



**PORTAGE  
LAKE  
UNITED  
CHURCH**

# ***PLUC***

***United Church of Christ & Presbyterian Church (U.S.A.)***  
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July 2021

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### **Consistory Highlights**

*submitted by Beth Smock*

**Angle Mission Report (from April):** Angel Mission is still officially closed due to the fire across the street but are still working very hard providing needed services including 12 \$25 Pat's Food gift cards to families of 6 or more. Angel Mission provided 71 people with Easter dinner. They have had less food orders due to other food options being available but they did fill 3 emergency food orders. They helped a young couple get back on their feet after the pandemic with a \$25 gas card to help the young man get to work and a \$25 gift card to Pat's Food. They helped another young woman affected by the pandemic with rent and food. They got 76 totes from Ace Hardware as they continue to re-organize the store. They are using some of the time they have been shut down to develop policies about what donations they will accept. Angel Mission on-line sales were down temporarily as the person who runs the service was out of town. In April, Angle Mission received \$178.00 in donations. J. Northey reported that UP Engineers and Architects have gone through

the Rose and Thorn building as they prepare a report for the next step in Angel Mission acquiring that building.

**Finance Committee:** Finance Committee co-chair Bobbie Dalquist gave a report on the committee's latest meeting. The committee is recommending that the Endowment Committee be eliminated as the Finance Committee has been doing the work of the Endowment Committee. It is further recommended that the Memorial Committee become a sub-committee of the Finance Committee. Jerry MacInnes and Dan Dalquist have volunteered to sit on this sub-committee. If Consistory agrees with these recommendations, they will need to go before the Congregation as both the Endowment and Memorial Committees (in their current structures) are in the Church By-laws. The next step will be for Finance Committee co-chair Terry Monson to write an Investment Policy which will include an amendment addressing the restructuring of the Endowment, Memorial, and Finance committees. This will be presented to Consistory at their August meeting. Terry Monson also gave a report on his work looking into ESG funds. The top six ESG

funds that he found all had higher fees and lower dividends than our current Vanguard funds. He then ran a comparison of three year returns of our current Vanguard funds versus the six ESG funds and found that the ESG funds had a slightly higher return than the Vanguard funds. The ESG funds' higher average annual appreciation more than offset their higher fees and lower dividends. Given the current uncertainty in financial markets, he recommended that the church should gradually replace the Vanguard funds with ESG funds.

**Office Manager:** Office Manager Smock informed the Consistory that in the two months she has been back in the office (May-office officially closed, June-office open) we have given out almost twice as many gas and food vouchers as were given out the first four months of 2021. It is hoped that Smock's knee replacement will be re-scheduled soon. She plans on taking 2-3 sick days while she is in the hospital but will again begin working from home once she is released from the hospital. A discussion was held about what to do now that the office is open. Consistory asked Smock, once her surgery is scheduled, to try to find people to cover the office the first two weeks. It is possible that Smock will be able to return to the office after two weeks.

**Pastor:** Pastor Norland reported that communion in June was celebrated both in person and over ZOOM with Elder L. Jambekar assisting. He led the Memorial service for Steve Albee in May. Local pastors continue to meet on-line. On June 13, 2021 he ordained Greg Campbell as an Elder and installed Elders Greg Campbell and Barb Brookhouse to the Consistory class of 2023.

**Old Business:** As is done monthly, Consistory reviewed office hours, in-person worship, and building use by outside groups. Those who are fully vaccinated will not be

required to wear a mask, but it will remain an option for those who wish to continue wearing a mask. Everyone will be asked to wear a mask during singing. Unvaccinated people will be required to wear a mask. We will continue to observe social distancing. Pastor Norland will draft a policy which will be reviewed by Consistory. The proposal for a new AV (Audio/Visual) system was shared with Consistory. The initial estimated cost is \$2,621.27. Consistory approved this proposal

**New Business:** While Consistory usually takes a break in July, it was decided to have a mini-retreat on Sunday, July 18, from 3-6 pm at Pastor Norland's home. Regular reports will be limited and the time will be spent talking more about the ministry of PLUC. A short report from the Building and Grounds committee regarding outdoor light posts at the front of the parking lot which seem to often get hit by cars and snow removal equipment. Committee members J. Northey and G. Campbell removed the post nearest the building as it was damaged beyond repair. Building and Grounds is proposing placing the outdoor lighting on the building.

Consistory thanked Elders T. Monson and L. Jambekar for their service as they complete their current three year terms as sitting Elders.

<b>Financial Report</b>
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*Information received from Financial Secretary*

<b><u>Received In June</u></b>	
Pledge	\$3,486.86
Unpledged	392.00
Loose Plate	11.00
Per Capita	280.00

## July Volunteer Schedule

<u>Date</u>	<u>Greeter</u>	<u>Reader</u>	<u>Prayer</u>
July 4	Beth	Christina	Terry
July 11	Lois	Harold	Jim
July 18	Liz & Harold	Lois	Greg
July 25	Bobbie	Ann	Lois

## July Covid Policy

At their June meeting, Consistory set the following Covid policy for July. Fully vaccinated people are not required to wear a mask except when singing. Unvaccinated are required to wear a mask. Social distancing will continue to be enforced.

## *In Other News*

### Memorial for Steve Albee

*Submitted by Lois Jambekar*

A Memorial/Celebration of Life service was held for Steve Albee on Sunday, May 30 at the Chassell Park pavilion. Judy and her three sons Tom (Tanya, Alissa, and Russell), Jim, and Mark (Jen and Lucy) planned a special tribute to their husband and dad. A service, led by Pastor Peter Norland, included a Remembrance about Steve, a reading of the poem “Naturalist’s Desire,” and the song “In the Bulb There is a Flower.” Following that service, a Military Honor service was also held for Steve.

Judy, her sons, and their families had set up six tables with pictures, hats, and other memorabilia showing the numerous community activities Steve supported and participated in during his life. Steve’s involvement in the community showed his love and support for the environment, the Arts, and history of the area. Also on display was the special weaving Steve and Judy commissioned Nadine Janke to make for

their 25<sup>th</sup> wedding anniversary entitled “Keweenaw Mourning” and a large picture hanging of Steve provided by the Army. Refreshments of a delicious cherry filled cake decorated with a design of a cherry tree, nuts, mints and beverages of coffee, lemonade tea, and water were served. Over a hundred friends of Steve and the Albee family came to the Celebration of Life and everyone who came was given a small red oak tree plant to take home.

## Gift Giving Opportunities

*Submitted by the Finance Committee: Bobbie Dalquist and Terry Monson (co-chairs), Harold Evensen, Michelle Jarvie-Eggart, Jerry MacInnes and the Memorial Committee: Dan Dalquist, Liz Evensen, Ron Helman, Jerry MacInnes*

Annually, we are all asked to make a pledge to the church to cover the church’s General Fund operating budget. In addition, we have other opportunities to give to the church, including the Memorial Fund and the Endowment Fund. The Keweenaw Community Foundation (KCF) manages the Church’s Endowment Fund. The church cannot touch the Fund’s principal, but it receives an annual distribution of earnings that are transferred to our General Fund for our operating budget. The Memorial Committee manages the Memorial Fund, which typically receives gifts in memory of someone. Part or all of the Memorial Fund may be used for special purchases that are not covered in the General Fund budget.

### **From the Memorial Gift Policy:**

A member of the Memorial Committee may discuss with the family [of the deceased] these possible options for use of gifts:

1. To the Endowment Fund
2. To the Memorial Fund to accumulate for larger church needs
3. For a specific gift, subject to Consistory approval.

**For the over 70 1/2 crowd:**

IRA owners who are age 70 1/2 or older may make a tax-free charitable contribution from their IRAs to the Church. Up to \$100,000 per year can be transferred directly without paying income tax on the transaction. If you are in this age category, you might consider contributing your annual pledge this way or make a gift to the Church's KCF Endowment Fund.

**Questions:** Contact a member of the Finance or Memorial Committee.

**How a Qualified Charitable Distribution (QCD) Can Reduce Your Federal Income Tax**

*Submitted by the Finance and Memorial Committees*

If you are at least 70 1/2 years old, you are eligible to make a Qualified Charitable Distribution (QCD) from your IRA to the Church. A QCD is a distribution from your traditional IRA that goes directly from your plan's custodian to the Church. A QCD is a great option to pay your pledge or contribute to one of the Church's designated funds (Computer & IT, Helping Hands, Memorial Fund, One Great Hour of Sharing, Angel Mission, Capital Improvements) **if you do not itemize charitable deductions.**

Your federal adjusted gross income increases if you normally transfer funds from your IRA to your checking account to contribute to the Church. This transfer will increase your federal income taxes. With a QCD, your contribution goes directly to the Church and is not taxable, but cannot be counted along with your other charitable contributions.

Here's an example: Suppose your other taxable income is \$50,000 and you withdraw \$1,000 from your IRA to make contributions to the Church. Your taxable income increases to \$51,000. For individuals,

income between \$40,525 and \$51,000 is subject to a 22% marginal tax rate. An individual's federal tax increases by \$1,000 times 22% or \$220. For couples, income between \$19,000 and \$81,050 is subject to a 12% marginal tax rate. Their federal income tax increases by \$120 (\$1,000 X 12%). If you do not itemize charitable contributions, QCD will result in tax savings of \$220 for individuals and \$120 for couples.

It can also count toward your Required Minimum Distribution (RMD) which starts at age 72 for traditional IRAs.

**How can you make a QCD?**

Contact your IRA administrator and see if it they have a form that you can use to make an QCD. If they do not have this form, then Beth will provide you a template of a Qualified Charitable Distribution (QCD) letter.

**Angel Mission**

*Submitted by Lois Jambekar*

Angel Mission has been busy helping people in the community during the spring season. In March they helped out a young couple whose newborn baby had serious medical problems and had to be transported to Marquette General. They helped the family by providing a gas card so they could travel to Marquette and provided funds so they had two nights lodging in a motel. They were also contacted by Michigan Works to help a young man who had lost his job and had also broken his ankle. The Mission provided food and some household needs for him. Also they helped a young mother of three children who were staying at the Barbara Kettle Shelter Home move into their own place by providing beds, household furnishings, kitchenware, food staples and clothing needs. In April the Angel Mission provide Easter meals for 71

people. For families of four or more they gave out \$25 Pat's Food gift cards and for small families they gave out pork tenderloins and cans of vegetables. They also helped a young couple with a gas card so the husband who had lost his jobs in the pandemic could drive to work until he received his first pay check, and they assisted a young lady with partial payments of her rent. Each week their food pantry is open Wednesday and Saturday and they provide food for 50-100 people each month in that program.

The Angel Mission is presently closed for people coming into the store to get items, but they are still giving out food twice a week. The amount of donations became overwhelming and their storage space and the store itself became too crowded for people to come in and find items they needed. When the Mission needed to close for a week because of the fire across the street from them they decided to keep the Mission closed and take the time to reorganize the two store fronts and make the store more organized and more attractive. Donna, Lynn, and some of their volunteer staff members including Barb Brookhouse are working hard to reorganize the store. They are hoping to reopen the Angel Mission in early July.

### Helping Hands Vouchers

*Submitted by Beth Smock*

The past year and a half have been a challenge in many ways. Even though the church office was closed for much of this time, the work of the church continued. As has been shared in the past, helping with food insecurity has been an important part of this work, even as it was done in a different way.

For a year we partnered with the Trinity Episcopal Church food pantry by giving out \$20.00 vouchers to Jim's Food Mart good only for fresh produce. By the end of April

2021 approximately 140 for these vouchers had been used. These vouchers were in addition to the regular \$50.00 Jim's Food voucher and vouchers to Dave's BP for gas that we have given out for many years.

While the number of regular food vouchers and gas vouchers declined during the time the office was closed, it appears that this changed drastically when I began spending regular hours in the office in May. Our bill from Jim's for that month was around \$700.00. Some of this amount was for supplies that were needed as the church became more open, but much was for food. From January to May, I gave out 5 food or gas vouchers. In May and June, I gave out nine. Even with things getting more and more back to "normal" the need continues. Even without the pandemic, our area does suffer from considerable food insecurity. Please keep this ministry in mind. Your help is needed and appreciated.

### Surgery-Let's Try This Again

*Submitted by Beth Smock*

Well, I am going to try the knee thing again. At this time, my knee replacement surgery is scheduled for July 6<sup>th</sup>.

I will be in the hospital 2-3 days, and will not be doing any church work. However, I do plan on working from home like I did for the last year as soon as I am back at the house.

While the office will not have regular hours, we will try to have people physically present in the office several times a week. We also will be checking email and voice mail, so if you need to contact the office you can use either of those options. And, of course, Pastor Peter will be available in case of an emergency (let's just not have any of those, okay).

It is my plan to return to the office on July 26<sup>th</sup>. I should be able to come back once I can drive. We'll see how that goes.

1400 East Houghton Ave.  
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Portage Lake United Church

### Summer Riddles

*Don't groan to much. Some of these are pretty bad.*

What did baby corn say to Mum  
corn? **Where is popcorn?**

Why do bananas use sun cream? **Because  
they peel.**

What would you call a snowman in  
summer? **A puddle.**

What did the mermaid use to call her  
friends? **A shell phone.**

What do you call a dog on the beach in  
summer? **A hot dog.**

Which tree can fit inside in your hand? **A  
palm tree!**

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Pastor: Rev. Peter Norland

Office Manager: Beth Smock

**General Office Hours:**

8:30 AM – 11:00 AM – Mon.- Wed, Fri.;

9:00-noon Thurs

**Pastor Office Hours:**

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

