



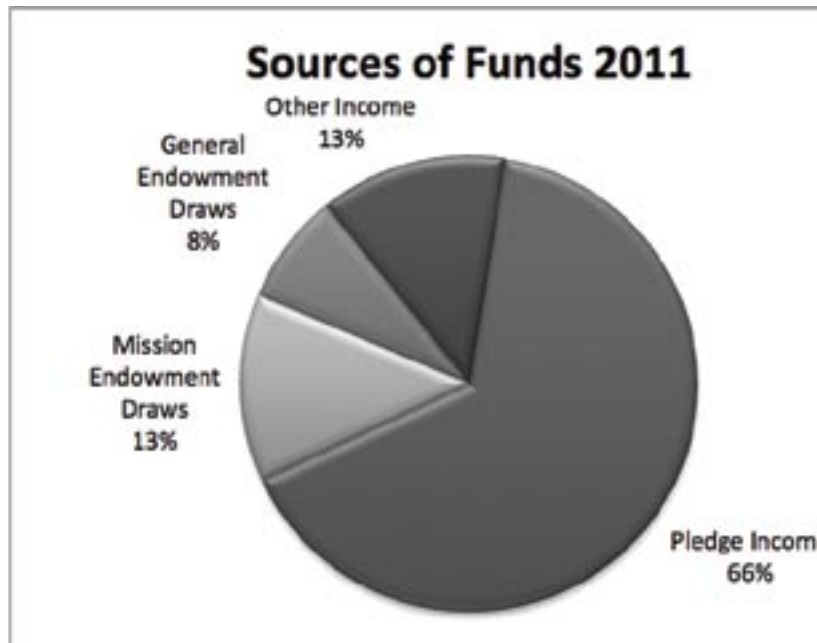
Abundance

Where Does the Money Go?

Occupy Wall Street, Occupy Chicago and scores of other citizen protest groups have taken to our streets to demand economic justice for low and middle income Americans. These activists call for reforms in banking, taxation, lobbying and corporate power. I love democracy because we have the right to speak up and speak out, to demand transparency from our civic and public leaders, and to seek liberty and justice for all.

That same privilege applies in the church. We are not a democracy, but we are a community of spiritual discernment, in which the whole community comes together to make decisions. Not only do we consider the common good, we also pray about what God is calling us to do in this place at this time.

This month we have an opportunity to put that privilege into practice (without occupying the church office!). In November our Council members put together the financial pledges of the congregation and the financial requests of our lay leaders, and prayerfully discern how we will spend our resources in 2012. People who live in community call this "the common purse."



Where does our money come from? You'll see in this chart that two-thirds of our million-dollar budget comes from your gifts and pledges. THANK YOU! About 21% comes from our endowment proceeds.

Where does the money go? This chart shows that a little more than half of our budget this year pays for our staff, one-quarter goes to administration and building needs, and about 16% goes outside the church to mission.

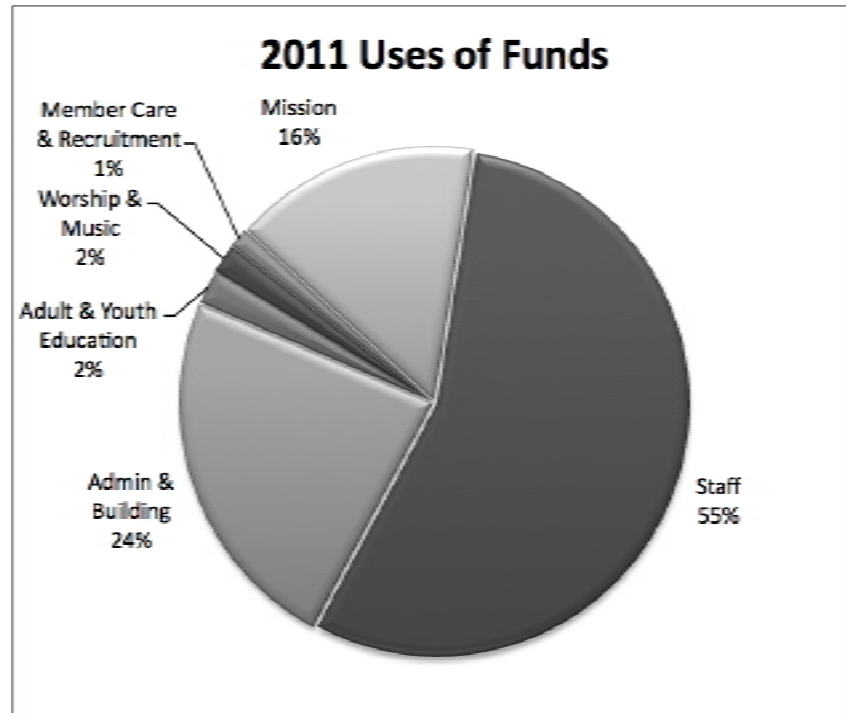
We need your help in discerning where to spend our God-given gifts in 2012. Join us for the Budget Breakfast from 8:00 to 9:30 am on Sunday, Nov. 13, in Centennial Hall. We'll tell you where we stand with pledges and budget requests. We'll answer your questions and listen to your perspectives.

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After worship on Sunday, Nov. 20, stay in the sanctuary after worship for a congregational meeting. Finance and Council have proposed that we reduce our endowment withdrawal from six percent (on a five-year rolling average) to five percent, in order to preserve the principal. We will vote on this, as well as the final 2012 proposed budget.

God loves a cheerful giver, and God loves a cheerful spender too... when we spend it on the church! It's a joy to be able to invest the money that comes from God in ministries that delight God. Help us to build relationships that bless, challenge and transform, by shaping our 2012 budget priorities.

In Christian love,
Julie R. Harley, lead pastor

Transitions

Baptisms: *Linnea Jewel Kanady*, daughter of Ingrid and Shawn Kanady
Luke Hettinga, son of Marc and Kristen Hettinga

Engagement: *Adam Wilson and Renee Grogg*

Weddings: *Bea Cruz and Nydia Sahagun* (civil union)
John, son of Stan and Chris Davis

Compassion: Judy Schoenbaum-Wood
Mary Sue Voth
Kathy Russell
Ruth Luthringer
Cheryll David

Condolences: sister of Ward Fisher
brother of Wing Leong
mother of Sharon Stolz
mother of Mary Ellen Withers

Abundance

Prayers
for Peace
On the front
steps of the
church every
Friday evening
at 7pm

InnerPeace
WorldPeace
Saturday at
8:30 am, in the
Conference
Room

Abundance

November Worship

Nov. 6 Hunger Sunday and Communion- 32nd Sunday of Ordinary Time

Scripture: 1 Thessalonians 5:1-11 and Matthew 6:9-15

Sermon: "The Greatest Prayer"

Nov. 13 33rd Sunday of Ordinary Time

Scripture: Matthew 25:14-30

Sermon: "Readiness"

Nov. 20 Reign of Christ Sunday

Scripture: Ezekiel 34:11-16 and Matthew 25:31-46

Sermon "Constituency of the Sheep and the Goat"

Nov. 27 1st Sunday of Advent – Year B

Scripture: 1 Corinthians 1:3-9 and Mark 13:24-37

Sermon: "Radical Hope"

Stewardship

The true spiritual nature of giving is explained in three parables in the Holy Qur'an. (2:261, 264, 265.) 2:261, "Those who spend their substance in the way of Allah are as a grain of corn that grows seven ears. Each ear has a hundred grains—Allah gives manifold increase." 2:264, "Those who spend their substance to be seen of men, but believe not in Allah, are like a hard barren rock on which there is little soil. Even with a heavy rain it leaves just a bare stone. They will be able to do nothing with what they have earned. Allah guides not those who reject faith." 2:265, "Those who spend their substance seeking to please Allah and to strengthen their souls are as a garden, high and fertile. Heavy rain falls on it and makes it yield a double increase of harvest. And if there is no heavy rain, light moisture sufficeth it. Allah seeth well whatever ye do." And in 2:268 to 270, Allah promises His forgiveness and bounties, and grants wisdom to whom He pleases—and to whom wisdom is granted comes a benefit overflowing. "Whatever ye spend in charity or devotion, be sure Allah knows it all."

Blessed—Challenged--Transformed.

There it is in the Qur'an, as well as in our scriptures and our faith practice.

Thank you for your rapid response to the pledge drive last month, and for your willingness to share the blessings given to you by God.

Final report of the outcome of the campaign will be given as soon as the data is available. As in the third parable above, may God bless this heavy rain (your pledges and your charity), and yield a double harvest.

Stewardship 2012/Budget 2012 Update

Pledge Dedication Sunday has come and gone, and Council is once again hard at work crafting First United's budget for 2012. As of October 17, we have received 148 pledges totaling 479,707. Thank you to all who have responded to the Stewardship call, and thanks to our Stewardship crew for their hard work. If you haven't yet pledged, I'll let you in on a small secret: We'll still warmly accept your pledge even though you've missed the 'final' October 31 deadline.

But. Council must work with the pledges on hand as we make tough decisions about our budget for 2012. The good news is, there is always enough. What we have, we will use carefully and thoughtfully. If we have more, we can do more. If we have less, we can do less. With that philosophy as our anchor, Council began reviewing budget requests and setting funding priorities for 2012 at their October 18 meeting. On November 5, Council meets in special session to review the final pledge totals, and make decisions about what can and cannot be funded next year. As we make these decisions, we focus on both our 2020 vision goals, and especially on our goal this year of building relationships that bless, challenge and transform.



Abundance

Clerk's Corner —Janet Guevara
Council is back in session!

The Big Picture Discussion in the August Council meeting was led by Pastor Julie, sharing her experience on Contemplative Leadership, a program she attended in the summer at The Shalem Institute in Washington, DC. Some of the contemplative learnings shared: to learn to slow down, contemplate, pray and practice discernment; to learn to let go of the results and allow God to do the work; to focus on humility rather than egos and accomplishments; to lean back to ground yourself in your spiritual heart; to wait on God; to be aligned with God's spirit; to practice unguarded openness, to be vulnerable but not fragile; and to practice the presence of God: I have arrived. I'm home.

In the here. In the now. She led the group in guided meditation through breathing, the use of hands and body in experiencing God. While council continues to feed and strengthen our spirits, 'business' issues were tackled. Since July 2011 to the present, Council:

- Approved loan and line-of-credit agreement with Forest Park National Bank, with an actual payment program to pay off existing building loan.
- Approved to appoint Mr Fred Henders to the position of Operations Manager.
- Approved to form a Search Committee to recruit a new Church Organist.
- Approved to pay health insurance premiums extending coverage for Judy Schoenbaum-Wood through Sept. 30, 2011; and subsequently, in a separate motion, approved to authorize payment of her health insurance through the end of the year, regardless of her ability to return to work.
- Approved to decrease the endowment draw to 5% of a calculated market value of the investment portfolio as of June 30 of each year. The calculated market value shall be the moving average of the market values of the portfolio as of the last day of each of the prior twenty (20) calendar quarters. It was also approved to use the formula to determine the amount of draws from the endowment in 2012.

Council lifts up to God our programs for the new church year: Sunday School kicked off with the theme 'Hands to Serve, and Hearts to God'; Adult Education topics for everyone including the new Family Life Series; Confirmation Class with 20 confirmands and New Members Class with 14 people; increase of youths attending FUJI and FUSH with more advisors; all the committees putting their time and hearts in preparing budget requests; our on-going Stewardship Campaign (let the pledges roll!); and so, many, many more. Indeed, our church life is rich... Let us continue to pray for one another, for our pastors and council members, too as we move on to build relationships that bless, challenge and transform! To God be the glory!

Dinner and a Movie Oct. 14 — Julie R. Harley
"A Better Life" Highlights Immigrant Struggles

Carlos Galindo is a gardener in LA who struggles to give his son Luis a better life than he had growing up in Mexico. This film directed by Chris Weitz (rated PG-13) is a classic father-and-son story that also demonstrates the obstacles faced by immigrants to our country. This month's movie is consistent with our adult education theme in November, and our stance as an Immigrant Welcoming Congregation. Join us for dinner at 6:00 pm for \$6.00 in the lounge.

PADS Coffee Challenge —Julie R. Harley
DECAF Needed

Our friends in West Suburban PADS got a 40 percent reduction in their funding this year, and they need our help to provide coffee for 60 people every Monday night. Are you up to the Coffee Challenge? Bring ground DECAF COFFEE to the church office – any brand or size is fine.

Hoop Dreams? —Julie R. Harley

Does anyone want to play basketball this winter? We've got a great gym on the second floor of the church (did you know that?) and it's just waiting for us to put together some recreational leagues. Contact me or any of the pastors if you'd like to play.

Spiritual Guidance Groups

—Julie R. Harley

Would you like to deepen your spiritual life, learn more about contemplative prayer, and listen to others as they share their faith stories in a confidential space? You may be interested in our spiritual guidance groups, which meet from 7 to 9 pm on the third Thursday of each month. See me to learn more.

New Denominational Leaders Appointed

Presbytery of Chicago: Rev. Ginny Smith resigned her position as Associate Executive Presbyter in August, and Rev. Jan Edmiston has been appointed as Interim in that position.

Chicago Metropolitan Association United Church of Christ: Rev. Vertie Powers was confirmed as the new Associate Conference Minister for CMA at the fall meeting on Oct. 15 and will begin serving in the Chicago office soon. Rev. Edward Smith Davis had served as the Interim in that position for two years.

Advent Workshop November 18

On Friday November 18 from 6-7:30 pm First United will offer an Advent workshop for families. We will begin with a pizza supper and move into a time of story and crafts to help us prepare for the coming of Jesus. Our activities will center on creating things that help us wait and prepare.

Families with children of all ages are invited and welcome. The crafts we work on will be simple but will take some cooperative work between a parent and young child or can be done alone by older children and adults.

Take some time before the chaos of the holidays to be with others and create. Come, Lord Jesus.

Quest in November

November marks the time the our Questors begin their exploration of God and Jesus. Who is God? How do we find God? How do we decide? Who do they say Jesus is. Undoubtedly, the conversations will be challenging and heartfelt and eye- and heart-opening. In addition, on November 20, they will travel to Interfaith House to put their hearts into action and host a birthday party for the residents there.

Our 18 Questors are Ethan Alter, Anne Barker, Sam Bell, Fiona Byrne, Kelly Cerniglia, Sam Cooke, Vivian Crowell, Karina Donayre, Andrew Fascione, Larisa Gehring, Maddy Gillette, Josh Gronwold, Katherine Hahn, Andrea Hayden, Jane Kuntz, Olivia Oettel, Collin Pearce, Daniel Wheelock. Leaders are Jonathan Gilmer, Art Spooner, Marylen Marty-Gentile and other members of the pastoral staff. We are a mighty group.

Moving from Charity to Change

Housing Justice, a sub-committee of Faith in Action, is elated to report the success resulting from a recent \$5,000 gift to PADS for their Interim Housing program located at West Cook YMCA. This short term rapid re-housing program supports homeless men who participate in active case management for mental health, physical health, and job preparation. The program's results are outstanding! In 2011, this program started with 12 men, and now 8 individuals have moved into permanent housing. Their success stories include reconciling with family members, improving their job situation (now paying their own way at the Y), or finding independent apartments. We are grateful that First United's gift provided timely resources to these 12 men and advanced West Suburban PADS'

Office Manager Position: We regret that Judy Schoenbaum-Wood, our office manager for the past 16 years, will not be able to return to work. Her chemotherapy treatments will increase in upcoming months, and we ask for your prayers for Judy. We will be signing a card and collecting a gift to share with Judy from the congregation. We will hire a new full-time office manager in November, and we thank Tasha Brown, Cathy Cerniglia and Gene' Stephens for working as temporary administrative assistants during the last five months.



Abundance

Youth Ministry

These few weeks have been really amazing in FUSH. There are so many more kids coming each week than there were last year, so the group has really expanded. This October, FUSH used all the help it could get preparing for the Stockholder's Luncheon. The event lets church members know about workcamp last year, and encourages them to invest in workcamp this year as well. In the Summer of 2012, FUSH will be going into the Appalachian area of Kentucky, doing the same construction and service work that we did in Ohio two years ago. FUSH is very excited to be going to Kentucky, and we need support in order to make this workcamp happen! At the Luncheon itself, there were speakers, a presentation, and lots of delicious food. Remember to watch out for more opportunities to support FUSH and workcamp in the coming months (like Cookie Bake)!

FUJI in November

Nov. 6: Creative, Tasty and Healthy Cooking with Jess, Chris and Anne

Nov. 11-12: FUJI Lock-In—arrive Friday at 7 pm, leave Saturday morning 8 am.

Nov. 13: No FUJI

Nov. 20: Awesome Music Night (bring a recording or lyrics to a song that's meaningful to you)

Nov. 27: No FUJI (enjoy your families!)

FUSH in November

Nov. 6: Let's talk about sex! Drs. Shannon Leveridge and Mark Loafman, both members of our congregation that work with reproductive health, will be here to honestly answer your questions about sexuality. We will have part of our time split into groups by gender, and the other part will be a discussion as a whole.

Nov. 13: FUSH + Friends + Food = FIESTA! We are inviting youth from neighboring UCC congregations (Berwyn UCC, which is Hispanic, and Harvard UCC, which is Filipino) to join us for food and fellowship and conversation.

Nov. 14: Youth Board (Monday, 7 pm)

Nov. 20: Pizza Delivery Night—we will take orders from the congregation, and from 5-8 cook pizzas and make home deliveries as a Work Camp fundraiser.

Nov. 27: No FUSH- Turkey Time

PrimeTime's Fourth Annual Carol Sing – Join us on December 9 from 7 to 9 PM in the church lounge for a great beginning to the Christmas season! Rev. Julie Harley will give us the background to some of our Christmas traditions, and we will sing many of our favorite Christmas carols.

Afterward, we will enjoy refreshments and fellowship with our friends. As always, those who are in their 50's are also warmly welcome to join in the festivities! Please call or e-mail Anna Sadowski at (708)386-7896 or annahsadowski@gmail.com if you think you'll be able to join us, or just stop by! Hope to see you there!

Join First United Evening Division –

Thursday, November 3rd and hear "Heroes, Statesmen, Philanderers and Fools": The American Presidency in Popular Culture" presented by Sarah S. Marcus and supported by a grant from Illinois Humanities Council. Join us in an amusing and insightful exploration of our political and cultural life. Dinner at 6:00 pm in Centennial Hall is \$15.00. Call Ruth Ashman at 708-366-3689 for reservations or sign up at the Elders Desk. Program begins at 7pm with no reservations needed.

Children's Benefit Tea!!

This year's Children's Benefit Tea will be held on Sunday, November 20th at the home of Ann and Gene Armstrong, 1113 North Elmwood Ave., Oak Park from 2 to 4 pm. Donations will support Erie House and UCAN. Speakers will be available to describe their programs.

Music At First Celebrates 10 Years of Great Events

Music At First, First United's fine arts series, is proud to present a wonderful selection of concerts during our 10th season. Continuing our tradition from years past, we will be offering excellent and engaging events to enjoy with your family, friends and the greater community. Please read on and place these dates on your calendar now.

Tigressions: Princeton University's Contemporary All-Female A Cappella

30th Anniversary Tour

Since 1981, the Princeton University Tigressions have entertained audiences with their unique brand of bold, contemporary all-female a cappella. While developing a wide-ranging repertoire, the group has established a reputation for great music, originality, style and fun. Join them as they present new music along with highlights of their last 30 years!

Special note: Our own First United Church member Katie Dammers is a member of the group, and hopes to see many familiar faces in the audience!

Saturday, November 5, 7:30 pm

Adults \$20, seniors/students \$15



Sing We Joyous:

An Evening of Christmas Cheer

Definitely plan on attending Sing We Joyous, a holiday celebration which has become one of the musical high points of the season for many people!

Make merry with glorious music by the Oriana Singers, City Voices, Pro Musica Children's Choruses, dances by Momenta, Oak Park's exceptional dance ensemble. Along with the twinkling lights and Christmas carol sing-along will be a special treat - Carl Grapentine, WFMT program host and renowned music raconteur, narrating Dylan Thomas' well-loved "A Child's Christmas in Wales." And WHAT will we come up with for this year's annual "12 Days of Christmas" finale?!?! Sing we joyous all together!

New this year! Have your Christmas party with Sing We Joyous! Starting at 6:30 pm, join us for sweet and savory treats and Christmas punch. Finish (or start!) your Christmas shopping with our marvelous selection of unique silent auction items and pick-a-prize raffle. Mingle and munch; peruse and place your bids!

Saturday, December 17

6:30 pm - Silent auction and treats

7:30 pm - Concert

Adults \$20, seniors/students \$15, families \$50

Free child care will be provided.

Annual Epiphany Concert: A concert, a worship service, a way to help others

Started in 2001, this annual winter celebration of music in the Oak Park community is held at various locations in the area. This year's concert is at First United Church and as always will feature adult choirs, children's choirs, instrumentalists performing music of the season, and an audience carol sing. Please stay for the reception following the concert. **Sunday, January 8, 4 pm**

There is no admission fee, but a free will offering will be collected for the Walk-In Ministry, which helps the many people in this area seeking emergency aid. Previously, those in need often went from place to place without finding a substantial program to help them. By pooling resources from faith communities and other donors, WIM can now effectively assist those who are living on the margins or who are faced with unexpected challenges.



Abundance

Coming Up in Adult Education

Immigration Series

Immigration is an important issue our country faces, and immigrants are our neighbors in Oak Park and surrounding communities. Join us as we look from at Immigration from a biblical perspective, a local perspective and an interfaith perspective.

Nov. 6- A Biblical View on Immigration: Dr. Timothy Sandoval, Professor of Old Testament at Chicago Theological Seminary, will lead us on an exploration of the biblical mandate, "You shall not wrong or oppress a resident alien, for you were once aliens in the land of Egypt" (Exodus 22.21).

Nov. 13- A Local View on Immigration: Rev. Luis Alveranga, Pastor at Berwyn Community UCC which is a new church start just down the road from us and is made up almost entirely of immigrants, will help show us what immigration looks like in our community and neighboring towns. He will share some of the challenges his community faces, and offer ways our congregation can partner with his.

Nov. 20- Immigration and the Islamic Community: Alaa Mukahhal, a young woman architect and member of the Immigrant Youth Justice League, will share from her perspective how immigration laws affect her and those who are young adults and Muslims. Ms. Mukahhal is part of the Council on Islamic Organizations of Greater Chicago and is passionate about immigration rights.

Family Life Series

Nov. 6, 13 and 20: We Have a Teenager! The teen years are like taking the ancient biblical journey from Egypt to the Promised Land. Many parents and teens are simply stuck in those wandering years. The book Blessings of a B Minus by Wendy Mogel will be our shared book study. There are 2 copies in the Library and you may also pick one up at The Book Table.

Spiritual Practices for Advent

Nov. 27: Lead Pastor Julie Harley will look at the theme of waiting, and explore ways to pray with expectation during Advent. Recommended reading: *Seven Spiritual Gifts of Waiting* by Holly W. Whitcomb.

Please sponsor a family

The Holiday Food and Gift Basket Program needs sponsors to buy Christmas presents for needy families again this year. This may be the only way some needy local families will receive any Christmas gifts. Can't afford to adopt a whole family? You also can take a gift tag for just one individual. Sign up before and after church in November, take a gift tag or two, and buy gifts, to be returned wrapped and tagged, on Sunday, Dec. 4. Questions? Look for Sher Watts Spooner by the little Christmas tree in the lounge on Sundays in November, starting Nov. 6; call her at 383-4408; or e-mail her at sandaspooner@comcast.net.

Alternative Christmas Store Pre-Sale

Who doesn't need a little help getting ready for Thanksgiving? You might need a hostess gift or a little nibble for the coffee table. Once again we will be selling Erie House pecans, Equal Exchange coffee and chocolate bars, Palestinian olive oil and other treats the Sunday before Thanksgiving, November 21. Look for the Alternative Christmas Store table in the Lounge before and after worship on the 20th and feel prepared for the commencement of the holiday season. Proceeds from the sale of the pecans go to the After School Program at Erie House. The full Store will open the first Sunday of Advent, November 27th and continue every Sunday through December 18th.



Making a Legacy Gift.

Planned Giving Committee, Gene Armstrong, Chair

I'm often asked by those who intend to include the church in their estate plan: How do I do it? Here's my answer. You can make a gift is for a specific purpose, or you can make an undesignated gift. Neither type of gift is "better." The church gratefully accepts all gifts. There is, however, a difference. An undesignated gift allows the church to allocate the proceeds to meet needs it faces when the gift is received – which may be many years in the future. This flexibility allows the church to avoid the problem that can arise if the specified purpose for a gift no longer exists. For example, a will prepared in 1990 might have included a gift for the "repair and maintenance of the manse." If that gift were received in 2011, it would be a problem. The church sold the manse several years ago. A donor can avoid such a problem by using a broadly specified purpose such as for mission ministry, for music ministry, for youth ministry, etc. Alternatively, a donor who prefers to state a more narrow purpose for the gift can include a provision that gives the church permission to use the gift for a different purpose if it cannot be used for the specified purpose.

If you need to know "how to proceed" with your legacy gift, talk with Rev. Julie Harley or anyone on the Planned Giving Committee.

Nursery School News

Nursery School children and their families have enjoyed several activities this fall to engage in the life of the school. In September a Parent Open House and the Back to School Carnival, October Ice Cream Socials and November parent/teacher conferences all enrich the experience for families. November is a month in which we promote thankfulness and sharing at school. School families are pleased to be participating with the church in helping to supply the Kids Kloset and children will be bringing in donations for the Food Pantry during November. There will be a sharing feast (snack in each classroom the week before Thanksgiving.

Registration for Fall, 2012 will open on December 1. Church families have priority to register their children. Priority registration will end the evening of January 17, when an Open House is held and registration opens to the public. If you have a child turning 2, 3, or 4 prior to September 1, 2012 and would like a tour of the school please call Joan White, 848-4910. Visitors are always welc



Kids Kloset Donations

In an effort to assist families with limited resources, we are establishing a free children's closet. We are collecting sturdy, gently-used, clean children's clothes, including outerwear, backpacks and footwear. Donations can be dropped off Monday – Friday from 9am – 3pm at First United Church, 848 Lake Street, Oak Park. Distribution will be at First United Church on Saturday mornings from 9:30am – 11am.

Women's Retreat— "And God Said: Come Out and Play" —Jackie Eckholm

The 28th annual joint women's retreat with Lincoln Park Presbyterian will be held at the Siena Center in Racine, Wisconsin the weekend of February 3-5, 2012. This year our leader will be the Rev. Mieke Vandersall. She currently serves as Minister Director of Presbyterian Welcome in New York City. Rev. Mieke will lead us in an exploration of the role of godly play in our spiritual lives. Please mark this date on your calendars and join us in February. The Oak Park members of the Women's Retreat Committee are Jackie Eckholm, Connie Henderson-Damon, Laurie Jolicoeur, Jackie Kareb and Rev. Leah Fowler. If you have any questions or would like to give some of your time to the planning of this retreat please contact Jackie (708-386-5478 or jmeckholm@comcast.net).



Some important upcoming dates:

November 13, 8:00 am. Budget Breakfast.

This is your opportunity to learn more about what our budget looks like for 2012.

November 15, 7:30 pm. Council meeting.

Final budget will be approved.

November 20, after church

Congregation votes on final budget, and on the decision to reduce the draw from endowments from 6% to 5%.

Welcome New Members

Traci Cobb

Jennifer Coble

Dave Dallam and Rocio Munoz and son Gabriel

Ben Romanos and Cheryl David

Shawna Stachnik and Ron Berry

Ally Vertigan

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Rob Leveridge, Associate Minister of
Membership and Congregational Care

Marylen Marty-Gentile, Director of
Children & Family Ministries

Bill Chin, Director of Music Ministry

The December Messenger Bell deadline is November 15

Please limit all articles
to 250 words or less.
Thank you.

Please e-mail information
or articles for the MB to:

office@firstunitedoakpark.com