

Temple Talk – Andy Buccanero

August 10, 2025

Good morning, everyone.

First off, what a blessing it is to be with you all - outside - on such a beautiful day. I know most of you know me by now, but I wouldn't blame you if you forgot since the Buccanero family has basically been MIA lately with how busy we've been travelling around this summer; but for any new faces out there, I'm Andy Buccanero and I'm serving as the Council Treasurer. When I was first asked to give this Temple Talk, I realized that there's a lot to reflect on over the past year or so, like: when we launched the Special Mortgage Payoff appeal, the discussions around our 2025 budget at the annual congregational meeting, and all the various touchpoints we've had along the way as they pertained to our church finances. So I might be bouncing around a bit, but I hope you all stay with me.

Why This Matters To Me

First, I want to start by reiterating how important both the mortgage payoff appeal and our church finances are to congregation AND for me personally. So, Amy and I first started coming to St. Paul Lutheran pretty regularly back in 2021 and then became official members in 2023. Over that time, one thing has ALWAYS stood out to me the entire time that we've been coming here...the people – you all. I can honestly say I've never felt more welcomed and at home than I do here at St. Paul Lutheran and I always feel so grateful knowing that Amy and I have been able to get involved with the church in various ways, and what a blessing it is that we had both of our kids baptized here amongst you all and we have the opportunity to raise our kids through this church and congregation. From VBS, to freezer meals after having babies, to our kids making friends on Sundays or at preschool, this community is something that we're proud to be a part of, and this congregation truly knows how to care for one another and is something that I will never take for granted. This "feeling" is a big reason why I felt empowered to serve as the Council Treasurer – to see if I could use my skills to give back and help the church in any way, and I can honestly say without any shame that if my tenure as the Council Treasurer is marked with any sort of lasting legacy – I hope that it's completing this mortgage payoff appeal, which will in turn right the course on our financials, and will HOPEFULLY make every Treasurer Report super boring or uneventful moving forward where you all can just tune me out when I'm up here to talk.

God Provides

Now next, I wanted to call special attention to our last Council meeting in July. Pr. Dale opened with devotions, and the general theme of that was "God Provides". I wish you all could have observed this - we spent time reflecting on the ways God has continued to provide for our church in powerful and specific ways, and we all went around the room giving examples of how God has provided over the years, including:

- The anonymous \$30K gift that made it possible to call Pr. Carrie
- A \$40K outpouring through the Above & Beyond campaign
- Our partnership with LADC and the additional \$50K in annual income
- And notably, our nearly \$80K already raised towards the special mortgage payoff appeal, to name just a few of the many observations that were shared.

Now, when you think about that, it may very well be possible that without the support of a few of the things that I just listed, we may not all have been gathered here today as a congregation. These aren't just coincidences - God has continued to provide for the past 150 years, and I think it's clear that he isn't quite finished with St. Paul Lutheran just yet. You all have showed up tremendously over the years. Specifically with the mortgage payoff appeal, the response has been overwhelmingly positive and I think the progress that we've made to date has blown away everyone's expectations – that itself is worth celebrating and is a huge step forward towards our goal of financial freedom. So, thank you.

Today's Congregational Vote

I'm going to close by prefacing a bit of our congregational vote later on this morning. So just to refresh you all, as we entered 2025, we knew we were going to have to run a budget in deficit again, and that – at some point – we were going to need to seek financing to continue our operations. Now this is separate from the mortgage payoff appeal, as the idea with the appeal is to “stop the bleeding” in a sense since - regardless of the appeal - we were already so close to having the mortgage paid off, it made sense to make a hard push to pay this off early to free up a tremendous amount in the budget **ASAP** moving forward. But, in the meantime, that doesn't help cover our obligations on a day-to-day basis until the mortgage is officially paid off – that's where the Line of Credit comes into play and why the council is seeking approval from you all today to move forward. The financial situation shouldn't be a surprise to anyone, and when we started the year, I believe I made a comment to you all about how every dollar received is a dollar that we wouldn't need to finance – so again, kudos to you all for responding so positively and stepping up to the plate and kudos to the staff for keeping costs down as much as possible. We originally thought we were going to need to tap into a line of credit much earlier in the year, and here we are nearly $\frac{3}{4}$ of the way through the year without needing any financing. That in and of itself is going to be a significant cost savings for the church. But alas, the time has come where we've exhausted our options, and we need to make sure we can continue all the great work, community, and ministry that comes out of St. Paul Lutheran.

A Commitment As Treasurer

There will be more to come on this later, but here's my commitment to you all as the Treasurer: the Line of Credit is a TEMPORARY way for us to bridge the gap with our finances until we have the mortgage paid off, and I will ensure that we are being the best stewards with these funds to keep our interest expense as low as possible. This might be a bit overkill for a relatively routine congregational vote, but I'm also going to brand today's vote as a significant milestone for St. Paul Lutheran Church as I view this as truly the final piece of the puzzle for us to achieve financial freedom. I don't know the last time we ran a balanced budget, and I know it hasn't been during my time coming here – but that changes with today's vote. The Line of Credit to get us through the remaining duration of our mortgage is the last rung on the ladder that we're using to climb ourselves out of the financial hole that has been burdening us over the years.

In Conclusion

Again, thank you all for the tremendous outpouring of support for this church and for each other. Here's to the next 150 years.

Thank you.

Andy Buccanero