

MAGGIE'S CROSS



From Our Rector

A Call to Stewardship

What do you think of when you hear the word stewardship? We use the term every year as the fall approaches and discussions commence about our parish budget. But, do we really understand what stewardship means and how it applies to us? There is so much in Holy Scripture that talks about money and how we should manage our wealth; it's a spiritual topic that seems to be really important to God. So what is stewardship and what is a disciple of Jesus to do about it?

From the very first pages of Genesis, God entrusted Adam and Eve, and in fact the entire human family, with stewardship over His creation. As God formed the heavens and the earth and made human beings in His image, Scripture states, God blessed them and said to them, *"Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground."* It begins the great call of humanity to be stewards of God's creation, managers of His gifts to us;

from the earth itself, to everything wonderful that is in our lives. And yes, beloved, that includes our money and how we use it!

Saint Margaret's is a community that has always been generous in its financial support of our shared ministry, and it is so wonderful to see the large number of parishioners that participate in the varied projects of our parish with their gifts and time. I am so thankful for your generosity, and the church wouldn't be what it is without your ongoing and amazing support. As we approach 2025, I'm going to impose on you a request that is bold but necessary for us to continue the good ministry that is already taking place at our parish. Everything is more expensive, and the church is not immune from the staggering increase of costs that produces additional pressure on our budget. Building expenses are up, utility prices are escalating, and the price for doing important ministry is affected by all these rises in costs. Our staff is so important to all our community, and they too, in their personal lives, feel the stress of keeping up with their expenses. More than ever before, the fiscal challenges before us are real.

So here is the ask: Can we each give a little more? I know that your lives, too,

"More than ever before, the fiscal challenges before us are real."

are affected by the current financial realities of the world. But if we all do a little more together, each small increase can be very impactful. If each family of Saint Margaret's could give up two drinks at Starbucks and instead pledge that money to the church, our budget would increase by \$138,000. If each person gave the equivalent of one meal out a week to Saint Margaret's, our budget would increase by \$500,000! A small sacrifice from each of us really can go a long way.

Beloved, it's all God's stuff, and He has seen fit to ask us to be good stewards of all His wonderful blessings. Please consider increasing your financial support for our church in 2025. The work we do together is so important. Thank you to each of you for your presence, your gifts, and your stewardship. Together, let us continue to do amazing things as we follow Jesus and build His kingdom in this place.

Your priest,

Fr. Todd

dill@saintmargarets.net



Fr. Matt's Message

Father Matt is in the office M-Th
and can be reached at
addington@saintmargarets.net

BY REV. FATHER MATT ADDINGTON

ASSISTANT TO THE RECTOR



DID YOU KNOW? FR. MATT...



- is a foody - he loves trying any & all kinds of foods
- is an avid sports fan
- has a deep passion for Lego
- grew up in the Charlotte area (yes, this is home for him).
- has tattoos that all mean different things...yes, you can ask
- coaches softball in his free time



I want to thank all of you for welcoming me and my family to this wonderful place that is Saint Margaret's. I so look forward to getting to know you all more and walking the way of Jesus with you.



To listen to Fr. Matt's first sermon at STM

CLICK HERE



SAINT MARGARET'S EPISCOPAL CHURCH
STEWARDSHIP
2025

From the Finance Office



On behalf of the St. Margaret's Vestry and Finance Committee, I'm happy to kick off our 2025 Stewardship Campaign with some information we hope you'll find helpful as you prayerfully consider giving to the church.

To begin, we should always recognize the generosity of our parishioners and the attentive management of previous Vestry teams. With these contributions, St. Margaret's can confidently move forward and grow, starting from a good financial position. Thank you to all who have given and served to bring us to where we are today.

As we consider the financial position of the parish for 2024, there are several factors at work. Despite the generosity of our parishioners in 2024, we have a year-to-date operating loss of about \$62,000. The costs of operating our church have risen, as most of us can understand from our own experience with businesses and household budgets. In addition to common inflation, our building is aging and we are incurring higher costs than in past years to maintain it. On a positive note, we have paid off our mortgage! Again, this could not happen without generous giving and we are very appreciative of everyone's contribution. The absence of a monthly principal and interest payment will certainly help our budget going forward. Finally, we recently welcomed Father Matt, whose presence we are incredibly grateful for and whose contributions to the church have been needed for some time. But of course, we're not asking him to work for free, so we can expect additional cost impact as well.

To add some data and further understand the expenses and financial needs of StM, please see our 2024 Expense Budget on the following page. You'll see that a very low percentage of our costs are "discretionary" or easily adjusted. This has been a condition for St. Margaret's for some time now. We would love to increase the percentage of spending we allocate to programs, missions and outreach, etc. However, we do not want to further extend a financial operating deficit to do so.

Next, look next at our revised revenue projection for 2024. Financial giving often comes in spurts and we could well make up ground during the remainder of the year. However to date, we are projecting a lower total revenue figure than in 2023, largely due to the absence of some notable pledges from years past. As always, StM's total revenue is a combination of what is pledged at Stewardship time, and the collections we make via "Plate" which are collected throughout the year independent of pledges made.

Our goal for 2025 is to increase total revenue to \$1,154,000. You'll see from the charts on the following pages what this would mean in terms of growth, as well as indicators of average pledge per family, and the number of pledging units StM has had in previous years.

We have a savings balance that affords us flexibility to operate and we are experiencing growth in attendance and all kind of participation in church activities, which is often followed by growing revenues. If there is more information that will help each of you reach a decision on a pledge commitment, I hope you'll reach out to me directly via email or contact the church office. Thanks to all of you!

Yours in Christ,
David Feldser
dmfeldser@gmail.com

TO PLEDGE NOW:

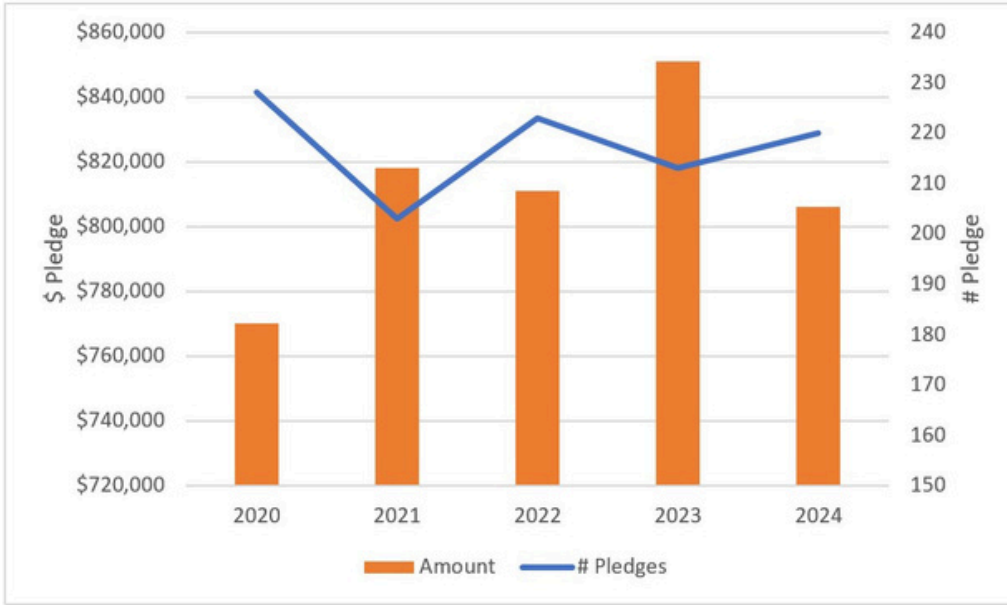


**Where are you
rooted?**

SAINT MARGARET'S EPISCOPAL CHURCH
STEWARDSHIP
2025

Pledge Goal
\$1,040,000

Stewardship Data



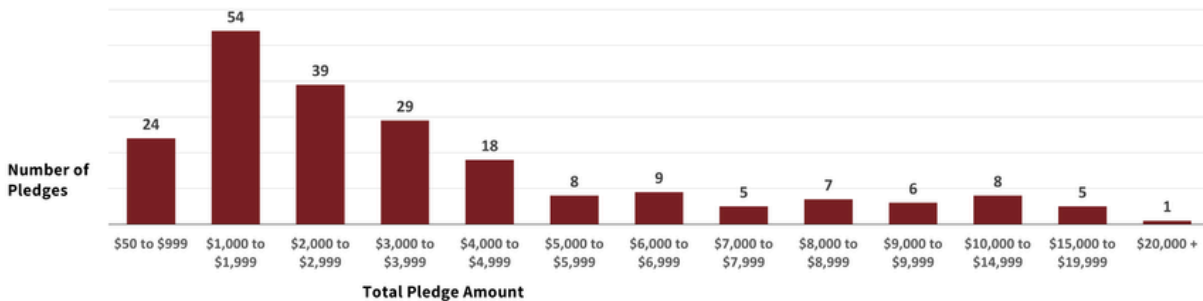
Avg \$3,377 \$4,030 \$3,637 \$3,994 \$3,664

Stewardship Data

	2020	2021	2022	2023	2024
# Pledges	228	203	223	213	220
Amount	\$769,899	\$818,068	\$811,005	\$850,800	\$806,000
Average	\$3,377	\$4,030	\$3,637	\$3,994	\$3,664

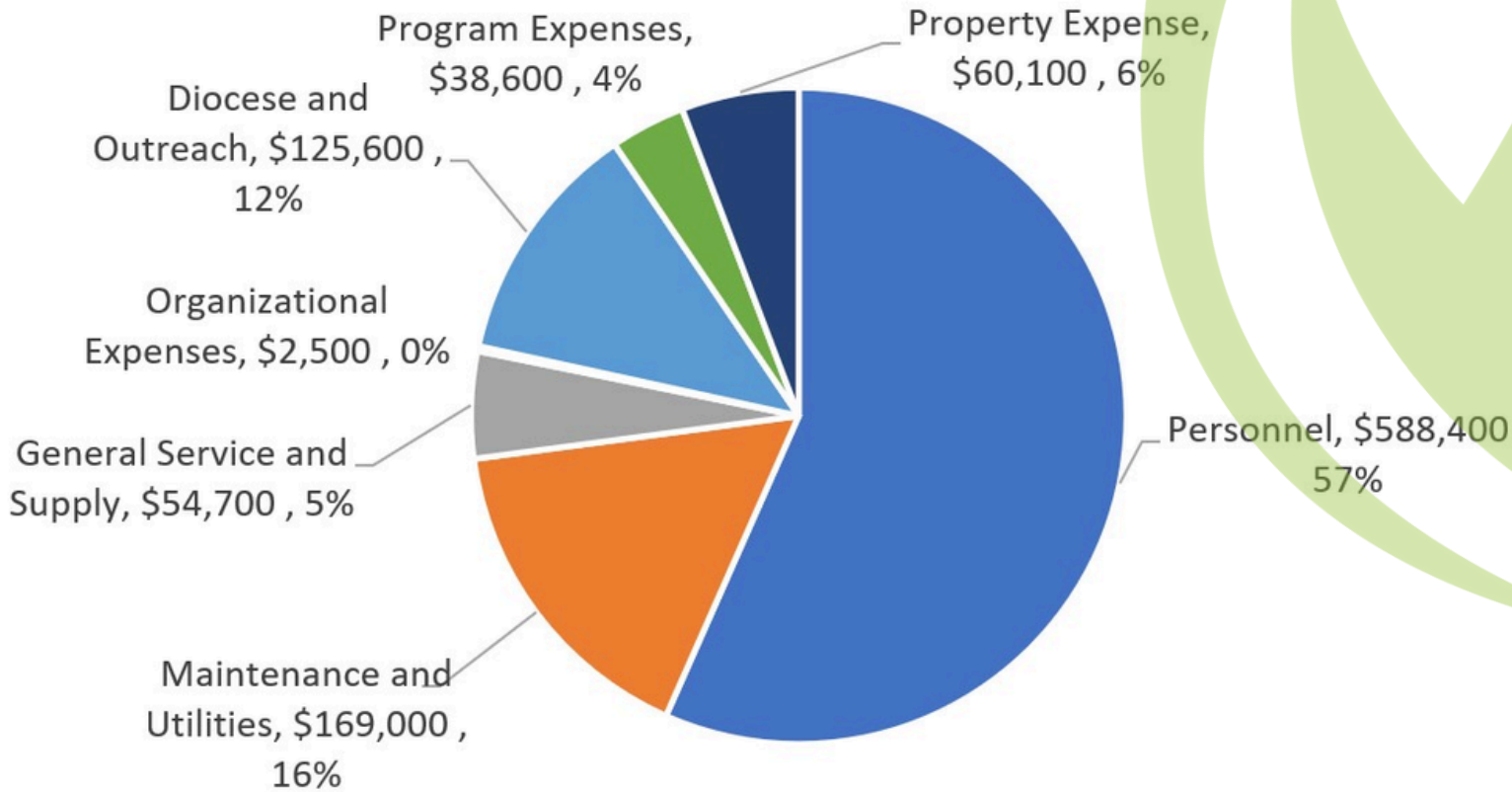
To hit our goal, we need everyone to **LEVEL UP!**

2024 Number of Pledges by \$ Amount



Plant your roots with us.

2024 Expense Projection



2024 Revised Revenue Projection

	\$ Revenue	% of Total
Pledge Giving	\$ 806,000	77.6%
Plate Giving	\$ 141,639	13.6%
Misc	\$ 11,000	1.1%
Total Revenue	\$ 958,639	



The Roots of our Music

BY GAVIN D. CRAIG

DIRECTOR OF MUSIC & ORGANIST

I have a special interest in the development of western music, given how many of the qualities of our modern music we take for granted. Just as the music of non-Western cultures, employing starkly different concepts of rhythm and pitch, are strange upon a first listen, music far enough in our own past is similarly foreign to our ears. Yet as with the music of other cultures, encountering these forgotten sounds can be enriching and enjoyable. Luckily, the Church has maintained a musical tradition nearly two millennia old in Gregorian chant, sometimes called plainsong. Gregorian chant is, by nature, a repertoire from the days when the Christian liturgy took its present form. It has a musical language distinct from, yet similar to, the music we know today. It is music created solely for worship, affirmed by centuries of use as the sound of prayer *par excellence*.

The earliest Christians adopted methods for Psalm chanting from Jewish worship. However, as the text of our liturgy began to develop, new simple melodies emerged for how to sing common texts like “The Lord be with you,” and “Let us bless the Lord.” Over centuries, chanters would repeat and borrow the best improvised melodies for larger texts, spreading this new music throughout Europe. France was particularly recognized as a source of beautiful melody, and at the turn of the seventh century, Pope Gregory I began a process where French chant would dominate composition for the whole Western Church.

Around the sixteenth century, innovations in composition, such as multiple voices, independent instrumental parts, and the rise of vernacular worship in the Protestant churches replaced the ancient chants. However, the tradition of its use never truly died, and the Roman Church made frequent attempts to bring this repertoire to “pride of place” (as the Second Vatican Council said in 1963). The most successful attempt to resurrect this music was at the Abbey of Solesmes in France, which has been a center of chant research and performance since the nineteenth century, continuing to benefit both Roman and Protestant churches.

One of the most apparent distinctives to Gregorian chant is that it does not employ rhythm and meter in the same way as modern music. Sung properly, the notes flow along with the words, giving the music a sense of weightlessness. Try this at home with “O come, O come, Emmanuel”: Sing it once as you may be used to. Then say the words expressively and clearly. Then say the words once more, except using the pitches of the melody – you may well feel five pounds lighter! Another unique quality of the chant is its use of “modes”, analogous to today’s scales. Unlike scales, the mode also determines the shape of the melody. The unfamiliarity of this to modern ears gives the music a sense of mystery which makes it emblematic of the divine.

Today chant has received a resurgence of interest both through traditionalist impulses in churches and through a growing interest in early music. In Anglicanism, many have advocated for translating this music into English to make it accessible to modern worship. This allows us here at St. Margaret’s to employ the same music which fed the saints of history. I believe it is a great privilege have this connection, and I hope some small insight into this vast store of treasure adds some depth to your own engagement with the beautiful tradition of Gregorian chant.

**Music
at
Saint
Margaret’s**

**Bach to Bach
Friday, Oct. 18
6:30pm**

Join us...for Bach to Bach

Come and enjoy a performance of the music on **Friday, October 18 at 6:30 pm** of the great J. S. Bach, as well as members of the wider Bach family. J. S. Bach came from a well-known family of musicians in central Germany, and his ancestors, cousins, and children were also celebrated composers in their own right. Hear music from the baroque, classical, and modern era associated with this family, performed by members of the St. Margaret’s community.

A \$20 donation is recommended, and the artists will meet the public at a reception following the performance.



SAINT MARGARET'S EPISCOPAL CHURCH

*As we honor the feast day of St. Francis, we invite
you to bring your pet for a special blessing.*

Sunday, October 6th

4:30 pm

Gather at the red doors



BLESSING OF THE ANIMALS



Youth Spotlight

BY ELIZABETH PFEIFER

ASSISTANT TO THE RECTOR FOR YOUTH MINISTRY

pfeifer@saintmargarets.net

Youth Group had a wonderful September with meetings full of fellowship, fun, and God. We were excited to gather in the youth room with lots of new and returning faces and have spent the month playing games, and getting to know one another.

Our first several meetings have been structured around Ephesians 2:10 in which Paul reminds us that “we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.” God created us, God loves us, and we live our lives for God. We have focused on how we are varied and unique creations and how “God gives everyone life and breath and everything else” (Acts 17:25). Out of the understanding that God has created all of us in specific uniqueness, we discussed how that impacts our interactions with others.

We would love to have your student join us at a meeting soon! All 6th-12th graders (and their friends) are welcome at our gatherings. EYC will meet on Oct 6th and 13th from 5:00-6:30pm with dinner 6:30-7:00pm. We will not meet on Oct 20th due to our fall overnight that weekend. On Oct 27th, we will meet at the church as usual from 5:00-6:30pm with dinner 6:30-7:00pm.



Stay up-to-date with youth group gatherings by signing up for our EYC text updates: text **stmyouth1** to **43506** and reply “yes” if prompted with an opt-in text message.



Youth Spotlight on Stewardship

The St. Margaret's youth group thrives and can do a variety of activities and programs courtesy of the generosity and financial gifts of our parish family. This calendar year we have been able to hold weekly youth group meetings with anywhere from 45-60 students, end our school year by taking a charter bus full of 43 students and 8 adults to the beach, participate in a domestic mission to Gatlinburg, TN with ten students, hold casual gatherings over the summer, catch up with our college and young adult students over coffee or meals, kick off our fall meetings with 72 youth in attendance, and so much more!

During the school year, your financial contributions support our weekly youth group meetings! Elizabeth regularly buys name tags, candy, restocks markers and art supplies, resource books, and incredibly random Amazon or Target orders. They may seem like small, and even silly, purchases, but they allow Elizabeth to think creatively and bring hands-on activities to youth group meetings. Students can dive into big questions and activities to consider how God moves and work in their life.

In the last 18 months, our youth group has experienced tremendous growth from outside of the parish. Students with no connection to the church are attending our weekly youth group meetings and about 50% of our group is now community members. This transition has been a wild wave and just as quickly as the wave rushed in, it may also rush out. But, for now, we know that this is only able to happen because our parish family offers financial support to the youth program.

One of Elizabeth's favorite examples from 2024 of how our parish makes youth ministry possible was from April 7th, the end of public-school spring break. Youth group students were invited to dinner out (paying on their own) and then the church would buy dessert. 47 students joined us that night! They were joyfully loud and spent most of their time waiting in line to order! We overwhelmed the restaurants we were in, and the students were SO EXCITED to see their friends and share their spring break stories. We spent over \$400 on ice cream that evening. **Youth ministry is done in the joyfully loud, the slightly chaotic, and always with sweets.**

Your financial support allows for St. Margaret's to continue to build relational ministry in a safe space for teenagers. They are encouraged to come and ask questions about their faith, fellowship with one another, serve others, and (above all) learn or be reminded that God has loved them since before they were born and will love them forever.

**Your support makes our youth program possible.
Thank you for your generosity and I ask that you
continue to support us in 2025!**

ELIZABETH PFEIFER

STEWARDSHIP
2025 **EYC**
EPISCOPAL YOUTH COMMUNITY

Children's Ministry



BY JAMIE PETER

ASSISTANT TO THE RECTOR
FOR CHILDREN'S MINISTRIES

childrensministry@saintmargarets.net

God's glory really starts to shine come Fall, when the leaves start to change, and the cooler weather sets in during the day. I can't help but marvel at the beauty of God's creation.

With this comes the season of Stewardship at Saint Margaret's. I recently came across an article from Building Faith by Sharon Ely Pearson about children and stewardship. In the article she says, "If we want to nurture children in an understanding of stewardship, we need to find ways to help them experience stewardship and the joy of giving of oneself." The concept of stewardship is something that even the youngest parishioner can begin to understand, and it begins with parents modeling and involving them in the process. Throughout the commitment process, as parents you are sharing your values with your children. They will see where you are using your gifts to be more generous, whether it is more involvement in church volunteering (like the food pantry, meal deliveries) or support of other ministries (Sunday School teacher, Youth Group volunteer, or Altar Party).

I encourage you during this time of Stewardship to continue your prayers and think about ways you can help your children with their own faith development. **In her article, which you can read [here](#)**, Sharon Ely Pearson also offers the following questions to pose to your children:

- **How do you think God wants us to take care of the church?**
- **How are we ministers to others for Jesus?**
- **What are some ways the church can help take care of the world?**
- **What are some things you can do to help the church in its ministry?**
- **What can you do to help take care of God's world?**

There is a lot going on this fall so please be sure to mark your calendars for these upcoming dates in Children's Ministry:

October 6th:

Parish Breakfast at 9:15am (No Sunday School Classes- Only Holy Communion Class)

Oct. 6th, 13th, & Oct. 20th:

Fall Holy Communion Classes 9:30-10:15am

October 13th:

Great Turkey Countdown with Common Heart Food Drive begins (will end October 30th)

October 13th:

Club 4-5 11:45am-1:00pm

October 27th:

Holy Communion Celebration at 10:30am service

November 2nd:

StM 20 Year Celebration-Fall Festival 3:00-5:00pm

Having a sense of community in church is a wonderful way to build upon your child's faith and **Sunday School** is a great place to start with those experiences! Sunday School is back for the school year, and we are already having a fantastic time with our new curriculum Mini Revolutions, where we are diving into the scripture. Along with Bible lessons, crafts, and games we also are taking time to give back. This past month Brian Scott, a Kairos Prison Ministry volunteer, spent time talking with our children about how we are called to love everyone by God, including those who may have done wrong. The children participated in giving to this ministry by baking cookies for the prisoners and making tablemats with encouraging messages.

Our 4th and 5th graders had an awesome first Club 4-5 meeting last month, where we enjoyed fellowship, Jenga games, and a pizza lunch! We have such an amazing group of kids participating this year so make plans to join us for the next meeting!

We want to make sure we have the most up-to-date contact info for your family. In addition to Sunday School and Nursery, our Children's Ministry hosts seasonal events, Holy Communion classes, Vacation Bible School, and more.

CLICK HERE to register your family for our **Children's Ministry** and this will ensure you receive invitations, registration links, etc. You may also use this form to alert the Children's Ministry staff to any pertinent information on your child and any special accommodation needed.



Parish Connection

connection@saintmargarets.net
BY TRACI SCOTT

ASSISTANT TO THE RECTOR FOR OUTREACH & PARISH CONNECTION



Welcome new members!

Boyd Davis

Erin Culver

Jonathan Johnson

Matt, Jennifer, Crafton, Carter Ensley



Want to join our Event Crew?

Once or twice each month, we need help setting up the Parish Hall for events such as monthly parish breakfasts, funerals or meetings.

This involves coming to the church, usually on a Thursday or Friday, and setting up tables and chairs with direction from a staff member. We try to maintain a list of people that are willing to help. Then, when we have a need, we email the group to see who is available.

Please let Traci know if you're interested in joining that list!

Email: connection@saintmargarets.net

JOIN US!

Sunday, October 6th
9:15-10:15 in the Parish Hall
\$5 suggested donation per person.

*Celebrating saints, souls
& 20 years on Rea Road*

Fall Festival

Saturday, November 2nd
3:00 -5:00 pm

Join us for music, food & fun for all ages!

**Save
The
Date**

ROOTED on Rea.
Grounded in faith.



& Outreach

Volunteers needed for our monthly meal prep & delivery on October 19th

We need several more drivers to deliver 4 meals to homes in the Waxhaw area on Saturday, 10/19 at 11am. You'll pick up the prepackaged meals in the Parish Hall and drop them at the homes on the route sheet provided. This is a monthly ministry that we do on the 3rd Saturday and it only takes about 1 hour. Great for families too!

Sign up here if you can help: <https://bit.ly/CKFdelivery>

One more person to help with meal prep is also needed at 9am: <https://bit.ly/CKFmeals>

Wednesday Night Drive-Thru Pantry

Every Wednesday evening, Common Heart brings over a truck full of food. We set up in the StM parking lot and fill our neighbor's cars with much-needed groceries to help them get through the week. We typically provide groceries to 60-80 households.

It takes at least 15 volunteers each week to make this happen. Although our sign-up is usually full, please sign up to join the waitlist for any week that you are available. Many people cancel last-minute and we are in need of back-up volunteers. (Recently we had 12 people cancel between Monday and Wednesday!)

<https://bit.ly/stmpantry>

Thank You!

In August, parishioners donated over 280 pounds of food to help Common Heart fill their pantry shelves! Thank you for your generosity and supporting Common Heart's efforts to feed our neighbors.



We will be collecting your leftover Halloween candy again this year to be sent to our Troops serving overseas.



Collection will run thru early November with more details to come.



Kairos members Brian Scott & Chris Ronayne



**The Kairos Ministry
THANKS YOU**

for baking 140 dozen cookies for
September's Kairos visit to
Kershaw Correctional Facility.



**COMMON
HEART**
a small revolution of kindness

Food for Common Heart
Kevin Boudreau will pick up
the week of 8/26

Rector

The Reverend Fr. Todd R. Dill+
dill@saintmargarets.net

Assistant to the Rector

The Reverend Fr. Matt Addington+
addington@saintmargarets.net

Priest Associate

The Reverend Sarah Hollar+
hollar@saintmargarets.net

Deacon

The Rev. Ludwig Wallner

Organist & Director of Music

Gavin D. Craig
music@saintmargarets.net

Executive Assistant to the Rector

Joanie Cameron
parishadmin@saintmargarets.net

Assistant to the Rector for Youth Ministries

Elizabeth Pfeifer
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Assistant to the Rector for Preschool Ministries

Dana Platé
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Assistant to the Rector for Finance & Accounting

Kathy Marakoff
finance@saintmargarets.net

Assistant to the Rector for Children's Ministry

Jamie Peters
childrensministry@saintmargarets.net

Assistant to the Rector for Outreach
& Parish Connection

Traci Scott
connection@saintmargarets.net

2024 Vestry

Emily Nelson, *Senior Warden*
Tom Washington, *Junior Warden*

Paula Holbein
Philip Huff
Bill MacMinn
Jenny Marlier
Colin Miles
Amy Pharr
Josh Ward

David Feldser, *Treasurer*



Women's Monday Night Bible Study

October Calendar



- 9/29 Stewardship 2025 Campaign begins
- 10/6 Monthly Parish Breakfast, 9:15 am -10:15 am
- 10/6 Blessing of the Animals, 4:30 pm
- 10/7 Prayer in the Nave, 10:00 am
- 10/12 DOK monthly meeting, 9:30 am in the Parish Hall
- 10/13 Club 4-5, 11:45 am in the Parish Hall
- 10/13 Great Turkey Countdown Food Drive for Common Heart begins
- 10/13 Stewardship Commitment Sunday
- 10/15 Vestry Business Meeting, 7:00 pm in the Parish Hall
- 10/18 Music at St. Margaret's Concert series: *Bach to Bach*, 6:30 pm
- 10/19 EYC Fall Retreat
- 10/19 Community Kitchen Fellowship meal deliveries
- 10/19 Knots of Love monthly meeting, 10:00 am in the Prayer Room

LOOKING AHEAD - SAVE THE DATE:

11/2 **20 Year Celebration: Rooted on Rea Fall Festival**, 3:00 pm-5:00 pm

*First Monday of the month: *Prayer time in the nave with Father Todd*, 10:00 am

*Wednesday Evenings: Food Pantry, 6:00 pm

[CLICK HERE for our YouTube channel](#) **SERMONS** in library!

REMINDER: Wednesday Evening Compline with Father Todd, 9 pm on Facebook

A Sabbatical note...

In a world that can glorify busyness and constant "work grind culture," St. Margaret's believes it is important to honor and recognize the need for rest and rejuvenation. After fifteen years of ministry, our Executive Assistant to the Rector/Parish Administrator, Joanie Cameron will be on a five-week sabbatical, beginning Sept. 30th and returning Nov. 4th. During this time, she will not be engaged in the work of the church by answering emails or voicemails. The St. Margaret's ministry team is committed to supporting our parishioners during Joanie's sabbatical time.

"Please know how grateful I am for this gift of time that will allow for slower days and strengthening ties to the most important people in my life and things that bring me joy.

I welcome your prayers for safety as I travel many miles and need prayers to help me relax. Something I have a very hard time doing. With God's help, I will return refreshed and ready to tackle the end of the year healthier & happier for the needs of our parish."

-Joanie Cameron

