Tower Notes – November 2026

Celebrating 181 years of Community Based Ministry

First Congregational United Church of Christ

An Open & Affirming and Immigrant Welcoming Church

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#Love&JusticeChurch

Rev. Benjamin J. Barlow

Cell: 608-618-3180

A Stewardship Message

from Nancy Stabb, Treasurer

An important reason my husband and I joined this church in 1974 was the commitment of the congregation to stay connected to the downtown and the Fourth Ward, and to serving those on the margins as Jesus taught his followers to do.

Since 1969, First Congregational has provided space for ECHO offices. The present ECHO building is on property leased from the church for $1.00/year. In 1976, we helped resettle a refugee family with 5 children from Laos. In the 1990s, members of this church started a breakfast club for Wilson School Students in our Fellowship Hall and leaders from our church helped to get Health Net up and running. Since 2015, we have served a free community meal on the first Saturday of each month.

More recently, we have made unused space in our building available to the Rock County Juvenile Diversion program and Orion Family Services. We stock 2 Little Free Libraries with books and winter hats, gloves, and socks. We take part in local LGBTQ Pride events. In 2021, we furnished and equipped an apartment for an Afghan family. Last winter, our Fellowship Hall was used as an overnight warming site when the temperature or wind chill was below zero.

None of these opportunities for service would have been possible without our strategically located building and excellent staff providing the continuity and leadership necessary. It is the Outreach that attracted me to First Congregational and probably many of you as well, but I have come to understand that the building needs and staff are essential to it happening.

Just as your family faces increasing costs of living, so does the church. We had a heating bill in February over $4,700. Our health insurance premium for the pastor increased over 50% from 2025. Then there are the unexpected expenses like the need to remove bats from the building and keep them out for a cost of $8,700. Supplementing income from Endowments keeps us going, but that is not sustainable for the long haul. So, I am asking you to prayerfully consider the possibility of increasing your gift. We have provided charts to help you compare the gift as percent of income with a minimum goal of 2%. We also encourage you to set up a regular payment plan so we can count on your gift.

Where your treasure is, there your heart will be also. - Matthew 6:21

A Message from your 2026 Stewardship Committee:

As we look ahead to 2027, you are invited to reflect on your giving over the last year. This chart represents all of the giving units in our church. As you consider filling out your pledge card for 2027, no matter where you find yourself on the chart, consider whether you might be able to take one step forward in your giving. A bit more from each of us can make a meaningful difference in the life and ministry of our congregation.

We want to be clear: this isn't about comparison or pressure; it's about reflecting on what we can do together to support the church we love and the work Christ calls us to do. As we consider the places where our hearts are, may our generosity reflect the love we feel for God, for one another, and for our neighbor.

On the Journey With You,

Dave Schollmeier, Diana Huckstep, Mary Williams, Nancy Stabb, and Pastor Barlow

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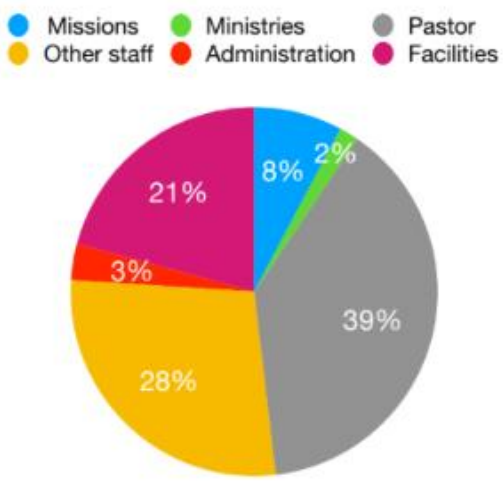
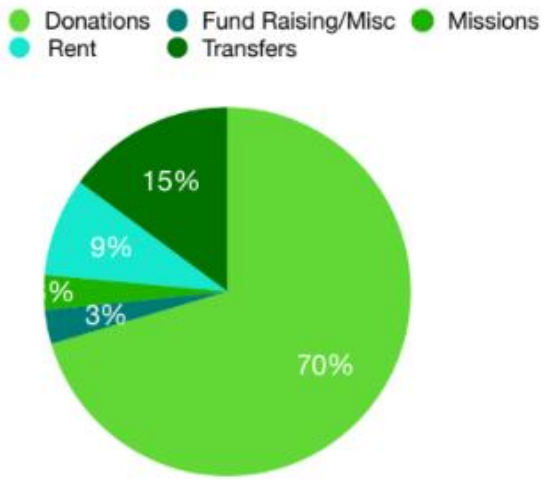
FIRST CONGREGATIONAL INCOME AND EXPENSES

We aren't always aware of how much it costs to operate our historic ministry at First Congregational Church, and so, our Finance team like to share a reminder of what our expenses and income were for last year to help us plan better for the coming year.





2025 EXPENSES: $307,039	**2025 INCOME: $312,436.**
Facilities largest expenses are insurance and utilities. Ministries are Outreach, Membership, Education and Worship combined. Mission giving totaled $23,849.50 of that $13,000 was budgeted for OCWM. Over $10,000 was raised in special collections for the other UCC and local missions, e.g. , ECHO, Health Net, 16:49.	Member contributions exceeded expectations largely due to ***an anonymous $30,000 gift*** in September. That gift meant that we did not have to withdraw as much from reserves as planned. A total of $266,067 was raised from Donations, Mission giving, Fund Raisers and rent. Another $46,396 came from transfers from Investments, Memorials and Gonstead.

A "Half-Again-as-Much" Challenge

from Jean and Dave Schollmeier

Dave and I are creating a "Half-Again-As-Much" Challenge. What does that mean? It means that if last year you gave $10, this year give $15. If you gave $50, this year give $75. If you gave $100, this year give $150 and so on. We are going to start this challenge ourselves by giving Half-Again-As-Much this year as we did last year. On top of that, this year Dave and I will give an additional $20 to the church for each pledging unit that pledges Half-Again-As-Much during this year's Stewardship campaign.

There are 80-some pledging units in our church, so you could make us reach into our pockets for an additional $1,600 – or more! And if you've already filled out your pledge card, you may certainly redo it! Dave and I will not know WHO or HOW MUCH is being pledged. We will only ask our church Treasurer how many pledging units pledged "Half-Again-As-Much" (or more!) as they did last year. And for each one of those, we will give an additional $20. For all of you who are new members and

this is your first time pledging, Dave and I will still give the church $20 for each of you who make your first financial pledge to this church.

We have not felt this much energy among our church members for many years. We have a new pastor with wonderful ideas to work together as we move into an even more vibrant church. Please consider making a "Half-Again-As-Much" pledge this year to help take our congregation into an exciting new phase of this church – for this church community is our treasure and our hearts are here.

You can be a sustainer by arranging to set up regular monthly or weekly giving to support the mission of the church. The way **we recommend** you do that is to use the Bill Pay service of your checking account. There is no cost to you and no cost to the church. Usually you can set this up online. You can also go to your bank and ask for help.

If you don't have a checking account you can use **Easy Tithe**,
Go to https://giving.myamplify.io/app/giving/janesvilleucc

Or

1. Point your phone camera at the QR code at the right.
2. Press on app.easytithe.com
3. Press the 'recurring' option,
4. Use pull down menu for 'Fund', then select General Operating Budget
5. Add desired donation amount
6. Choose 'frequency'
7. Press 'Submit'

Consistory - 2026 Vision Leadership Retreat

Saturday, November 21, 2026

All Consistory members (and dedicated ministry representatives) are asked to attend a special Vision Leadership Retreat on **Saturday, November 21 from 9:00am to 2:00pm** (Janesville location TBD). At the retreat we will spend time together discussing and discerning God's vision for First Congregational Church - *Where are we? What do we hope for? How do we get there?*

We will prayer together, learn more about our fiduciary duties, and, of course, there will be frivolity, food, and fun! More information will be sent via email to Consistory as the date approaches. Please plan to attend and dream together for 2026.

Our Parish Care members provide a confidential PRAYER CHAIN. You are invited to send your prayer requests to them any Sunday by using a yellow slip found in the pews or by calling the church office.

Thought for the month: The happiest people are not those who have everything. They are the ones who appreciate everything they have.

November *BIRTHDAYS,* Happy Day to All!

5 Kimberly Rykowski	23 Tony Dieckhoff
11 David Arndt	24 Audrey Burhans
13 Sarah Gehri	28 Garrett Mohr
14 Janette Soddy	29 Quinn McCabe
16 Lucia Hyzer	29 Jan Willeford
21 MaryAnn Harris	30 Marie Hartung

If your name ever gets missed from the birthday or anniversary list, please let Becky know.

November *ANNIVERSARIES*, Congratulations

None

SEEKERS BOOK CLUB NEWS

Seekers book discussion group meets on Thursdays from 4:00-5:30 pm in the Atrium of the church. They are reading Unsettling Truths: The Ongoing, Dehumanizing Legacy of the Doctrine of Discovery by Mark Charles and Soong-Chan Rah. We will begin this book around the first of November, coinciding with National Native American Heritage Month. We invite everyone to read along with us and join us if you can on Thursdays at 4 p.m.

ECHO is always in need of food and non-perishables, which you can drop off during their business hours, or at church. Thank you to everyone who contributed.

Life is an echo…
what you send out,
you get back!

ECHO November Needs:

Breakfast bars	Diapers (sz 4-6)	Toothbrushes	Spaghettios
Shampoo	Peanut butter & jelly	Feminine products	Tuna Helper
Paper bags	Spaghetti & sauce	Deodorant	Toilet paper
Hamburger Helper	Diced tomatoes	Canned Tuna	Laundry soap

ECHO's November fundraiser:

Thanksgiving **Kringle** orders $18/each, order on line at earthur@echojanesville.org or stop at office. Ordering closes Nov 5th at noon, pick up Nov 20th 10:00-noon and Nov 21st 9:00-11:00 at ECHO.

Sponsors are needed for the **Thanksgiving baskets**. Each basket costs $30.
If you would like to make a donation to help feed families for Thanksgiving, please **donate online** or send a check to the ECHO Office at 65 S. High St., Janesville, WI 53548, made out to: "ECHO Thanksgiving."
Annual Canned Cranberry Drive. ECHO would like to get 1,200 cans for the Thanksgiving Basket program.

Pastor on Vacation - November 3 - 9

Rev. Neil Deupree will serve as pastor-on-call while Pastor Barlow is on vacation Nov. 3-9. If you are in need of a pastor during this time, please contact Neil Deupree at 608-201-6681 or 608-752-8342.

SUNDAY SCHOOL AND YOUTH NEWS

At this time of year our church always takes a look at stewardship, asking us to examine what we do with our time, talent and funds. I want to take a moment to thank everyone who has used time, talent or funds to support the work of the Christian Education at First Congregational Janesville. Sunday School of all ages, Messy events, Youth Group, InterGenerational Events, Art events, and so much more. We are currently working hard to make more opportunities available for our kids, teens and young adults. Thanks for being a great supporter in the past and for all you do to help in the future as we continue to grow and improve.

THANK YOU !

COMING SOON: Young adults evening chat group (working on a better name!)
Teen Sunday School class
More Youth Group events
InterGenerational Art Events
December 22nd showing

Gwen is hanging out in the PrayGround. Look for her there and say "Hi".

Debi Cox
Director of Christian Education
debi@janesvilleucc.org
Church: 608-752-8716
Mobile: 651-387-4552
FIRST CONGREGATIONAL UCC
OPEN & AFFIRMING
IMMIGRANT WELCOMING
54 S. JACKSON STREET, JANESVILLE, WI 53548
JANESVILLEUCC.ORG

Consistory Meeting Minutes from October 19th

The treasurer reports that both income and expenses are exceeding the budget estimate. The bad news is that the expenses continue to exceed income. That difference is $5700 year to date.

• Update on sharing materials with **Rock County Historical Society**: The RCHS has changed their rules due to storage limitations. They now only acquire and retain permanent records such as baptism and marriage record books. Any materials shared with the historical society are considered a donation; they will not be returned. This item is tabled until next month.

• **ICE policy** vote: Gale Rundle moved that the Consistory approve the document entitled Policy for Interactions with Immigration Enforcement and Law Enforcement. Joan Kalweit seconded the motion. Motion passed.

• Formation of **History Committee** vote. This item was tabled.

Puerner Gift and Acknowledge vote.
On October 14, 2026 the church received a check for $400,000 from the Merrill Puerner III Estate. The Treasurer sent an email to members of Finance seeking permission to retain $50,000 in the Endowment Checking account, that amount representing 2 months of Operating expenses as a cushion for unexpected expenses. The Pastor and the four members who responded agreed.
On October 15, the Pastor, the Treasurer, and the President of the congregation had a conference call with Rev Andrew Warner, President of Wisconsin Foundation UCC regarding transfer of funds to the Foundation. Rev Warner recommended we create a new account in the name of the donor, that we put it in Treasury Bonds initially. He further recommended that the investment into the Market be done in tranches over a period of months. On October 16, Nancy transferred $350,000 to the Foundation to be put in an account
named Puerner Estate Gift to be invested in Treasury Bonds until further notice to the Foundation.
Nancy Stabb moved that the Consistory acknowledge the generous gift of $400,000 from the Merrill Puerner III Estate with gratitude. Nancy further moves to approve the transfer $350.000 to the Wisconsin Foundation UCC to be invested in treasury bonds and to retain $50,000, an amount equal to 2 months operating expenses, in the checking account as a cushion for unusual expenses. If the Treasurer needs to use this money it will be reported to and approved by Finance. Bill Williams seconded the motion. Motion passed unanimously.

Outreach: Kathy Arndt: Future fundraisers being discussed are a Scoopie Night this fall and Soup event around Super Bowl or Valentine's Day.

Education: Becky Behling. The youth lounge is being painted. The new sign in/sign out system is working out well for Sunday School. Seekers and Church of the Wild are both going well. A book discussion group will be starting with the Youth Group.

Finance: Nancy Stabb. Bonnie Stalker: The budget process for 2027 has begun. Finance is asking for each Committee and Ministry to report needs for the coming year no later than the end of December. Work on developing the budget will begin in early January.

Membership: Diana Huckstep. Membership committee is working on Hee Haw Halloween which is coming up. Cookie Decorating is coming up on November 14.

Nominating: Jean Schollmeier reports that there are two new committee positions to be filled after two members resigned from their positions; Membership and Education.

Immigrant Task Force: Neil Deupree: The Wisconsin Network Coalition is providing English and Spanish classes. They are working on a simulation for the community to demonstrate the early immigrant experience. A presentation will be at Faith Lutheran.

Next Consistory meeting will be held on November 16, 2026 at the church.

Submitted by Deb Lalor

Community Meal is an outreach that our church has participated in for several years. We serve a freshly prepared meal to those in our community who need or desire one. We serve it on the first Saturday of each month as a to-go style meal. We currently serve over 120 meals each month. Everyone is welcome.

The next Community Meal will be on Saturday, November 7th at 4:00. This month's menu is tator-tot casserole, fruit, and spice bars.

Guests can walk into the church's west parking lot door and pick up meals until 4:30 pm.

We always need volunteers. Would you like to help? Sign up on the green sheet clipboard in the Fireside Room. Shifts include: 1) food prep and 2) assist serving meals on the Saturday of the meal. See clipboard for times needed. Desserts may also be needed and can be dropped off during church office hours, or a pick-up can be arranged. Contact CM leaders, Nancy Stabb, Jeanine Fry or Bonnie Stalker (phone numbers are on the clipboard), or email bonnie17brewer@gmail.com, for more information.

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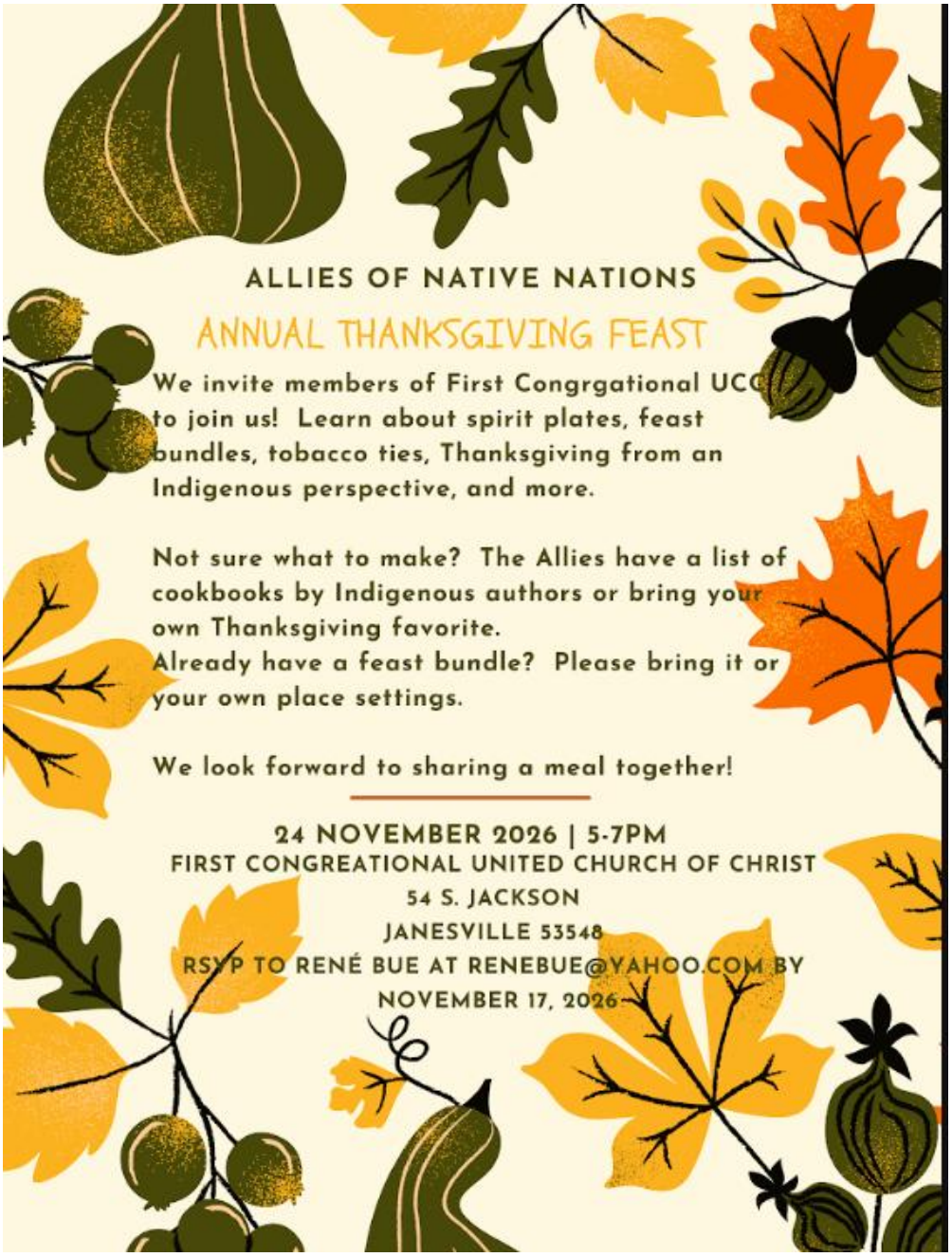

Do you like to bake and decorate Christmas cookies?

Join us on Saturday, November 14th from 1:00pm – 4:00pm in the Fellowship Hall kitchen to bake them for our annual Arts & Crafts Sale.

Sign-up sheet is in the Fireside Room. If you have questions contact Diana Huckstep at 608-774-2648.

First Congregational Church
54 South Jackson Street
Janesville, WI 53548

This page was attached to the Tower Notes that that were mailed.

First Congregational United Church of Christ

Office Hours: Tuesday, Wednesday & Thursday mornings 9:00 - 1:00 or by appointment.

Ministers	**All** Members of First Congregational UCC
Pastor	Rev. Benjamin 'B.J.' Barlow
Christian Ed. Director	Debi Cox
Music Director	Robyn Doege-Brennan
Interim Pianist/Organist	Megan Barlow
AV Technician	Kaydence Troia
Secretary	Becky Kingsbury
Bookkeeper	Denise Caldwell
Nursery Coordinator	Gwen Charlet
Custodian	Matthew Charlet

Church Leadership & Volunteers

President	Darla Dernovsek
Treasurer	Nancy Stabb
Finance Chair	Mike Rundle
Gardeners	Barbara Bendlin, Jeanine Fry, Nancy Stabb, Patti York,
Lawn Mowers	Mike Rundle, Martin Huckstep, Tim Green, and Doug Newton