

First Presbyterian Church, Fort Walton Beach, Florida

ACTS



FROM THE PASTOR'S DESK

Jesus taught us that the greatest use of our lives is to invest them in that which outlasts us. He told a story called the parable of the talents. In it He gives six principles for investing your life.

- 1) Everything I have belongs to God. God made it all. We really own nothing. We didn't come into this world with anything and we're not going to take anything out of this world. What we have we simply get to use it for as long as we live. It's God's. We just get to use it. God made us to manage God's resources.
- 2) God has given us some talents. Back in the day, talents meant an amount of money—about \$1000 dollars. More broadly, we have talents. Talents are abilities, resources, skills or opportunities, including spiritual gifts. Anything God has trusted us with—our children, our jobs—can be considered a talent.
- 3) God wants us to use those talents. God has made an investment in our lives, and a return on those investments should be our response. God is asking us what we have done with what He has given us.
- 4) It's wrong to bury what God gave me. We cannot play it safe. We must take risks in life. Doing nothing is inexcusable. God would rather us try to serve Him and totally blow it, than do nothing. We are called to attempt something great and even fail. But we must do something.
- 5) Fear keeps me from using my talent. When you cut through all the excuses, it's fear that keeps us from using our talents. We can all probably say that I've failed in the past. I made an attempt to get involved for God, to get involved in ministry and service, but I got burned, or I burned out. So I'm never going to try again. That's like saying, "I ate in a restaurant once and it was bad food so I decided I'd never enter another restaurant." It doesn't make sense.
- 6) If I don't use it, I'll lose it. This principle is true of anything in life—time, money, effort, energy, talent or abilities. If you don't use it, you lose it. It's a universal law. If I don't use the opportunities God has given me, I lose the opportunities. If I don't practice my talent, I lose my talent. Use it or lose it.

The wisest investment you will ever make is not with Paine-Webber, Merrill Lynch or anybody else. The wisest investment is when we say, "God, I want my life to count. I give it to you, whatever it is. I'm tired of sitting on the sidelines. I'm not going to be a spectator."

I saw a card recently that said this: "By God's grace I'm going to do all I can to help make my church all God wants it to be. I'm thrilled to have a small part and I pledge all my time, talents, and treasure to accomplish God's will for my life in this fellowship."

Grace and Peace,

Pastor John



Notes From Jackie Hails



As we approach the end of 2023, it's hard to believe that another year has flown by. This has been quite an eventful year in the life of our church: getting to know and working with our Interim Pastor, the retirement of our Office Administrator, and saying goodbye to precious church members who won the race and are now waiting for us in heaven.

Personally, it has been hard for me to remain positive during these last few months, when sorrow has engulfed me many times. It has been easy for me to take my eyes off of Jesus Who has promised to be with me through every trial and sorrow I endure. Didn't He suffer a brutal death on the cross for *me*? So that I can live with Him forever? *So we are always confident, knowing that while we are at home in the body we are absent from the Lord. For we walk by faith, not by sight. We are confident, yes, well pleased rather to be absent from the body and to be present with the Lord. 2 Corinthians 5:6-8*

When searching for a theme for this year's Christmas Music Sunday, I was drawn to the message of renewed hope and promise, knowing that I personally needed a reminder of what God did for me when He gave His Son Jesus to mankind. I found a cantata entitled "A Journey to Joy" by Joseph M. Martin which tells the Christmas story through the eyes of seekers of joy and reiterates the fact that we are never alone. We will use the narration and some of the choral selections in our presentation on December 17th during the 10:00 worship service. I hope you will plan to attend and support the singers and bell ringers.

My hope for each of us is a renewed joy in our walk with the Savior during this Advent/Christmas Season. Let's all remember we are here to serve the Lord, to make each day count for Him, and that this world is not our home!

Christmas Blessings!

Jackie Hails



Poinsettias will decorate the Sanctuary this Christmas season. If you would like to place a plant in memory or in honor of a loved one, please be on the lookout for the form coming soon to the Bulletin on November ____, and December ____, complete it and place it in the offering plate along with your check made to First Presbyterian Church.

The price is \$12.00 each.

The poinsettia will be yours to take home after the Christmas Day service.



Christmas JOY Offering

The Christmas Joy Offering has been a tradition in the Presbyterian Church for almost seventy years. The offering supports the education of students at Presbyterian racial ethnic schools and colleges and helps families of active and retired church workers in need through the assistance programs of the Board of Pensions.

Presbyterian Women

Birthday Luncheon

**No Luncheon in
November.**

**Luncheon at FWB Yacht
Club on December 19th.**

We're doing "Dirty Santa"



**ALL WOMEN ARE INVITED to join us for
Bible Study and fellowship.**

Joy Circle: first Tuesday at 9:45am.

Fellowship Circle: first Thursday at 2:00 pm.

**Did you know Presbyterian Women collect
pop tabs and send them to Ronald
McDonald Charities? Please save your
tabs and bring them to the church office
or the Narthex.**

happy Anniversary

Nancy Hillers

November 17, 2020

Mary Nell Stringer

November 28, 1980

Marlene Naylor

November 29, 1980

James and Phyllis March

December 27, 1980

Don't let all your coins jingle in your pocket! Bring coins to church on the 2nd Sunday of the month for "**Silver Sunday**"- let's hear a lot of noise when the coins hit the bucket!

Silver Sunday replaced 2 cents a meal offering but funds still go to feed local families.



Cookie Ministry



The Cookie Ministry bakes every **Wednesday** at 12:30pm. It's fun and rewarding. You are invited to come and help bake and pack. Then periodically, we deliver to organizations that have a hunger program: One Hopeful Place, Children in Crisis, Trinity Methodist lunch program and.....

Financial Statement

Current YEAR to DATE

INCOME:

Offerings.....	\$11,275.18	.....111,501.12
Misc. Income.....	135.00	.....885.00
Other.....	504.06	.....574.17
TOTAL INCOME.....	\$11,914.24	.....112,960.29

EXPENSES

Interest Expense.....	1,522.49	.....2,642.12
Pastor.....	2,541.38	.....25,095.43
Worship	58.00	.....3,635.28
Christian Education.....	29.00	.....193.81
Witness/Outreach.....	641.66	.....7,341.53
Admin. & Finance.....	10,604.45	.....111,318.00
Property	5,009.62	.....31,173.57
Fellowship	290.07	.....1,397.56

TOTAL EXPENSES20,796.67.....182,797.30

Excess Income/Expense.....\$ -8,882.43 -69,839.01

Transfer fm Investment Acct 10,000.0035,000.00

November BIRTHDAYS

Carol Karlson.....01
Margaret Shealy.....01
Autumn King.....05
Yvonne Franklin11
Anne Hall12
Elizabeth Epstein.....17
Penny Carter21
Jane Strickland22

DECEMBER BIRTHDAYS



Karlee Jenkins06
Diana Drain07
Joe Richardson.....12
Nancy Nicks Hillers.....17
Sam Brooks20
Mark Haller29



Harvest Home Dinner

Members and guests are invited to gather in the Fellowship Hall after worship on November 19th for the annual Harvest Home Dinner.

Turkey, dressing, gravy, bread, and beverages are provided. BRING your favorite salad, vegetable, or dessert to share.

1ST SUNDAY COLLECTION FOR **SHARING & CARING**

Sharing & Caring is a food source for the needy who qualify within the guidelines. Clients include families, children, seniors, the unemployed, and the homeless. **Monitory donations and non-perishable food** will be greatly appreciated.

Hygiene and personal care items are also needed: toothpaste, toothbrushes, shampoo, soap, razors, shaving cream and deodorant — family size and travel size are welcome.

The Angel Tree gifts will be donated to families at FRESH Start.

FRESH Start is a non-profit organization serving local homeless families.

They provide transitional programs sand housing to help them achieve self-sufficiency.



The SERRV Market has some great products remaining in our inventory that would make special Christmas Gifts. Check it out in Room 10, after church on Sundays in November and early December.

First Presbyterian Church
Fort Walton Beach, FL
Report of Financial Condition
October 30, 2023

Since 2018 our church has experienced a dangerous reduction in our financial condition. The primary cause is a significant decrease in our membership during that period. Although our membership has declined, the giving habits of our remaining members have not. Since 2018 our giving has either met or exceeded budgeted estimates. However, the fact remains we are in serious financial trouble.

The Administration and Finance Committee has conducted a five-year financial review for the years 2018 through 2022. Between 2018 and 2022 our annual offerings decreased over \$ 56,300, other income decreased over \$2,400 and in the covid year of 2020 we received \$28,300 from the Federal Payroll Protection Plan. Even with that money we still experienced a 58,725 decrease for that period. Without the money from the Payroll Protection Plan our decrease would have been over \$87,000.

Over the years, our expenses have greatly exceeded our income. We have made up for that deficit by transferring funds from our Investment Fund. For the period from 2018 through 2022 we have transferred \$333,000 from the Investment Fund. So far in 2023 we have transferred \$80,000 from the fund. As of September 30, the fund's balance is \$237,381.

The Administration and Finance Committee has prepared a draft budget for 2024 but has not submitted it to the Session for approval. It calls for a \$6,600 increase in income over the 2023 budget and a \$17,000 decrease in expenses. If approved, it will require a transfer of \$57,300 from the Investment Fund. If we are successful in raising our income by \$6,600, the church will be able to maintain its programs in 2024.

Fred Pryor,
Church Treasurer



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Alternative Giving Catalog Coming To Your Mailbox Soon!

Check your mailboxes late-November for the most important catalog of the holiday season! The 2023-2024 catalog for alternative gifts — with international missions and local organizations.

Shop for gifts without leaving home! For the **27th year** we will have the opportunity to honor and show our love for those we want to remember at the holiday season by showing our love for God's world. Read this important catalog for causes that will touch your heart and an explanation of how it works. This year's catalog will include many causes from the

