

PINE CHIPS



United Methodist
Church of the Pines



Living Christ's Love



At Church of the Pines, we offer everyone an opportunity to come to know the Lord Jesus Christ and to grow in a committed relationship with God.

We are Living Christ's Love to make and grow disciples of Jesus Christ to love and serve the world through community, spirituality, and generosity.



Sunday Worship - 9:30 a.m.
In-person and Livestreamed
on Facebook and YouTube

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Did you get Pine Chips in your email?

Not only is the monthly Pine Chips sent to our church community via email, but we also have weekly announcements and events emailed and posted online.
Contact the church at (715)356-3041 or email office@umchurchofthepines.org.

Pastor's Message, Christmas Eve Worship

Dear Church of the Pines Family,

Advent is a season that meets us exactly where we are. And this year, maybe more than ever, we come to December carrying the weight of a world that feels weary — from uncertainty, loss, division, and the rush of daily life.

And yet... Even now, hope draws near. Even now, the light still shines. Even now, Christ is coming.

This Advent at Church of the Pines, our worship series is titled "The Weary World Rejoices." It's inspired by the deep truth that joy doesn't come after everything is fixed or made perfect. Joy comes in the midst of the waiting, the wondering, and the weariness.

Each week, we'll journey through the story of Jesus' birth as told in the Gospel of Matthew — a story full of ordinary people, complex families, and moments of quiet courage. We'll hear how God works through generations (yes, even messy ones), shows up in dreams, uplifts the humble, and shines light for all people.

We'll light candles, sing familiar carols, and lean into the quiet hope that Advent offers. Whether your heart is filled with joy or aching with grief, this season is for you.

I invite you to join us each Sunday in worship — in person or online — as we wait, watch, and rejoice together. And I especially invite you to our Christmas Eve candlelight service, when we'll gather to proclaim again the good news that God is with us — not just in history, but here and now.

In a world that is still aching, still searching, still waiting...

May we be people who rejoice — not because life is easy, but because love has come.

With peace and hope,

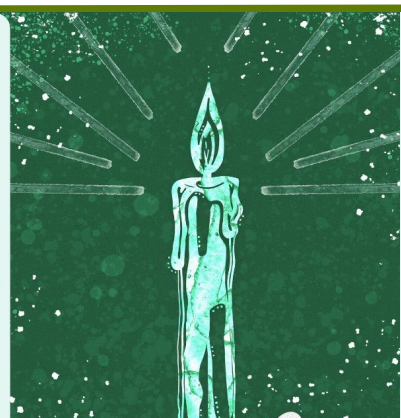
Pastor Mark



Rejoice

Candlelight Christmas Eve Worship Service

Wednesday,
December 24th
4:30 p.m.



Light

Leadership, Birthdays & Anniversaries, Christmas Eve Choir

Church Staff & Leadership

Pastor Mark D. Gilbert, ext. 4
 pastor@umchurchofthepines.org

Church Administrator:
 Merry Jorgensen, ext. 2
 office@umchurchofthepines.org

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Co-Lay Leaders:
 Venus Hilgart venusm.0609@gmail.com
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 Committee Chair:**
 Ted Voigt
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Ministry Council Chair:
 Sue Loeffler
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 Jerry Weber
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Finance Chair:
 Bob Schuld, bob.pat1@frontier.com

Treasurer: Pat Bridges
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Stephen Ministry Leader:
 Holly Nash, nashholly@yahoo.com

Call 1-715-203-1990
 to hear our latest sermon
 CHURCH OF THE PINES



sermonbyphone.com

Office Hours
 Monday - Thursday - 9 am - 5 pm
 Friday - 9 am - Noon

There are times when we are away from the office, so it is a good idea to call in advance to ensure we are available to assist you. Call 715-356-3041.



Happy birthday to . . .

December 4	Jay Hull
December 5	Chris Anderson
December 6	Sue Shapiro
December 9	John Lightfoot
December 9	Holly Nash
December 13	Rudy Vlosak
December 15	Florence Melka
December 21	Doug Clark
December 23	Rick Rausch
December 26	Skip Tosch
December 30	Alexis Kroening

Happy anniversary to . . .

December 29 Rich & Nancy Klatt

Blessings to you on your special day!

If you are celebrating your birthday or anniversary in December and your name is not listed, contact the church office so we can update our records.

Christmas Eve Choir

Come Sing with Us!

Church of the Pines is forming a special choir for Christmas Eve worship, and we'd love to welcome your voice!

Email rosii54177@yahoo.com
 by December 7



If interested in participating, what is your favorite Christmas anthem?

Prayer Requests, Altar Flowers

Prayers

How can we pray for you?

If you or a loved one is in need of prayer, or you want to share a joy in your life, we are here to lift you or your loved one in prayer.

Prayer requests can be made by going to our church website at www.umchurchofthepines.org and selecting "Prayer Requests" on the homepage menu.

There are a number of options available for requesting prayers. **To ensure your prayer request is shared according to your wishes, please consider making your request online on our church website at www.umchurchofthepines.org.** Or you can use your smartphone camera to scan the QR code below, which will take you to the Prayer Request form.

If you do not have access to the internet, call us at 715-356-3041 to make a prayer request.

Prayer Request Options:

- Prayer List in the Weekly Update
- Prayer List in the monthly Pine Chips newsletter
 - Private prayer for the Pastor only
- Prayer E-List (an email is sent to a list of people who will pray for you or your loved one).

If you are making a prayer request on behalf of another person, please make sure you have received their permission prior to making the prayer request.

Scan the QR Code



to request prayers

Contact the church office if you have questions.
office@umchurchofthepines.org
 or call 715-356-3041.



Thank You for Sharing the Beauty of Christmas

A heartfelt thank-you to all the members and friends of Church of the Pines who purchased poinsettia plants to decorate our sanctuary for Christmas Eve. Your generosity will bring color, warmth, and joy to our worship space and will create a beautiful setting in which we celebrate the birth of Christ.

Your gifts not only brighten our sanctuary—they also reflect the love and spirit of our church family. We are grateful for your kindness and the ways you help make this Christmas season truly special.

Reserve Your Sunday for 2026 Altar Flowers

You are invited to reserve one or more Sundays in 2026 to provide altar flowers for worship. Altar flowers are a beautiful way to honor or remember a loved one, or to celebrate a special occasion such as a birthday, anniversary, baptism, or milestone.

Thank you for adding to the beauty of Christmas at Church of the Pines. The flowers or plants can be given in honor or in memory of someone or in celebration of a special occasion. Only one flower arrangement is placed on the altar each Sunday.

If you would like to sponsor flowers on a particular Sunday, please go to our church website at www.umchurchofthepines.org for more information and to complete an on-line reservation form.

A heartfelt thank-you to everyone who provided flowers and plants this past year.

Your gifts brought beauty, comfort, and joy to our sanctuary and were a meaningful part of our worship life together.

Thank you for helping us fill our sanctuary with beauty, remembrance, and praise.

Worship, Connect Cards, Blue Christmas Service



Attend the 9:30 a.m. Sunday worship services held in the sanctuary.

Please be advised that we live-stream our services online through various electronic methods such as Facebook and YouTube. These broadcasts provide valuable information to visitors to our site and those planning to attend our service in person. We may use any recorded media and photos taken from the recorded media in materials produced by and for our church.

Watch Sunday morning worship services on our Church of the Pines YouTube channel by going to: <https://www.youtube.com@umchurchofthepines>.

Livestreams of Sunday Worship Services are on Church of the Pines' Facebook page <https://www.facebook.com/churchofthepines/live/>.

Watch videos of Sunday Services on our church website at <https://www.umchurchofthepines.org/worship-videos.html>.

CONNECT CARDS

Help us to know who is worshipping together by filling out a **CONNECT CARD** at each worship service. Our **CONNECT CARDS** are made available to everyone who attends Sunday morning worship services. The cards are inserted in the bulletins, are in the pew racks, and are available on the back tables in the sanctuary. Using **CONNECT CARDS** is an easy way to help us connect with guests and visitors better and more efficiently with accurate contact information. **CONNECT CARDS** also provide a way for church members and others to quickly update their contact information. And for those who have smartphones, a **QR code** can be scanned to electronically check in. Our online worshipers are invited to also complete our online **CONNECT** card or type your name in the comment or chat section.

Our **WELCOME CENTER** for guests and visitors is located at the back of the sanctuary, where more information can be found about Church of the Pines and ways to be connected to the church. Greeters and ushers are available to answer questions and help to make guests feel welcome.



Follow



Click Follow Connect



Aspirus Hospice

Blue Christmas Service

Thursday, December 18th - 12:30 p.m.

Held at

Northwoods Unitarian-Universalist Fellowship

8625 Peggys Lane

Woodruff, WI 54568

Worship Guests, Endowment, Giving

We're so glad
**YOU'RE
HERE!**

- ◆ There is on-street parking and two public parking lots are located across the street from the church.
- ◆ There are friendly greeters and ushers to assist you and your family as needed.
- ◆ A Welcome Center is at the back of the sanctuary with helpful information for guests.
- ◆ There is a child-friendly room for families with young children to use, if needed.
- ◆ There are activity bags for children.
- ◆ The sanctuary is audio-looped equipped and ear phones are available.
- ◆ There is free coffee available before and after the worship service.

We look forward to seeing you soon!

For more information, visit:
www.umchurchofthepines.org

United Methodist Church of the Pines



ENDOWMENT FUND



Why Donate to the Endowment Fund

Endowments provide a means for sustaining those things you care about, forever! Like many churches today, Church of the Pines has experienced income shortfalls due to declining membership. Your gift will help sustain the United Methodist Church of the Pines for future generations!

Gift Designations & Recognition

The Endowment Fund can receive both directed and non-directed gifts. A directed gift, where the donor designates its specific use, must be a minimum of \$10,000.

Non-directed gifts can be of any amount.

A permanent display honors gifts with Bronze (\$5,000+), Silver (\$25,000+), Gold (\$50,000),

NEXT STEPS: IF YOU HAVE MADE A GIFT, THANK YOU!

If you are still exploring, speak with your advisors.

Contact the church by phone at 715-356-3041 or by email at office@umchurchofthepines.org to arrange for a confidential consultation with a member of the Endowment Committee.

Thank you for investing in the future of Church of the Pines!



GIVING to the United Methodist Church of the Pines



Scan the QR code to make an online gift.

There are a variety of ways to make gifts to Church of the Pines. Use the QR code to make an online gift to Church: You can use your smartphone camera to scan the QR code; text "give" to 833-358-0472.; use ACH (Automatic Clearing House) to contribute from your checking or savings account; go to www.umchurchofthepines.org and click on the GIVE button to make an electronic gift using your debit or checking account; drop off or mail a check made out to Church of the Pines to P.O. Box 144, Minocqua, WI 54548, or place your gift in the offering plate during the Sunday morning worship.

Church Mission, Winter Weather Policy



Church of the Pines

"Living Christ's Love"



VISION - Living Christ's Love

MISSION - To make and grow disciples of Jesus Christ to love and serve the world.

CORE VALUES

COMMUNITY

Growing closer to God, one another, and all our neighbors.

SPIRITUALITY

Increasing our awareness of and responsiveness to the presence of God in our lives.

GENEROSITY

Enthusiastically sharing all that we are and all that we have with God and the world.

SPECIAL MISSION FOCUS

To increase food security in our community and throughout the world.

All are welcome here.

At Church of the Pines, we are a faith community striving to embody the love of Christ in our community and throughout the world. We seek to express Christ's love through worship, fellowship, study, and service.

As a United Methodist congregation, we embrace our Wesleyan heritage, especially in doing all the good that we can and seeking to do no harm.

We believe that everyone can help share Christ's love with the world.

There is a place and opportunity for you at Church of the Pines.

WINTER *Weather Policy*

Winter Weather Cancellation Policy

Sunday Morning Worship

For severe winter weather, cancellation of the Sunday Worship service will be considered when there is dangerous ice and when there is a winter storm warning.

A decision to cancel worship services during a winter storm will be made no later than 6:00 p.m. on Saturday evening. A mass email and phone call will be made to the church membership, and a special notification will be sent via MailChimp to everyone who subscribes to our church Weekly Updates. Notifications will also appear on our Facebook page and sent to local television stations that provide cancellation notices for church activities.

Weekday Church Activities and Office Hours

Children, Youth, and Family ministries will be canceled if schools are closed or if after school activities are canceled. Parents will be notified via email.

The Church office and other church adult ministries will be closed at the discretion of the pastor and/or the Chair of the related ministry, based on safety. Appropriate forms of communication will be used to inform the congregation.

Worship - Advent & Christmas Eve



Journey to Christmas

Advent 2025 Series: "The Weary World Rejoices"

November 30, 2025 – Advent I: "The Promise Still Stands"

Scripture: Matthew 1:1–17

Theme: God's faithfulness weaves through generations and imperfect people.

Worship Focus: The genealogy of Jesus reveals that grace runs through every story.

December 6, 2025 Advent II: "God With Us in Our Questions"

Scripture: Matthew 1:18–25

Theme: God meets us in uncertainty and calls us to courage and faith.

Worship Focus: Joseph's story teaches us to trust God's voice even when the path is unclear.

December 14, 2025 – Advent III: "Good News on the Margins"

Scripture: Luke 1:46–55 (Mary's Song)

Theme: Joy rises from unexpected places as God lifts up the lowly.

Worship Focus: The joy of Mary's song reminds us that God's Kingdom begins with the humble.

December 21 – Advent IV: "A Light for All People"

Scripture: Matthew 2:1–12

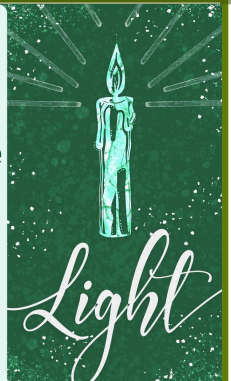
Theme: The Magi follow the light and find the Christ child — God's love for all nations.

Worship Focus: The light of Christ reaches beyond boundaries, calling us to welcome and wonder.



Candlelight Christmas Eve Worship Service

Wednesday,
December 24th
4:30 p.m.



December 24 – Christmas Eve: "The Weary World Rejoices"

Scripture: Luke 2:1–20

Theme: Into darkness, light is born. Into weariness, joy arrives.

Worship Focus: Christ comes into a weary world to bring peace, hope, and renewal.
UMH 246 *Joy to the World*

JANUARY Newsletter

Information for the January 2025 Pine Chips newsletter is due on

December 15th, and can be submitted online by going to our church website: www.ummchurchofthepines.org and selecting Event/Room Usage Form in the menu.

Church Office Closures

Christmas Day
December 25, 2025

and

New Year's Day
January 1, 2026

Stephen Ministry



When we think of Christmas, we like to focus on the joy, peace, and love, and forget the harsh reality Mary, Joseph, and ultimately Jesus endured during their Advent and beyond.

To start, they were probably stigmatized by some in their community because of the pregnancy of Mary prior to marriage. Instead of a joyous days-long wedding celebration, their wedding may have been more subdued as they contemplated what God was doing in their lives.

When the census required the trip, they had a long and hard journey from Nazareth to Bethlehem. This was not some easygoing trip in which you just hop in the car and drive for an hour or so. They traveled by foot for days over 90 rough and dusty miles, probably with a caravan to protect them from thieves and robbers along the way. Whether Mary had a donkey available for her to ride is up for debate. In the Bible, it does not mention a donkey. But, either way, by foot or on a donkey, it couldn't have been comfortable for Mary who was late in her pregnancy.

Once in Bethlehem, it must have been worse than Minocqua on the 4th of July during road construction. There were people everywhere and housing was not available. Mary and Joseph ended up in a stable. I can only imagine the air quality in that stable with no electric fans and air exchanges. At least it was warm and sheltered, if not clean.

So, that's where Mary gave birth to God's Son. A very unlikely spot. Did she have women there to help her during delivery? We do not know. She may have been alone with Joseph.

The angels, shepherds and wise men added to the mystery of the event. The Bible tells us Mary, and I'm sure Joseph, pondered all these things in her heart. So many questions.

Then King Herod ordered young male children be killed, and Joseph and Mary had to flee to Egypt. They were refugees in a strange land. Alone.

With so many challenges in their young lives, they could have used a Stephen Minister!! If you feel overwhelmed by life's events, you simply need to call our Stephen Leader, Holly Nash, at 715-356-6861 to get someone to listen and help.

God's Peace to you this Christmas.



Keenagers, Blue Jeans & Sweatpants Drive, CONNECT, Between Friends



You're Invited to December Keenagers!
 Wednesday, December 17 • Ministry Center
 Potluck at 12:00 Noon • Carols at 12:30 PM

Looking for a joyful way to celebrate the season? Join us for our December **Keenagers Potluck & Christmas Carol Sing-Along** at Church of the Pines! Everyone—yes, *everyone*—is welcome. Bring a dish to share for a friendly, delicious potluck at noon, or come at 12:30 p.m. if you'd just like to sing. We're delighted to welcome back **Emerson Coy and his granddaughter, Hailee Wingo**, who filled the room with music and laughter last year. You won't want to miss this festive, heartwarming program! Warm food, warm voices, and warm community—
Come share the joy of Christmas!

A Mission Project of KEENAGERS

BLUE JEANS & SWEATPANTS DRIVE FOR MEN



December 5–21

*Bring new or gently used
 blue jeans and sweatpants for men
 to Church of the Pines and
 place them in the bin
 in the Pine Room. THANKS!*



*Your gifts will help neighbors served
 by the Lakeland Pantry.*



Everyone is invited to **Tom's Community Table**, a free family-style meal served at St. Matthias' Episcopal Church. The next meal is on Tuesday, December 9, at 5:00 p.m.

See you in January!

Men's Breakfast and Between Friends will not meet in December.



CONNECT, is a Ministry of Church of the Pines that fosters **FRIENDSHIP** amongst members of our congregation. Being involved with this Ministry is a wonderful way for our church members to get to know one another better and to make new friends.

For more information about **CONNECT** and to sign up to be a **CONNECT** visitor or to let us know you would like to have others visit you, email Sara Kozeluh at dskozeluh@gmail.com or call her at 715-482-4089.

Ministry Council Meeting Summary, Change for Hunger Thank You

Ministry Council Meeting Summary

The Ministry Council meeting was called to order on November 18, 2025, at 7:05 p.m. with the following members in attendance: Joe Augitto, Sue Claflin, Mary Fasse, Mark Gilbert, Deb Harris, Merry Jorgensen, Sue Loeffler, Bob Nash, Chris Sarver, Bob Schuld, Ted Voigt, and Jerry Weber. Absent: Dave Kozeluh, Sara Kozeluh, and Noah Lottig.

Accomplishments this past month included: Charge Conference; Harvest Dinner; Mission Trip to Midwest Mission; School Bag Assembly; Pancake Breakfast Fundraiser; UWF Sunday; Bible Study; and Poinsettia Sale.

Mission Team recommended these three donations from the Special Missions Fund be distributed: 1) Net proceeds from the November 8th Harvest dinner split equally between the Lakeland Pantry and Vilas Food Pantry; 2) \$3,000 to the Lakeland Pantry, partially funded by 2025 change for hunger receipts in excess of our \$1,000 goal; 3) \$3,000 to the Vilas Food Pantry. 4) \$1,000 to Rooted and Rising in Milwaukee. Bob Nash made a motion to approve the recommendation. Ted Voigt seconded the motion, which passed.

The pastor asked for three volunteers to work with him on Invitation strategies for Church of the Pines for 2026. Bob Nash, Joe Augitto, and Chris Sarver expressed interest.

There was discussion regarding the Harvest Dinner. It was the consensus of the group to have a Harvest Dinner in 2026, but to consider changing the time of the meal.

A status report of the Estimate of Giving Update was shared with the Council. Fifty-two cards have been received to-date.

Two people were approved for 2026 Leadership: Chris Sarver to serve as Ministry Council Chair and Kelli Sarver to serve on SPRC.

Outgoing Council members were thanked for their service as members of the Ministry Council: Mary Fasse, Sara Kozeluh, and Sue Loeffler.

There will be no meeting in December. The next meeting is scheduled for Tuesday, January 20th, 2026, at 7:00 p.m. in the Ministry Center.



CHANGE FOR HUNGER -
Holiday Blessings for Our Neighbors

*"Let all that you do be done in love."
 - 1 Corinthians 16:14*

We invite you to continue supporting Change for Hunger as we raise funds for holiday food gift cards for the Lakeland Pantry.

As we share Christ's love, your generosity shines light and hope into the lives of our neighbors this holiday season.

Mission Matters, Harvest Dinner Thank You

Senior Meals – a community resource that many people do not know about.

The Elder Nutrition Program is supported by state and federal funding and participant contributions. It is available in every county and Tribal nation in Wisconsin. Anyone who is 60 or older (plus spouse of any age) is eligible to participate in congregated meals which are offered at various dining sites throughout each county. **There are no income restrictions.** All participants are asked to make a monetary contribution towards the cost of the meal as they are able. The recommended donation varies per county.

The Elder Nutrition Program is managed by the ADRC (Aging and Disability Resource Center) of each county. Monthly menus are posted on the county ADRC website. Reservations for congregated dining must be made 24 hours in advance by calling the designated number at the ADRC. Menus are approved by a dietician and meet the nutritional needs of people age 60 or over for at least one meal a day per participant. Meal/Dining sites offer participants a freshly made meal plus the company of other community members. The opportunity for socialization is equally as important as a nutritious meal.

Home delivered meals are an option for anyone 60 or older who is substantially homebound, who is at nutritional risk due to illness, disability, or isolation, and has no one to prepare meals for them. A home visit or a phone screening by ADRC staff will be made to potential participants to confirm eligibility. There are no income restrictions and participants are asked to donate towards the cost of the meal as able. Meals are delivered to the home by volunteers and/or ADRC staff.

To obtain updated information on congregated meal/dining sites, the monthly menu, the home delivered meal program and the phone number for reservations, access your county ADRC website:

Oneida County: 715-369-6170

adrc.oneidacountywi.gov/meals-for-seniors

Vilas County: 715-479-3625

vilascountywi.gov/departments/services/adrc_of_vilas_county/nutrition_sites.php

Both ADRCs have volunteer opportunities to assist with the congregated meals and to deliver meals to participants' homes. Access the ADRC websites or call for more information.

THANK YOU!
THANK YOU! THANK YOU! THANK YOU!

Harvest Dinner

Thanks to all of you for helping make our 2025 Harvest Dinner a success. It is said that "many hands make light work". That was certainly true of this event with so many volunteers working with minimal direction to put together a special day in the life of our congregation.

Sixty-seven people attended and it appears we have raised approximately \$1325 to improve Food Security in our community. Many tickets were donated, allowing us to invite those who might not otherwise be able to attend. Families brought along friends, welcoming the community into our church.

The Men's Group donated much of the food. The congregation stepped up providing salads and desserts. Val Susor and Deborah Circle did a wonderful job with table decorations and place settings. Venus Hilgart was instrumental in helping with our menu, determining food quantities, and donating the corn casseroles. Merry Jorgensen was essential to keeping us organized, up to date with ticket sales, volunteer sign up and did the promotions. Pastor Mark did a wonderful recap of our church's response to Food Insecurity. (If I forgot anyone, please accept my apologies.)

Everyone helped in their own way, sharing the load so we could all enjoy the day. I am already looking forward to our 2026 Harvest Dinner!

Dave Kozeluh



United Women in Faith, Cookie Walk & Craft Sale



**United
Women
in Faith**

A HUGE thank you is extended to Sue Clafin for her years of chairing the Rummage and Bake Sale.

An upcoming event is the **Cookie Walk and Craft Sale**. It is certain to be a wonderful event. Thank you to all the bakers, crafters, and workers!

Thank Offering: Thanks be to God for His unspeakable gift. Put two quarters in your Thank Offering.

Circle Meetings:

Dawn Circle meets on Thursday, December 4th, at 10:00 a.m. in the Ministry Center.

Deborah Circle meets Wednesday, December 17th, at Country Terrace at 5:30 p.m., followed by One Penny Place. This is Deborah Circle's annual Christmas caroling for the residents for both places. Please call Patty Frandy or Venus Hilgart for details.

Esther/Martha Circle meets on Tuesday, December 2nd, at noon at Our Place for Christmas lunch.

Lydia Circle meets on Thursday, December 11th, at 9:30 a.m. in the Ministry Center.

Ruth Circle will meet on Wednesday, December 10th, at 12:30 p.m. in the Ministry Center.

Upcoming Events:

Monday, December 8th, is Cookie Bake Day from 9:00 a.m. until 1:00 p.m., in the Ministry Center and Kitchen. Wednesday, December 10th, Sue Henning and Rosalie Widstrand will be on Up North at 4. Be sure to tune in to watch them.

Friday, December 12th, is the set up for the Cookie Walk & Craft Sale beginning at 4:00 p.m.

Saturday, December 13th is the Cookie Walk & Craft Sale from 9:30 a.m. until 11:00 a.m.

When you buy cookies and crafts, you are supporting the following organizations and programs:

- Lakeland Food Pantry
- Lakeland Sharing
- NATH (Northwoods Alliance for Temporary Housing)
- Caritas
- Tri County Council on Domestic Violence & Sexual Assault (Lac du Flambeau)
- Domestic Abuse Shelter
- Pastime Club
- Personal Essentials Pantry (Rhinelander)
- Neighbors' Place (Wausau)
- Harbor House (Superior)

COOKIE WALK *and* CRAFT SALE

SATURDAY, DECEMBER 13 - 9:30 - 11:00 A.M.

Cookies/Candy: Price per pound - \$10

CHURCH OF THE PINES
415 CHIPPEWA ST. - MINOCQUA, WI

Sponsored by **United Women in Faith** 715-356-3041 www.umchurchofthepines.org

October 2025 Finance Report

UNITED METHODIST CHURCH OF THE PINES FINANCE REPORT AS OF OCTOBER 31, 2025

	<u>October Actual</u>	<u>Year Actual</u>	<u>Incr (Decr) Versus Year Budget</u>
<u>Income</u>			
Operating *	17,276	189,981	13,610
Reserve Fund	1,566	9,143	(140)
Endowment Fund	0	18,488	663
Total Income	18,842	217,612	14,133
<u>Expenditures</u>			
Pastor **	8,325	86,528	(316)
Worship	731	3,820	(1,620)
Nurture	856	3,503	(1,450)
Outreach	37	1,774	(68)
Finance & Administration	6,700	64,673	875
Facilities Operation & Maintenance	3,054	34,647	(3,954)
Capital Improvements Fund	0	79	79
Youth Fund	0	0	0
Missions Fund ***	1,005	5,857	(523)
Reserve Fund	165	2,101	285
Conference Apportionment ****	0	13,923	0
Total Expenditures	20,873	216,905	(6,692)
Net Cash Excess (Deficiency)	(2,031)	707	20,825
Total Available Funds 10-31-25		207,577	

* Prepaid Pledges of 25,250 were included in January Operating Income

** Includes Salary, Benefits, Expenses

*** Includes Special Sundays

**** 2025 Assessment is 37,128

Net cash excess (income minus expenditures) for 10 months is 707, which is 20,825 better than the approved operating budget.

Reserve Fund Income is the change in the investment value at our other Morgan Stanley account. This can be an income or loss depending on the markets.

Endowment Fund Income is only the amount of income from the dedicated Morgan Stanley account that is transferred to the checking account for expenditures.



Stay connected by visiting us on Facebook.
<https://www.facebook.com/churchofthepines/>


Watch our church services on






<https://www.youtube.com/@umchurchofthepines>



DECEMBER

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 10:00am - Key Leaders (Library) 1:00pm - Prayer Shawl (Pine Room)	2 12:00pm - Esther/Martha Circle (Our Place Café)	3	4 10:00am - Dawn Circle (Ministry Center)	5	6
7 Second Sunday of Advent 9:00am - Coffee (Ministry Center) 9:30am - Sunday Worship / Communion 10:30am - Coffee Fellowship (Ministry Center) 4:00pm - Piano/violin recital (Sanctuary & Ministry Center)	8 9:00am—1:00pm - UWF Cookie Bake Day (Ministry Center & Kitchen)	9 5:00 pm - Tom's Community Table	10 12:30pm - Ruth Circle (Ministry Center)	11 9:30am - Lydia Circle (Ministry Center)	12 4:00pm - Cookie Walk & Craft Sale Set Up (Ministry Center, Kitchen)	13 9:30am - Cookie Walk & Craft Sale
14 Third Sunday of Advent Sunday of Advent 9:00am - Coffee (Ministry Center) 9:30am - Sunday Worship	15	16 10:00am - Worship at Milestone 1:00pm - Worship at One Penny Place	17 12:00pm Keenagers (Ministry Center) 5:30pm - Deborah Circle (Country Terrace, One Penny Place)	18 12:30pm - Blue Christmas Service (Northwoods Unitarian-Universalist Fellowship)	19	20
21 Fourth Sunday of Advent 9:00am - Coffee (Ministry Center) 9:30am - Sunday Worship 10:30am - Coffee Fellowship (Ministry Center)	22	23	24 4:30pm - Candlelight Christmas Eve Service	25 Church office Closed 	26	27
28 9:00am - Coffee (Ministry Center) 9:30am - Sunday Worship 10:30am - Coffee Fellowship (Ministry Center)	29	30	31			

 Click Follow Connect

Looking for encouragement, inspiration, and ways to live out Christ's love each day? Stay connected with Church of the Pines by clicking *Follow!* When you follow, you'll see uplifting posts in your feed on Facebook; stay updated on upcoming events & ministries; and join a community rooted in Living Christ's Love. **It's simple: Click, Follow, and Connect today—and be part of something life-giving!**

Have something for the Pine Chips? Email the church at office@umchurchofthepines.org. **To have information included in the January Pine Chips, Weekly Updates, bulletin inserts, Facebook, worship announcements, or bulletin board postings, please submit the information by December 15th.** Call the Church Office at 715-356-3041 with questions.



Visit us on Instagram at:
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and at Threads at
<https://www.threads.net/@churchofthepinesminocqua>



OFFICE HOURS **Monday - Thursday: 9:00 a.m. - 5:00 p.m.** **Friday: 9:00 a.m. - 12:00 p.m.** There are times when we are away from the office, so it is a good idea to call in advance to ensure someone is available to assist you. Call 715-356-3041.



Contact Us

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