



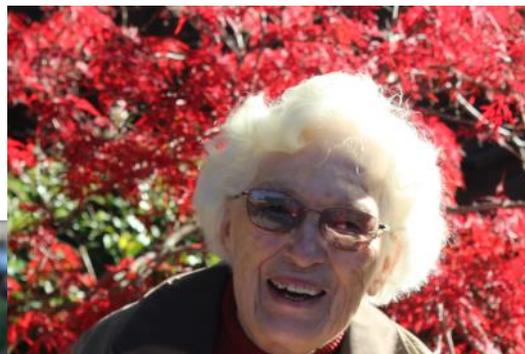
SEPTEMBER 2020



COASTSIDE LUTHERAN CHURCH Half Moon Bay

WELCOME!

On Sunday, August 30 during fellowship, we welcomed **Angie Bruce** — charter member long ago who has returned to the area. She is the mother of Jon Bruce and the reason why Suzanne and Jon became a part of this congregation so long ago. Suzanne has a lovely story of her journey into this community before she and Jon married. We also welcomed **John and Erin Poore** who have been attending CLC over 10 years! Their daughter Ellie was confirmed here in 2016! Eli is in the process of confirmation right now. I was blessed to be a part of Eli's first communion on a Maundy Thursday years ago. As a result, it has made that day even more special ever since! He and his family have typically been a part of worship that night, especially the foot washing experience. It is so good to have all 3 of you as official members of Coastside Lutheran Church! Now, you all can vote! Woohoo! Bless you all! We are so glad to be your church family!! -Pastor Dawn



Our prayer for you: We rejoice with each one of you, beloved children of God! We hear the call to be the body of Christ with you, to be Church together in all we say and do. With you, we will give thanks and praise to God and proclaim the good news of God's love and grace to all the world! WELCOME!!!!

What's Inside

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Missing the Labor Day Book Sale

For **many years** CLC has held an annual book fair during Labor Day weekend. It's been a dedicated effort by many to not only care for the earth by sharing our resources but to encourage the gift and beauty of reading. **Due to COVID-19, we are unable to host our book sale**, but we can still celebrate the gift of reading by sharing your **FAVORITE read** from the past 6 months with Coastside Lutheran Church on whatever social media you use, Facebook, Instagram, etc... Share with others what book has **most captivated** your heart and mind all throughout this 3 day weekend! Encourage others to relax and enjoy a good book while expanding our minds.

From Pastor Sue

Hungry



During the month of September, you will be invited to participate in “on-line communion” as we worship together virtually. Depending on your past experiences or your denominational background, this may or may not seem strange. For Lutherans, communion (also known as the Eucharist, after the Greek word for thanksgiving) is one of two sacraments; the other being baptism. In the sacrament of communion, the Word of God is joined to a physical elements of bread and fruit of the vine and results in an outpouring of grace: the tangible presence of Christ among us; the promise of forgiveness; the gift of healing, liberation, and love; the gift of community that is gathered together to share the meal; the gift of this community joined with the communion of saints across time and space into the Body of Christ.

The Eucharist plays a central role in our worship at Coastside Lutheran and in our identity as people of God. We, as a congregation, are used to gathering together weekly in one place when we share communion. Certainly, there is power in being physically next to each other eating from the same loaf and drinking from the same cup. But enabled by the Holy Spirit, communion also has the ability to span time and space, binding those attending different worship services together, bringing those at home into our communion, joining our community to communities across the globe and to those who came before us as well as those who will come after us. Many congregations, in fact, kneel at the communion rails around the front of the altar and leave the space around the back of the altar reserved for the communion of saints.

It has been many months since we have shared communion and I think we are all hungry: we are hungry to hold in our hands the Bread of Life and to experience once again Christ’s life-saving love with all of our senses. I think we are all in need of being nourished in our whole beings with that steadfast love that fills us up and strengthens us to lift our gazes toward our neighbors. I think we are all hungry to be joined to each other and to the communion of saints through the eating and the drinking of the body and blood of Christ through the power of the Spirit.

So we invite you, whoever you are and whatever your story of faith, to prepare for worship beginning on September 13, by placing on your home altar a bit of bread (ex: a slice of bread, a small roll, a piece of naan bread, a cracker) and a drop of the fruit of the vine (ex: a small cup of wine or grape juice or even some grapes). Then join in as the community in celebrates the Eucharist and receives the gifts of God for the people of God. Thanks be to God.

- Pastor Sue



From Pastor Dawn

Caring Stewards of Creation

What does it mean for human beings to have 'dominion' (or 'authority' and 'power') **over** creation? That is how we often translate the Hebrew word 'radah' in Genesis 1:26. Translated like this has often led to the exploitation versus care of this amazing planet and its creatures. I love how the Message translates it: "...**be responsible** for the fish in the sea, the birds in the air, the cattle, And, yes, Earth itself, and every animal that moves on the face of Earth." Gen. 1:26. ! Would you like to delve deeper? Explore here: <https://kgsvr.net/xn/discussion/radah2.html>



Starting September 13th, we will again celebrate the Seasons of Creation through October 4th, when we celebrate the Feast of St. Francis and the Blessing of Animals. **How does the Divine, Yahweh Three-in-One, speak to you in nature?** How do your pets or animals reveal God to you and invite you into relationship with God and all creation? I'd love to hear your stories via email! Also, if you'd like to specifically share how your pets and animals speak to you of God, we'd love to zoom it in worship on October 4th. **Please let me know if you are interested!** It would be fun if that were our sermon that day! A Christian scripture unfamiliar to me has caught my attention and captivated my mind this week. We're called **to care** as followers of Jesus, the Christ in ways that are trustworthy. *"Think of us in this way, as servants of Christ and stewards of God's mysteries. Moreover, it is required of stewards that they be found trustworthy."* 1 Cor. 4:1-2 Together, let us explore our call and our relationship with the earth and its fascinating diverse inhabitants! -Pastor Dawn

Apprehend God in all things, for God is in all things.
Every single creature is full of God, and is a book about God.
Every creature is a word of God.
If I spent enough time with the tiniest creature,
even a caterpillar, I would never have to prepare a sermon.
So full of God is every creature.

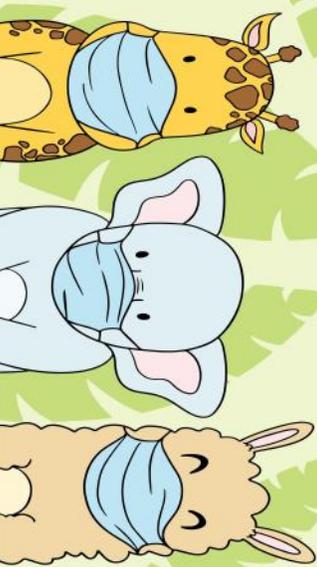


+ Meister Eckhart

On Sunday October 4th we commemorate the life and ministry of St. Francis of Assisi. Francis had a spirit of gladness and gratitude for all of God's creation and considered the creatures of the earth to be his brothers and sisters. In the spirit of Francis, our worship praises God for the animals of the world and asks God's blessing upon them.

Prayer Blessing for Your Pets

Thank you God for (name your pet). May ____ help me think of You who gave life to him/her. Every time that I play with ____ let me remember that my pet is Your gift to me. I promise to take care of my pet, to feed and clean up after him/her. Help me to be a good friend to ____ and help ____ to be a good friend to me. Amen.



Would you like to share how God speaks to you through your pets or animals in general? If so, please contact Pastor Dawn via email. She'd love to zoom your story!

Council Highlights

Your CLC Church Council met online on August 19th; a few highlights:

1. **Congregational meeting is Sunday, September 27th, 11:30 AM via Zoom.** We need to discuss what level of pastoral staffing we can support next year, in the midst of financial challenges for organizations and individuals alike. Please see email dated August 27th for more details and supporting documents, and please join for this important meeting as we look ahead to planning our 2021 budget. We will also have a “practice session” during online fellowship on Sunday, September 20th. Join Zoom on both dates using the same link (or dial-in) as for Sunday fellowship.

September 27th Agenda:

Establish Quorum

Opening Prayer

Approval of the day’s agenda

Approval of minutes from the February 2, 2020 Congregational Meeting

Adoption of proposed updates to the CLC constitution

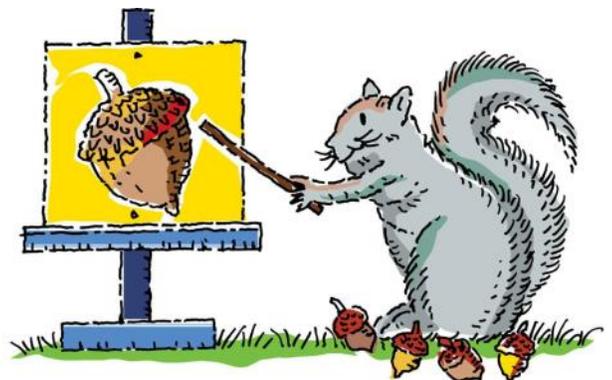
Update on CLC finances in preparation for an October pledge drive

Announcements

Closing Prayer

Meeting Close

2. **As a reminder, all Council meetings are open to members of the congregation. These normally take place online on the 3rd Wednesday of each month, at 6:45 pm. Contact Henry (hblowman@comcast.net) or the church office for the link if you’d like to join in.**
3. **Council reviewed the current list of CLC voting members. In August, we officially welcome John and Erin Poore and Angie Bruce to membership at CLC!**
4. **Mark Loos was elected Council Secretary and joins the Executive Committee—thanks, Mark! Lena is continuing her role as Recorder for council and congregational meetings.**
5. **Due to COVID-19 restrictions, the CLC building remains closed.** Council continued our discussion of worship planning during the pandemic. We are still being urged to have individuals and communities to adhere diligently to policies of face-masks, social distancing, and no non-family gatherings. Virtual choir is underway and planning is in progress for online communion. Online worship and events continue through Coastside Lutheran Church Facebook page and the website coastsidelutheran.org. Head Start has resumed operations in their building and will be paying their annual facilities fee.
6. **Facility updates:** Dry-rot repairs are underway on the West Wing and expected to continue for the next few weeks.
7. **Staying connected:** Council members continue to ask for your input regarding our online programs and future plans. Please continue to let us know your thoughts!



Congregational Meeting September 27, 2020

Dear CLC members and friends,

I invite you to a special **online** congregational meeting of Coastside Lutheran Church on **September 27, 2020 at 11:30 AM, via Zoom (see agenda for details)**, to approve constitutional updates and to set the stage for 2021 budget planning. Please see the attached agenda and additional information below.

While all members and friends are invited to attend this meeting, per our constitution, voting is limited to “voting members.” Please review the attached voting membership list and contact the church office by September 15th if you feel your name has been included/omitted in error.

Update of CLC constitution:

The CLC Council recommends approval of the updated CLC constitution, importantly to allow for online council and congregational meetings. Since we are changing (amending) our constitution, the ELCA requires that we update all required sections (attached, marked with an asterisk) to align with the ELCA model. Please see attached for a highlighted version. Many changes are editorial (e.g. “this” for “the”), and some update the language, e.g., Minister of Word and Service vs Deacon. See other changes in Chapters 6 (Church Affiliation), 8 (Membership), 9 (Pastor), and 15 (Discipline).

2021 financial update and 2021 budget planning:

We started 2020 with giving projections that were set last fall. Unfortunately, contributions have run below expectations since late 2019. In addition, since March, the COVID-19 pandemic has led to loss of fundraisers (Book Sale and Pumpkin Festival) and rental income. Despite these losses being partially offset by a CARES-PPP Loan, we still expect to see a net loss of around \$19,000 in the General Fund for this year (see table below). Earlier in the year, Council approved a plan to ensure that we can continue to pay our bills: as needed, funds from several Dedicated Funds can be used to pay CLC bills, and up to \$15,000 may be borrowed from the West Wing fund, with the intent to repay this fund as income permits.

Possible budget scenarios for 2021: 1st column: 2020 projected year-end; 2nd column: “Worst case”: further decline in contributions and rental income; 3rd column: “Base case”: similar contributions and rental income; 4th column: “Best case”: full rental income starting by January 2021 and robust fundraisers.

General Fund cash flow	2020 Year-end projection	2021 Worst case	2021 Base case	2021 Best case
Contributions	\$125,000	\$112,000	\$125,000	\$125,000
Rentals	\$26,000	\$13,000	\$26,000	\$48,000
Other income*	\$36,000	-	-	-
Fundraisers	-	-	\$6,000	\$11,000
Expenses**	(\$206,000)	(\$210,000)	(\$210,000)	(\$210,000)
Net:	(\$19,000)	(\$85,000)	(\$53,000)	(\$26,000)

*Includes \$30,500 PPP Loan + interest and dedicated fund transfers

**Assumes similar expenses to 2020, with 2% cost of living increase

In all cases, we are spending more than we are bringing in, which is not sustainable. Even in a best-case scenario, 2020-2021 combined losses add up to \$45,000. If we continue to spend dedicated funds to cover these losses, we will not have future reserves, and will not be able to complete work on the West Wing.

We are considering 3 ways to address the anticipated shortfall:

1. Cutting expenses by \$50,000 per year: this would be difficult, given our already lean budget. Staff expense (\$170,000 in 2020) is the only area that can reasonably offset these deficits; utilities and administrative expenses total \$30,000.

Reducing staff expense could mean going from full-time to a half-time pastor, at least for a few years.

2. Increasing general fund giving dramatically: We ask during October for everyone to prayerfully consider their financial commitment and to make a pledge for giving to CLC in 2021. Ideally, we would hope to increase average annual donations per giving unit (household) from today's **\$2,500 to \$4,100** (moving from \$50 to \$80 weekly). At the high end, this would free us from dependence on rentals and fundraisers. Of course, not everyone can give at the average; hopefully some can give more. The results of the October pledge drive will directly determine what level of staffing we can afford. To support this effort, I ask that you participate both as a pledger and as a stewardship spokesperson. **Please let Pastor Dawn, Pastor Sue, or any council member know if you are willing to share “what giving to CLC means to me.”** We'll share those thoughts with our whole CLC family during October, in preparation for collecting online (or printed) pledge commitments by November 1st.

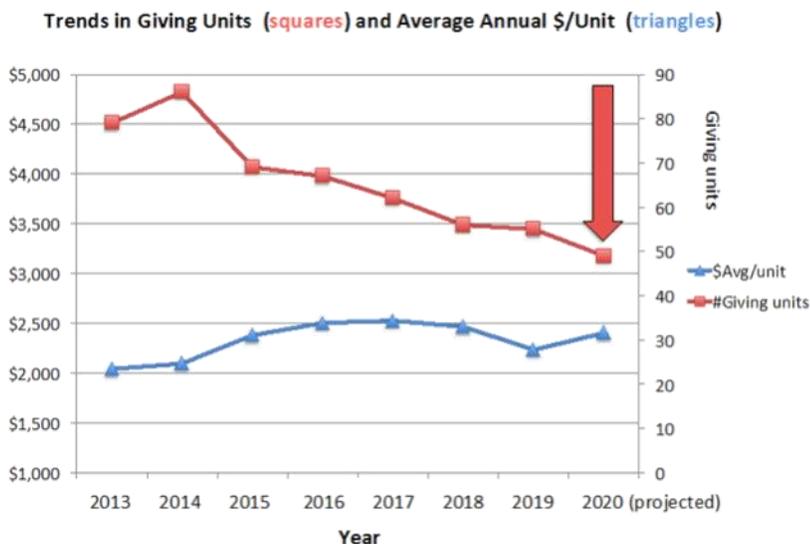
3. Longer term, a bolder effort to increase membership is needed, starting with resetting our vision and goals for growth at CLC. Our downward trend in contributions over recent years has not been due to lower giving per household; instead we have lost active members, declining from around 90 giving units in 2014 to about 50 today (see graph below). As we've mentioned, Council has discussed engaging in a campaign of renewal and growth, in partnership with Joshua Group consultants, who could help **us** reverse this trend and rebuild CLC. For example, by meeting a goal of 10% net annual growth, we could be back to 80 households in 5 years. But we will need to commit an additional \$25,000 to fund this, and would need to decide on the funding mechanism as a congregation. **It would also mean a 12- to 18-month process of commitment and conversation with the whole CLC community to develop and execute an action plan for growth.** We need to know whether our congregation can commit the time and effort needed for this in 2021-22, and will also ask for your pledge of time commitment in October.

Your council is striving to make CLC viable for years to come, but we need everyone's help. Please contact pastors or any council member with questions. Thank you for joining in CLC's journey and mission— see you at the online meeting.

Sincerely,

Henry Lowman

CLC Council President



Worship Continues Online During Shelter in Place!

Online Worship Sundays @ 10AM

Log- on to Zoom every Sunday morning at 10am to worship together, or view at any time from our website or Facebook page. Online fellowship follows worship on Zoom for anyone who wants to join in.

NO ZOOM worship or fellowship on September 6. Watch worship online at your leisure!

The Zoom link for both worship and fellowship is:

<https://us02web.zoom.us/j/84381518830?pwd=aVdLbXBkWWNiTHJFYUVWc1JsOGhuQT09>

Dial by your location: +1 669 900 9128 **Meeting ID:** 843 8151 8830 **Password:** 656832



Keep connected over Zoom! Check out our website's homepage for weekly Zoom events!

zoom Zoom User Tips

To join Zoom meetings on a computer, just click on the link under "Join Zoom Meeting." If you wish to use a cellphone for audio, just click on one of the One Tap mobile numbers, or for landlines, dial one of the telephone numbers in the Zoom link and type in the meeting number. Note that the different events have their own unique meeting numbers. If you use more than one device, be sure to Mute at least one device during the call.

Friday Lunches for those in need through Abundant Grace

When Abundant Grace told us they needed someone to provide 25 lunches on Fridays, our congregation stepped up! It's the care made known for those in need in the midst of this pandemic that brightens the soul and our communities! It is an honor to walk with you. **THANK YOU!!**

WHAT'S NEEDED: Donations of cheese and meat for the sandwiches or funds to offset cost of these items. Packaged cookies would be fun too. If you'd like to contribute or to help make sandwiches, please contact Marian: melacey@pacbell.net.



CLC Choir Practice Thursdays @ 7:30PM

While we can't prepare in-person music for our CLC Choir, we will to have rehearsals online that focus on building vocal skills & technique, reading music, and eventually recording a few songs & hymns to use in worship videos. If you need materials to be able to participate, please contact the pastors or Liesl. It is recommended everyone use a decent USB plug-in microphone and a pair of headphones. Most computers can handle Zoom, and it is also do-able via cell phone or tablet.

If you are interested in joining the choir and participating in our new virtual rehearsal space, contact our music director Liesl McPherrin, music@coastsidelutheran.org

Join via Zoom: <https://cccconfer.zoom.us/j/95853001037?pwd=VTJudFM5V2lJcEo1SG51bERuRFIgdz09>

Dial by your location: +1 669 900 6833 **Meeting ID:** 958 5300 1037 **Password:** CHOIR

Upcoming Events

Women's Daytime Gathering: Second Tuesday of the Month, 2PM

Every month we gather for fellowship, support, and the sharing of articles from Gather (available online or hard copies at the church). We laugh and listen together, sharing openly our questions, observations, and stories.

You can participate in one or multiple sessions. If you have any questions or would like a magazine, email or call the office or Pastor Dawn. Theme focus for the fall is **HOLY TIME or God's Time**.

Our next two meetings will take place outside. When meeting outdoors: Wear mask, bring your own folding chair, coat/layers in case its cold AND individual umbrella or hat if hot.

- **September 8 mtg @ Cañada Cove in 'secret' garden:** we will meet on the public grassy knoll behind Brenda's place in **Cañada Cove** from 2-3:30. If you'd like to carpool, meet at the church at 1:30 pm. Contact the office if you need further direction.
- **October 13 mtg @ Coastside Lutheran Labyrinth** from 2-3:30.



Gather magazines are available in the realtor's box by the church doors.

Diverse Stories: Fourth Thursday of each Month @ Noon

Be a part of CLC's monthly **Diverse Stories** discussion group! We meet to listen with respect and share in wonder the impact of narratives that expand our understanding of self, others, and God's beloved humanity in all our complexities.

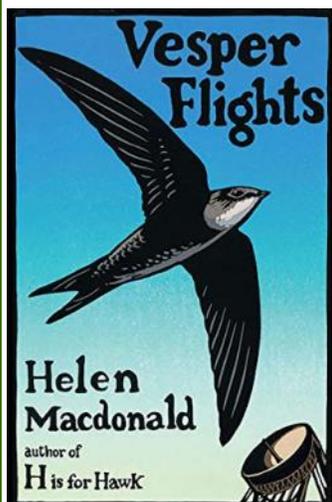
While we shelter in place, we will meet via zoom. You can either dial up or show up on your iPad or computer to actually see each other. Be sure if you do the latter to allow for both visual and audio when prompted upon arrival to the meeting.

Diverse Stories Book Group had excellent discussion in August with each person sharing about a book they read beyond their own reality and how it affected them. It was great!

The Book Suggestion for September is *Vesper Flights* by Helen Macdonald.

“Animals don't exist in order to teach us things, but that is what they have always done, and most of what they teach us is what we think we know about ourselves.”

This month we celebrate the Seasons of Creation, with the central theme “Care of Creation.” To explore this theme, we recommend nature writer Helen Macdonald, in particular her most recent book, *Vesper Flights*.



Helen Macdonald's bestselling debut *H is for Hawk* brought the astonishing story of her relationship with the goshawk Mabel to global critical acclaim and announced Macdonald as one of this century's most important and insightful nature writers. In *Vesper Flights*, Macdonald brings together a collection of her best loved essays along with new pieces on topics ranging from nostalgia for a vanishing countryside, to the tribulations of farming ostriches, to her own private vespers while trying to fall asleep. It is a captivating and foundational book about observation, fascination, time, memory, love and loss and how we make sense of the world around us. Feel free to explore her other books as well. Pastor Dawn is particularly interested in *H is for Hawk*. Happy Reading!!

Thursday, September 24 @ noon via Zoom:

<https://us04web.zoom.us/j/331354783>

Dial by your location: +1 720 707 2699 Meeting ID: 331 354 783

July's Treasurer's Report

Accounts:	Mission Investment	\$72,412	
	Northern Money Market	\$ 99,309	
	Wells Fargo Bank	\$ 73,819	
	Dedicated Funds Receivable	\$0	
	Wells Fargo PPP	\$30,503	
	Pastor 403B Retirement	\$0	
	Sales Tax Payable	\$1,110	
	Payroll Taxes Payable	\$143	
	HMBBC Payable	\$0	
	Citi Cards Credit Card	\$146	
	Dedicated Funds	\$ 221,075	
			Total All Asset Accounts as of 07/31/2020 \$ 245,343

Current Equity: Total Liabilities + Equity **\$245,343**

General Fund

	Actual July 2020	Budgeted July 2020	Over or <Under> Actual over Budget	Year-to-Date As of 07/31/2020	Budgeted Year-to-Date @07/31/2020	Over or <Under> Actual over Budget
Contributions	\$ 8,744	\$ 10,713	(\$1,969)	\$ 73,324	\$ 92,718	(\$19,394)
Rentals & Other Income	\$1,329	\$2,839	(\$1,510)	\$19,223	\$24,165	(\$4,942)
Total Income	\$ 10,073	\$ 13,552	(\$3,479)	\$ 92,547	\$ 116,883	(\$24,336)
Disbursements	\$ 13,885	\$17,105	(\$3,220)	\$ 114,740	\$ 125,892	(\$11,152)
Net (Income-Expenses)	(\$3,812)	(\$3,553)	(\$ 259)	(\$22,193)	(\$9,009)	(\$13,184)

Dedicated Funds

	Actual July 2020	Actual Year-to-Date (07/31/2020)
Income	\$66	\$19,508
Disbursements (includes transfers to General Fund)	\$0	\$20,777

Trend:

\$2,904 is the average weekly amount required to meet the approved Contributions budget for 2020 (\$151,00/52).

\$2,186 was the average weekly Contributions amount received in July 2020.

Notes:

1. Giving in July was \$8,744 compared to July 2019 giving of \$8,860. Both months had 4 Sundays.
2. Giving in July was \$1,969 under budget, and rental/other income was \$1,510 under budget.
3. To-Date our total income is \$24,336 under budget and expenses are \$11,152 under budget making our net budget deficit to-date \$13,184. That deficit combined with the structural 2020 budget deficit-to-date of \$9,009, gives a net deficit (income – expenses) of \$22,193.
4. July expenses exceeded income by \$3,812 which is more than the budgeted deficit of \$3,553.
5. Current equity is **\$-7,633** compared to the June 30 equity of **\$-3,597**, and January 1 equity of \$14,559.

SECOND MILE GIVING

Every month, through your generosity, CLC contributes to the “Second Mile Giving” ministries of the ELCA, totaling \$1800 over a 12 month period.



During the month of September our Second Mile offerings will be donated to Disaster Response. Lutheran Disaster Response brings God's hope, healing and renewal to people whose lives have been disrupted by disasters in the United States and around the world. When the dust settles and the headlines change, we stay to provide ongoing assistance to those in need.

Charitable Contribution Incentives

The CARES Act encourages individuals to contribute to religious and other charitable organizations by creating a new “above the line” deduction (i.e. for taxpayers who take the standard deduction). This deduction will permit them to deduct up to \$300 of annual monetary contributions. The CARES Act also increases the limitations on deductions for charitable contributions by individuals who itemize, as well as corporations. For individuals, the 50% of adjusted gross income limitation is suspended for cash contributions made in 2020. Please consult your tax advisor for your specific tax situation.

Help Get the Word Out about CLC

Check out our Instagram & Facebook accounts!

Find us at [Instagram.com/coastsidelutheran](https://www.instagram.com/coastsidelutheran) or on Facebook at [Facebook.com/coastsidelutheranchurch](https://www.facebook.com/coastsidelutheranchurch).

Like our photos and stories and be sure to tag our location and use **#spiritualharbor** and **#coastsidelutheran** on posts when sharing info about our upcoming online events.

The more that you can like, comment, and share, the more visible we are in the online community.

#SpiritualHarbor #CoastsideLutheran



Great news! A PayPal donation button is now on our website! You can now easily give to CLC through the PayPal giving fund in the form of one time donations, monthly donations AND through their partnership with eBay for Charity. Sell your secondhand items and clothing on eBay and designate a portion of the proceeds to Coastside Lutheran!



OUR CALL

Coastside Lutheran Church is a spiritual harbor where all, without exception, are welcome and accepted with open arms. We are fed and we grow by sharing in the grace of God through Jesus Christ, so we can go out to serve the community, inspired by the Holy Spirit

WORSHIP SCHEDULE

Online Worship ONLY During Shelter-in-Place

10:00 am with Fellowship following

NO ZOOM worship or fellowship on September 6.

Watch worship online at your leisure!

Worship with us via Zoom every Sunday morning at 10 am, or view at any time from our website or Facebook page. Online fellowship follows worship on Zoom for anyone who wants to join in.

The Zoom link for both worship and fellowship is:

<https://us02web.zoom.us/j/84381518830?pwd=aVdLbXBkWWNiTHJFYUVVWc1JsOGhuQT09>

Dial by your location: +1 669 900 9128 Meeting ID: 843 8151 8830 Password: 656832

COASTSIDE LUTHERAN CHURCH

coastsidelutheran.org | 650.726.9293 | info@coastsidelutheran.org

900 N. Cabrillo Hwy , Half Moon Bay, CA 94019

Coastside Lutheran Church is proud to be a Reconciling in Christ congregation and a member of the ELCA.

September Newsletter