



# ST. PAUL LUTHERAN

## MINISTRIES

CHURCH • SCHOOL • CHILDCARE

### Weekly News

*Altar Guild 11/1, 11/2: M. Olson, J. Matz*

**Church Cleaners:** G. & L. Zimmerman, B. & J. Beyer

**Attendance Last Week: 230**

#### Weekly Calendar

##### Sunday

**October 25<sup>th</sup>**

8:00 a.m.      Worship Service  
9:15 a.m.      Worship Service  
10:30 a.m.     Worship Service

##### Monday

**October 26<sup>th</sup>**

6:00 p.m.      Worship Service  
6:00 p.m.      ECC Board  
6:30 p.m.      **\*\*Voter's Meeting\*\***

##### Wednesday

**October 28<sup>th</sup>**

8:10 a.m.      School Devotion  
1:30 p.m.      Virtual Confirmation Class  
6:30 p.m.      Bible Class

##### Thursday

**October 29<sup>th</sup>**

9:15 a.m.      Bible Study  
6:30 p.m.      Bible Information Class  
No School – Teacher In-Service

##### Friday

**October 30<sup>th</sup>**

No School

##### Sunday

**November 1<sup>st</sup>**

**\*\*Daylight Savings Time – Fall Back One Hour\*\***

8:00 a.m.      Worship Service

9:15 a.m.      Worship Service  
10:30 a.m.      Worship Service

**Monday              November 2<sup>nd</sup>**  
6:00 p.m.      Worship Service

**Veteran's Day Celebration:** Due to Covid-19 concerns, our Veteran's Day Program will be a little different this year. The children are busy learning their class songs and presentations and look forward to performing them for you, however, the program ***will be virtual***. It will be uploaded to the St. Paul Lutheran Ministries facebook page and [www.stpaulappletonwi.com](http://www.stpaulappletonwi.com) and ready for you to view on Thursday, November 12<sup>th</sup>, or any time after that. *We thank all of our veterans for their service to our country and wish you God's richest blessings!*

**Kwik Trip Bonus Rebate – Still some \$25's Left!!!** Due to excess inventory, we are offering a 10% rebate on in stock \$25 Kwik Trip cards. This is a great opportunity to grab your Christmas gift cards and take advantage of this fantastic deal to put \$\$\$ toward your tuition and benefit your school. Here's the catch—some cards will be a year old in March 2021 (dates are marked on the cards). At that time, Kwik Trip deducts a fee monthly if they're not in use. If you can use gas, milk, bananas, etc. before next March, come in and take advantage of this great opportunity! (\$100 & \$50 cards are NOT included in this offer.)

**St. Paul Facemasks – In Church Today:** There is a bin of the two styles of SPL facemasks remaining available for sale in the narthex. ***Only a handful left!*** They are being sold 'on your honor' for \$8 each. You may place cash or check in the envelope located in the bin. So far, they have gotten rave reviews on fit and breathability. These are one size, adjustable masks, with comfortable elastic all the way around so the mask keeps its shape. Proceeds will go toward the school covid cleaning fund.

## Financials through Sept. 30<sup>th</sup>, 2020

|                       | Sept.             | July – Sept.      |
|-----------------------|-------------------|-------------------|
| <b>Income</b>         | <b>\$ 212,426</b> | <b>\$ 512,286</b> |
| <b>Expense</b>        | <b>\$ 174,580</b> | <b>\$ 515,322</b> |
| <b>Behind / Ahead</b> | <b>+\$37,846</b>  | <b>\$ -3,036</b>  |

**All bills are paid; all obligations are met.**

### ECC CHALLENGE 2020

**A family in our congregation has issued a matching challenge to reduce or eliminate the ECC debt by the end of December 2020.**

- ❖ **The match will be up to \$60,000 in donations towards the ECC dept.**
- ❖ **We have 3 months to accomplish our goal- Oct-Nov-Dec**
- ❖ **This offer provides for a great opportunity for corporate matching gifts or designated end of the year gifts to immediately impact the loan for the ECC.**
- ❖ **All income will be sent to the bank as a principal payment along with the normal \$9170 mortgage payment**
- ❖ **Already contributed November 15th payment \$5,975 -- Payment will go out on the 12 or 13 of November**

| Gifts                |                     | Applied             |                     |
|----------------------|---------------------|---------------------|---------------------|
| Month                | amount              | Goal                | \$ 60,000.00        |
| October 15, 2020     | \$ 17,395.00        | October 15, 2020    | \$ 17,395.00 PD     |
| November 13, 2020    | \$ 5,975.00         | November 13, 2020   | \$ 5,975.00 PENDING |
| December 15, 2020    | \$ -                | December 15, 2020   | \$ -                |
| December 30, 2020    | \$ -                | December 30, 2020   | \$ -                |
| <b>Amount Gifted</b> | <b>\$ 23,370.00</b> | <b>Still Needed</b> | <b>\$ 36,630.00</b> |

Report Date 10/21/2020

#### UPDATE ECC MORTGAGE-INVESTORS BANK

Original Note Date 4/10/2015 Next Maturity Date 10/20/2021

5 year locked interest (4.40%)

|   |         |              |            |
|---|---------|--------------|------------|
| Regular Payment for October 2020              | \$9,170 | P-\$8,715.49 | I-\$454.51 |
| Extra Payment on Principal For September 2020 | -----   | P-\$17,395   |            |

|                                    |                   |                      |
|------------------------------------|-------------------|----------------------|
| Starting Mortgage Value            | 11/20/2015        | \$ 2,000,000.00      |
| Amount paid off of Principal as of | 10/21/2020        | \$ (1,899,831.80)    |
| <b>Mortgage value as of</b>        | <b>10/21/2020</b> | <b>\$ 100,168.20</b> |

|   |                            |
|---|----------------------------|
| ECC Debt Retirement Effort directly to debt       | <b>\$ 1,613,087.16</b>     |
| Money applied from normal monthly payment to debt | \$ 286,744.64              |
| Total Payments on Principal                       | 10/21/2020 \$ 1,899,831.80 |

Total interest saved over 20 years at 4.4% by ECC Debt Retirement Program

|                        |       |                        |
|------------------------|-------|------------------------|
| ECC Debt Ret.          | Int % | Interest Saved         |
| <b>\$ 1,613,087.16</b> | 4.4%  | <b>\$ 1,419,516.70</b> |

To make an offering for ECC Debt retirement use any envelope in your packet or a normal envelope. Your envelope number must be on the envelope so your contribution can be recorded. **TO HAVE IT APPLY DIRECTLY TO THE OUTSTANDING BALANCE OF THE LOAN, WRITE "ECC DEBT RETIREMENT" ON THE ENVELOPE. To God be the Glory.**

**Apple Valley Food Pantry:** The next collection date for the pantry will be Sunday, November 8<sup>th</sup>, 2020. The following is a list of items currently in need of by the pantry: canned fruit (pears, mandarins and applesauce most needed), all canned meats (tuna, SPAM, chicken), bagged/boxed potato side dishes, tomato soup, chunky soups and stews, cream soups, canned tomato products, cake/brownie mix and frostings, 1 lb. bags of rice and

Minute Rice, canned pasta, hamburger helper, shampoo, conditioner and body washes for men and women. As always, thank you for your generosity!

**Police Lights of Christmas:** St. Paul Lutheran Ministries is once again partnering with Q90 FM and our local police, fire, and rescue departments to help those in need over this Christmas season. There are many individuals right here in our neighborhood that are homeless or are having trouble making ends meet that we'd like to help, but how can we find them? No one knows this better than our emergency services departments. We are teaming up with them so they may give out food, clothing, and other necessities to these people when they need it most. Last year, over 750 backpacks filled with necessities were prepared for hand out, as well as \$75,000 worth of gift cards. St. Paul Lutheran Church, School, and ECC will be a drop off location this year. We will be collecting men's deodorants, body washes, and individually packaged snacks (oatmeal, fruit snacks, chips, etc.) in bins located in the church basement, ECC lobby, and near the Harris Street entrance of the school beginning Sunday, 10/25. Monetary donations may also be given through Community First Credit Union, or can be dropped off in the church office (cash or checks made payable to 'Lights of Christmas'). Donations will be accepted now through November 23<sup>rd</sup>. To learn more about this program, check out this link: <https://lightsofchristmas.us/the-vision>.

## FVL NEWS

**FVL's Preview Night** for families of 8th graders is being held virtually this year due to COVID. The date is Monday, October 26 at 7 PM. To find out more about high school life--classes, clubs, sports, scheduling, finances, and all the FVL has to offer, register at [FVLHS.ORG](https://fvlhs.org). Questions? Email [Admissions@fvlhs.org](mailto:Admissions@fvlhs.org).

**Thanks to generous donors** on FVL Giving Day 2020, great progress has been made in reaching our *Let the Children Come* mortgage deadline at the end of October. Can you help the FVL Federation meet this need? Less than \$15,000 remains toward the payment. Your gift will make a difference! Gifts can be given online, in person, or by email. To God be the glory!

**FVL's elementary school basketball programs** — FVL's Boys Hoops Club and Nothin' But Net — have adjusted their schedules due to COVID concerns, please watch their webpages for the latest info. Go to [fvlhs.org/youth-sports](https://fvlhs.org/youth-sports)