

The Net

October 2025 · Volume 22 · Number 9 · www.stpetersbythesea.org

St. Peter's by the Sea Lutheran Church

Church Phone: 619-224-2894

Preschool Phone: 619-224-1689

PASTOR'S MESSAGE

Worship Services

Sunday Worship: 9:30 a.m. onsite
& live-streamed

Staff

Rev. Bekki Lohrmann, pastor

pastor@stpetersbythesea.org

Janine Morrow, Office Administrator

office@stpetersbythesea.org

Dori Hoadley, Preschool Director

preschool@stpetersbythesea.org

Joe DeMers, Music Minister

Music.minister@stpetersbythesea.org

Betty Wells, Hospitality Coordinator

Hannah DeMers, Newsletter Editor

2025 Council

Pat Hendrickson, President

Ellen Schmeding, Vice-President

Allison Crews, Secretary

Richard Nielsen, Treasurer

Sandra Boelter; Greg Lommen; Liz
Medina; Jacquelyn Romero; Betty
Wells

Dear Friends,

This month we are diving into stewardship, which I love and always have. Stewardship is about having explicit conversations about tangible ways we can more deeply follow Jesus.

Why do you give? Who do you give to? Just church? Just the food pantry? How do you determine what to give? What does it feel like to be someone who contributes your money, your leadership, your volunteer hours, your abilities?

I remember being confirmed in 8th grade and after we were confirmed we were given offering envelopes, which in all honesty is probably not the most useful way for the church to spend money—buying offering envelopes for 8th graders. However, the whole thing felt wildly empowering to me. It made me feel like an equal. It made me feel sort of powerful, like I had something to contribute.

I remember receiving a pledge card. Mind you, I was 14 and didn't have a steady income, but I did babysit. So I sat down and did the math. If I babysat for x amount of hours at x rate, then over the course of the year I might make \$900ish dollars. Ten percent of 900 is 90 so my first ever pledge was for \$90 at the age of 14 and boy did I feel proud to put that slip of paper in the offering plate that day.

I give because a long time ago, I was asked to give and it felt really good to do so and it still does. I give because the gospel changed and changes my life and I love that God makes room for me—ME—to be a collaborator in this work.

Which brings me to my next point...

Over the years we have had unsheltered and low income people come to us for worship; some who just come for a Sunday and some who become integral members of our community. It is so often the instinct of well-meaning church people to want to GIVE of ourselves to people in need.

What if the thing that we really have to offer these folks is a place where they can give of themselves and feel the kind of empowerment that I felt as an 8th grader giving my \$90 a year to the church? What if, instead of meeting these people and treating them like they are in need, we (unlike just about every other place they go) treated them like they have something to give. One of these approaches teaches them that they are lacking. The other teaches them that they are valuable contributors to the community.

A few years ago we had a gentleman who was with us from the street and throughout the month he would need help. He needed to use the restroom, mostly. He slept on our sidewalk. He plugged his phone into our outlet. But boy howdy, you'd better believe that when his monthly check came in, the first thing he did was come and find me to give \$60 to the preschool...because he loved kids and he was grateful for our kindness.

Did it feel kind of odd to take money from a man that I was likely going to feed later in the month? Yes. Did it also feel like the right thing to do? Yes.

There is a lot of messaging in the world that communicates to people, especially the poor, that we are disposable, useless, of little value, etc. But giving just might be one way that God gives us to counter these messages and to live into the truth of our baptisms: we are whole, we are holy, we are valued, we are contributors and co-creators with God in sharing his love.

I pray you will be blessed in your giving this coming year.

Peace,
Pastor Bekki

NEWS FROM THE TREASURER

The Congregation Council held their monthly meeting on September 18, 2025. The following reports are from the treasurer :

Budget Recap	August Actual	Year-to-Date Actual	Year-to-Date Budget	Difference Actual:Budget
Income	\$34,223.03	\$271,293.61	\$264,233.36	\$7,060.25
Expense	\$29,326.71	\$242,856.16	\$264,233.44	<\$21,377.28>
Difference	\$4,896.32	\$28,437.45		

All Are Welcome – Restoration and Renovation Campaign

August 2025	General Maint. & Repairs	Sanctuary Remodel	Total Building Funds
Beginning Balance	\$139,956.02	\$0	\$139,956.02
Income	\$1,706.84	\$190,196.00	\$191,902.84
Expense	\$39,994.66	\$0	\$39,994.66
Ending Balance	\$101,668.20	\$190,196.00	\$291,864.20

MUSIC NOTES

Do you remember how much fun it was to do the “Hokey Pokey” when you were a kid? And despite the eons since then, you still remember it, don’t you? You know all about putting in the right hand, shaking it around and doing the hokey pokey and turning yourself around. The actions helped to reinforce the words—like double pathways in your brain. Same goes for “This Little Light of Mine”: we still stick up our finger for the candle and use the other hand for the bushel, try to blow out the candle, and so on.

There are a number of Bible school songs I learned like that, and I still remember them today—even if I can’t remember whether or not I locked the car! Songs like “Deep and Wide” or the ever addictive “Father Abraham.” Sometimes I will be out for a walk and all of a sudden, I am walking in cadence with “Father Abraham.”

The song “I’m in the Lord’s Army” was very popular with my kids because we lived on an Army base and saw cadets marching all the time. Then there is “He’s Got the Whole World in His Hands,” and “Rise and Shine”—the Arky Arky song. “Zacchaeus Was a Wee Little Man” and “The Wise Man Built His House Upon a Rock.” What happy memories these songs evoke, and what a wonderful way of learning about Jesus and the Bible. Perhaps we should do some of them in church to wake us all up and get us going... Just a thought.

Joe DeMers, Music Minister

PRESCHOOL NEWS

Dear St. Peter's friends and families,

Thank you so much to all who attended our fundraiser at Classics Malt Shop. The food is always great and the company is better! We are grateful to you and Classics Malt shop for supporting our scholarship fund in this way.

October will be a busy month, with the blessing of the animals, school pictures, the great California shakeout, a pumpkin patch field trip to Bonita, trunk or treat and a visit from the bloodmobile!

Interested in donating blood? The bloodmobile will be here October 31st from 12-5:30 pm. You can schedule an appointment at sandiegobloodbank.org/donate or call (619) 400-8251. Photo ID required and please arrive hydrated. Donate at our blood drive and receive an exclusive "Vampire Mickey" t-shirt!

Cheers to a fabulous Fall!

Warmly,

Dori Hoadley
Director, St. Peter's Preschool
preschool@stpetersbythesea.org



St. Peter's by the Sea -
Church & Preschool
Friday, October 31, 2025
12:00 PM to 5:30 PM

St. Peter's by the Sea Parking Lot
1371 Sunset Cliffs Blvd.
San Diego, CA 92107



FALL BIBLE STUDY



EVANGELISM COMMITTEE

Blessing of the Animals

St. Peter's will host its annual "Blessing of the Animals," on Saturday, October 4, with a service at 10:00 a.m., honoring the life of St. Francis of Assisi, commonly regarded as the patron saint of animals.

All who love their animals are welcome to bring their furry, feathered, or scaled friends to the north parking lot of the church to receive God's blessing.



ST. PETER'S MAILBOX

Dear office of St. Peter's by the Sea,

Please thank all the people of your church for the continued support. We recently received two donations (Aug. & Sept. totaling \$298.30) for which we are deeply grateful.

May God bless you for the generosity and community spirit shown over the years.

Sincerely,
Pat Katka

Board Member, OBEF (aka Loaves & Fishes)

CHRISTIAN SERVICE

Loaves and Fishes Food Drive

October is Loaves & Fishes month at St Peter's. Please bring your contributions of non-perishable food items and small toiletries to the church on Sundays or to the preschool Monday-Friday.

In 1978, area churches and community organizations came together to open the first pantry at the Women's Club. In 1979, OBEF (Ocean Beach Emergency Food – aka Loaves & Fishes) officially become a non-profit helping food insecure families and individuals.

Almost 50 years later the Pantry continues to help provide food to over 1,000 men, women, and children per month in the 92106, 92107 and 92110 area.

PACIFICA SYNOD/ELCA NEWS

What Does My Offering Do?

The ELCA recently released this [Mission Support video](#) that details how congregational offering supports ministries around the world through our synods and churchwide organization. Of the \$1.6 billion given to ELCA congregations and worshipping communities as regular offerings, most stays with the congregation to fund its vital ministry. A portion—about 5% on average—becomes Mission Support, given by congregations to our synods. Mission Support ensures that synods can find and equip leaders of all ages and deploy an array of ministries, including those of synod companions and those for youth and young adults. Our synods, in turn, give a portion of that Mission Support to our churchwide organization to fund our shared work across the country and around the world. Mission Support is possible only because of your congregational offering. Read more stories about Mission Support at livinglutheran.org/SOFIA.

NOTE: St. Peter's gives 11% in Mission Support annually

PARISH COUNCIL NEWS

September Council Highlights:

- Approved a bereavement policy for employees of the church and preschool
- Approved the contract for architectural services for the sanctuary remodel
- Reviewed progress on the goals of the Council's three-year plan. We are in the second year. Discussion centered on how we best meet the needs of children and families.

STEWARDSHIP COMMITTEE

As we enter stewardship season we wanted to be sure you know the many ways you can make your contributions to St. Peter's by the Sea in the ever-changing world we have.

1. We have the traditional way of cash or writing a check and putting it in an envelope (those provided to members/regular visitors or using the ones in the pew) and placing it in the offering plate that is passed around on Sundays during our offering time.
2. The next way is through electronic giving using the St. Peter's Web site to make one-time donations or set up recurring donation.

You can do this by going directly to St. Peter's website to make your donation at www.stpetersbythesea.org

The system that we use, Vanco, allows us to take credit card payments, as well as electronic payments from an individual's bank. There is a small fee associated with the use of a credit card.

Our program is also set up for people to create a recurring donation. If you would like to give so much per week or so much per month or year, this can be set up directly on St. Peter's website. Look for the 'general operating' fund button.

3. A new method is that every Sunday our bulletin contains a QR code by the offering section which will take an individual directly to our website and an opportunity to make a donation.
4. We also often receive special donations for unique circumstances, such as the fires in Los Angeles, as well as tragedies that occur elsewhere in our nation and world. A good example of this was our global refugee participation, helping those that had come to the United States expecting assistance as these people were approved refugees from Afghanistan and other locations. This can also be done via all the above methods.
5. Many who reach retirement age of 70 1/2 can use the Qualified Charitable Distribution (QCD) or at age 73 can use the Required Minimum Distribution (RMD) which allows you to transfers funds directly from your IRA to St. Peter's and makes it a non-taxable event in the year it is given.

No matter the way you choose to give in this electronic age, we truly appreciate getting a pledge card during our annual Stewardship Drive.

Questions? Please call the church office.

Thank you for all you do to support St. Peters!

ANNOUNCEMENTS

"Wine into Water" Fundraiser
November 8th, 3:00-7:00 p.m.
St. Paul's Cathedral

For more information, scan this QR Code or see the flyer on the bulletin board.



TACO NEWS

It's not too late to sign up to support TACO's October fundraiser – Bike the Bay, the TACO Way!

Go to: www.tacosd.org to donate.

THANK YOU

School Kits

Thank you to everyone who assisted with this year's School Kits!

Our final count was 90 School Kits for Lutheran World Relief and 48 Backpacks with school supplies for Lutheran Border Concerns Ministry.

Good work to volunteers who stuffed the bags and to those who set up, supervised, stored the finished bags in the meeting room

Remember that Good has to be better than great! Just read the first two chapters of Genesis.

ENDOWMENT COMMITTEE

Implications of new tax rules on deductions: Now is a good time to donate to the Church and the Endowment Fund Principal.

Key advantages for accelerating giving before the end of 2025 are highlighted below. One way to accelerate giving to maximize tax deductions is to donate to a donor-advised fund, or DAF, (often with appreciated stock held more than one year) and then use those DAF funds to recommend grants to non-profits including your church in subsequent years. Many investment companies have donor-advised funds, and Fidelity Charitable provided these points and additional ones online this summer. You might also consider giving directly to the St. Peter's Endowment Fund, now, or as part of giving in the future from a DAF.

On July 4, 2025, the One Big Beautiful Bill Act (OBBB) was signed into law.

New limits to deductions for itemizers in the top tax bracket

The new legislation caps the tax benefits of itemized charitable deductions at 35%, even for those in the 37% marginal tax bracket. In other words, these high-income filers donating \$1,000 would receive a \$350 deduction instead of the current \$370. This change goes into effect in the 2026 tax year.

Implication: Donors in higher tax brackets who are considering a significant philanthropic gift may want to think about accelerating their gift to 2025 to maximize their deduction under the current marginal rate before the new cap goes into effect.

New floor on deductions for itemizers and corporations

Effective in the 2026 tax year, itemizers who make charitable contributions will only be able to claim a tax deduction to the extent that their qualified contributions exceed 0.5% of their adjusted gross income (AGI). For example, a couple with an AGI of \$300,000 could only deduct charitable donations in excess of \$1,500.

Implication: High-income individuals who itemize deductions should carefully consider the timing and amounts of their giving, and the strategies to maximize their deduction. For example, a bunching strategy or an approach of making larger gifts with less frequency can be more effective under the new rules

New standard deduction amounts: Beginning with the 2025 tax year, the standard deduction, which was raised by the Tax Cut and Jobs Act of 2017 (TCJA), increases further by \$1,000 for single filers and \$2,000 for married couples filing jointly. This brings the deduction to \$15,750 for single filers and \$31,500 for joint filers, with future amounts indexed for inflation. But note below the State and Local Tax Deduction has also increased meaning more people owning homes in California have a tax advantage in itemizing deductions.

Adjusted gross income limits: The new law permanently extends the existing ability to deduct up to 60% of AGI for cash contributions to 501(c)(3) public charities.

Estate and gift tax exemption: The federal estate and gift tax exemption has been increased to \$15 million for the 2026 tax year, with future adjustments for inflation. This means the majority of estates (more than 99%) will not be subject to federal estate taxes, making **lifetime charitable giving the primary way to receive a charitable deduction for most taxpayers.**

Several other updates are worth noting for their potential impact on charitable giving strategies and decision-making.

- **Increased state and local tax (SALT) deduction** Under OBBB, the SALT deduction for itemizers has been increased from the \$10,000 set by the TCJA to \$40,000. Going into effect for the 2025 tax year, the cap will increase annually by 1% through 2029, and then **revert to \$10,000 in 2030**. This increased deduction phases out for taxpayers with incomes over \$500,000.

Key takeaways and considerations

In light of the 2025 tax law changes, donors should take a fresh look at their charitable giving strategies to ensure they are maximizing both impact and tax efficiency. The introduction of charitable deduction for non-itemizers may expand participation in giving, while high-income donors may face reduced value from charitable deductions in the future. All of this could make 2025 a potentially strategic time to give. Donors and their advisors should consider:

- Timing of contributions – Accelerating contributions in 2025, perhaps using a [bunching strategy](#) may yield greater tax savings. A [donor-advised fund](#) may be worth considering for this purpose.
- Thinking beyond cash – A mix of cash and [non-cash gifts](#) may lead to greater impact as the legislation introduces new complexities and considerations for itemizers.
- Work with a trusted professional – Donors should engage with a tax professional or financial advisor to tailor a plan that aligns with their values and goals.

BIRTHDAYS

October B-days

Day

- 1 Martha DeMers
- 2 Janet Hook
- 2 Karen Marohn
- 7 Barbara Nielsen
- 7 John Smart
- 8 Celia Sepulveda
- 9 Kathy Rahilly
- 14 Keith Hoffner
- 14 Lora Thompson
- 28 Elijah Lohrmann
- 29 Betty Wells
- 29 Charlotte Young



IN OUR PRAYERS

We keep the following members of St. Peter's in our prayers:

Darlene M-T, Joan, Patty L., Fernando

Our homebound members and those in care facilities:

Keith, Janet, Jane H., Carolyn, Dante, Diane B., Carmell

Our members with on-going concerns:

Ann Z., Babette, Lily, Carlos, Lora

Our military, police, fire fighters, first responders, healthcare providers, and all who work for peace.

To request prayer, please contact the church office or write your request on a Welcome Card on Sunday. Names of loved ones require regular updates to remain on our prayer list. Thank you.



EDUCATION COMMITTEE

ST. PETER'S BY THE SEA LUTHERAN CHURCH

SUNDAY SCHOOL IS BACK!

Dear St. Peter's by the Sea Families,

We're so excited to welcome your children to another wonderful year of Sunday School at St. Peter's by the Sea! As we begin the 2025-2026 year together, we pray that God's love surrounds your family and blesses our time of learning, growing, and celebrating in faith.

Our Sunday School kicked off on Sunday, September 7. Each month, children ages 3 (preschool aged) through 5th grade meet during the church service (except the last Sunday of the month.) The kids head out after the Children's Sermon and return just before communion. Every week, they'll be guided by both a teacher and a helper, using the fun and engaging Whirl Curriculum.

We can't wait to spend this year exploring God's Word, serving others, and celebrating together. Please feel free to reach out anytime with questions, ideas, or suggestions—we love hearing from you!

With joy and blessings,
Sandra Buckler, Choir

Ellen Schmieding, Children's Director, Grace Messer, John Smart



BLOOD MOBILE
By 5:30 PM
Donate and get
a free T-shirt

You're invited

HALLOWEEN

Trunk or Treat

OCT
31
4:30-6:30PM

Come join us in the St. Peter's parking lot in your favorite costume and enjoy lots of candy and prizes! All are welcome and we hope to see you there!

HOSTED BY ST. PETER'S LUTHERAN CHURCH
1371 Sunset Cliffs Blvd. 92107
www.stpetersbythesea.org

ST. PETER’S BY THE SEA LUTHERAN CHURCH
1371 SUNSET CLIFFS BLVD.
SAN DIEGO, CA 92107-3845

EVENTS OF INTEREST

October 4	Blessing of the Animals
October 5	Stewardship Sundays
October 12	Consecration Sunday w/Catered Lunch

ONGOING ACTIVITIES

Sundays	8:30 a.m.	Choir Rehearsal
	9:30 a.m.	Worship Service, live-streamed; Sunday School
	7:00 p.m.	Al-Anon Meeting “Courage to Change”
Tuesdays	9:30 a.m.	Church Mice/Christian Service
	4:00 p.m.	AA Meeting “Sobriety Seekers”
Third Tuesday	6:30 p.m.	Women’s Book Study
Thursdays	5:30 p.m.	NA Meeting “Eleven-11”
First Friday	8:30 a.m.	St. Peter’s serves at TACO
Second Friday	6:00 p.m.	Hand & Foot Card Game
Second Saturday	Bicycling Group (moved to Sept. 21 this month)	
Fourth Saturday	Hiking Group (time & location varies)	