



The newsletter of First Presbyterian Church of Concord

# John Calvin (Part 1)

By Rev. Dr. Johanna McCune Wagner, with Lisa Justice

*This is the first installment in a series Pastor Johanna is planning on one of her favorite theologians—John Calvin, the founder of Presbyterianism. Stay tuned to explore Calvin's instruction manual on the fundamentals of the faith—Institutes of the Christian Religion.* 

As a strong proponent of predestination, John Calvin has earned a rather harsh reputation. But his *Institutes* of the Christian Religion, intended as a guide for ministers to help them serve their congregations, begins with a beautiful definition of "pure and genuine religion." For Calvin, pure and genuine religion is "confidence in God coupled with" what he describes as a "serious fear" that incorporates elements of "willing reverence" and what modern Presbyterians might describe as orderly worship. In order to be both pure and genuine, religion cannot be the product of coercion or a fear of punishment.

Calvin describes persons who exhibit pure and genuine religion, who truly knows God, this way:

- They perceive how God governs all things.
- They confide in God as guardian and protector.
- They cast themselves entirely upon God's faithfulness.
- They perceive God to be the source of every blessing.
- If they are in any strait or feel any want, they instantly recur to God's protection and trust to God's aid.
- They are persuaded that God is good and merciful.
- They recline upon God with sure confidence.
- They do not doubt that in divine clemency a remedy will be provided for every time of need.
- Acknowledging God as Father and Lord, they consider themselves bound to have respect for God's authority in all things, to reverence God's majesty, aim at the advancement of God's glory, and obey God's commands. ... Nevertheless, they are not so terrified by the apprehension of judgment as to wish they could withdraw themselves, even if the means of escape lay before them ...

These believers do not fear a wrathful, judgmental God eager to mete out punishment for sin. They are confident in the provision and protection of a loving Father.

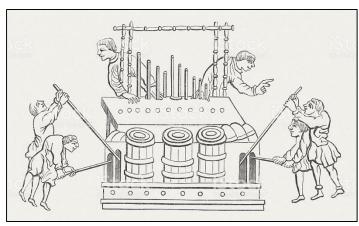
In contrast, some modern clergy embrace what they consider to be the value of fear. In the 2001 documentary Hell House, filmmaker George Ratliff records a youth minister's speech to volunteers helping host a Haunted House designed to scare visitors away from perceived sinful activity such as drug use and extramarital sex. The youth minister declares "fear is a good thing."

Calvin would not agree with this statement – at least not in the context in which it was made – a church's attempt to evangelize people by depicting various "sinners" being hauled off to hell. For Calvin, the truly religious person is not restrained from sin by fear of punishment. Instead Calvin would say that the truly faithful person doesn't need the idea of hell at all. "Loving and revering God as father, honoring and obeying God as master. Although there were no hell, she or he would revolt at the idea of offending God."

May we be inspired to trust the goodness and parental love of God. I encourage you to take a moment to thank God for the witness of Calvin, an anxious, irascible, and often quite ill man, who nevertheless believed ardently in God's goodness and loving fatherhood.



### Bellow Talk by Beth Byrne



Our masterful organ is showing its age. The pipes stand in majesty, manuals lie staged.

But bellows are leaking, a band-aid won't do. Replacement is crucial or silence is due.

The bellows are lungs that gather the air, which flows through the pipes with pressurized care.

Producing the sounds, in glorious array, that brighten our worship on each Sabbath Day.

But bellows are leaking, their future is bleak, and bellows are pricey, the budget is weak.

So, **Bellow for Bellows! The organ is dear!** And save up your dollars to bring it some cheer. Before the end of the year, a Bellow for Bellows campaign to replace the aging organ bellows will be launched. As far as we know, the leather bellows are the originals and the two wind reservoirs have withstood the heat and cold in the pipe chambers for almost 70 years. They are now rapidly deteriorating and are leaking pressurized air that gives the organ its voice; they are on the verge of failure due to the aging leather. The pressure is now on us to replace them, which will ensure the winding system remains in good condition for many decades.

The total cost of repair is \$28,750. There is some money in the Organ Rebuilding Fund, so the Worship and Music Committee is setting our fund raising goal at \$20,000. \$5,000 has already been pledged to kick off the campaign, so the remaining \$15,000 is our challenge! If generosity surprises us all, any additional contributions would go to replace the Cathedral Chimes, which is a \$4,000 expense.

Hold this future gift in mind as we approach the end of the year. A pledge card will be available when the official drive begins – of course, outright gifts are welcome. The committee would like to begin the repair work early in the new year if possible. May I be so bold as to suggest you give the organ a Christmas gift, over and above your regular offering? We are investing in our future enjoyment to the Glory of God!

## Choir News

#### by Andrew Cardiasmenos

The choir recently returned from our annual **retreat in Bodega Bay** and had another wonderful experience. We are always inspired by the warm, welcoming congregation at Two Rock Valley Presbyterian Church and Pastor Cornelia Cyss-Carter. This year during Saturday's workshops and devotional, we focused mainly on embodying the meaning of the text when we sing for the glory of God. We also celebrated **Susan Soehner**'s 20 years of service at First Pres Concord. Susan is a very valuable member of our worship team and we really appreciate her.

The **Choir Christmas Concert** will be on **Sunday, December 15<sup>th</sup> at 6pm** this year. The choir will feature selections from around the world, a variety of musical styles, and guest singers and instrumentalists. I am currently working on finding as many musicians as possible so that the music can truly come alive as it was intended.

Worship becomes more contemplative and anticipatory during **Advent**. The candle lighting is a very meaningful addition to the service, and the purple colors remind us of Christ's humility. Let us dedicate this Advent season to truly prioritizing God in our lives and meditating on all the symbolism with reverence and intent.

# **FPCC Staff**

Rev. Dr. Johanna Wagn	er Pastor
Darryl McCollum Commissioned Lay Pastor	
Andrew Cardiasmenos	Director of Music & Worship
Rebecca Chase	Director of Community Care
Robin Stearns	Preschool Director
Lisa Justice Admin	istrative Assistant
Lisa Gonzalez Adminis	trative Coordinator
Susan Soehner	Organist
Harold Lund	Custodian & Night Watchman

# FPCC Christmas Traditions by the Great Commission Team

Most of us have things we traditionally do to celebrate the Christmas season. The Great Commission Team is again scheduling some traditional activities for our church this year.



#### **Gifts Around the World**

One activity has just finished: on October 27 and November 3 we offered the congregation an opportunity to support some of our missionaries in a special way. Ten of the missions we support suggested gifts that would help the people they work with for our **Gifts Around the World** program.

The gifts range in price from \$40 to send a child to Christian camp for a week, to a \$20 lantern for a household in Northern Ethiopia that doesn't have electricity to a \$5 SIM card that can be loaded with a video about Jesus, along with many others.

When you purchase a card, which pictures and describes the gift that the mission will provide to someone they help, a Christmas card and envelope to enclose the gift card are included so you can send it to a friend or loved one. The Christmas card says, "In your honor, this special gift has been given to celebrate this Christmas season".



Another tradition is The Giving Tree, by which this year we will provide aifts and Safeway certificates for 10 adults and 10 children living in one of the Interfaith Housing communities. It will start early this year, Nov. 17th and 24<sup>th</sup> in the Fellowship Hall. because the gifts are scheduled for early delivery. You can take an ornament from The Giving Tree and sign up to buy two gifts for the child or adult named on that ornament or a gift certificate for food. The wrapped gifts or the \$25 Safeway certificate are due back to the Fellowship Hall on December 1<sup>st</sup>. The Mission Team will deliver the presents that week to Interfaith Housing for distribution.



For many years FPCC has been a drop off point for churches and individuals in the Concord area for the **Bay Area Rescue Mission Toy Drive**. BARM annually holds a Christmas party for homeless and needy children, and the donated toys will help make a child's Christmas special. Over 5,000 gifts will be handed out at this event. Collection barrels will be placed in the Narthex and in the Fellowship Hall, starting on Sunday, November 24<sup>th</sup>, and will there until Sunday, December 15<sup>th</sup>, the last day for making donations. Please plan to make a difference in a young person's Christmas by bringing your unwrapped gift.

### **Christmas Offering**



Traditionally, the Mission Team chooses a project from one of our missions to receive our annual Christmas offering, above and beyond your regular pledge. For picked Witnessing 2019, we Ministries of Christ which works with the Dalit people (the Untouchables) in India. They have worked for years to help the Dalits come to know Jesus and realize that they have value. In addition to a national church, they provide schools for 600 Dalit children, as an education will enable them to lead better lives. These schools do not have heat in the winter months, so our offering this year will go toward buying sweaters for these children who come from unremitting poverty, as the culture of their country will permit their parents only the lowliest of jobs. Education is their only hope, but it's difficult to concentrate and learn when you are shivering from the cold.

The Mission Team hopes that you will join us in these traditional activities and will have a blessed Christmas.

David Dowell, Ann Johnson, Susan Koester, Susan Lawson and Maren Stanczak ♀

## From the Desk of Rebecca Chase Director of Community Care

#### *\*Guests, Regular Attenders, Members, and Connecting*

Once upon a time, you were new to First Presbyterian Church of Concord. You may not have been sure about where to go. You may have been looking around for the person who invited you. You may have been looking for a pew that wasn't going to displace someone. Most of all, you were looking for a place to connect with other people who believed in God so you could feel closer to God. Does any of this sound familiar..?

Maybe you have your own story of how you found yourself seated in that specific pew. Some of you have been there so long, it takes on a life of its own. When a new person sits near "your spot" how do you feel? Are you ready to be welcoming right away, or do you get a little possessive of "your spot?" Think about that for a second.

New people are coming into our Sanctuary every week. Every week, we have an opportunity to bring someone into God's Church. Maybe it's someone who is trying out church for the first time. Maybe it is someone who has been a Christian for a long time and has moved to the area recently. Maybe they are "shopping" for just the right place. Maybe you've met one, or more, of these seekers.

I have been offered a new kind of challenge by Pastor Johanna, and to be honest, it will take a group effort to be successful. I will be the "go-to" person for helping guests become members of our community. As you can imagine, this is a decidedly important job! However, I cannot be everywhere (you may think I am, but no). I will need your assistance!

- Guests come in every door.
- Be ready to greet anyone you don't recognize.
- Remember why you're here, and you may get a chance to share your story!
- Ushers have a gift for guests! Make sure they know (or tell an usher)
- We need contact information so I can send a Welcome note – point out the Welcome/ Connection Card in the pews.
- Even if all they write is a name and an email or phone number, that's fine!
- Invite guests to join you for coffee in the Fellowship Hall.
- Commonalities are easy to find when you ask questions!

Just remember that Jesus asks us to love one another. If the most you feel comfortable with is a smile and saying "Welcome!" then that is what you do. And if our guest is asking about what ways they can be involved with a group, here is the list again...! Thank you, my friends!

### Weekly Groups

#### Small Groups:

- 2<sup>nd</sup> & 4<sup>th</sup> Monday (7pm) Clayton *Churches of the New Testament* Jim W & Marilyn W (672-2250)
- Wed (6:30pm) Fireside Room *Horizontal Jesus* by Tony Evans (thru Nov) Advent Study (Dec) Rebecca Chase (858 805-5874)
- Men's Bible Study (Tues 6:45am) Digger's Diner, 1895 Farm Bureau Rd. – *1 Kings* David Dowell (914-0429)

- Bible Study (Wed 1:00pm-2:30pm) Fireside Room – *Book of Acts* LaVerne Herren (682-3882)
- Adult Activities (Tuesdays 9am-12:30pm) Fellowship Hall - Tai Chi, Knitting/Crocheting for NICU & Veterans. Copper Enameling, Dominoes & Mahjong Singing 3rd Tues. Lowcost lunch 1<sup>st</sup> & 3<sup>rd</sup> Tues Susan Stanley (510-512-4032)
- Mission Sewing Group (Thurs 10am-2pm) Fellowship Hall -Bring a lunch! Ladies service seamstresses & quilting group. Beginning sewers welcome. Valerie Gardner (689-1455)
- Al-Anon Group (Thurs 12:10pm until 1pm) Fireside Room – Family of Alcoholics support group
- Community Bible Study (CBS) Wednesdays 9:15am - 11:15am Joshua, Christian Leadership, Christian Living – Women, Children, Youth Lynn Menegus Imenegus@comcast.net
- CBS Evening Class Thursdays 7:30pm – 9:30pm) – Men, Women, Youth – Diana Riveness auntdi5@comcast.net

### **Monthly Groups**

- **Circle IV** Women's Bible Study and Lunch 1<sup>st</sup> Thurs 11am-2pm) Location Varies – *Angels: Standing Guard* – Anna Belle Horgan (685-5595) & Joanne Myers (825-9684)
- First Fridays 1<sup>st</sup> Friday 6pm-10pm): Harvey's House, Concord Young Adults Art/Culture discussion Eric & Kristin (617) 584-8919

Adult Fellowship & Bible Study 2<sup>nd</sup> Monday 10am-1pm – Fireside Room – *Daniel* – (Bring a lunch!) Catherine Longoria (685-1577)

**Merry Macs** – Saturdays or Sundays, Location Varies Christian fellowship group, with ministries – Bill Selb (925) 672-6393

#### Children's Worship New Curriculum! – Growing in Grace and Gratitude

We have so enjoyed the new curriculum! Children gather at the "altar" for songs and worship, a Bible story or theme, prayer, and crafts and activities. In September and October, we walked through Creation, Moses and the Ten Commandments, Joshua and the 12 tribes, Ruth, and David bringing the Ark of the Covenant to Jerusalem! We also found ways to worship God in the Psalms.

During November, we look forward to the stories or words of Jonah, Micah, and Esther.

December brings the story of the coming of Jesus to life, using Isaiah and Matthew. When the (Continued from previous page)

children are at home, we encourage families to use these tools to explore God's grace and gratitude each day:

- Grace Sightings: the weekly Bible story with age-appropriate activities for the family to do at home.
- Audio Recordings: the weekly Bible story brought to life by endearing readings and sound effects.
- **E-book:** the quarter's colorful illustrations, Bible stories, and Grace Sightings in iBook and Kindle formats. Find these tools at: pcusastore.com/GGGdownloads

Thank you for entrusting your children to us. With combined efforts of church and home, you and your children will enjoy growing in grace and gratitude together this year.

#### Leaders:

November – Carrie Smith December – Rebecca Chase & Marilyn Wollenweber Assistants: Ann Johnson, Hilda Rodriguez, Marie Asistin, Abby Ford, Sheila Frey

Children who choose to stay in the worship service may enjoy a

special bulletin just for them. They will find puzzles, games, and activities to do based on the theme of the Sunday reading.

#### Parents' Night Out

On October 26<sup>th</sup> the Children's Ministry Team hosted eleven children from Beginnings and Beyond Montessori Christian Preschool and the church. From five o'clock until eight o'clock, children learned about the Fruit of the Spirit in many different ways. They had fruit salad with dinner. They had fruit relay races. They sang songs and heard a story about the fruits of the spirit. We ended with a fun game of Fruit of the Spirit BINGO! An immense thanks goes out to Marilyn Wollenweber, Carrie Smith, Gaby Danska, and Judith Snider. Even with "only" eleven, we needed each one of you and your gifts!

The next PNO is scheduled for December 20<sup>th</sup> from 5:00pm-8:00pm

> Peace be with you Rebecca Chase

# See's Candy for Christmas



### by Robin Stearns – Director of Beginnings & Beyond

Do you enjoy chocolates? Do you often give See's candy as gifts to Christmas visitors? We have the perfect opportunity for you to do both and to help support the professional development of Beginnings and Beyond teachers. We are excited to begin

our See's Candies fundraiser starting Sunday November 10<sup>th</sup>. We are raising funds to send our teachers to the annual Montessori Conference in March. Our fundraiser will continue through December 1<sup>st</sup> and will be ready to deliver before Christmas. Please come prepared with your check book. For more information talk with **Robin Stearns**, Preschool Director at 925-676-6244.

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# Thank You for Your Support on Commitment Sunday

This is a preliminary report on the results of our 2020 Commitment Sunday Stewardship event. It is preliminary due to the deadlines for publishing First Press and the incomplete status of participation of those who may still submit Estimates of Giving.

First of all, <u>Thank You</u> for your participation in the Commitment Sunday program. It is very helpful for Session to be guided by your estimates of financial support. We recognize and respect that some prefer not to provide an estimate of their annual giving. We would like to reemphasize that the estimate is not a contract that requires giving the amount estimated.

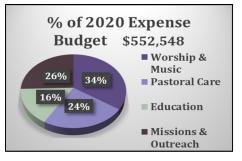
So far for 2020 we have received a total of 58 estimates of giving, which compares with 56 last year. Of this number, 21% are giving an estimate for the first time, and 29% reflected an increase from the prior year. The total of the estimates received was over <u>\$261,000</u>. This is a major portion of our total 2020 offering budget of \$380,700. (Note: In addition to offering income we also rely on over \$138,000 in property rental and other income to make up our total income budget).

We rejoice that so many people are contributing to the furtherance of God's Kingdom through First Presbyterian Church of Concord.

We hope that the 2020 Narrative Budget brochure (previously mailed to your home) was helpful in understanding how the financial activities of FPCC are being translated into support for God's work in our Church and Community, and also in Worldwide Mission.

The pie chart at right, taken from the Narrative Budget brochure, shows the breakdown of our 2020 expense budget into four main mission categories of Worship & Music, Pastoral Care, Education and Mission & Outreach. Without describing the calculations that went into the Pie Chart, be assured it was based on a careful estimate of the time and money spent in each area by our devoted staff.

One other aspect of our total 2020 Expense Budget that you should know is that it represents what Session considers necessary in order to achieve the objectives we believe God intends for this church, and that it relies on the use of nearly \$34,000 of our Savings Reserves. So, you can see we have a significant financial challenge in 2020, and we ask for your prayers that the 2020 goals can be achieved. ♥



## Are You Missing Out on a Great Tax Break? by Vern Hance & the Finance Team

The new income tax law passed in 2017 retained a tax break that has been around for several years, but it's more attractive now, since the new tax law roughly doubled the Standard Deduction effective in 2018. The only qualifications are: 1. You must have a Traditional IRA, and

2. You must be over 70½ years old.

As you probably know the money in a Traditional IRA was originally untaxed, but it is taxed as ordinary income when withdrawn. At 70½ years of age you must start to make mandatory (taxable) withdrawals. The yearly Required Minimum Distribution (RMD) starts small, at 3.65% of your IRA balance at age 70½, but goes to 8.77% at age 90.

The good news is that you can distribute up to a maximum of \$100,000 per year to a qualified charitable 501(c)3 organization, such as FPCC, and it will not be counted as taxable income. The transfer must be made directly from the Custodian of your IRA to the charity, however most people request the Custodian to make a check payable to the charity and mail it to your home. That way you can detach and retain the check stub to document that it was a direct transfer. All you have to do is put it in the offering plate.

Custodians differ on the number of withdrawals they allow. Some allow monthly, some quarterly and some annually. Check with your IRA Custodian to find out. FPCC has no requirement on the frequency of distributions.

NOTE: Distributions to Donoradvised funds do not qualify for this tax break. Also, funds distributed directly to you, the IRA owner, and which you then give to a charity do not qualify as a tax free distribution.

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**Change Service Requested** 

# First Press

Deadline for Feb/Mar 2020 Issue: Friday January 24, 2020 Thank you for your contribution. Submit all news in writing. Digital

photos are also welcome as long as we may use them on our website. Please contact the church office with address changes!

**Office Hours!** 

Open Weekdays 10:00 am to 4:00 pm

**Mission Vision & Values** 

#### **Our Mission**:

Love God, Love People ... Serve

#### Vision:

*As a community hub, connect with the needs of people, joyfully sharing Jesus and serving where God calls.* 

#### Values:

*Guided by Scripture and prayer, we are a welcoming place where people, service, and God's love meet.* 

Focused on hospitality, inclusiveness, and spiritual gifts, we worship God with delight.

Unified in Jesus Christ, we are led by the Holy Spirit to invite, engage, and share God's Truth with each other, our community and the world.

# Pastor Johanna's Installation

#### Saturday November 16th at 11am – Luncheon Following

Don't miss this special service installing Rev. Dr. Johanna McCune Wagner as FPCC's pastor. If you have not already done so, please RSVP for the luncheon by calling the office during the week at 925-676-7177.

### Choir Christmas Concert Sunday, December 15<sup>th</sup> at 6pm

The concert will feature selections from around the world, a variety of musical styles, and guest singers and instrumentalists for this special Christmas event. The choir will be joined by the Praise Band, and we are planning on reviving our Bell Choir for this event. A free-will offering will be taken to cover expenses.

### First Press Distribution

The primary distribution of First Press is electronic via e-mail. If you did not receive this and would like to be added to the electronic distribution please email <u>FirstPress@fpcconcord.org</u>. A pdf copy is also available on the FPCConcord.org website, and a limited number of paper copies will be available in the Narthex and office. We can also mail copies to those who do not have access electronically and who cannot make it to church. Please call the office to request this service.