

**OFFICE HOURS**

T-F (Karen) 12:00 noon-3:00 PM

Office Phone

(508) 987-1248

Office email: Karen Borden

admin@oxfordzionchurch.org

Pastor Nancy Beckwith

Pastor's Phone

1-508-499-8787

Email:

pastornancyb@gmail.com

Call or email Pastor Nancy to  
arrange an appointment or visit.

Pastor's day off: Friday

Website

www.oxfordzion.org

**SUNDAY MORNING:**

**9:00 AM Worship**

**9:30 AM Sunday School**

**9:45 AM Adult Bible Study**

**10:30 AM Worship**

**TUESDAY**

**6:00 PM Worship**

**UPCOMING EVENTS**

**November 1: 5:30 PM**

Finance Committee

**November 5 and 6: 6:00 PM**

Stephen Ministry

**November 13: 7:00 PM**

Church Council

**November 17: 10:00-2:00**

Autism Resource Group

**November 18: Congregational  
Mtg. with one worship service  
@10:00 AM**

**November 19: 5:00 PM**

Confirmation

**November 19: 7:00 PM**

Ecumenical Thanksgiving Service  
at First Congregational

**November 20: 7:00 PM**

Evangelism

**November 26: 7:00 PM**

Bylaws Committee

# Zion Lutheran Church

## NOVEMBER 2012

### **DAILY PRAYER**

One of the most fundamental ways we practice our faith is by praying. We pray in worship, we pray at mealtimes, we pray at times of joy, and in distress. We pray as we wake up and as we go to bed.

Prayer is at its most basic, a conversation with God. Sometimes, we get into conversational ruts in our prayer; we find that our prayer has become a simple list of things we want from God – for someone to get well, for a good result on a test, for healing of a relationship. These are good things, but there is more to prayer than just telling God what we want and need.

A few years ago, I went to a workshop on prayer. The leader introduced us to a simple mnemonic device to help us with prayer. A.C.T.S - Each letter stands for a different type of prayer – and we try to include each type in our daily prayers.

**A** – is for **Adoration** – We give praise to God, for God's goodness, for God's majesty, for God's loving kindness.

*"Your love, O LORD, reaches to the heavens, your faithfulness to the skies." - Psalm 36:5*

**C** – is for **Confession** – We are honest with God about what is going on in our lives, about the ways we have wronged ourselves and others, and we ask forgiveness.

*"If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness." (1 John 1:9)*

**T** – **Thanksgiving** – We thank God for the many gifts we have received from God – for family, friends, for food and shelter, for love and life.

*"Let them give thanks to the LORD for his unfailing love and his wonderful deeds for all" (Psalm 107:15)*

**S** – **Supplication** – We ask God to heal, sustain, protect, and provide for us and those for whom we pray.

*"...Let your hand be with me, and keep me from harm so that I will be free from pain." (1 Chronicles 4:10)*

The ACTS reminder helps us remember what to say when we are in prayer with God, but it does overlook one important part of prayer → **Listening**. We know that conversation is always a 2-way street. If we do not allow for silence, time to be open for God's response to our prayer, our relationship with God will not be as deep, as loving, as open as we long for. I urge you to spend some time each day in silence with God. Before you get out of bed, **after your daily devotion, in the midst of a walk, as you prepare for sleep**.

*"Be still and know that I am God..." (Psalm 46:10)*

In Christ,  
**Pastor Nancy**

**ALL SAINTS DAY**



All Saints Day celebrates the baptized people of God, living and dead, who make up the body of Christ. On this day we remember the faithful who have died during the past year.

**During worship on Sunday, November 4th**, we will read aloud the names of members, family and friends who died during the past year. A candle will be lit as each name is read aloud. **If you would like to include a name in the reading and candle-lighting, please email or call Karen at the church office, to give her their names, by Thursday, November 1st.**

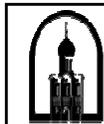
**CONGREGATIONAL MEETING**



November 18, 2012

Review and Approval of 2013 Budget spending plan. The proposed 2013 budget will be available for distribution on Sunday, Nov. 11<sup>th</sup>.

On November 18<sup>th</sup>, we will have one service at 10pm, with the meeting to follow after worship. There will be NO Sunday School on the 18<sup>th</sup>. Only voting members of Zion are constitutionally able to vote at congregational meetings. Others are welcome to attend. If you would like to become a voting member of Zion, please speak with Pastor Nancy.



**MUSEUM OF RUSSIAN ICONS**

*Visit the Largest Collection of Russian Icons in North America*

**SATURDAY, NOVEMBER 17<sup>TH</sup>**

Gather at the museum by 9:45. Our tour begins at 10:00 AM.

**203 Union Street  
Clinton, Massachusetts**

Carpooling is recommended – more fun! Saves gas!

Admission price is \$4 per person (group tour rate for 10 or more, admission will be \$7 if we do not have 10) Those who wish will eat lunch together at a local Clinton restaurant, at additional cost.

**WITTENBERG UNIVERSITY SCHOLARSHIP**

Wittenberg University in Springfield, Ohio is providing 25 Martin Luther Scholar Awards to students entering Wittenberg as freshman in the 2013-2014 academic year. Each scholarship is worth \$80,000 (\$20,000 per year, renewable over four years). To qualify, students must have a minimum cumulative grade point average of 3.5, be a member of a Lutheran congregation, and be acceptable for admission to Wittenberg. **If you would like to be nominated see Pastor Nancy ASAP. Nominations must be submitted by November 5, 2012.**



**DAYLIGHT SAVINGS TIME BEGINS ON NOVEMBER 4TH**

Be sure to set your clock **back** one hour before going to bed on Saturday night.

**ANNUAL COMMUNITY ECUMENICAL THANKSGIVING SERVICE**

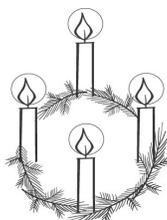


Join us at the **First Congregational Church, 355 Main St., Oxford**

**Monday, Nov. 19<sup>th</sup> at 7:00 PM.** Each congregation is asked to bring desserts or snacks for the gathering after the worship. Please sign up on bulletin board if you can bring something for this community-wide event.

**IMPORTANT REMINDER!**

In case of emergency hospitalization or death – the best, and quickest, way to reach Pastor Nancy is by calling 508-499-8787 By calling this number, you can reach Pastor Nancy immediately.



**ADVENT BEGINS SUNDAY, DECEMBER 2<sup>ND</sup>**  
Upcoming, Healing service on Sunday, December 9<sup>th</sup> at 4:00 PM



Thanks to all who supported the Oxford Ecumenical CROP Walk on Sunday, October 21<sup>st</sup> by either walking or pledging funds to support a walker.

### **TURKEY FUNDRAISER**



In years past, the St. Vincent de Paul ministry of St. Roch's Roman Catholic Church has completely funded the purchase of turkeys for the families who depend on the Oxford Ecumenical Food Shelf .

This year the need for funds from their ministry has been great and a request has been made for all the ecumenical ministry congregations in Oxford to help purchase the turkeys. Donations small and large are appreciated. Please place donations in special envelopes – or mail in with checks marked "Turkeys"

### **LUTHERAN MALARIA INITIATIVE**

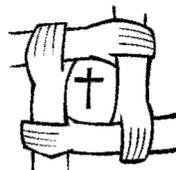
#### **Malaria Campaign News.**

A child dies from malaria every 60 seconds! Today, every 60 seconds a child dies from malaria. When you consider that malaria is both a preventable and treatable disease, that is a real tragedy. When you consider that most of those who die come from poverty-stricken areas in the third world (a great majority from Africa) and that we in the West have more than enough resources to bring an end to this dreadful disease it is more than tragic—it is shameful.

Today we are in a special moment where we could turn this around. Working through Lutheran churches in Africa, the ELCA Malaria Campaign is uniquely positioned to provide mosquito nets, insecticides, medication, health care, education and more to help eliminate deaths from this disease—for good.

At our synod assembly in June, the following resolution was passed "RESOLVED, that the membership of the New England Synod participate in the ELCA Malaria Campaign, above and beyond our ELCA World Hunger Program, by encouraging each other to raise \$77,000 per year for three years, ... which means about \$1 per baptized member per year for three years..."

In the coming months, we will continue to learn more about the anti-malaria campaign, to get better informed about the devastating effects of malaria and start our own congregational fund-raising effort to help defeat malaria – for good.



Doing mission together

### **SOCIAL MINISTRY NEWS**

In *Metaverse*, Mark Rosenfelder shares some thought-provoking ideas in an article called "Why God is a Liberal." God's concern for the poor is the theme. Though we often forget poverty and oppression, it is made clear in the Bible that they are always on God's mind. Rosenfelder comments that many people's attitudes toward the poor are full of fear and disdain. They think that the poor may be different, or even dangerous, or, that their condition is their fault. Others may not want to see the poor closely because it is depressing.

These attitudes are the antithesis of God's attitudes. Neediness arouses God's compassion and **action**. It is not as simple as thinking, "Of course God loves the poor; he loves everybody!" God's character is a model for us. If He values the poor and oppressed, we must reflect upon what that means for us as Christians.

Try referencing the concordance of your Bible to read some of God's continuous commands concerning the poor. His mandates are compelling and direct. There are hundreds to ponder.

Zion received an appreciative thank you letter from TEEG. Along with the contributions from others, we were instrumental in sending 179 children back to school with new book bags crammed with notebooks, pens, pencils and markers. Your generosity is appreciated.

Also we thank the willing feet and helping hands of Cindy Joslyn, Sue Butchman, Pam Olsen, Richard and Paula Clark for planning and/or walking the route of the Oxford Ecumenical Crop Walk. Some of the Confirmation class may join in as one of their five service projects. Contribution totals and a complete list of volunteers will be listed in next month's newsletter.

Zion's 125 challenge to replenish the food pantry with jams and jellies for September fell a little short, with seventy plus jars contributed, Let's make it a goal to reach that 125 during October as we collect cans of baked beans and beans for soups and stews. Additionally, we will be seeking contributions to help defray the cost of the Thanksgiving turkeys. For those who like to plan ahead, please bring a seasonal candy bar or a box of after dinner mints to embellish the holiday baskets. Stickers with Zion's address and schedule of services will be placed on the packages to share the Good News.

The holidays are just around the corner, and we have already received requests Lutheran Social Services and Worcester Project AIDS to support their ministries to young families and those afflicted with illness. Additionally, we will bring lap blankets, afghans and simple warm items of clothing to an area nursing home. The Giving Trees will be on the table in the Narthex immediately after Thanksgiving. Please consider helping someone less fortunate.

**Peace and blessings, Paula Kilian Clark**

## **SUNDAY SCHOOL NOTES - SUSAN LEBOEUF**



Sunday School is off to a great start ~ we have 15 children registered to date with the largest class being our 3<sup>rd</sup> and 4<sup>th</sup> grade with a grand total of 7 children! Each week the children meet downstairs after they receive communion (or a blessing) during the 9:00 service.

The upcoming schedule is as follows:

10/28 – children grades 3 through 8 (confirmation) will receive Bibles during the service

10/28 class lesson “Bartimaeus Sees” Mark 10:17-31

11/4 class lesson “Jesus Blesses the Children” Mark 10:13-16 – Making Comfort Dolls which will be distributed around the world to Children with AIDS. (Children staying for the 10:30 service will be able to help bring dolls up front for a blessing and prayer for children receiving dolls)

11/11 class lesson “The Widow’s Offering” Mark 12:38-44

**11/18 NO SUNDAY SCHOOL – CONGREGATIONAL MEETING**

**11/25 NO SUNDAY SCHOOL – THANKSGIVING WEEKEND**

Many people don’t have an opportunity to get to know our children because they attend the first service, are dismissed to class before the service ends, and then they enjoy coffee hour while the 2<sup>nd</sup> service is starting.

**Parents:** I would like to “interview” the children in Sunday School as a way for everyone to get to know these great kids a little bit better. If your child is interested in being “interviewed” please ask them the questions below and give me, or email me their responses ([susan.leboeuf1990@gmail.com](mailto:susan.leboeuf1990@gmail.com))



### **FED AND FORGIVEN**

**Introduction to First Communion course to be offered again this fall....** Not sure if your child is ready for Holy Communion? They can participate in the Intro course and then we can assess their readiness. Open to all...Kids can also come for a refresher or to continue to deepen their understanding of how Jesus comes to us all in the Sacrament. Sign-up on the bulletin board and we will figure out a good time for all who are interested.



### **NOVEMBER LIPY EVENT (Lutheran Inter Parish Youth)**

**Sunday, Nov. 4<sup>th</sup> from 4:30 to 7:30 pm -**

Movie and Pizza

Location moved to ZION Lutheran Church, 41 Whitmarsh Avenue, Worcester, MA

We will be watching the Movie “Wargames” starring Matthew Broderick, on a large flat-screen with a full surround stage audio system.

This is a classic movie that not only keeps you on the edge of your seat, but poses the question “How should we best use our gifts/skills?”

We will share conversation, a pizza and a brief communion worship

.Don’t forget – completed 2012-13 LIPY forms must be turned in to participate in LIPY activities.

### **LIPY-CM**

**Youth in grades 7-12 are invited to all LIPY events.** You MUST turn in completed 2012 Covenant and Medical forms before you can attend LIPY events. (Forms are available on the Youth bulletin board in the hallway.) You can also join the LIPY Facebook group to be updated on activity plans. Talk to Pastor Nancy if you have any questions.

### **SAVE THE DATES – LIPY EVENTS**

**SUNDAY, DEC. 2<sup>ND</sup>**

Gift buying and wrapping for at-risk kids at  
Mount Olivet, Shrewsbury

**SUNDAY, DEC. 16<sup>TH</sup>**

Caroling and Christmas party at the Lutheran Home in  
Worcester

### WHAT IS A HYMN?



**The word "hymn" is derived from the Greek "hymnos" meaning "a song of praise."**

I recently joined **The Hymn Society of the United States and Canada** because I wanted to better understand the history of hymns and the role that hymns ultimately have in our weekly worship. One definition that I discovered of a hymn is "...a lyric poem, reverently and devotionally conceived, which is designed to be sung and which expresses the worshipper's attitude toward God or God's purposes in human life." When we read this definition, we can probably all focus on a particular hymn(s) that is so familiar that we are actually able to sing it by heart. But what of these old favorites? What role do they play in our weekly worship, in our overall Christian beliefs?

As Lutherans, it is interesting to note that the Protestant Reformation resulted in two conflicting attitudes towards hymns. One school of thought considered anything that was not directly taken from biblical text should be rejected, while the other approach believed that hymns should be used to teach the tenets of faith to worshippers. Martin Luther embraced this second philosophy and is noted to have authored many hymns including, **A Mighty Fortress is Our God**, which is sung today even in the Roman Catholic Church. If we embrace Luther's beliefs that hymns should be used to TEACH or SUPPORT the teaching of faith to WORSHIPERS, we should take a thoughtful look at who WORSHIPERS really are in 2012.

God's creation is a truly awesome concept and we as his children comprise the worshippers of today. While we are charged with living in the twenty-first century, it would be foolish to not move forward without careful consideration of what has occurred in our past. Therefore, the way we worship and the way we sing need to reflect the traditions of the past, while gleaned a more modern "voice." We need music during worship to reflect the Christian ideals that were inherent in Luther's 95 Theses, in a framework that is identifiable with the worshipper's perspectives of God's purpose in human life TODAY.

So as your Minister of Music, and as a new member of The Hymn Society of the United States and Canada, my goal is to learn in greater depth the origins of the words and music that we currently sing, as well as to promote the singing of new texts and tunes for worship at Zion. Together, our congregation will both celebrate our past AND approach our future with a song in our hearts.

**In Peace and Harmony, Chris**

### WORSHIP AND MUSIC



We are well into our church year now and with that comes the plea for volunteers to help with worship support for our two Sunday services. Needed are volunteers to help with acolyting to ushering and everything in between.

The young, the middle age, and the older generation – all are welcomed and very much needed. We are an equal opportunity employer!! Please speak to either Pastor Nancy or myself if You can lend a hand. Thank you.

Believe it or not Advent is just around the corner! Your Worship & Music Committee in conjunction with Social Ministry is undertaking a local mission project.

On the First Sunday In Advent (December 2), we will not only have the blessing of the "Advent Wreath", but also the "Advent Warming Tree". As we await the birth of our Savior, our Christmas tree with your help will be decorated with new or gently used warm hats, mittens, scarves, etc. Then, when it is time for the "greening of the church", these donated items will be removed, brought to a local homeless shelter, and the tree decorated for Christmas. On behalf of the committees, I thank you for your generosity.

A "heads up" for Christmas! Look for the Poinsettia form in the December issue of our newsletter.

**Jean Peterson Worship Chair**

### CHOIR NEWS AND SCHEDULE



The choir is always looking for new members. Anyone is welcome to join the choir. The rehearsal and singing schedule through Christmas is printed below. Rehearsals are **6:30-8:00 PM** on Thursday evenings in the church basement. Talk to Chris Costello.

#### NOVEMBER

Rehearsals: November 1, 8, 15 **6:30 – 8:00 PM**

Sing during service: November 4, 25  
**warm up 9:45 AM**

#### DECEMBER

Rehearsals: December 6, 13, 20 **6:30 – 8:00 PM**

Sing during service: December 9, 2  
**warm up 9:45 AM**

**Special singing at Christmas Eve Worship**

**December 24, 6:00PM**

**warm up 5:30 PM**

Choir members are needed to support the singing on Sunday December 30<sup>th</sup> as there will be a Lessons and Carols service. Your voices placed throughout the congregation will be important on this day.

Questions? Please feel free to speak with me before or after services, or call my home (508) 943-1424.

**In Peace and Harmony, Chris Costello**



## **NOTES FROM THE OCTOBER 9, 2012 CHURCH COUNCIL MEETING**

Marleen R. Bacon, Secretary/Clerk

The October 9, 2012 Zion Council meeting was opened at 7:10 PM by Vice President Peter Petrovski. Pastor Nancy gave the opening devotions.

The Council members voted to set the Congregational meeting for November 18, 2012. There will be one service that Sunday at 10:00 AM.

There are several outside organizations that use the church facility and the Council has set a policy which states that these organizations will not be allowed use of any of the churches audio/visual equipment.

The September 2012 financial reports are available in the Fellowship Hall for anyone who wishes to review them.

A Thanksgiving "Turkey Drive" will commence on October 21, 2012. In the past turkeys have been purchased through the St. Vincent de Paul Society, however, they are running short of funds this year and have asked the local churches to help out. Envelopes will be provided for donations and checks can be made payable to Zion Lutheran Church.

Several Committees have plans well underway for the Christmas season. Opportunities will be available to give to the Angel Trees and the Warming Tree. The Blue Christmas service will be held on December 9, 2012 at 4 PM.

The Property Committee will host the church work clean up day on Saturday October 27, 2012 from 9 am to noon. All are welcome to help make the church property "spic 'n span" for the Church Open House to be held on the following day from 1 – 4 PM. The Open House is in conjunction with the Town of Oxford's 300<sup>th</sup> Anniversary.

The New England Synod meeting will be held at Trinity in Worcester on October 27, 2012 and Susan Pierce will represent Zion at that meeting.

The Sunday School students will be stuffing "Comfort Dolls" to be given to children with AIDS throughout the world.

The next regular Council meeting is scheduled for November 13, 2012.

This meeting adjourned at 9:20 PM with a word of prayer given by Pastor Nancy.



### **Dear Fellow Stewards,**

Thank you for a successful Stewardship Drive this year! I especially want to thank Pastor Nancy, Paul Peterson, Ken Bean, and Bob Laurens for wonderfully inspiring Temple Talks. Your talks were perfect. Thank you again!

If you have not returned your Commitment card, please do so as soon as you are able.

Remember, if you would like to receive 2013 envelopes, you need to let me know. We will only be preparing envelopes for those members who asked for them. The envelopes will be prepared and distributed at the beginning of December.

If you don't already use e-giving, consider giving your regular offering via e-giving. It is a wonderful way to make your offering without having to worry about filling out your envelope each week.

Live generously and use God's gifts with gratitude,

**Susan Pierce, your Stewardship Chairperson**



**THRIVENT CHOICE**

**DOLLARS**

Do you have a **Thrivent** Insurance Policy or Investment Account? Did you know Thrivent will donate money (**Choice Dollars**) on your behalf to a Lutheran or other non-profit organization? You just need to tell them which one to donate to. If you set up donations last year, you must re-designate the recipient organization. Log on to your Thrivent account page, call the Member Connection Center at 800-THRIVENT (800-847-4836) and say "Thrivent Choice" when prompted or email [mail@thrivent.com](mailto:mail@thrivent.com).

We hope you will consider directing your Choice Dollars to Zion – but please do not let them go to waste – put your Choice Dollars to work.

## STEPHEN MINISTRY



### ZION'S CHRISTIAN CARE LIBRARY

Zion's Christian Care Library the month of November is featuring W. Phillip Keller's book entitled "A Shepherd Looks At Psalm 23". Drawing on what he learned during his own years as a shepherd, Phillip Keller leads the reader to the green pastures of discovery and the cool waters of fulfillment hidden in the Shepherd Psalm. Here is an uplifting expression of Christ's love for those who trust in him as their guide and protector and our shepherd in life. You will find this book on display this month (unless it taken out) for the month of November in the Narthex. A change this month has been a basket for the return of books.

**Carol Weinhardt., Christian Care Library Coordinator.**

### NEW STEPHEN MINISTERS CLASS

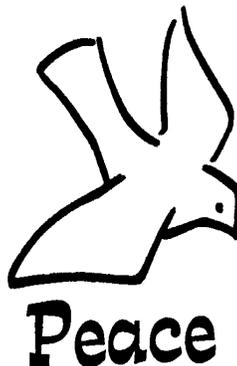
The new class for Stephen Ministers is starting on January 28th, 2013 and will be held on Mondays thereafter. If you would like more information about joining us, please contact Susan Pierce.

### THE MINISTRY AND MISSION OF CHRIST'S CHURCH

...needs support throughout the year.

The 3rd quarter giving statements statements have been prepared and are at the church, ready for you to pick up.

The support of all is needed so Zion can continue to be God's hands and heart in the world.



## Peace

### PEACE NOT WALLS

**Peace Not Walls** is an ongoing ELCA campaign calling for efforts toward a viable, contiguous Palestinian state; a secure Israeli state at peace with its Arab neighbors; and a shared Jerusalem with equal access and rights for Jews, Christians, and Muslims. You can find ways to support our Palestinian brothers and sisters at <http://www.elca.org/Our-Faith-In-Action/Justice/Peace-Not-Walls.aspx>.



### HIGH SCHOOL AND COLLEGE GRADUATES

Help us to keep in touch with you. If you email Karen your updated address and phone number at [admin@oxfordzionchurch.org](mailto:admin@oxfordzionchurch.org). Zion will send you a care package! Cookies, popcorn and more!



### COMMUNION FOR THE SICK AND HOMEBOUND

Would you like to be part of a caring ministry to members who cannot be physically present at church services? Bread and wine from our regular worship can be sent home with prepared lay members to share as an extension of our weekly Holy Communion meal. A brief training session will be held for interested persons. Please speak to Pastor Nancy, or sign up on the bulletin board if you are interested.



### MAKING SENSE OF THE CROSS: COFFEE AND CONVERSATION ABOUT THE CENTRAL SYMBOL OF OUR FAITH.

Join Pastor Nancy for a series about how we make sense of the Cross. At each session, we will watch a brief video presentation by David Lose, Professor of Biblical Preaching at Luther Seminary. Then we will consider the issues and questions he raises and discuss their importance in our faith life. **Join us for the third session, Monday, November 12 at 7:00 PM. Come even if you missed the first 2 sessions.**

### AUTISM RESOURCE CENTER

The Autism Resource Center will be holding one of their sibling workshops here at Zion on Saturday, November 17th from 10:00-2:00 PM.

**ZION LUTHERAN CHURCH  
FINANCIAL RESULTS  
SEPTEMBER 30, 2012**

We took in \$11,146.61 thousand in Sep and we spent \$11,765.49 thousand in Sep  
Expenses exceeded income by \$618.88 dollars-- resulting in a deficit for September

For the year, we took in \$96,242 thousand and spent \$108,517 thousand through the month of  
September. For the year, Expenses exceeded income by \$12,275. dollars.

For the 9 months of 2012, Revenue is \$16,876 under budget and Expenses are \$4,602 under  
budget.

**The following is a comparison of 2012 actual to 2012 budget:**

	<b>Sep 2012</b>	<b>Jan-Sep 2012 YTD</b>	<b>Budget YTD 9/12</b>	<b>Over/(Under) Budget</b>	
<b>Operating Revenue</b>	\$ 11,146.61	\$ 96,242.37	\$ 113,118.75	\$ (16,876.38)	
<b>Operating Expenses</b>	\$ 11,765.49	\$ 108,517.01	\$ 113,118.75	\$ (4,601.74)	**
<b>Income Net of Expenses</b>	<b>\$ (618.88)</b>	<b>\$ (12,274.64)</b>	<b>\$ -</b>	<b>\$ (12,274.64)</b>	

<b>Expenses</b>	<b>Sep 2012</b>	<b>Jan-Sep 2012 YTD</b>	<b>Budget YTD 9/12</b>	<b>Over/(Under) Budget</b>	
Benevolence	\$ 909.00	\$ 7,357.70	\$ 7,725.00	\$ (367.30)	
Pastors Ministry	\$ 6,085.57	\$ 52,914.43	\$ 54,336.75	\$ (1,422.32)	
Stephen Ministry		\$ 446.88	\$ 712.50	\$ (265.62)	
Youth Ministry		\$ 1,057.55	\$ 750.00	\$ 307.55	
Worship & Music	\$ 1,943.20	\$ 20,494.27	\$ 20,346.75	\$ 147.52	
Administration	\$ 1,355.29	\$ 10,823.12	\$ 10,782.75	\$ 40.37	
Property Manage- ment	\$ 404.82	\$ 4,726.26	\$ 5,328.75	\$ (602.49)	
Insurance & Utili- ties	\$ 969.14	\$ 7,507.11	\$ 10,098.75	\$ (2,591.64)	
Education & Out- reach	\$ 90.67	\$ 1,029.21	\$ 2,100.00	\$ (1,070.79)	
Evangelism		\$ 152.70	\$ 225.00	\$ (72.30)	
Hospitality		\$ 201.66	\$ 225.00	\$ (23.34)	
Stewardship	\$ 7.80	\$ 564.34	\$ 487.50	\$ 76.84	
Non-budgeted Expenses		\$ 1,241.78	\$ -	\$ 1,241.78	
	<b>\$ 11,765.49</b>	<b>\$ 108,517.01</b>	<b>\$ 113,118.75</b>	<b>\$ (4,601.74)</b>	<b>**</b>

**2012 Operating Budget** **\$ 150,825.00**

**CHECKING ACCOUNT BALANCE AT 09/30/12**

**\$3,196.39**

*Respectfully submitted,  
Shirley I. Rossmeisl, Treasurer*



---

*Zion Lutheran Church  
70 Main Street  
Oxford, MA 01540  
(508) 987-1248*

NON-PROFIT  
U.S. POSTAGE PAID  
OXFORD, MA  
PERMIT NO. 23



**God's blessings never cease.**