



**PORTAGE
LAKE
UNITED
CHURCH**

PLUC

United Church of Christ & Presbyterian Church (U.S.A.)
1400 E. Houghton Avenue, Houghton, MI 49931-1208
906.482.5224 • office@pluc.org • www.pluc.org

January 2021

Consistory Highlights

submitted by Beth Smock

Report from Dan Dalquist on our Vanguard account: Dan informed the Consistory that he is now retired so the information he is providing is not professional advice, more like informational in nature. Dan and Elder T. Monson have been reviewing the funds currently in our Vanguard account and wanted to receive Consistory input on the goals of the account. Our current Vanguard funds are well rated and are providing growth over time plus some income. The Consistory concluded that the composition of current funds in the account meet the Church's needs, advised keeping the current funds in the account, and rebalancing the Vanguard account twice a year to maintain the Consistory-approved 65%-35% stock-bond mix. The Consistory also expressed interest in adding Environmental, Social, and Governance (ESG) funds to the account. Dan and Terry will continue their research on ESG funds and will report their recommendations to the Consistory in the spring. Consistory decided that the Memorial and Endowment Committee re-

balance the fund twice a year and continue its review of ESG finds. The account will be rebalanced in mid-January 2021.

Consistory thanks Dan and Terry for their work on the Vanguard Fund.

Consent Agenda: Elder T. Monson moved (Elder L. Lytle second) to accept the Clerk, Treasurer, Office Manager, Financial Secretary, Angel Mission, and Pastor reports. Approved. Further discussion of reports included:

Financial Secretary: Financial Secretary Smock reported that we have received all but two of the expected pledges for 2021. These two pledges are expected to come in later so the final total may increase. At this time we have received over \$66,000 in pledges for 2021 so we are close to what was initially projected by the budget committee.

Pastor: Pastor Peter informed Consistory that he opted not to do communion in December as the only people present at the church were his family. He is now aware that other people on ZOOM were prepared to take communion at home, so communion will resume on the first Sunday in

January. Pastor Peter is planning a unique Christmas Eve service as we will be unable to be together at the church that night. He is putting together a video of the Christmas story and is asking the congregation to submit short videos that he will put together into a complete telling of the story of the birth of Christ. All members and friends of the church are encouraged to participate and send submissions.

Angel Mission: No written report from Angel Mission was received. However, Consistory approved giving the two Angel Mission Directors a \$50.00 gift for Christmas. Angel Mission is renting the storeroom next to the Mission store which is allowing them to run the coat giveaway for a month or more. Once the coat give away is over, this storeroom will be used for the collection and distribution of Christmas gifts. The work on the Rose and Thorn building is continuing and it is getting into shape to be used for storage so that Angel Mission will no longer have to pay for storage space. There is currently a zero dollar lease on the building in exchange for labor. PLUC is covering the liability costs.

Old Business:

By-laws: Possible changes to the by-laws was tabled until the January meeting.

Membership List: The 2020 Membership List has been finalized and approved.

Digital Ministry: The Consistory tasked Elders M. Jarvie-Eggart and W. Lytle to explore congregational interest in a Digital Ministry. Consistory also authorized Paster Norland to put together a digital Prayer Chain.

New Business:

Nominating Committee: The Nominating Committee of Barb Brookhouse, Lois Jambekar, Sherry Middlemis-Brown, and Liz Evensen are busy working on the

nominations of church Elders to be presented to the Congregation at their next meeting.

Congregational/Corporation

Meeting: The next meeting of the Congregation/Corporation will be held on February 7, 2021.

Other: The organizing of teams to carry out the work of the church was table until the January Consistory meeting. After Advent ends we will continue to meet over ZOOM for weekly discussions. The first session will be on December 30 to discuss what we have been thankful for during our restricted time due to the pandemic. On January 6 we will discuss the gifts we have received during the pandemic.

Financial Report

Information received from Financial Secretary

Received In January

Pledge	\$6,608.00
Unpledged	1,142 .00
Loose Plate	00.00

January Volunteer Schedule

<u>Date</u>	<u>Reader</u>	<u>Sermon/Blanket</u>	<u>Prayer</u>
01/03	Ann	Beth	Barb
01/10	Beth	Eric	Lois
01/17	Lois	Peter	Terry
01/24	Nancy	Beth	Sherry
01/31	Greg	Eric	Carl

In joined hands there is still some token of hope, in the clinched fist none.

VICTOR HUGO

ANNOUNCING

Congregation/Corporation Meeting

Sunday, February 7, 2021
Immediately following worship
(this meeting will be held on ZOOM)



In Other News

Finance Committee News December 2020

Submitted by Terry Monson, Finance Committee

Payroll Protection Program (PPP)

loan: The Small Business Administration converted our PPP Loan of \$14,800 to a grant in November. The Committee will consider re-applying for PPP funding included in December's pandemic relief bill.

2020 Pledges: Beth reports that, as of December 20, 2020, total pledges received were \$69,351 (vs. (\$72,338.24 budgeted), unpledged contributions were \$8,452 (vs. \$7,000.00 budgeted), and loose plate collections were \$183 (vs. \$1,600.00 budgeted).

2021 Pledges: Beth reports that, as of December 22, 2020, total pledges for 2021 were \$67,992 from 24 pledging units (18 increased pledges, 4 unchanged pledges, 1 decreased pledge, and 1 new pledge). Two pledging units have not reported so total pledges for 2021 should be somewhere around \$70,000 – less than 2020's pledge

budget, but a bit more than 2020's actual pledges received.

Per Capita Contributions: Members gave \$1079.00 toward our yearly Per Capita payments. These payments are split evenly between PC (USA) and UCC.

2021 Budget: After the Church's accounts are closed for 2020, the Finance Committee will meet in early January to finalize the 2021 Budget to be presented during the February Congregational meeting.

Vanguard Account: At the end of November, the account's balance was about \$104,000 invested in the Wellington fund, the Balanced fund, the Mid-Cap Value fund, and a money market fund. During its December meeting, the Consistory approved semi-annual rebalancing to return its stock-bond composition to the previously Consistory-approved 65%-35% stock-bond mix. The account's current stock-bond mix is 60%-40%. This re-balancing will occur in January once information on any capital gains distributions from its funds is received,

Environmental, Social, and Governance (ESG) Funds: Several Elders suggested that funds focusing upon ESG goals should be added to the Vanguard account. Terry Monson and Dan Dalquist are researching appropriate ESG funds and will make recommendations to the Consistory in the spring.

Online Giving

Submitted by Bobbie Dalquist, Finance Committee

Because of the pandemic and doing online church, the finance committee sought an online method for giving. There are many advantages. You can make your contribution with a credit card or by transferring money directly from your bank account. You can set the payment up as a

one time payment or make it a weekly, monthly, quarterly or annual contribution with a start date. No more having to remember to mail the church a check. You can choose to give to the General Fund, Helping Hands, Capital Improvements, Angel Mission and/or special offerings: Great Hour of Sharing, Christmas Joy, Christmas Funds.

The church is charged a 2% processing fee. If you pay by credit card, you are given this option: "Give additional 2.0% to help offset the processing fee." "Help" is the key word. If you give \$100 and check the box to add 2.0%, 2% will be taken from your total donation of \$102. The church will receive \$99.96. You may also add 2% to your gift if you transfer money directly from your bank account, but you will have to enter the total of \$102.00 (when your pledge or intended donation is \$100) as the donation amount.

If you choose not to use online giving, please mail your weekly or monthly donations to
Portage Lake United Church
Attn: Beth
1400 E. Houghton Ave.
Houghton, MI 49931

Either way, online or in the mail, Beth Smock, our Financial Secretary, is the only person who knows how much each member or friend of the church contributes.

Boy, Did We Have Fun Singing

Submitted by Beth Smock

On Friday, December 18th, 10 members of Portage Lake United Church gathered in the church parking lot, standing six feet apart and wearing masks to sing Christmas carols.

The weather was great and our voices were in fine shape. As we were singing, a car pulled into the parking lot to listen to us. We invited the person to join us but she said she couldn't as she had groceries in the car. She had been grocery shopping, saw us, and

stopped by to see what was going on. She listened to a few carols and then thanked us and went on her way. We also had at least one car honk as they passed us on the highway.

A good time was had by all and we hope to turn this into a yearly caroling activity, though we hope to get out of the parking lot next year.

Wednesday Night Discussion Group

Submitted by Beth Smock

Advent may be over, but PLUC plans to continue to meet on ZOOM on Wednesday evenings at 6:30 PM. Each week a member of the congregation will lead of discuss on a topic of their own choosing.

On December 30, Will Lytle will be leading a discussion on what we have to be thankful for even in this past difficult year. Michelle Jarvie-Eggart will lead our discussion about what unexpected gifts we received in 2020 on January 6th. On January 13th, Beth Smock will lead a discussion on "How Did We Get to the Place Where So Many Are Unconcerned About Others, and What Can We Do to Change This?" Jim Northey will be leading a discussion on Contemplation on January 20th

Please join us for these weekly discussions. If you would like to host a session let the office know your name and topic. Don't worry if you don't know how to set up ZOOM (I don't) as we have people that will set the meeting up for you so all you have to do is click a button to get started.

Angel Mission News

Submitted by Sherry Middlemis-Brown

Angel Mission closed out the year with a busy month that included the coat giveaway and Angel Tree.

The store closed to regular traffic Christmas week, but the food pantry and coat giveaway remained open through the temporary storefront next door. Santa's workshop filled the back of this area, as three to five volunteers organized and fulfilled Angel Tree requests every day for two weeks prior to Christmas. Both storefronts closed on Christmas Eve and will reopen January 7, so that volunteers can rest and enjoy the holidays. While closed, clients can request immediate needs through the Facebook page or website, and someone will assist them.

Many coats along with snow pants, boots, hats, and gloves from the giveaway will keep both adults and children warm this winter. Huge donations of new outerwear came from several businesses and a Thrivent grant allowed purchase of sizes not available from donations. A local knitting group provided lovely hats, scarves, and mittens. Outerwear will remain available through January.

Angel Tree served 194 children this year. Angel Mission thanks all the generous members of the church who contributed as sponsors or through donations. Some of our usual sponsors were unable to take an Angel this year, and so we used the many generous monetary donations from individuals and businesses along with new items saved from donations all year long to fill gift boxes. Every child received two things that they wanted and two things that they needed, along with extras, such as a cozy fleece throw or a hat and mittens.

During the year, we receive collectables and luxury items, not "necessary" for everyday living. Experience has shown that if these are placed out as "free," some people take them and resell them for personal gain. Therefore, we set these items aside. We now have a volunteer who loves to sell items on Facebook Marketplace,

eBay, and Craig's List. She posted several items before Christmas and brought in about \$300 extra funding for Angel Mission programs. We will continue to do this periodically in the future, using our Facebook page.

All the volunteers at Angel Mission thank the church and Presbytery of the Mackinac for the continuing support of the important mission to people of the Copper Country, as we meet the challenges of 2021. As Donna always says, it takes a village.

On a sad note: Lynn's husband, John, passed away on Christmas morning after a long battle with cancer. Their family was all home with him. Additionally, Lynn broke her ankle about a week earlier and will require surgery in January. Please keep Lynn and her family in your prayers.

<p style="text-align: center;">Angel Mission Angel Tree Project Christmas 2020</p>

Submitted by Lois Jambekar

A special thanks goes out to members who purchased gifts or donated money to purchase gifts for the five children our church supported for the Angel Tree Project. All the items requested were provided for the children; including some very special gifts such as a telescope, a skateboard, a fishing pole and tackle, a remote control car, and a Lego set to build a city. Hopefully these gifts helped to make this a happy Christmas for these children. Donna Effinger from the Copper Country Angel Mission said they provided Christmas gifts for a little over 200 children. They finished passing out the gifts to families at 7:00 Christmas Eve night. A special thanks to Barb Brookhouse and Sherry Middlemis-Brown for helping with this project at the Mission.

Holiday Decorations Rummage Sale

submitted by Bobbie Dalquist

Fellowship Guild had to skip both their rummage sale in the spring and the holiday decorations rummage sale in the fall. A spring 2021 rummage sale is still iffy but surely we will be able to have a holiday decorations sale in the fall. As you are packing up your Christmas ornaments this month, please take note of any you didn't use and put them aside marked PLUC holiday sale. We will be asking for your donations of surplus Christmas decorations next October. Thank you!

Beth's Buzz

Submitted by Beth Smock

Well, we made it through another year. And what a year it has been. I hope that this newsletter finds everyone safe and well. I know some of our members and friends have been touched by the virus either by having the virus themselves or knowing people who have been ill.

In fact, all of us have been affected by Covid-19. I guess one of the good things about it is that we have found out how strong we are as we have cared for ourselves and, most importantly, others. And we have found ways to do things differently that we are going to continue even after this virus has passed.

I have been surprised by how much of the church's work I can get done sitting at my dining room table. However, I have to be honest and say I can't wait until the table becomes a dining room table again and my office is in Houghton. But speaking of those

things we can continue, I can now go home and see my family (maybe even in the next six to eight months), take my computer with me and do my work sitting in my motel room. Might even be able to stay longer if I don't have to rush back to get things done.

More than anything else, I want to thank my PLUC family for the love they have shown me this year. I know your prayers helped me get through my heart surgery in February. I appreciate those of you who ran errands for me, took me to Walmart or the doctor. It really made my recuperation easier. And I also appreciate all of the prayers I received as multiple members of my family fought Covid-19 (everyone came through fine).

I, like all of you, am looking forward to a better 2021. (My mother used to tell me I was wishing my life away when I would say I wanted something to be different. In this case, I guess she was right.) Let's all keep the good things we learned from this year and make our future brighter.

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Volume 24, No 1; Published 11 times/year

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1400 E. Houghton Ave., Houghton, MI
49931

Phone: (906) 482-5224

E-mail: office@pluc.org

Website: www.pluc.org

Pastor: Rev. Peter Norland

Office Manager: Beth Smock

General Office Hours:

8:00 AM – 11:00 AM – Mon.- Tues, Thurs-Fri

Pastor Office Hours:

9:30 AM - 12:00 Noon or by appointment

**Portage Lake United Church
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Houghton, MI 49931**

Happy New Year

ALTHOUGH NO ONE CAN GO BACK AND
MAKE A BRAND NEW START, ANYONE CAN
START FROM NOW AND MAKE A BRAND NEW
ENDING.

