship in an age when people’s notions of church are quickly changing.

In short, visitors the school probably wouldn’t see what they would expect when they think of the word “seminary.”

LUTHER’S REFORMS

In his public letter, Harris writes “Martin Luther, the 16th-century reformer from whom our church takes its name, was a flawed individual — as are we all.

“His theological genius must be set side-by-side with his most vociferous anti-Semitic writings which were



Photo: WLS

The 2017
Graduating
Class

denounced even by his contemporaries. Our church, both the ELCIC and the Eastern Synod, formally and unequivocally repudiated Luther's violent invective more than two decades ago."

Nonetheless, Harris writes, Luther's positive reforms were long-lasting and far-reaching.

"The impact of many of those reforms endure to this day. I, for one, believe we can build on Luther's positive impacts, even as we acknowledge and contend with his flaws and failings.

"At the seminary, we have done so for decades. Our school has grown to become an inclusive and multifaith learning environment. Our students represent over 30 religious traditions — or claim to no faith tradition at all. Many are also members of historically marginalized groups including LGBTQ, physically challenged, Jewish, Muslim, and Indigenous communities. It is in the hard work of living and working together that we are compelled to critically and honestly confront the impact of our histories, yet not be constrained by them."

VISUAL IDENTITY

To complement the seminary's new name, the school has contracted with a Kitchener design firm to create logos and graphic elements that embody and convey the school's ideals. The new logo, and associated graphics are to be implemented for the 2018 school year as students enter a renewed and modernized building following a \$9-million reconstruction project. For details on the seminary's renewal project, visit the website reformcapitalcampaign.ca

REFORMATION SPIRIT

The cry of the Reformation was *semper reformanda*: The church must constantly be re-formed by the Word of God speaking to the needs of every age, Harris says. The school's faithfulness to the spirit of the Reformation is evidenced by its ever-evolving academic programming — positive changes that are to continue under the banner of Martin Luther University College.

FURTHER READING

To read Rev. Mark Harris's open letter, go to bit.ly/mluofficialstatement

To read the bulletin on the school's reasons for dropping the word 'seminary' from its name, go to bit.ly/morethanaseminary

Click the following link for the [ELCIC resolution](#) repudiating Martin Luther's anti-Semitic writing.

Click the following link to read a column by Daniel Maoz, the seminary's Jewish scholar in residence and professor of Hebrew Scriptures bit.ly/jewishscholarcolumn-original



Photo and caption

<http://images.ourontario.ca/waterloo/29746/dataWaterlooPublicLibrary>

Opening day of the first seminary building located on Albert Street which was demolished in 1962.

Called Waterloo Lutheran Seminary from 1911-1925; it then became known as Waterloo College until 1960 when it became Waterloo Lutheran Seminary with two divisions: Waterloo University College and Waterloo Lutheran Seminary.

Mirko Petricevic is the Director of Communications and Public Affairs at Waterloo Lutheran Seminary

Commemorating
**THE REFORMATION AND ALL
 SAINTS**



featuring the choirs of
 Mount Zion Lutheran Church
 St. John's Lutheran Church
 Our Lady of Lourdes Roman Catholic Church

THE REQUIEM
 by Gabriel Faure

Featuring
FULL HOUSE BRASS QUINTET
 &
REID SPENCER, BASS SOLOIST

Friday, Nov. 3, 2017 8 pm
 Our Lady of Lourdes Roman Catholic Church
 Lourdes Street, Waterloo

Freewill Offering for the Working Centre



- Oct 30 1:30 pm Exercise Class
- Nov. 3 8 pm The Requiem by Gabriel Faure
Our Lady of Lourdes (see ad)
- Nov. 8 10 am-1 pm: Mount Zion Café
- Nov 9 2 pm Hymn Sing
- Nov 14 7 pm: Mindfulness Meditation
- Nov 17 ...6 pm Family Friday Night Supper
- Nov. 22 10 am-1 pm: Mount Zion Café
- Nov. 28 1:30 pm: Mindfulness Meditation



**Hymn
 Sing**

November 9

2 p.m.

Scott Knarr at the organ

with the

Renaissance School of the Arts Flute

Quartet

Director: Wendy Wagler



The Mountaineer Is a publication of Mount Zion Lutheran Church, 29 Westmount Road, Waterloo.
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mtzion@mzlc.ca



Advent Potluck
&
Carol Sing

Friday December 1
6:00 p.m.

Before Advent begins
Before the hustle
Before the bustle
of the season

Take an evening to enjoy the friends and
community of Mount Zion

Sing Christmas Carols
&
Christmas Songs

Mount Zion Women's Retreat

We are very happy to announce that Pastor Annette Smith, of St. Mark's Lutheran Church in Kitchener, will be our Retreat Leader in 2018. You will not want to miss this week-end and so mark your calendar now for Friday April 20th - Sunday April 22nd 2018.



Mount Zion Café
Now Serving Lunch

Nov 8 • Nov 22

from 10 am,
with lunch at 11:30 am – 12 noon.

Bring a friend or meet a new friend. Transportation will be available to those who need a ride. Please call the church office with a request for a ride. (519 886 5820)



Join in the fun
at the
Family Friday Supper

November 17

6:00 pm

See Pastor Philip for more details



There's lots more reading and photos on Mount Zion Facebook page.....just click this Facebook logo or use the address <https://www.facebook.com/groups/165042693557044/> lots of interesting reading and pictures....

Council Update:

Open Council Night at Mount Zion – A dynamic sequel to “Charting our Course”

By Pauline Finch, member of Mount Zion Church Council

It still felt a lot like a laid back mid-summer evening on Tuesday, Sept. 26 when nearly three-dozen of our congregation gathered in the Norman Lange Auditorium to share a delicious pot-luck supper. But then we all changed gears to take on the “meatier” Fall task of looking ahead in our church life.

Formally labelled as our annual “Open Council” gathering (although anyone can attend regular monthly Council meetings as a guest any time they wish), the theme of this event was “The Journey Onward.”

Guest facilitator Karen Bjerland coined the title to emphasize that her last encounter with us, “Charting our Course” in early 2016, wasn’t just a one-off experience, but a continuing exploration of who we are, what we care about, and how we can achieve our mission in times of continual change and uncertainty.

As Pastor Philip noted in his welcoming remarks, change continues in all aspects of life and that for our congregation to thrive, leadership has to be “a community affair” in which all can engage at whatever level they can. In fact, leadership itself is becoming more flexible and collaborative. He urged us to seek a healthy balance between remembering and learning from the past, but not idealizing or suppressing it.

Karen began by outlining four objectives for the evening that will also serve as reference-points for the next 18-24 months:

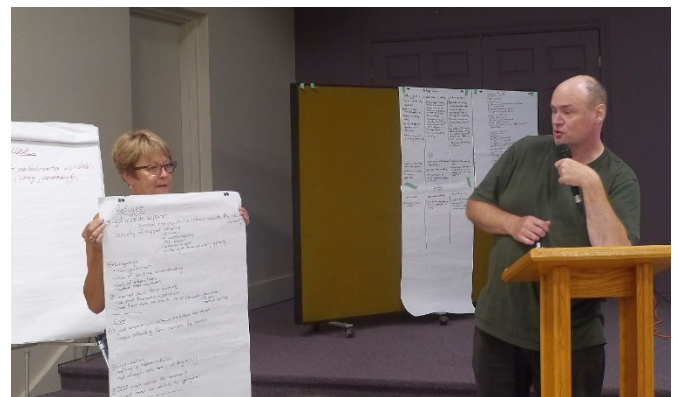
1. Evaluate how 2016 project(s) have affected our future
2. Identify upcoming projects
3. Identify our available resources (human, financial and material)
4. Identify the steps we need to take in moving forward



With all that “identifying” in the air, it was an ideal moment to remind us of the mission statement posted prominently throughout our building: *We are a welcoming, caring community, called by Christ and enabled by the spirit, to share God’s love by living our faith.*

She asked why this statement is still so important today, more than a decade after it was created – a real question, not a rhetorical one! With enthusiastic input from listeners, she identified four key words that have kept our mission statement current: *welcoming, called, enabled, and sharing.*

Karen observed that such a comprehensive vision embraces basic values through which to filter and discern our present-day plans and projects. It not only sustains us, but challenges us to live into its words.



Anne Woolner, barely seen behind the list she holds, presents ideas from their group with Jason Rochon.

But as we all realized during energetic exchanges of views, there are many distractions to identifying and following our chosen path. To focus our strengths, we need to look back to see clearly forward.

Karen recalled that in January 2016 Mount Zion saw itself as a dynamic but aging congregation with a majority of members over 60. Now, less than two years later, the proportion of those in their 80s and 90s has

noticeably shifted upward, even though younger people have joined our church family.

Looking back a little further, in 2013 the “Sharing Conversations” sessions confirmed the values of our mission statement while specifying areas of concern and potential; an important outcome of that series of informal small-group meetings was the importance of supporting one another as a *family* of believers.

Fast forward to 2016, when “Charting our Course” identified 3 main priorities that included not only our inside-the-walls community, but more focus on the wider one as well:

1. Share available resources among ourselves and others
2. Attract and include families
3. Choose a year (or years) in which to close, merge with another congregation, or move

Karen then invited us to review some significant outcomes of “Charting our Course” between Jan. 2016 and Jan. 2017. Predictably, conversation centred on two major and successful undertakings: the launch of the Mount Zion Café as a continuing bi-weekly seniors’ social outreach, and our work within the multi-church Ecumenical Welcoming Partnership to host and acclimatize a large newcomer family from the Congo.

The Mount Zion Café, launched in Spring 2016, was a hit from the first week and has continued to fulfill a much-needed objective of the Health Council to offer a regular outreach to seniors within and outside our congregation. Its success has been further confirmed with news that supplemental funding was granted through the Eastern Synod to enhance the program by adding lunches, free taxi transportation and other special activities.

As partners in sponsoring a former refugee family, those involved from Mount Zion (some with a lot of previous experience dating back to the “boat-people” of the 1970s) emphasized how intense, demanding and exhausting a project it was; today, one congregation of our size and resources would not have been able to handle it. Through the strong network of the Ecumenical Welcoming Partnership it became (and

continues to be) a richly rewarding venture for all; the family is very close to being able to function independently and negotiate the complexities Canadian society.

With two major successes to reflect on, Karen recommended that we build on our learning from them and invited small groups to gather and consider three key questions:

1. What has worked well?
2. What has been more difficult?
3. What have we learned from our experience?

At the end of a vigorous time spent conversing, filling up large sheets of newsprint, and presenting selected highlights to the plenary group, a few wide-ranging observations and challenges emerged:

- There are limited volunteer hours available; many of retirement age must continue working at least part-time; this wasn’t a trend for past generations
- We need to be mindful of available skills; declining membership means that when long-time volunteers pass away, their skills may not be easily replaced
- Recognition that among the volunteers currently active, our collective physical stamina to undertake some projects is declining; partnership becomes not only ideal, but essential
- We need to more actively listen for opportunities to work with other congregations facing similar challenges and who may already have undertaken projects that fit our resources (and vice-versa)
- We need to let go of our traditional leadership and lines-of-authority structure; perhaps work more spontaneously and collaboratively from the ground up.

In the near future, Karen Bjerland will present us with a summary report describing how discussion and feedback from our September gathering looks through the lens of our shared experience.

And so the “Journey Onward” continues...

-- *Pauline Finch*

Member Profile

Stephanie von Schilling – making the most of changes and opportunities



Stephanie vacationing with family somewhere warm

Stephanie was born in Toronto in what is now fashionably called Bloor West Village. Her father died suddenly when she was just 10 years old, leaving a young widow and an only child. Stephanie remembers that “my mother was devastated ... She did, however, use the stock market very well.” Thanks to her mom’s resourcefulness, they were able to take a number of trips together. The one Stephanie loved the most was travelling on a freighter down the St. Lawrence River, to Nova Scotia and then on to Newfoundland.

But life changed dramatically in her late teens, thanks to her mother being “an incurable romantic.” An ad in the *Globe and Mail* announced a new school for Canadian Grade 13 students starting up in Neuchatel, Switzerland. Did she want to go? “Of course I did, and I then embarked on the biggest change in my life.”

In September 1956, Stephanie was among 25 mostly very naïve young people, who sailed from Montreal to Liverpool on the first leg of their transatlantic learning experience. Coming from a very strict Baptist background where alcohol was not approved, “I drank my first glass of red wine in the Rotter Ochsen in Heidelberg, the pub of ‘The Student Prince’ fame.” She describes the rest of that adventurous year in Switzerland as “eye-opening and spirit opening and [it] forever changed my world view.”

On returning to Canada, Stephanie pursued plans to enrol in the five-year nursing degree program at Western. But during her interview with the hospital director, another pivotal change happened. “She looked at me and said, ‘You should be going to the University of Toronto; I will phone over there right now and see if there is space’. There was, and Stephanie found herself at a prestigious school in her home city.

She quickly made friends with a shy and slightly older Estonian-born classmate, Karin von Schilling. Karin’s brother Kurt had spent two years at Eastwood Collegiate in Kitchener before also becoming a University of Toronto student. Stephanie didn’t know it then, but friendship with Kurt would become a romance, leading to marriage at St. Matthew’s Lutheran Church, Kitchener, on July 3, 1965. Three of their four children – twins Peter and Michelle, and Erik – were baptized there by Rev. Dr. Schmeider.

The von Schillings made Waterloo their home base and Stephanie worked with the VON (Victorian Order of Nurses) in Guelph and K-W until just before her twins were born. “At that time,” she recalls, “you had to retire if you were pregnant – no maternity leave then!” So for some years Stephanie was a busy stay-at-home mom.

While they first attended St. Matthew’s in downtown Kitchener, the von Schillings’ home was actually in

Waterloo, in an apartment at the corner of Erb and Westmount. "One day, I asked myself why were we going all the way to Kitchener when that nice little Mount Zion church was just around the corner?" So one Sunday, Stephanie went over, put the kids in Sunday School and walked into the sanctuary. It happened to be Confirmation day and the place was overflowing, so "no one noticed a stranger in the crowd!" But being anonymous wasn't (and never has been) Stephanie's style.

"We've been at Mount Zion ever since," and in many capacities. Kurt was a long-time member of the Finance Committee and Church Council, and both worked hard during the congregation's building and expansion campaign. Over the years, Stephanie has taught Sunday School, volunteered at Open Sesame, served on Mutual Ministry, Health Council, Worship and Music, and multiple times on Church Council.

A major project she undertook at the request of former pastor Mark Harris was to research and promote the concept of Parish Nursing, a very new idea in the 1980s. She was instrumental in launching the program for Mount Zion and in hiring Betty Behm, our first Parish Nurse, who remains an integral part of the congregation after officially retiring in 2016. As a current member of Mount Zion's busy and innovative Health Council, Stephanie regularly volunteers with its biggest outreach project, the Mount Zion Café. She is also on the Worship and Music Committee, Church Council, and a valued member of the Choir.

Before meeting Kurt, however, Stephanie had no experience of being Lutheran. She recalls that her great-grandfather was an itinerant Baptist preacher in Wales, who began his vocation at 14 as a minister's assistant. He went on to further education, working as an urban missionary in London, and with Dr. Barnardo's Homes in bringing children to Canada. He eventually immigrated himself and worked extensively throughout Ontario as a Baptist minister until age 76. His son (Stephanie's grandfather) followed in his footsteps, becoming first a Methodist minister and then a United Church minister following the union of several denominations in 1925. He pastored many

Ontario congregations and was once a Grand Master of the Temperance League of North America. No Lutheran roots there!

But as Stephanie reflects now, "I found out that, in spite of these very different roots, I felt very much at home, both at Mount Zion and as a Lutheran; I still feel the same today. Mount Zion filled a need I had for rhythm and contemplation in the service." She fondly remembers sitting in "the 'Baltic pew', where Kurt had a bit of the old home here in his new home." Many of the young and new friends made at Mount Zion during those years when their children were growing up, are still "old" friends now.

Even with all her church activities, Stephanie's nursing didn't end for good when she and Kurt started their family. One day, she overheard youngest son Alexander (then about seven), telling friends that his mother "used to be" a nurse. Something clicked and Stephanie decided to take a refresher course and pick up her career again.

She became a coordinator for the Home Care Program in Waterloo and served in that organization for 20 years before moving to CCAC, where she retired in 2000 as Director of Client Services. Around the same time, Kurt also retired as Vice-President and Chief Actuary of Clarica (formerly Mutual Life Assurance, and now SunLife). The couple spent many happy years travelling extensively and wintering in Florida, until degenerative Parkinson's Disease made this pastime difficult for Kurt. After many years of struggling with the condition despite Stephanie's dedicated care, he passed away in December, 2015.

Through times of joy, accomplishment, stress, challenge, sadness and loss, Stephanie regards Mount Zion as having been a church home for all of her family's life in Waterloo. Along with many friendships old and new, "I enjoy the spirit of mission found in this church. I very much enjoy the music and the opportunity to sing and hear wonderful hymns."

Seeing and embodying a vision for Mount Zion is something Stephanie deeply cares about and she brings an attitude of practical optimism to her

thoughts. “We all know that the landscape for churches is changing rapidly,” she observed. “Most churches are in the midst of seeking a way forward that will meet their goals for future mission. Some churches have joined together; some have left their premises; and some are not looking forward, in hopes that the issues will just go away.”

During the active lifetime of its members, she hopes that Mount Zion will continue to be one of those forward-looking congregations that serves as a beacon to its surrounding community. Among the many ways it can (and does) bring meaning to that vision, is through making its building and programs open and inviting for community ventures as well as for members and friends, and to be a safe and welcoming place for people seeking friendship, companionship, and relationship.

At the October 14 Bishop’s Company Dinner, she was inspired by the words of guest speaker Michael Coren, who affirmed that “we are all together” in community – the poor, the lonely, the sick, and the well, the faithful of every belief and those with no belief traditions.

Her reflection on that experience is that “we see Jesus in everyone we meet and I think we can best live out our mission . . . in the spirit of seeing all those around us as part of our call.” She feels that ongoing events like the Mount Zion Café are a good beginning for imagining what our vision and mission might be in the months and years to come – moving forward by grace, knowing that God’s hand “is in all we do.”

Using Mount Zion’s Automated External Defibrillator

On October 1st I held a short review of the AED at Mount Zion, after church. This is a summary of that review.

The AED is located in the narthex on the wall by the office door. When discovering someone in need of emergency medical care, remember to call or send someone to call 911. Sometimes we get so busy

helping that we forget to call. Remember that we have two different street entrances which are both different than the actual church address. It would be a good idea if 911 is called, to send someone out to the entrance to wave the emergency response in.

A person in need of the AED will look very unwell. If you are unsure if the person’s problem is cardiac in nature or not, don’t hesitate to get the AED. The AED will monitor the person’s heart rhythm and will only deliver “a shock” to the person if it is needed. You cannot harm them by trying to use it and applying the pads to them. It will only operate if they need it.

To use it, obtain the AED from it’s bracket on the wall. Place the AED on the same side of the person as you are on. Open the case and turn the power on. The machine will walk you through the rest. The AED not only acts as a defibrillator, but it can also be a guide/help with CPR and can also monitor heart activity.



Early intervention can help save a life I think it is better to try to do something for a person in need even if every step is not perfect, rather than not

trying at all We are thankful for this generous donation of the AED from the Ziegler family in memory of their loved one.

If you would like to watch the short video played during the review, check it out on the internet. It is on you tube and you can search it under “you tube Philips heartstart FRx AED demonstration video” or type in www.youtube.com/watch?v=dkv2BrgLK4

If you would like to see the AED in person or have questions, I would be happy to meet you at the church to review it.

Christine Ramseyer RN

Open Sesame Up-Date

Carol Ziegler

It has been a very busy fall at Open Sesame Headstart Preschool. We are close to full enrollment of 15 preschoolers with many of them being "high needs".

The Open Sesame Committee met on Oct. 2nd. Part of our meeting was spent in sharing ideas of how we can do fund raising to meet our monthly expenses of \$5,000. One of our committee members celebrated her "significant birthday" by asking guests to make a donation to Open Sesame instead of bringing gifts. There was \$600. given to Open Sesame. It was suggested that other members of Mount Zion consider doing the same for Birthdays and Anniversaries.

We are asking, if you have connections to a service club or other groups which may be willing to make a donation to Open Sesame or even give on-going support, please contact Carol Ziegler at 519-886-6675 or Joan Brunger at 519-885-3314 as they have information packets to give to members of the community to make them aware of Open Sesame.

A big thank you to Karen Gastmeier for up-dating Open Sesame's section of Mount Zion's web-site. Have a look at it when you can.

We thank each of you who have made a donation to Open Sesame during September and October's Adopt a Cause promotion. We hope you enjoyed hearing our enthusiastic teacher Cyndi Publuske speak about working with our special needs children. We feel really blessed to have her with us.

Thank you also for all of you who are buying grocery cards from Ann Crossman and Mayda Scoins on Sundays. This is a simple way in which you can support Open Sesame.



Attention All Knitters

It's time to dress the Mitten Tree

Financial Update -September 2017

A note from Finance

Our financial status for the first nine months in 2017 reflects a deficit of \$14,331 in the "Ministry & Mission (current) Account". For this period of time, results are favourable to plan due to some unbudgeted one-time items. Overall, net receipts are \$10,013 better, and disbursements are \$5,507 below plan resulting in a favourable variance of \$15,519.

	Actual	Budget	Better/ Worse
Total			
Receipts	\$191,623	\$173,610	\$ 18,013
Rentals reserved to Capital	(8,000)		(8,000)
Net Receipts	\$183,623	\$173,610	\$10,013
Disbursements	197, 953	203,460	5,508
Deficit	(14,331)	(29,850)	15,519

Comments:

- Member regular envelope contributions were \$6,494 below plan
- Deficit reduction response was \$1,080 higher
- Facility and parking income was \$6,202 higher
- Endowment fund income of \$4,815 was applied to Ministry & Mission account
- Mt Zion Café income of \$3,150 (incl. grants of \$2,500 from Synod) were received
- Disbursements were below plan by \$5,507
- Food Truck Tuesday profit sharing was \$923

Your support of Synod Benevolence and other designated needs including our Adopt A Causes was \$64,559 which compares to \$67,645 in the prior year. Included are \$11,500 in grants designated to Open Sesame of \$9,000 and \$2,500 to Refugee support.

Our Mission Endowment Fund received a \$25,000 boost with the generous donation from the estate of long time member Edwin Buder. With this donation, our Endowment Fund now totals \$114,643.

Financial Update – 9 months ended September 30, 2017

By Richard Brubacher – Treasurer & Chair, Finance Committee

The summaries below reflect the actual cash flows for the nine months ending September 30, 2017, and the position of our bank accounts. Comparative data is displayed for our budget commitment and the prior year.

Ministry & Mission (Current) Account - Cash Flow Basis

	9 Months - 2017		Comments re: Differences to plan	9 Months
	Actual	Budget		Last Year
Cash Inflow				
Receipts from Members	143,167	149,661	- worse than plan (\$6,494)	143,398
Receipts from Facility Rentals & Parking	37,302	23,100		23,376
Rental income reserved to Capital	(8,000)	-		-
Other Receipts - (Plate, Endow. Int., grant)	10,074	849	- incl. \$4,815 Endow. Int., \$2,500 grant	2,696
Deficit Reduction Response	1,080	-		510
Total inflow	183,623	173,610		169,980
Cash Outflow				
Disbursements - Staff & operating costs	197,953	203,460		195,169
Total outflow	197,953	203,460		195,169
Net Cash (Outflow)/inflow	(14,330)	(29,850)		(25,189)
Cash balance (overdraft)	15,588	(24,242)		2,137

Benevolence Accounts - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow				
Receipts from Members - General Benev.	18,833	23,100		22,457
Receipts for designated appeals	45,726	-	- Incl. SynodGrants \$9,500	45,188
Total inflow	64,559	23,100		67,645
Cash Outflow				
Payments to Synod	16,833	21,525		22,457
Payments to other designated appeals	47,726	1,575		45,188
Total outflow	64,559	23,100		67,645

Capital Accounts - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow:				
Receipts from Members	9,290	6,996		8,792
Transfers from Ministry & Mission acct	8,000	-	- Rental income reserved from MM acct.	-
Total inflow	17,290	6,996		8,792
Cash Outflow				
Capital Expenditures	7,491	8,200		17,084
Total outflow	7,491	8,200		17,084
Net Cash (Outflow)/Inflow	9,799	(1,204)		(8,292)
Cash Balances	43,905	32,903		40,583

Rental Property Account - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow:				
Rental Income from Tenants	26,350	19,880	Increase due to delinquent rent paid & now up to date (budget assumed not)	17,416
Transfers from Capital Account	-	-		-
Total inflow	26,350	19,880		17,416
Cash Outflow				
Current Expenditures - Properties	10,385	12,865		11,146
Capital Improvements to Properties	-	10,840	upgrades deferred	224
Total outflow	10,385	23,705		11,370
Net Cash (Outflow)/Inflow	15,965	(3,825)		6,046
Cash Balances (overdraft)	(9,100)	(28,890)		(31,395)