

# CROSSROADS

open minds  
committed hearts  
willing hands  
stewardship 2010



A few weeks ago, a colleague approached me after a noon music recital. She said that she had some friends who were looking for a church to attend that was "open to all people." She remembered that our church was explicit in that way! I of course said, "Yes, everyone is welcome at our church."

Isn't it a blessing that in our community we are known as the church with the 'open doors'?

Patti Halter once said, "I give to the church, for even though we are not large in number we have a huge heart for giving, and for accepting all people."

For many of us our church is a place where memories are made and cherished. There are so many memories of Sunday school, baptisms, Mexico mission trips, weddings, memorials and on and on.

Our ever-growing ministries and missions of our church are supported solely by our financial commitment. All of our ministries are funded because of the generosity of our members and friends who make annual pledges and gifts.

So we ask you to prayerfully consider your own commitment with an open mind and committed heart for the next decade of our church! We ask that your pledge is done in a spirit of cheerfulness and be consistent with what you believe God wants us to be and do in 2010!

Experience the powerful feeling of knowing you are helping to make a difference by bringing your Stewardship pledge card with you this week for our Commitment Sunday, October 25th.

## Warm Winter Nights

Our church is once again hosting the Inter-faith Council's Warm Winter Nights shelter the week of November 2- November 9.

This means that starting on Monday November 2 we will have up to 30 guests living at our

church. We will provide them a warm place stay and a hot dinner plus a cold breakfast and a

bag lunch to

send them on their way every day. We will also keep the church open on Saturday and Sunday so that they have a place to congregate.

It takes the commitment of the whole church to house and care for our guests for a week. Over the next few weeks, I am looking for people to sign up for dinner duty, over-night duty, laundry and set up duty. Set up takes place on Monday morning between 11-1. We launder their bed linens in the morning on the Monday that they depart and take them to the next location. More detailed information is available at [www.cccwinternights.org](http://www.cccwinternights.org).

Every year that we have done this shelter it gets better and better. We get more organized and make it more and more pleasant for the guests. Please keep the dates open and be a part of one of our biggest community events. See Andie Raymond for sign ups. Remember, it is our actions that define who we are.

Greg Mitchell



Time Change  
Don't forget to set your  
clock back on Saturday  
night, October 31!



*Compass*

## **Beyond the Numbers**

By the Rev. Dr. Russell Peterman, Senior Minister

We are a culture that is fixated with data. Have you ever noticed how much your own sense of peace and well-being is directly related to numbers? For instance, how we feel about our body is often closely related to the number on the scale or the size of our jeans. How comfortable we are at the end of each month is determined by the amount left over in our checking account; how well we sleep at night is sometimes connected to how much we owe on our credit card. Often times our sense of value and worth is closely related to what we scored on that last math test, whether we met our sales quota last quarter, or what we have in our 401K.

Let me give you a personal example. Recently I ran my fourth marathon and set my own 'personal record,' finishing the 26.2 miles nine minutes faster than any of my previous races. Yet at the end I was greatly *disappointed* because I didn't finish in the goal-time I had been working towards. How messed up am I?

Michael Blastland and Anres Dilnot (great names for statisticians) have written a book entitled *The Numbers Game: The Commonsense Guide to Understanding Numbers in the News, In Politics, and in Life*. In it they examine everything from the link between alcohol and breast cancer risk to baseball batting averages to fascinating assessments of the manipulation of data by politicians. Ultimately they show how people are duped, frightened or falsely encouraged by data.

Blastland and Dilnot say that you and I expect numbers to do too much. We like the precision of numbers and want to believe that statistics can tell us all we need to know about the world.

Often they don't.

Right now this congregation is looking closely at our budget for next year, while asking all of you to prayerfully consider what your giving will be. It's always a stressful time (just ask Lori Landberg, the chair of our Finance Ministry Team!). But what I would encourage all of us to remember is that the numbers of the 'bottom line' don't determine the faithfulness, health or vitality of a congregation or a congregant. I know of vibrant, growing churches that are in way over their head financially and struggle to pay the bills each month; and I know of staid, dying congregations that are sitting on a load of cash. Which of those do you think are being more faithful? In the same way, I know of wealthy people who hold onto their money like it's the source of life; and I know countless individuals with very modest incomes who live generously and give way beyond their means. Whom do you think lives with more joy?

All I know is that all of us – both individually and collectively – are called to carefully and prayerfully consider who God is calling us to be, and then to give all that we have to responding faithfully to that call in our lives. How that happens can't be summed up in stats, figures or bottom lines, but in the way we live each day. Joy, contentment and wholeness come not when the numbers all add up, but when we live with gratitude, compassion and generosity.

But then again, what do I know? I went to seminary so I wouldn't have to take math.

As always, it is a privilege to serve as your pastor,

A handwritten signature in black ink, appearing to read 'Russ'.

November Birthdays

Mattson	Gloria	1-Nov
Compton	Ruth	2-Nov
Morgan	Lisa	4-Nov
Mackey	Lois	5-Nov
Portello	Yvette	8-Nov
Rose	Angie	13-Nov
Lockwood	Alan	16-Nov
Partney	Don	16-Nov
Hall	Shirley	19-Nov
Hood	Ryan	19-Nov
Hammel	Katherine	20-Nov
Partney	Carolyn	21-Nov
Watson	Pat	21-Nov
Rishell	Pat	22-Nov
Peterson	Britien	23-Nov
McNamar	Hugh	27-Nov
Dickey	Marriott	28-Nov
DeWeese	Michael	29-Nov
Eskridge	Kamisha	30-Nov



November Anniversaries

SCHNEIDER	Denise & Bob	11-Nov
PARTNEY	Don & Carolyn	18-Nov
LOCKWOOD	Bev & Al	29-Nov

October and November Greeters

- 10/25 Cecelia Ambach & Millie Parsons
- 11/1 Arlene & Hugh McNamar
- 11/8 Joan Payne & Pat Watson
- 11/15 Chris Walker & Debbe Hughes
- 11/22 Scott & Michael Bisbee
- 11/29 Denise Schneider & Mandy Hanks



Serving In Worship...

October 25, 2009

**An Upside Down World:  
The Essential Teaching of the  
Sermon on the Mount**

"The World is Not a Stage"  
Matthew 6: 1-4

**9:00 AM**

**Elder:** Diane Maltester

**Scripture Reader:** Heather Raymond

**Deacons:** Mike Cluster, Heather Raymond & Paula Rose

**11:00 AM**

**Greeters:** Cecelia Ambach & Millie Parsons

**Scripture Reader:** Debbe Hughes

**Elder:** Bob Coslett & Al DeBella

**Diaconate:** Dee Laird [captain], Collier Laird, Doris Hamblin, Pat Watson & Tom Kilpatrick

**Ushers:** Doris Hamblin [captain], Dee Laird & Gloria Mattson

November 1, 2009

**9:00 AM**

**An Upside Down World:  
The Essential Teaching of the  
Sermon on the Mount**

"Salt and Light"  
Matthew 5: 13-16

**11:00 AM**

**Greeters:** Arlene & Hugh McNamar

**Scripture Reader:** Greg Hile

**Elders:** Kelsey Gross & Denise Schneider

**Diaconate:** Lori Landberg [captain], Matthew Landberg, Don DeGiobbi, Diana Carlisle, Patti Halter & Jon Michael DeBella

**Ushers:** Patti Halter [captain], Pat Watson & Kay Waggoner

## Save the Date!

We will be sponsoring the ordination of Michelle Harris-Gloyer on November 21 at 2pm at the Ecumenical Center in Berkeley. Look for more details soon.

## Halloween Bash



Our annual Halloween Bash is coming soon! Join us on Wednesday, October 31 from 6-8 pm for food, fun and games!

This is a production put on by the youth of our church and they spend hours preparing for this event. As always, none of this is made possible without the support of our wonderful congregation! Here are some ways that you too can join in this wonderful outreach to our surrounding community by providing a safe place for children to have fun:

- Donate large bags of individually wrapped candy
- Volunteer your time on the night of the event (5-9 pm) to help with running games and the snack table
- Invite friends, family and neighbors to come and help celebrate this great event!

## Flu Season Preparedness

"Its not time to panic, but it is time to plan." This was some advice that came across my desk recently about the impending flu season as reports of cases of the H1N1 virus, popularly known as "The Swine Flu," were on the increase.

The church staff has been in conversation about what we can do to be prepared and proactive to help stop the spread of germs. We've identified some steps that we can all take to ensure the safety and wellness of all our members and guests.

Starting this week you will notice:

- there will be bottles of hand sanitizer located around the sanctuary, fellowship hall and in the bathrooms.
- signs posted in the restrooms reminding us of the importance of washing our hands and covering our mouths with our elbows when we cough or sneeze.

In addition,

- we encourage you to stop by and wash your hands before and after worship!
- when we partake in communion, I'm aware that there are some that are concerned with dipping the bread in the 'common cup.' As we have been doing for quite some time, individual communion cups are available on the table should you prefer to partake in the Lord's supper that way.
- we are asking those who are sick or not feeling well to stay home rather than coming back to church too soon.

All of that may sound like common sense, which it is. At this point that -- above all else -- is needed. Simple, small steps that we can all take to make sure that we ensure the health and well-being of all that come to this place seeking wholeness and the healing, loving touch of God.

Blessings,

## 4th ANNUAL INTERNATIONAL MARKETPLACE OPEN TO THE PUBLIC AT THE LAFAYETTE CHRISTIAN CHURCH

SUNDAY, NOVEMBER 8<sup>TH</sup> 12:30- 3pm

Marion Hall, Lafayette Christian Church, 584 Glenside Drive, Lafayette, CA 95449

"Fair Trade" Goods\* offered from A Greater Gift (SERRV), Bridge For Africa, One World Projects, Zambian Soap Company, Heifer Project, and Fair Trade Coffee.

LUNCH AVAILABLE AT THE INTERNATIONAL BUFFET All proceeds from the International Buffet will be donated to the Contra Costa Food Bank. HOLIDAY SHOPPING WITH HEART! GIVE GIFTS YOU FEEL GOOD ABOUT GIVING

\*Fair Trade is a commitment to social justice in which employees and farmers are treated and paid fairly, sustainable environmental practices are followed and long term trade relationships are fostered.

## **Funding our Mission...with open minds, committed hearts, and willing hands...**

We as a church have SO MANY things to be thankful for. One thing for which I am so very thankful is the generosity of this entire congregation—whether we are talking about giving of time, talents, or money. Again and again, I have seen the members of this church give of themselves and their treasures over and above what could possibly be expected. I have witnessed this again through the generous levels of giving demonstrated by this congregation throughout this year. During one of the toughest economies this nation has known in 60 years, this congregation has continued to give generously to fund the mission of this church—over and above expectations.

In fact, I am elated to announce that through the nine months ending September 30, 2009, Regular Giving Income (pledges, givers of record, and loose offerings, income only) has EXCEEDED our 9-month budget expectations **by almost \$6,700!** These generous donations, coupled with expenditure levels being almost \$13,000 below budget, have resulted in income exceeding expenses (i.e. net income) for the current year to date by approximately \$6,800. And this is after incurring \$2,800 in repair costs for the broken water pipe! The most significant savings has been in Personnel, primarily due to the Youth Director position being vacant over the summer and restructuring the position to now share the costs with Lafayette Christian Church. There are two significant payments for property and workers compensation insurance still to be paid in 2009, which will amount to roughly \$5,000 and will impact the bottom-line income for the year. It is important to note that we have NOT pulled ANY monies from the Operating Reserve Account to date as was originally anticipated in our 2009 budget. Also, if regular income levels remain as consistent as they have been, I anticipate that First Christian Church, Concord may actually BREAK EVEN for the year (and possibly end the year in the black!). My friends, THIS is EXCITING! For this, I am again so very thankful—to ALL OF YOU!

It is through YOUR generosity, dedication, and commitment to God and to this church that many wonderful things are being accomplished and the mission of this church is being realized.

We are nearing the end of our annual Stewardship campaign, and each of us has been asked to prayerfully consider what our commitment to giving will be for the upcoming year. Although we have had several things work in our favor during our 2009 budget year, some of these things will not recur in 2010. We have prepared a draft budget based purely on ESTIMATED levels of giving and estimated expenditures. Using giving levels equal to those budgeted last year, we are anticipating another budget deficit, with expenses exceeding income by at least \$14,500 in 2010. This would require FCC to pull at least \$10,000 from our Operating Reserve and other savings in order to pay the bills and do the work of the church. This church does SO much to help each other, our community, and our world.

So although the financial results of FCC in 2009 are clearly something to celebrate and be thankful for, there are significant needs that reach into 2010 and beyond. Please prayerfully consider your future commitment and continued generosity that will allow the mission of this church to continue—with open minds, committed hearts, and willing hands. As Diane Maltester recently wrote, "May our church expect a miracle!"

Lori Landberg,  
Finance Ministry Team Chair



**CROSSROADS**

**AN INCLUSIVE, LOVING COMMUNITY OF FAITH AND JUSTICE,  
SEEKING, CELEBRATING AND SERVING CHRIST THROUGH OPEN  
MINDS, COMMITTED HEARTS AND WILLING HANDS.**



**FIRST CHRISTIAN CHURCH  
(DISCIPLES OF CHRIST) IN CONCORD**

*Staff:*

Senior Minister:	Rev. Dr. Russell Peterman:	russ@concordfcc.net
Student Associate Minister	Eric Atcheson	eric@concordfcc.net
Student Associate Minister	Brenda Loreman	brenda@concordfcc.net
Director of Youth Ministry	Katie Thompson	katie@concordfcc.net
Office Administrator:	Andie Raymond	andie@concordfcc.net
Organist:	Robert Coslett	
Childcare Co-ordinator:	Antoinette Bulatao	
Website:	www.concordfcc.net	

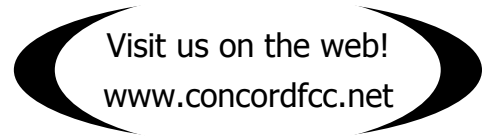
*Contact Information:*

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**CROSSROADS**

Email submissions and subscriptions to: info@concordfcc.net

**Submission deadline for next issue: Monday, November 2, 2009  
12 noon.**



*Weekly Calendar*

**Saturday, October 24, 2009**

3pm — Homeless Meal Preparation

**Sunday, October 25, 2009**

9am — Worship/Sanctuary  
 10am — Sunday School for all ages  
 11am — Worship/Sanctuary  
 1-4pm — Youth Group/Set Up for Halloween Bash  
 2pm — Memorial service for Traute Ludwig  
 6pm — Church Bowling League/Paddock Bowl

**Monday, October 26, 2009**

1pm — Staff meeting/Russ' office  
 7:30pm — Boy Scout meeting/Fellowship Hall

**Wednesday, October 28, 2009**

6:30pm — Cub Scout meeting/Fellowship Hall

**Saturday, October 31, 2009**

6-8pm — Halloween Bash/Fellowship Hall  
 Youth Overnight

**Sunday, November 1, 2009**

9am — Worship/Sanctuary  
 10am — Sunday School for all ages  
 11am — Worship/Sanctuary  
 6pm — Church Bowling League/Paddock Bowl  
 No Youth Group

**Monday, November 2, 2009**

1pm — Staff Meeting/Russ' office  
 5pm — Warm Winter Nights begins