



THE SPARE

WESTMINSTER PRESBYTERIAN CHURCH
Pittsburgh, PA

All four of the Gospels in our Bible provide unique narratives and theologies of the life, death, and resurrection of our savior. Mark's Gospel opens with "the good news of Jesus Christ, the son of God," immediately throws Jesus into the Jordan River for baptism, and then races to the cross. This sparse Gospel barely mentions Jesus' family and refers to him as the Son of Man.

John's Gospel situates Jesus "In the beginning" of all time with God, becoming flesh to bring "grace the truth" into being. Jesus' divinity remains tied to an ethereal beginning, an eternal father, and refers to his mother as "woman" in her few mentions.

Both Gospels provide compelling narratives for readers to take up the work of the disciples in ministry. Both gospels nourish thriving communities.

Neither mention a word of Jesus' birth.

None of the Apostle Paul's letters mention Jesus' birth or life, and yet Paul writes persuasively of the new life found in the sacraments of baptism and the Lord's Supper, and in faith in Christ.

Why no mention of Jesus' origin and young life?

Thankfully, the writers of the Gospel of Luke and the Gospel of Matthew provide unique stories of Jesus' birth. During our Advent worship, we will explore several characters in these accounts who anticipated Jesus' conception and birth, and gathered around his manger.

Luke offers an orderly account from eyewitnesses to place Jesus' birth in context amidst the politics, geography,

and faith of the first century. Matthew approaches Jesus' birth as part of a long line of God's chosen people, whose DNA includes the scars of exiles, and fulfills time-honored prophecies.

Both writers paint their pictures through the lives of ordinary people – young and old, faithful and ostracized workers – who receive the word of Jesus' birth. Joseph, Mary, and the shepherds took significant risks to respond to the angelic calls and gave up something to be a part of this divine beginning. They became actors in the story these Gospel writers tell of God entering human life.



This Advent season we will try to look through their eyes. Whatever upheaval they experienced in their lives may draw us closer to understanding the ways Jesus may transform our lives today. What may we learn about Jesus and God's story of salvation by starting with a fragile infant? Gather 'round the manger with me.

In faith,
Jo Forrest

CHURCH STAFF

412-835-6630

PASTORS

DR. JO FORREST, *Senior Pastor, Head of Staff*
REV. LOUISE ROGERS, *Associate Pastor for Congregational Care*

ADMINISTRATIVE & BUSINESS SUPPORT

RICHARD MILLS, *Church Financial Manager*
KIMBERLY DUNKOVICH, *Associate Accountant*

CHRISTIAN EDUCATION

FAITH KEMMLER, *Director of Children's & Family Ministry*
DEBB EGLI, *Assistant Director of Children's & Family Ministry*
ED SUTTER, *Director of Youth Ministry & Family Counseling*
LAURA ECKLIN, *Associate Director of Youth Ministry*
CASSANDRA MILLIS, *Youth Ministry Advisor*

COMMUNICATIONS

ANNA HINER, *Communications & Database Manager*
JEANNIE SCHOTT, *Graphic Design & Print/Web Manager*

MUSIC & ARTS

CHRISTINE HESTWOOD, *Director*
LORRAINE MILOVAC, *Assistant Director*
JIM BURNS, *Organist*
EILEEN MURRAY, *Administrative Assistant*

PROPERTY

CHARLEY RICHARDSON, *Property Manager*
WALTER GERODA, *Head Custodian/Maintenance*

VOLUNTEER MINISTRY

JAN BAUMANN, *Volunteer Coordinator*
CARA DANIELE, *Kitchen Coordinator*

WESTMINSTER RECREATION & OUTREACH CENTER (WROC)

KATHY LONG, *Director*

WESTMINSTER EARLY CHILDHOOD EDUCATION PROGRAMS (WECEP)

DENISE BURKE, *Executive Director*

NURSERY SCHOOL

412-835-2906

CHILD DEVELOPMENT CENTER

412-835-9450

Staff email addresses and phone extensions are available on our website, www.westminster-church.org.

Read the *Spire* online at: www.westminster-church.org

The Spire is published monthly by the church staff from September through June. Contributions can be made by emailing a Word document to *Spire* editor Sara Kyle at sara@ruhlekyle.org. The deadline for submitting an article is the fifth day of every month for the following month's issue. Please include the author's name, telephone number, email address, and a title. All articles are subject to editing.

Table of Contents

3 Worship

Worship at Westminster
Christmas Eve at Westminster
Upcoming Events

4 Spiritual Growth

Waiting with Joy
Between Here and There
Come, Lord Jesus: Watching and Waiting in Advent
Westminster Seminars
Christmas Remembrance Service
Adult Spiritual Development
Fall Highlights from Children's & Family Ministry
Advent Devotionals: *God with Us*

10 Outreach

Mission on the Move: Medical Benevolence Foundation
Mission on the Move: Rebuilding Together's Impact on Homewood

12 Caring Community

Giving Gala 2021
Happy 100th Birthday

13 Other




Stewardship
IRA Charitable Giving
Year-End Contributions
Financial Report
Session Update
Deaths
Church Closing Policy
Christmas Poinsettias

Worship at Westminster




All are welcome to join Westminster for worship! At the 8:30 and 11:00 a.m. traditional services, we invite those who are fully vaccinated to worship without a mask and strongly encourage those who are not vaccinated to wear a mask. At the 9:45 a.m. Bridge service, masks are required of all attendees regardless of vaccination status.

If you are not comfortable attending in person worship or are traveling, visit our YouTube channel at www.youtube.com/user/WestminsterUSC or our website for links to the livestream services at 9:45 and 11:00 a.m., or watch anytime later on YouTube.

Bridge Contemporary Worship

 Sundays
 9:45 a.m.
 WROC & YouTube Livestream

Traditional Worship

 Sundays
 8:30 & 11:00 a.m.
 Sanctuary & YouTube Livestream (11:00 a.m. only)

The Lord's Supper is celebrated the first Sunday of each month.

Upcoming Events

12 Annual
DEC Christmas
Concert

15 Christmas
DEC Remembrance
Service

24 Christmas
DEC Eve Worship
Services

26 Worship
DEC Services
9:45 a.m. WROC
11:00 a.m.
Sanctuary

Christmas Eve Services

5:00 p.m.
*Family Service
in the Sanctuary*

7:00 p.m.
*Contemporary Service
in the WROC*

9:00 & 11:00 p.m.
*Lessons and Carols
in the Sanctuary*



Annual Christmas Concert

Sunday, December 12
7:00 p.m.
Sanctuary (masks required)

Presented by the Westminster Chancel Choir, Junior Choir, Cherub Choir, Westminster Ringers; and the USC High School Chanteclairs. The Chancel Choir will present John Rutter's *Gloria* accompanied by the Westminster Brass and Jim Burns, organ.



Waiting with Joy

Advent is the time of anticipation. How are you approaching this season of waiting? It can be easy to get discouraged as we look around and see problems waiting for us every day. Needless strife and violence occur daily in the headlines. Supply chain problems make presents harder to buy. Surges in holiday travel will make flying a nightmare. What are we to do about wearing or not wearing masks this Christmas? We miss our loved ones who cannot be with us, especially at this special time of the year. Worries abound!

In the midst of our dilemmas, joys can also be found. Wide eyed children sing Christmas songs; their innocence lifts our spirits. Giving trees that appear at church invite us to share our abundance with children who live in foster homes around our area. The beauty of the season in lights and garlands make us smile, reminding us that Jesus came into the dark world to be the “light of the world.”

In our lives, we discover goodness and difficulties that move us along the pendulum between joys and heartaches. Scriptures encourage us to look to God in our time of waiting.

You make known to me the path of life; in your presence there is fullness of joy; at your right hand are pleasures forevermore.

– Psalm 16:11, ESV

God created us as emotional beings, with all that it entails. There are things that we can do to encourage joy to bubble up, especially as we prepare for Christmas. In doing so, we will help others cultivate joy as well.

Here are a few ways to focus on the joy that comes from living a life for God.

- Remember a time when God or a friend helped you and the circumstances around those experiences. Give thanks!
- Sing a song that makes you happy, perhaps a hymn or praise song.
- Pray for yourself and others. Be honest in your prayers and take time to listen for God.
- Express gratitude to God for another person.
- Give of your time and talents in serving others. Doing this creates joy for others, which is fulfilling the directive to love our neighbors.

We light candles of hope, peace, joy, and love during Advent. These gifts will be realized in our lives as we seek to live as people of joy, waiting and living for the Christ child.

Together on the journey,

Louise

BETWEEN HERE AND THERE

Depending on the translation of Scripture you look to, the word *heart* shows up somewhere between 400 to more than 900 times! No matter how you cut it, that's quite a few. Though there are a few different variations of how the word is meant in the differing passages, a wide assortment of these verses speaks to the heart as the source of our true self. When you read through these different verses, you get the sense that the writers of the Scriptures, when they refer to the heart, are referring to our deepest senses of what we believe, value, and hold dear, and that how we move through the world is a product of our heart. "For out of the abundance of the heart the mouth speaks" (Matthew 12:34). That which is within dictates the person that we are on the outside.

We all know this experience in one degree or another. Some of us have had the experience of "snapping." When the things that we've held in and pressed down can no longer be contained, that which is within moves to the outside. Some of us carry a balance of two or three or more "selves." Segments of our heart, our self, are shown in one space, while other portions are revealed only in another. We bury our heart out of fear, doubt, shame, guilt, and the worry that we'll be rejected if anyone knew "the real me." This truth is pivotal in the development of our faith.

The Creator knows your heart and *still* accepts you. The Savior knows your heart and *still* died for you. The Spirit knows your heart and *still* chooses to dwell within you. You are fully known and fully loved. When we begin to accept this truth, we open ourselves to the possibility that we might, actually, lay our true selves in front of this God who created, saves, and dwells within us. You are fully known and fully loved.

Perhaps you have a few close relationships in which you're able to open your whole heart; I've found this to be exceedingly rare. As noted earlier, we usually show one piece here and another piece there. But this leaves us moving through the world as fragments of ourselves, juggling which pieces must be managed in each of our differing domains. Imagine if there were one for whom you could be fully yourself. Do you see why this is such an important part of our faith development?

Christ's presence on earth – lest we forget the season that we are about to enter – is proof that God desires nothing more than to be in relationship with you. But I get it, you've been burned before. You've shown parts of yourself, and you've been shamed, scolded, and rejected. It's easy to assume that our God must look at us the same way. Sadly, it's made worse by the fact that the church is often the group doing the most shaming, scolding, and rejecting. But look through Scripture. Look at the ways in which Jesus interacted with those that were being scolded and shamed. Look at the crookedness of the world that killed him, and how he loved them anyway.

Your heart is fully known, and you are loved.

I'd love to learn about your heart. Have a very Merry Christmas, friends.



– Ed Sutter

Come, Lord Jesus: Watching and Waiting in Advent

The season of Advent has a dual theme. Yes, Advent signals the coming of Christ as a baby at Christmas, yet it also prepares for the Second Coming of Christ at the end of time. The two are in tension as we watch and wait for both comings. Both meanings are reflected in the Scripture readings and music of the Advent season, and together they enrich our spiritual lives in the four weeks leading up to Christmas. If you grow weary of the incessant commercial soundtrack of Christmas tunes that begin to play in November, you can find relief in the beautiful, often haunting, music of Advent.

G. F. Handel's beloved oratorio *Messiah* could be a familiar starting point. The first part takes us through Old Testament prophecy to John the Baptist's announcement to fulfillment in Christ's birth and life on earth. The music immediately draws one in to experience this great mystery of God incarnate, but it is the text that reveals the meaning of Advent and Christmas through well-chosen verses of Scripture. The words present the story; the music brings it to life. Find a recording you like on YouTube and follow the words. If they don't appear on the video, a quick Google search for "Handel *Messiah* text" will give you many options to choose from. If you print the text, you can take notes as you listen.

Choose passages that especially resonate with you and use them as devotions. Look for links between Old and New Testament texts, which are abundant throughout *Messiah*, and they are rewarding to find. Take, for example, this aria for bass: "The People that walked in Darkness have seen a great Light; they that dwell in the Land of the Shadow of Death, upon them hath the Light shined." The words of this aria come from Isaiah 9:2 and are referenced in two Gospels:

Matthew 4:16, Jesus referring to Isaiah's prophecy: "the people who sat in darkness have seen a great light,

and for those who sat in the region and shadow of death light has dawned."

Luke 1:79, Zechariah, father of John the Baptist, speaking: "to give light to those who sit in darkness and in the shadow of death, to guide our feet into the way of peace."

While *Messiah* feeds our souls on a large scale, the many and varied hymns of Advent touch us in a more direct and intimate way. These hymns often reflect the two comings of Christ in ways that can inspire us in our ongoing Christian journey. (You'll find the following Advent hymns on YouTube.)

One of the most familiar Advent hymns is Charles Wesley's "Come, Thou Long-Expected Jesus" (Hymn Nos. 82, 83). It speaks to our hearts and sends a warm, encouraging message of invitation to welcome Jesus as a child and wait with hope for him to return again:

Come, thou long-expected Jesus,
born to set they people free;
from our fears and sins release us;
let us find our rest in thee.
Israel's strength and consolation,
hope of all the earth thou art;
dear desire of every nation,
joy of every longing heart.

Born thy people to deliver,
born a child and yet a king,
born to reign in us forever,
now thy gracious kingdom bring.
By thine own eternal Spirit
rule in all our hearts alone;
by thine all-sufficient merit
raise us to thy glorious throne.

Our hymnal notes how this hymn's "blending of memory and hope helps us to give voice to our present faith as we stand between the past and the future." It's Advent in a nutshell.

Two other hymns stand out for their treatment of Christ's Second Coming – a time of judgment from the God of mercy. "Lo, He Comes with Clouds Descending" (No. 348), another Charles Wesley text, helps us place ourselves in the vivid action of Christ

coming to reign (vs. 1):

Lo, he comes with clouds descending,
once for our salvation slain;
thousand, thousand saints attending
join to sing the glad refrain:
Alleluia! Christ the Lord
returns to reign.

"Sleepers, Wake! A Voice Astounds Us" (No. 349) is based on the parable of the wise and foolish bridesmaids (Matthew 25:1-3), a familiar Advent text. J.S. Bach based a cantata on this hymn and arranged one of the movements for organ – one of Bach's greatest hits. The hymn ends with joy at Christ's return: "Therefore we sing to greet our King; forever let our praises ring."

Another major theme of Advent is the coming of the light. As Christmas nears, we turn our minds to the Incarnation, to the newborn child in a manger. "Savior of the Nations, Come" (No. 102) is one of the oldest Advent hymns, its text attributed to Ambrose of Milan from the fourth century and later translated by Martin Luther. Dietrich Bonhoeffer, in *Letters and Papers from Prison*, mentions the hymn (and even writes out some of the musical notes) with its depiction of light in the third verse, comparing it to Albrecht Altdorfer's painting of the Nativity (early 1500s). It is a strong message to each of us as we go forward in faith.

Now your manger, shining bright,
hallows night with newborn light.
Night cannot this light subdue;
let our faith shine ever new.

Finally, to experience the season of Advent in a single worship service, turn again to YouTube and search for "Advent Service of Lessons and Carols." The many results all share the purpose of preparing us spiritually for the birth of Christ through Scripture readings, hymns, and anthems. Listen to one – or several – and meditate on the wonder of Christ, the Messiah, coming to save the world and bring peace to all.

– Sara Kyle

Westminster Seminars

In Person and Online

Sundays, 9:45 – 10:30 a.m.
Galbreath Chapel & Zoom

The Westminster Seminars address, in various ways, how our beliefs and practices as Christians enrich our lives in today's culture. Everyone is welcome – come every week or whenever the topic appeals and your schedule allows. If you can't join in person or on Zoom, plan to watch or listen later on the Westminster website – under News & Media – here: <https://www.westminster-church.org/news-&-media/westminster-seminars>.

The Zoom meeting opens at 9:30 for greetings and conversation. Find the link on the church website under Featured Events or in the Friday church email.

Advent Series

A Quest to the Holy Land

Rev. Louise Rogers

During December, Louise Rogers will take the group on a quest to the Holy Land by studying *The Journey* by Adam Hamilton, where he travels from Nazareth to Bethlehem in a fascinating look at the birth of Jesus Christ. Hamilton approaches this world-changing event with thoughtfulness. Using historical information, archaeological data, and a personal look at some of the stories surrounding the birth, the most amazing moment in history will become more real and heartfelt as we walk along this road. Each Sunday will highlight a unique perspective.

December 5 – Mary

Reflect on the ways in which Mary was influenced in her community as well as how your community has influenced your own spiritual path. Are your responses to God similar or different from Mary's answer to God's call for her life?

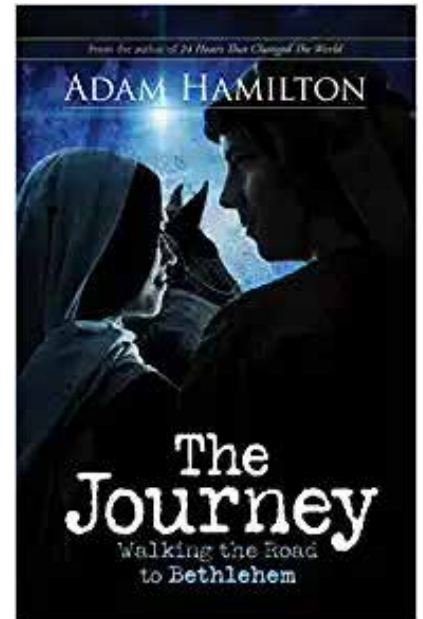
December 12 – Nazareth to Bethlehem

Explore the magnificent journey from Nazareth to Bethlehem, the pathway of Joseph and Mary.

December 19 – The Manger

Come to the place where Jesus was born.

The seminars will not meet on December 26 or January 2.



Coming in January

Please join us on Sunday, January 9, as we begin a four-week series, "Mind and Body." We welcome three experts in matters of mental and spiritual health. Ed Sutter is Director of Youth Ministry and Family Counseling at Westminster. Graham Standish is Executive Director of Samaritan Counseling, Guidance, Consulting. Tom Kneier is a counselor with Samaritan.

We pray for ourselves – body, mind, and spirit. Where does our mental health fit in? During these turbulent days as we navigate the stresses from the pandemic, pressure of work, an uncertain future, and worries for our families and loved ones, we experience anxiety. Come to the January seminars to name and claim our mental health as we seek God.

Christmas Remembrance

A Service of Comfort and Hope

Wednesday, December 15

7:00 p.m.

Galbreath Chapel

You are invited to a special communion service of Christmas Remembrance held in the lovely Galbreath Chapel. The service will be a time to remember your loved ones, to acknowledge your grief, and to be reminded again of the comfort and hope that the newborn Christ brings to us all, especially those who are hurting. Plan to join us for this special time of remembrance, of comfort, and of hope. For more information, contact Louise Rogers, rogers@westminster-church.org or 412-835-6630.

Silence for our lives

ADULT SPIRITUAL DEVELOPMENT

P
R
I
E
T

“Aliveness is not measured by what we do, or how many breaths we take; the fullness of life is measured by what takes our breath away.”

– Ilia Delia



Fall Highlights from Children's & Family Ministry

This fall saw an abundance of opportunities for the children of Westminster to encounter God and engage with their faith. In early October, fifteen 3rd and 4th graders were presented with their very own Bible to read, love, study, and explore as they continue on their faith journey. Those children also had the opportunity to attend the "Have My Bible-Now What?" workshop with Debb Egli where they learned how to use and navigate their new Bibles.

A beautiful Sunday afternoon on October 17 made the perfect day for our Fall Festival. Families from Westminster, WECEP, and the local community came to enjoy games, crafts, pumpkin decorating, and food truck eats to kick off the fall season surrounded by the beauty of Gilfillan Farm. It was such a joy to see so many people enjoying this fun event together!

The 5th and 6th graders of JAM have been working their way through the Old Testament as they explore the theme of covenant. Our Wednesday evenings together provide a wonderful time to ponder big questions such as "What's the point of being blessed by God if it doesn't mean you'll always be happy or rich?" and "Why does the Bible always give stuff to the boys?" (We read Numbers 27:1-11 after that question.) Of course we find time to run, play, and have fun as well.

Our 2nd graders also came together to learn about the sacraments. Together with their parents, they attended classes where they learned about baptism and communion from Debb Egli and Pastor Louise. These eight children then joined with the rest of their church family at the Lord's Table for their special communion on Sunday, November 7. This year has started off well, and we look forward to all that the new year has to offer!



Advent Devotionals: *God with Us*

The stories of Advent are stories for hard times. Jesus was born amid upheaval and historical change and among people who seemed powerless. But when the world feels hopeless, Advent reminds us God is with us.

- In chaos, God is with us.
- In suffering, God is with us.
- In uncertainty, God is with us.
- In whatever our family endures, God is with us.

This Advent resource invites your family to explore the ways in which Emmanuel, God-with-us, brings hope, peace, joy, and love to your home and community, especially during hard times. Use this Advent guide to center your thoughts on the ever-present hope that sees us through change and challenge. Each week you will explore how the good news of God-with-us changes our perspective and gives us courage for each day. We rejoice in Jesus' birth because God is with us!

Two different versions of this year's devotional will be available: one for families with young children and one for youth through adults. Hard copies are available in the Welcome Center. Digital copies are available by request to Faith Kemmler at kemmler@westminster-church.org.

– Faith Kemmler

MISSION ON THE MOVE



Medical Benevolence Foundation (MBF)

Outreach Commission welcomes input from the congregation, along with members' involvement. MBF is a great example, originally suggested by the late Marvin Parmelee, over 40 years ago. This foundation's mission is dedicated to "building long-term partnerships to equip the local church in each country to meet their community's healthcare needs and share God's good news." MBF acts as a partner to organize, fortify, and facilitate to cultivate sustainable development, not dependency.

Its five axioms for its international projects are summarized by:

1. Local church ownership
2. Sustainability built in from the start
3. International quality standards
4. Systems that are replicable, scalable, and adaptable
5. Faith is integrated in everything – it's non-negotiable

Today, MBF supports projects in Malawi, Haiti, Kenya, DR Congo, Gabon, Cameroun, Egypt, Madagascar, and Pakistan with an annual budget of \$8 million and a 13% overhead ratio, with a staff of Ten. Ninety per cent of its budget goes to the world's 25 poorest nations, touching over 400,000 persons per year. It carries the top four-star rating by Charity Navigator and is the top ranked faith-based nonprofit in Houston's metro, according to the *Houston Chronicle*.

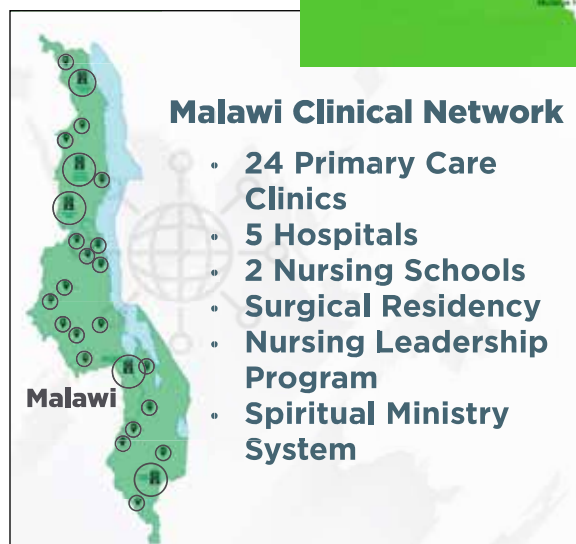
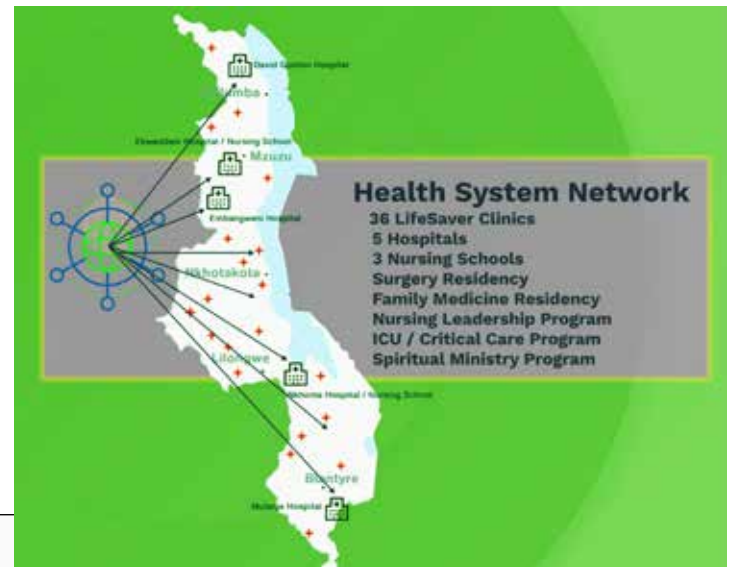
Westminster's partnership with MBF blossomed in 1990 when it generated a \$1.2 million USAID grant to build a new state-of-the-art cardiac care wing for WPC's mission partner in India, Miraj Medical Centre, creating a tremendous enhancement to utilize our \$120,000 donation for a new cardiac monitor.

The Malawi Network and MBF's Network of Providers

After 57 years developing sustainable international medical facilities, MBF sees that developing countries' medical needs are transforming from communicable diseases (malaria, TB, HIV/AIDS,

maternal/neonatal deaths) into chronic diseases (cardiac diseases, cancer, diabetes, mental illnesses) which will demand very different personnel, equipment, training, and facilities. New models for medical care are needed.

Working with local leaders in Africa, MBF is pioneering a countrywide Christian Medical Network for the people of Malawi. By developing a network of highly skilled surgeons across the five hospitals which now serve 17 million people, MBF will be bringing new specialty skills to the country, with medical care that incorporates Christian values and the gospel. With new mobile primary care clinics in rural communities and specialty care in mission hospitals –



and support from local medical and religious leaders, MBF, and six other medical mission-minded organizations – the network is to be a ministry where medical and religious leaders can work together to expand and improve it for decades to come. This new network is designed to improve care, reduce costs, and make the ministries sustainable for the long run. It is intended to be a pilot for ten other African countries.



MBF is raising \$1.5 million in seed money to raise \$52 million to transform Malawi's network and to expand its model across ten other countries. Westminster recently committed \$6,000 for four years to this campaign. The fund drive has already generated \$32 million.

The Haiti Earthquake

Two weeks beforehand, the MBF-supported mission hospital in western Haiti had received a trailer full of PPE, gloves, masks, pharmaceuticals, and medical equipment. And as important, its staff was spiritually prepared to immediately load its van and arrive the next day. With impassible roads from Port-au-Prince, they were the only available resource. Thirty-four thousand dollars in transportation, medicines and medical supplies, and patient care were provided in the first two weeks, followed by \$126,000 worth in the next four weeks. MBF projects an additional \$139,000 in replacement supplies and patient care through eight months on site. For more details about MBF's support during the Haiti Earthquake, download and read the PDF here: https://www.westminster-church.org/assets/media/pdfs/TransformingMedicalMissions2021_Haiti.pdf.

I volunteered on the Board of MBF to ensure that Westminster's involvement was well justified. Honestly, this is the best led and managed nonprofit organization I've experienced in my life. Westminster should be very proud to be a partner in its work. For more details, please consult www.medicalmission.org or call me at 724-316-7511.

– Doug Mitchell, Outreach Commission

Rebuilding Together's Impact on Homewood

Rebuilding Together Pittsburgh (RTP) believes that everyone deserves to live in a safe and healthy home. By renovating and rebuilding homes for disadvantaged communities' most vulnerable citizens – seniors, veterans, and persons with disabilities – RTP works to stabilize and revitalize the region's neighborhoods and leave a lasting impact for generations to come.

RTP's volunteers, apprentices, and employees have made safety, energy-saving, and air quality improvements to dozens of homes in Homewood. It has been working with Homewood's homeowners and community organizations for over a decade, rebuilding 150 homes in Homewood – 30 homes in the last two years.

Often, RTP's homeowner clients are not aware that they qualify for other programs. The experienced RTP team unlocks needed services and resources – from energy assistance and food security to property tax relief programs and preparation of wills. Custom, individualized support through the Building Connections program reflects the organization's commitment to the human side of home renovation.

In 2020, RTP connected a significant percentage of its clients to support and services they previously were not using:

- Budget billing assistance: Electric@23%, Gas@24%, and Water@42% of clients
- Grants for home accessibility modifications: 38% of clients
- Property tax exemption: 62% of clients
- Free will preparation: 59% of clients

Dozens of Westminster members have volunteered to work on many RTP projects in Homewood over the years. We worked on Mrs. Blake's home which had been badly damaged by a leak in her daughter's bedroom. We fixed the leak and all the damage it created. Mrs. Blake really moved us because she had adopted two young boys who were struggling in school and in life. She brought love and discipline to their lives, and they are now thriving and excelling.

Kenneth's family home received emergency plumbing and external repairs after the death of his wife of 45 years. He reflected on his experience: "I found that my house was in a deteriorating state and without my wife's income, I wasn't able to address these issues on my own. One thing led to another, and it felt like destiny that I ended up getting services from Rebuilding Together." These repairs allowed Kenneth, his daughter, and his teenage grandchildren to remain in their home.

– Dan Paul, Outreach Commission

Giving Gala 2021

On Saturday, October 2, the Westminster Deacons hosted their fifth annual Giving Gala at Valley Brook Country Club. We're grateful to announce that we raised \$28,600 to benefit SHIM, South Hills Interfaith Movement. This year the focus was on the youth programs that offer a scope of vital educational services for children ages 3-18, many of whom are refugees resettled in the U.S. The afterschool program provides homework help and support, while the early childhood program promotes language skills among foreign born children. Youth mentoring provides further nurturing to encourage students to graduate and explore higher education, along with clubs to encourage physical exercise and creative thinking.

After an 18-month hiatus, 117 guests gathered with friends and family to enjoy a lovely evening of fellowship, share a meal together, and participate in our famous Basket Raffle and Silent Auction.

As Westminster Church celebrates 75 years in the South Hills, many archived photos and descriptions were on display. An ongoing silent video presentation, created by Marty Bacik with guidance by Carolyn Kerr, featured photos dating back as early as 1947. And a History Quiz Contest was available to test our memories.

Rev. Louise Rogers gave the invocation and Jim Guffey, Executive Director of SHIM, gave a brief history of the relationship between Westminster Church and SHIM. Jim introduced Kavya Odari, a 10th grader at Baldwin High School who spoke about her experiences as a young refugee coming to the South Hills at age three and growing up with SHIM as a support for her and her family. Musical entertainment throughout the night by Bob Banerjee and Mark Guiser added a special touch this year. We all joined in for

a heartfelt sing along of Amazing Grace with the leadership of our Chancel Choir.

This year, 17 Silent Auction Items were donated; 14 were from our very talented and generous members of Westminster. After some friendly bidding wars, one lucky couple snagged all three vacation homes: Seven Springs weekend

getaway, a week at Deep Creek Lake, and a week at Hilton Head Island. Another went home with a hand appliquéd queen quilt by Drue Bellora. A beautiful original watercolor painting by Sandy Conley, designer purses, SAT prep classes, dance lessons, Donna Summer musical tickets, Pittsburgh sports items and books, golf foursomes, and photo organization rounded out the list. The virtual Basket raffle was new to us this year and was a wonderful way for those unable to attend to contribute to SHIM and take a chance on 18 beautiful baskets.

Our generous corporate and individual sponsors certainly exceeded our expectations. The Deacons want to thank each and every one of you for your support. We are grateful to the Lord who made this event possible and for the gift of giving.

— Jennifer Bollman



Happy Birthday

The congregation extends Happy 100th Birthday wishes to Flo Lawrence, a longtime church member. Flo became a member of Westminster in 1951. She is the mother of church members Ann Platt and Barbara Bacheson and is also a grandmother and great-grandmother.



STEWARDSHIP

Stewardship Campaign Update

As of Thanksgiving 302 families made pledges of \$1,245,023, representing 40% of the congregation. Of those that have pledged 33% have increased their pledge from 2021 and a total of 58 families that did not pledge in 2021 have done so for 2022! Thank all of you for generously returning a portion of what God has given to you to further the Church's essential ministries in 2022. We are currently in the final stages of finalizing our budget for 2022 and encourage those who have not yet returned a pledge to reflect on God's grace in your life and consider making a personally meaningful financial commitment to Westminster by visiting our website here for online pledging options, <https://www.westminster-church.org/give#stewardship>, or by filling out a pledge card and returning it to the church office.

Our congregation has pledged to date in the following ways:

Pledge Amount	# of Pledges
\$0 – \$1,000	63
\$1,001 – \$2,000	73
\$2,001 – \$3,000	56
\$3,001 – \$4,000	21
\$4,001 – \$5,000	15
\$5,001 – \$7,500	30
\$7,501 – \$10,000	18
\$10,001 – \$20,000	19
Above \$20,000	7

Jesus said, "You shall love the Lord your God with all your heart, and with all your soul, and with all your mind. This is the greatest and first commandment. And a second is like it: You shall love your neighbor as yourself."

– Matthew 22:36-39

IRA Charitable Giving

At the close of 2015, lawmakers approved the Protecting Americans from Tax Hikes (PATH) Act. A provision of this Act made permanent the ability to make Qualified Charitable Distributions (QCDs) from individual retirement accounts. This is a wonderful vehicle for those looking to support our church in a tax-advantaged way.

REQUIREMENTS

1. Donor must be 72 years or older (or 70½ before 2019) at the time the distribution is made
2. QCDs are made from IRAs or Roth IRAs
3. Distributions must be made directly to an organization eligible to receive tax deductible contributions (certain restrictions apply)
4. \$100,000 annual limit
5. Charity receiving gift must provide the donor with proper substantiation of the gift

BENEFITS

- Can satisfy required minimum distribution (RMD) requirements in the year QCD is made
- QCD amount is not included in the donor's adjusted gross income, helping to potentially avoid increased taxes on SSI, higher Medicare premiums, and the loss of deductions/exemptions
- Provides donors that use the standard deduction a tax efficient way to make a charitable gift

Year-End Contributions: Recording and Reporting

In order for your contributions to be tax-deductible in 2021, they must be received in the church or postmarked by December 31, 2021. Any contributions received in the church during the month of January 2022 (other than those that are mailed, dated, and postmarked by December 31, 2021) will be deductible only on your 2022 tax return.

Also, to ensure the deductibility of your church contributions, please do not file your 2021 tax return until you have received a written acknowledgement of your contributions from the church. Some of your contributions may not be tax-deductible if you file your return before receiving a written acknowledgement of your contributions from the church. The 2021 contribution statements are anticipated to be mailed to you around January 2022.

If you have any questions regarding year-end contributions, please contact Rich Mills, Business Manager, at 412-835-6630x201.

Financial Report

As of October 31, 2021

OCTOBER 2021	Actual	Budget
Income	\$112,972	\$154,024
Expense	\$107,517	\$151,133
Variance	\$5,455	\$2,891

YTD 2021	Actual	Budget
Income	\$1,496,634	\$1,411,123
Expense	\$1,572,172	\$1,555,932
Variance	(\$75,538)	(\$144,809)

ENDOWMENT

LOAN BALANCE \$1,073,878

Session Update

At the November 15 Session meeting, the elders approved a new policy and fee schedule for the use of facilities at Westminster. The annual meeting is set for Sunday, February 27, 2022, following the 11:00 a.m. worship service. Commissions remain active in planning and budgeting for programs in 2022.

Deaths

Donald E. Rogers

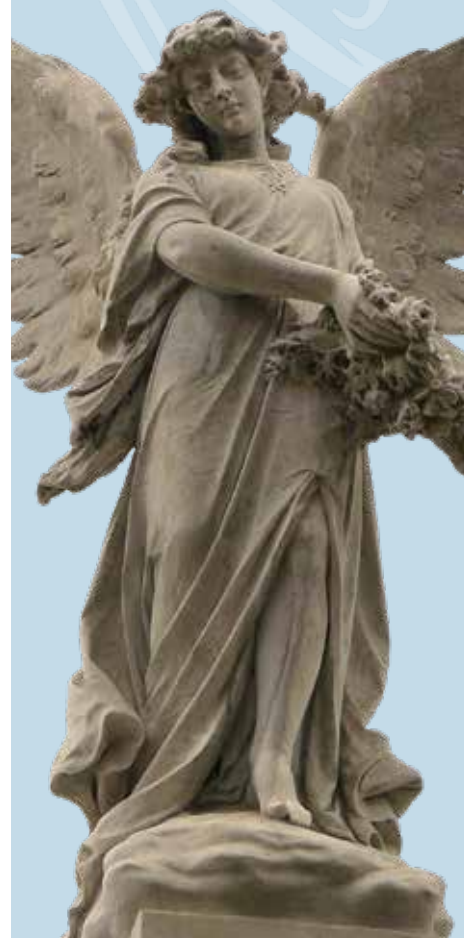
September 30

Elizabeth 'Liz' Kearney

November 1

David Inman

November 15



Church Closing Policy

In the event of severe weather, Westminster Presbyterian Church, Westminster Nursery School and Kindergarten (WNSK), and Westminster Recreation & Outreach Center (WROC) will follow the schedule of the Upper St. Clair School District.

- When the school district is closed, all activities, classes, and meetings scheduled for that day are canceled.
- In cases of delays, all meetings, activities, and classes will take place at their scheduled time, unless otherwise determined by the facilitator or instructor. Westminster Nursery School will operate on its modified schedule.

Westminster Child Development Center will make its own determination on closings, cancellations, and delays.

Closing information is broadcast on television (KDKA, WTAE, and WPXI), radio (KDKA-AM 1020), and the internet (www.westminster-church.org, wroc.westminster-church.org, pittsburgh.cbslocal.com, www.wtae.com, and www.wpxi.com.)

Christmas Poinsettias

The Chancel Guild is accepting memorial or honoree contributions for poinsettias. The beautiful poinsettias throughout Westminster during the Christmas season are the result of generous contributions from our members and friends. Use the form below and make your check payable to Westminster Presbyterian Church and write "Poinsettia" on the memo line. Mail your check and form to the church office or place it in the collection plate.

Contributions must be received no later than Tuesday, December 14, so that your gift can be listed in the Christmas Eve bulletin. Please indicate if you plan to pick up your flower or whether you would like it delivered to a shut-in. Poinsettias will be available on Sunday, December 26, following the worship service, or Tuesday, December 28 (9:00 a.m. – 2:00 p.m.).



Christmas Memorial and Honoree Poinsettia Order Form

Memorial Honoree

Name of Memorial/Honoree (PLEASE PRINT)

Deliver poinsettia to shut-in Will pick up poinsettia on Sunday, December 26, following worship, or Tuesday, December 28 (9:00 a.m. – 2:00 p.m.)

My Name _____

Please return this form to the church office by Tuesday, December 14.



WESTMINSTER
PRESBYTERIAN CHURCH

2040 Washington Road
Pittsburgh, PA 15241
www.westminster-church.org
A PC(USA) Congregation

ADDRESS SERVICE REQUESTED
DATED MATERIAL—PLEASE DELIVER PROMPTLY



www.facebook.com/Westminster.Pittsburgh



www.youtube.com/user/WestminsterUSC

*“For unto us a child is born, unto us a son is given:
and the government shall be upon his shoulder:
and his name shall be called*

*Wonderful, Counsellor,
The mighty God,
The everlasting Father,
The Prince of Peace.”*

— Isaiah 9:6, KJV