CHURCH OF PEACE MESSENGER

January 2023					
From Pastor	1				
Steve					
Church News	2				
Council	3-4				
Minutes					
Historical	5				
Corner &					
Ladies of Peace					
Annual					
Meeting					
Council Members &	6				
President's					
Message					
More Church	7				
News					
2023 Budget	8-11				
Calendar	12				



Greetings Sisters and Brothers,

Oh yes, it's time to make your New Year's resolutions. Time to promise to yourself and/or to others that you will change something about yourself that should, in the long run, make you better, thinner, stronger, smarter, nicer, bolder, kinder, or whatever you feel lacking in your life and/or in the life of those you love. Over the years, many of us have promised to quit doing something, start doing something, increase something, decrease something, or in some other way, change something in our lives. Now, the problem we have most with New Year's resolutions is that they usually turn out to be optional in our lives, so we eventually stop doing, start doing, decrease doing or increase doing the "something" we had promised to do for ourselves and/or the ones you love.

So, if you would please, set this paper down for 3 minutes and think about why your New Year's resolutions of the past have failed or fallen short of their desired effect on your life and/or the ones your love.

Now that the three minutes is over, and you have had time to think...What did you come up with? Was it that your New Year's resolution was too hard to keep? Maybe you didn't have the support you needed to keep on track. Perhaps you made the resolution to please someone else? Possibly, you never completely committed yourself to the resolution. Or maybe after a while of trying to fulfill your resolution you determined that you couldn't live the way you promised yourself that you would. Ok Pastor Steve, where are you going with this... Well, I think you know.

Being a Christian is extremely challenging because we are taught by Jesus Christ that God wants us to live far differently than the world around us lives. And why is that you ask? Because the world is broken, and we are to be the repair people. Christ teaches us to be the people who don't go along with the "worldly" status quo because that life contradicts our created image of God. The life that looks so good is really the life that destroys who we are. We were created to love God first and that means we do what our loving God in the person and work of Jesus Christ teaches us. We are to love all people. We can't do that if we agree with leaders who threaten other countries with war and destruction to get what they want.

We can't love others if we choose to continue to turn a blind eye to people who live in the shadows of poverty, discrimination, and oppression right here in this country and certainly not in this world.

Cont...page 7

158 S. Military Rd. Fond du Lac WI 54935 ~ 920-921-8215 ~ Fax: 920-921-8084 Website: www.uccchurchofpeace.com ~ Email: churchofpeaceucc@att.net Facebook page: Church of Peace UCC Fond du Lac



CHURCH FAMILY NEWS

IN OUR PRAYERS

Lucy Zahn Elise Sonnenberg **Cindy Duffy** Bob Hanke Alice Jaber Theresa Schultz **Marilyn Peters** Sharon Hensen Christine Weimer Ron Rowe Katri & Jakob Eli Kathy Meyn **Cassie Poirier** Norman **Rev. Jerry Schrankler**

Janet Rymer Pat Grose Janet & Eugene Willis Joe Ule Amy Jo **Barb Dehring Randy Resop** Diane Candlish **Ruth Pedix** Tyler Detweiler Evelyn Stepp Elaine Miller Tom Schultz Carol Van

Bill Manka Zoe Rose Brenna Slavik Bev Jan Whittaker Edna Karl Donna Birkholz Lisa Peterson **Ray Beilke Shirley Hanke Nicole Schendel**

FOOD PANTRY

We are very grateful to receive donations to our food pantry. January Food needs Frozen Juice, Non-food needs include Laundry Detergent.



Balance as of November 1, 2022: \$20,076.14 Deposits in November: \$6,882.30 Disbursements in November: \$9,000.00 Balance as of November 30, 2022: \$17,958.44 Remaining balance on Loan 11/30/2022: \$857,355.52





Soup Sunday Zuppa Toscana 1 qt. \$8.00 2 qt. \$15.00 Cookies - 1/2 doz. \$2.50 1 doz. \$4.75 Sign up by Jan. 1st Pick Jan. 8th After Worship



DEATHS

Our sympathy to Dennis & Elaine Schabel on the death of their son Kyle. Kyle died October 30, 2022.

Bill Whittaker, born on June 9, 1946 and passed away on December 13, 2022.

"YOUTH GROUP"

Join us on the 2nd & 4th Sunday

of each month.

at 10:00.

Confirmation age through

Contact Pete Peterson at

(920)266-2731

for more information.

2

COUNCIL MINUTES from the December 13, 2022 (minutes taken by Matt Moore

Balance as of November 1, 2022: \$23,662.62

Deposits in November: \$19,227.80

Disbursements in November: \$21,870.38

Balance as of November 30, 2022: \$21,020.04

Present: Victor Abitz, Faye Smith, Bobbi Thomma, Peter Peterson, Pastor Steve Stepp, Mike Petersen, Jerry Johnson, Matt Moore, Brian Fryman (Zoom) Absent: Liz Groeschel, Justin Poirier

Call to Order: Victor A. called the meeting to order at 6:32 PM.

Opening Prayer: Pastor Steve led the opening prayer.

Minutes of the Previous Meeting

Mike noted in the "Concerns of the Council Members" section the statement regarding a counting committee be clarified to a designated BTS committee. A motion was made by Peter and seconded by Bobbi to accept the council meeting minutes with the amendments. Motion carried.

Financial Report and Approval of Bills

Mike explained the profit and loss for 2022 and noted the estate givings are not included in the reports yet. Bobbi asked about why there is still no office staff retirement expense for the year. Mike will review. A motion was made by Peter and seconded by Jerry to approve the November financial reports. Motion carried.

In the Life of Our Church

Worship

Christmas Eve services at 4 and 6pm

For each Christmas Eve service, 6 ushers are needed to serve Altar communion.

There will be Fellowship between the 4pm and 6pm services.

The children's Christmas program will be held at 4pm.

Council members will be needed after the 6pm service to lock up the church

Christmas day worship will be at 10am with no fellowship following the service. There will be altar communion.

Capital Campaign

Surveys - it was reported that we did not receive a lot of surveys and were hoping for a lot more participation.

Fellowship Hour

It was decided that when Council members serve to split into 2 groups to improve coverage. Those with last names beginning with A – M will be in one group and those with last names beginning with N – Z will be in another group.

Legacy gifts

The estate of Marge Gruenwald gifted Church of Peace \$30,804.97. A motion was made by Faye and seconded by Jerry to place the funds in a memorial fund for right now awaiting the BTS survey results to best decide where the funds should be used. Motion carried.

The estate of Delores Pinkert offered Church of Peace \$564.541.97 with instructions for a "specific purpose to fund academic scholarships for post-secondary education for the children of church members who also demonstrate financial need." There was much discussion, and it was decided to accept the funds. There will be more discussion on how to award scholarships in the future. A motion was made by Mike and seconded by Peter to deposit the funds into a designated fund. Motion carried.

Activities Assistant

Pastor Steve reviewed Brenda Roehl's report.

Christian Education

Pastor Steve reported there are 25 children in attendance.

Confirmation Class

Pastor Steve provided an update. It was noted a confirmation date needs to be set.

Groups in the Church Family

Ladies of Peace: A report of their last meeting was included for review.

Marthas: Held their Christmas party at Sunset on the Water.

- Golden Fellowship: Faye reported they are holding their Christmas party on Thursday. They are still deciding on their event for January.
- Youth: Peter reported they have 18 20 tie blankets for the pews. Gift bags are still to be determined. During their January meeting they will plan out their events/outings for 2023.

Outreach

- The Thanksgiving Dinner went very well. 277 people served. Pastor Steve let Emmanuel-Trinity Lutheran Church know COP is willing to help next year.
- Loaves and Fishes: Jerry reported on the committee's last meeting. A letter/notice will be handed out regarding misconduct while people wait in line as well as where to find other meal services.
- River Park: Victor reported on their last meeting, noting the meeting frequency is being changed to every 3 months. The next meeting will be in March.
- Food Pantry: Reverse Advent food drive is filling up the pantry. Two households were helped with rent or utilities and 20 households were helped with food.

Stewardship Ministry Team

- The team met yesterday to stuff and label envelopes for the Christmas cards being sent to church members.
- The team will begin wearing tags/lanyards during worship.
- All are encouraged to donate cookies and help decorate cookies on 12/17. These will be for Fellowship Hour between the Christmas Eve services.

Church Administration

The Congregational Annual Meeting is scheduled for 1/22/2023. The agenda must be published at least 2 weeks before the meeting. A budgetary review can be added to the Messenger. Informational meetings could also be held. It was decided that Mike, Faye, and Peter will record short videos asking for member participation in this important annual meeting.

Council approved funds to have Precision Locksmithing relocate the safe.

Victor shared that he is still reaching out to members to fill open positions.

Buildings and Grounds

- Victor reported he completed training earlier today on the floor waxing. The company will also send instructions.
- Victor provided his recommendation for installing a handrail for the steps next to the organ. Mike reported he has purchased the camera system. We need to find a time for installation. Victor shared the 3 guotes he received for carpet cleaning. A motion was made by Peter and
 - seconded by Faye to accept the low bid from OxiFresh for work in March. Motion carried. The council agreed to wait until next March at the end of the winter season when less salt is tracked into the building.

Pastor Steve asked that someone check the storage above the Fellowship Hall to see if it's usable. Victor reported the storage room outside needs to be reorganized and he needs help with this. Peter and Mike agreed to help this Sunday after worship.

- The cooler in the kitchen prep room will be checked this week. It is making a noise that sounds like a fan bearing failing.
- Outdoor sign electrical requirements are not adequate so Leasa Electric will come in to review. Faye asked about installing a storage shed. Victor believes a shipping container might be better. Victor provided a recommendation for a storage area in the northeast corner of the Fellowship Hall for storage of chairs and tables. It would be a curtain hanging on a rail that could be opened when the entire Fellowship Hall is needed.
- Comments of the Council President: Victor asked for help with the floor cleaning. There is a lot of work to do when moving the tables and chairs.

Comments of the Pastor: None

Comments of the Council Members: Peter asked about another directory and photographs. Next meeting is scheduled for Tuesday, January 10, 2023, at 6:30 PM

Adjournment and Closing Prayer

The meeting adjourned at 8:45 PM with the Lord's Prayer. Respectfully submitted, Matt Moore Mary Strauss, Historian





Jeanette Hinn did an interesting article about our church during WWII in the year 1943. So 80 years ago...

In January members of the Church of Peace in the Armed Services totaled 105. They were considered to have their dues paid in full.

In February Rev. Karl Koehler and Pres. Francis Schleger went to the Rationing Board of FDL with all the necessary data to show cause why we needed more fuel oil to heat the building.

(No outcome was mentioned of the plea). Also, in Feb. it was decided the church Societies could only hold business meetings (once a month) in the church building. Socials were held in members' homes.

In April the purchase of Fire Extinguishers were rejected by the Rationing Board.

The Rationing Board in August granted sufficient oil if we were conservative.

September brought the packing of Christmas boxes for the Armed Forces with cookies, jelly and candy bringing a taste of home to our men.

Hardships were endured by our troops as well as by their loved ones at home during these war years. Ladies of Peace



For unto you is born this day in the city of David, a Savior which is Christ the Lord!

Our December meeting was definitely not a business meeting!!

We held our annual Christmas party at the Church of Peace and invited those whose generous help with the bazaar made a BIG task much easier to manage.

We played games and held our "traditional" ugly Christmas sweater" contest. We had delicious food catered from Gino's and desserts brought by our members.

Our next business meeting will be held at the Church on January 3 at 11:30. If you have been thinking of volunteering, we might be just what you are looking for. Come check us out.

Annual Meeting

Annual Meeting of the Church of Peace congregation will be held on

Sunday, January 22, 2023.

Following Worship.

Happy New Year! Enclosed with the Messenger is the 2023 Proposed Church Budget. The Council continues to balance the needs of the Congregation with current giving levels. Please join us on January 8 at 10:00 AM for a review of the Proposed Budget and a review of the 2022 Budget and expenses. The Congregation will vote on the 2023 Budget during the Annual Meeting on January 22, 2023. We hope to see everyone at the meeting.

CHURCH COUNCIL

Victor Abitz, President	abitzvictor@gmail.com	920-579-6008
Bobbi Thomma, VP	bthomma@charter.net	920-921-5544
Matt Moore, Secretary	mjmooreplus3@gmail.com	920-979-4309
Mike Petersen, Treasurer	michael.d.petersen@outlook.com	920-266-2036
Brian Fryman	bfryman341@gmail.com	920-517-3770
Liz Groeschel	elizabeth.groeschel@outlook.com	920-960-8394
Jerry Johnson	jljohnson@charter.net	920-238-9716
Peter Peterson	Peter_Peterson32@yahoo.com	920-266-2731
Justin Poirier	poirier.bubba@gmail.com	262-623-8857
Faye Smith	dzsm8445@gmail.com	920-266-6035

FROM OUR COUNCIL PRESIDENT

I hope this month has been a happy and healthy one for all my church friends.

December has been a busy month at the church, and everything looks so beautiful all decorated for Christmas. Our giving tree was a huge success this year and we made

5 families very happy with all the Christmas gifts, so thank you to all who contributed to that.

The Reverse Advent Calendar also was a great success this year as well and thank you to all for your generous giving.

Our new church sign in the front is starting to look very nice and it just needs to be programed and it will be done. I want to welcome Ray Bielke back after his long absence due to his back surgery and we missed him and so happy he is doing well. Want to also thank Rob Giese for stepping in to keep the streaming of church service and church screen working great for our home bound members.

The fellowship floors are now done with a new coat of wax on them and everything is back in order so we can continue to socialize with our church families.

Happy New year to all

Blessing

Victor



THANK YOU!!

The Worship Enhancement Team would like to

thank the members of our congregation

who helped with decorating the church for Advent and Christmas.

As the saying goes, "many hands make light the work."

Cookies, Cookies, Cookies

Many thanks for the donations and the help for decorating the cookies for our social time on Christmas Eve. We had fun decorating and enjoyed a short time of fellowship.

Birthday Cards

A new idea for 2023! We are asking members of our church to send birthday cards to members who are 90+ years young. Each month in the messenger and the bulletin insert, there will be names of members celebrating a special birthday. Please consider sending a card to these people. Let's shower them with cards and love. January's birthday is:

January 18th Mary Peters 871 S. Main St., Lot 194 Fond du Lac, WI 54935

SUNDAY SCHOOL

JANUARY 15[™] AT 10:00

This month's lesson is

NOAH'S ARK.

Join us for a fun time.

THANK YOU!!!

Thank you to all who helped make our Giving Tree a success. We gave 5 less unfortunate families a wonderful Christmas!

We are a very generous congregation.

You see, being Christian calls us to a much higher level of life. A level Jesus lifts us to when he says, "A new command I give you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another" (John 13:34-35). So, this is our true resolution for our lives. Not just at New Year's, or Christmas, or Easter. This is our resolution for everyday of our lives and our lives depend on it because if we are really Christians, we have faith in Jesus Christ and we are faithful in how we live our lives. Having faith is being faithful. The four men in Mark 2:1-12 didn't just say from a far, "we believe in Jesus so we hope our friend will be healed." No! They acted on their faith and brought the man to Jesus by digging through a roof and lowering the paralyzed man right to Jesus' feet. Now that is having faith and being faithful!

So, this very day, as you read this article, don't make an empty, hollow New Year's resolution but instead, I implore you, believe, pray, read, talk, and live faithfully as Jesus teaches us, "Love one another. As I have loved you, so you must love one another" (John 13:34). Grace and peace,

Pastor Steve

A THANK YOU PRAYER

Thank you God for keeping us in your care throughout 2022. **A DAILY PRAYER FOR 2023** Dear God, please watch over us in 2023 and enable us to be more like Jesus each and every day! Thank you God!!!!!

	2020 TOTAL	2021 TOTAL	20	22 BUDGET	2022 TOTAL THRU NOV 30	<u>2</u>	023 BUDGET
ADMINISTRATIVE EXPENSES							
Activities					11.96		0
<u>Sign Board</u>					533.94		3600
Advertising			\$	500.00		\$	250.00
Conf. & Assoc. Mtgs.	250.00	250.00	\$	300.00	156.49	\$	250.00
Conference Health	2,890.22		\$	-		\$	-
Continuing Education	966.89	23.14	\$	1,000.00	250.00	\$	1,000.00
Devotional Materials	2,880.04	1,673.05	\$	2,300.00	1,043.32	\$	1,500.00
FICA (all)	8,034.85	8,129.38	\$	9,000.00	7,992.85	\$	9,000.00
Miscellaneous (tax, gift, etc.)	2,637.49	205.00	\$	200.00	447.74	\$	500.00
Offering Envelopes	2,877.33	2,262.58	\$	2,500.00	2,492.28	\$	2,500.00
Office Equipment	3,823.33	2,439.17	\$	3,600.00	3,372.47	\$	3,600.00
Office Supplies	2,146.75	2,498.07	\$	2,500.00	2,710.86	\$	2,500.00
Pastor Dental	132.00	820.00	\$	1,000.00	820.00	\$	1,000.00
Pastor Health/Life/Disability	5,500.23	20,163.67	\$	17,500.00	14,084.40	\$	17,500.00
Pastors' Mileage	8,712.20	88.00	\$	1,500.00	1,382.00	\$	1,500.00
Postage	2,114.46	1,456.00	\$	1,500.00	1,382.00	\$	1,500.00
Telephone/Internet	2,418.36	2,479.52	\$	2,500.00	2,312.70	\$	2,500.00
Webpage			\$	750.00	164.85	\$	600.00
Worship Enhancement	96.75	264.02	\$	500.00	282.11	\$	500.00
Transitional (Search Committee)	7,810.76					\$	-
*new*150 Anniversary Celebration	861.84					\$	-
Office Staff Retirement		\$ 1,500.00	\$	1,500.00	\$ 1,500.00	\$	1,500.00
Capital Campaign			\$	4,000.00	\$ 3,763.00	\$	-
Total Administration	<u>\$ 54,153.50</u>	<u>\$ 44,251.60</u>	<u>\$</u>	52,650.00	<u>\$ 44,702.97</u>	<u>\$</u>	51,300.00
MAINTENANCE							
Gas	3,561.89	3,813.05	\$	4,500.00	5,231.61	\$	6,000.00
Electric	6,343.21	6,736.79	\$	7,500.00	6,092.26	\$	7,500.00
Ins. Church	4,605.00	9,241.50	\$	7,100.00	9,616.00	\$	7,500.00

Janitor Supplies	1,543.20	2,602.60	\$ 2,500.00	1,427.13	\$	1,500.00
Waste Management	5,787.01	6,513.28	\$ 6,000.00	6,620.83	\$	6,000.00
New Equipment	979.10	283.79	\$ 500.00	47.95	\$	500.00
Repairs & Improvements	3,910.80	10,276.74	\$ 5,000.00	13,377.07	\$	10,000.00
new Parking Lot Improvements			\$ 20,000.00	25,600.00	\$	-
Snow Removal	6,236.00	5,320.00	\$ 5,500.00	6,640.00	\$	7,000.00
Sidewalk Taxes	591.54	569.25	\$ 650.00	576.95	\$	650.00
Yard Maintenance			\$ 700.00		\$	700.00
Water & Sewer	2,534.10	2,468.13	\$ 2,500.00	2,523.48	\$	2,500.00
Pastor Utilities			\$ -		\$	-
Carpet Cleaning / Yearly					\$	1,200.00
Total Maintenance	<u>\$ 36,091.85</u>	<u>\$ 47,825.13</u>	<u>\$ 62,450.00</u>	77,753.28	<u>\$</u>	51,050.00

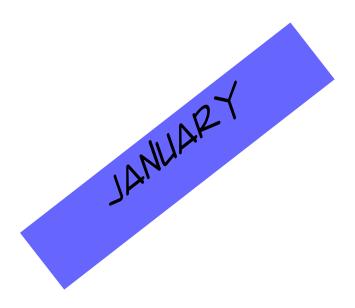
SALARIES AND BENEFITS					
Pastor Pension & Disability	6,683.03	9,979.02	\$ 10,000.00	8,304.20	\$ 10,000.0
Pastor Housing Allowance	28,877.00	23,145.00	\$ 24,000.00	20,000.00	\$ 24,000.0
Pastor Salaries	40,166.69	46,750.08	\$ 46,000.00	38,333.40	\$ 50,000.0
Pastor Sabbatical Fund	500.00	500.00	\$ 500.00		\$ 500.0
Salary - Choir Director	1,050.60		\$ 1,854.00	412.00	\$ 800.0
Salary - Janitor	13,444.53	15,333.77	\$ 21,500.00	13,352.00	\$ 15,000.0
Salary - Organist	2,310.00	3,450.00	\$ 10,000.00	7,375.00	\$ 12,000.0
Salary - Office Manager	15,843.75	15,718.75	\$ 24,720.00	12,993.75	\$ 20,000.0
A/V Presentation Stipend	1,375.00	1,500.00	\$ 2,000.00	1,000.00	\$ 2,000.0
Activities Assistant				2,025.00	\$ 5,000.0
Supply Janitor			\$ 500.00		\$ 500.0
Supply Organist	850.00	1,400.00	\$ 600.00		\$ 600.0
Supply Secretary	446.25	438.75	\$ 500.00	708.75	\$ 500.0
Supply Pastor		300.00	\$ 600.00	150.00	\$ 700.0
Total Salary and Benefits	<u>\$ 111,546.85</u>	<u>\$ 118,515.37</u>	<u>\$ 142,774.00</u>	104,654.10	<u>\$ 141,600.0</u>
PROGRAMS AND DUES					
Music Department		1,194.85	\$ 1,250.00	2,806.50	\$ 3,000.0
NE Dues	2,295.00	2,245.50	\$ 2,556.00	2,254.50	\$ 2,500.0
Stewardship	416.09	771.82	\$ 1,000.00	346.48	\$ 1,000.0
Total Programs and Dues	<u>\$ 2,711.09</u>	<u>\$ 4,212.17</u>	<u>\$ 4,806.00</u>	<u>\$ 5,407.48</u>	<u>\$ 6,500.0</u>
CHRISTIAN EDUCATION					
Youth Ministries			\$ 300.00		\$ 300.0
Children's Ministries		\$ 1,457.90	\$ 2,000.00	235.33	\$ 1,000.0
Leadership Training/Adult Ed			\$ 750.00		\$ 750.0
Confirmation	\$ 250.10	\$ 161.95	\$ 1,500.00		\$ 1,500.0
Day Camp	-		\$ 500.00	-	\$ 500.0
Total Christian Education	\$ 250.10	<u>\$ 1,619.85</u>	\$ 5,050.00	\$ 235.33	\$ 4,050.0

CHRISTIAN OUTREACH						
OCWM			<u>\$ 6,000.00</u>	<u>\$</u>	\$	6,000.00
Total Christian Outreach	<u>\$ -</u>		<u>\$ 6,000.00</u>	<u>\$</u>	<u>\$</u>	6,000.00
<u>Totals</u>	<u>\$ 204,753.39</u>	<u>\$ 216,424.12</u>	<u>\$ 267,730.00</u>		<u>\$</u>	260,500.00

January 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 9:00 AM Worship Лидунинун	2 Office Closed	<i>3</i> 11:30 AM Ladies of Peace Meeting	4 6:30 PM Boy Scout Meeting 7:30 PM -9:00 PM Confirmation Class	5 5:30 PM -7:00 PM TOPS Meeting	6 Epiphany	7
8 9:00 AM Worship 10:00 AM Sunday School teacher Meeting 10:00 AM Youth Group Soup Pick up after worship	9	10 1:00 PM Clergy Cluster 6:00 PM Martha Society Meeting 6:30 PM Council Meeting	6:30 PM Boy Scout Meeting 7:30 PM -9:00 PM Confirmation Class	12 5:30 PM -7:00 PM TOPS Meeting	13	14
15 9:00 AM Worship 10:00 AM -12:00 PM Sunday School	16 1:30 PM Bible Study	17 6:30 PM Stewardship Meeting	18 7:30 PM -9:00 PM Confirmation Class	19 5:30 PM -7:00 PM TOPS Meeting	20	21
22 9:00 AM Worship 10:00 AM Youth Group Congreagtional Meeting following worship	23	24 Messenger Articles Due!	25 7:30 PM -9:00 PM Confirmation Class	26 5:30 PM -7:00 PM TOPS Meeting	27	28
29 9:00 AM Worship	30	31	4 5 11 12 18 19	Dec 2022 1 T W T F S 1 2 3 1 2 3 6 7 8 9 10 2 13 14 15 16 17 9 20 21 22 23 24 5 27 28 29 30 31	Feb 2023 S M T W T 1 2 2 3 9 12 13 14 15 16 19 20 21 22 23 26 27 28	3 4 10 11 17 18

CHURCH OF PEACE 158 SOUTH MILITARY ROAD FOND DU LAC, WI 54935 Non-Profit Org. U.S. Postage PAID Fond du Lac, WI Permit No. 10



"Be generous to the poor, orphans, and those in need. The man to whom our Lord has been liberal ought not to be stingy." *Saint Ignatius of Loyola*