

Dear St. Andrew Family,

As we look back on 2024, it's clear that this has been a year of growth, reflection, and resilience for our parish. Our ministries, both familiar and new, have continued to make a tangible impact—whether through our long-standing food pantry or through creative new outreach efforts that have helped us connect with those around us in fresh and meaningful ways.

This year has also been a testament to the dedication and generosity of our members. In the face of financial uncertainties, the St. Andrew family has responded with innovative ideas and collaborative spirit, ensuring that we can continue the important work of our church. We have found strength not just in tradition but in our willingness to explore new paths of worship, service, and fellowship. In the midst of everything, one thing has remained unchanged: the spirit of togetherness that binds us as a church family.

As we enter our 2024 stewardship season, we once again ask you to consider how you might contribute to the church through your time, talent, and treasure. Stewardship, though highlighted at this time of year, is truly a year-round calling—an opportunity to live out our gratitude for God's many blessings.

This year, I am reminded of the words of 2 Corinthians 9:7: "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." Stewardship is not only about supporting the church's mission—it is an expression of our relationship with God, deepening our faith as we give from a place of joy and thanksgiving.

We invite you to reflect on your stewardship over the past year. Your contributions, no matter the form, have been vital to the continued life of our church. As we look toward 2025, we ask that you prayerfully consider how you might pledge your time, talent, and treasure for the coming year. Your pledge helps us plan responsibly for the future, allowing us to faithfully serve both our congregation and the wider community.

Please complete and return your 2025 pledge form by **December 1, 2024**, so that we can create a thoughtful and balanced budget for the coming year.

Together, we can continue to make a difference in the life of this church and beyond. Thank you for your unique gifts and, above all, for being an essential part of the St. Andrew community.

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St. Andrew Financial Update

Throughout the past couple years, the Vestry has regularly communicated updates on various financial topics affecting the church. Below is an update on some of those topics as well as some new content.

- The Finance Committee continues to meet monthly to carefully evaluate church financial matters and provide recommendations to the Vestry.
- Lisa's repayment of the salary overpayment that occurred in 2023 is now complete, and she has resumed receiving her full salary.
- We worked with a certified contractor to remove broken asbestos tile in the sanctuary and replace with vinyl tile. This safe and cost-effective solution will allow us to use financial resources elsewhere and delay any major changes to our sanctuary space.
- We have repeated several successful fundraisers like bocce and the Candy Apple Craft Fair. The fundraising committee continues to think creatively about improving existing events and coming up with fresh new ideas. These fundraisers not only generate income for the church, but they help to bring us together and invite new neighbors into our church.
- We have successfully rented out 4 rooms in the church to renters. The income from these rentals helps cover some of the operation costs of the church.
- Given that salaries and payroll are one of St. Andrew's largest expenses, Lisa and the Vestry continue to explore and be open to clergy-sharing opportunities with other parishes. No viable options have materialized yet, but we continue to be in communication with the diocese and expect to hear additional information about this in the near future.
- The food pantry continues to be an important ministry at St. Andrew. We are in discussions with our pantry partner Advent Lutheran to determine how best to continue to serve our hungry neighbors despite our financial headwinds. We will likely rely on a higher percentage of free food in the coming year and a lower percentage of the food we need to purchase from the Cleveland Food Bank.
- All bills are paid and up to date through 9/30/24 including our diocesan assessments.

Thank you for all that you do as we continue to move forward together!

Sincerely,

Chris Peshek, Vestry Member

On behalf of the St. Andrew Vestry and the St. Andrew Finance Committee