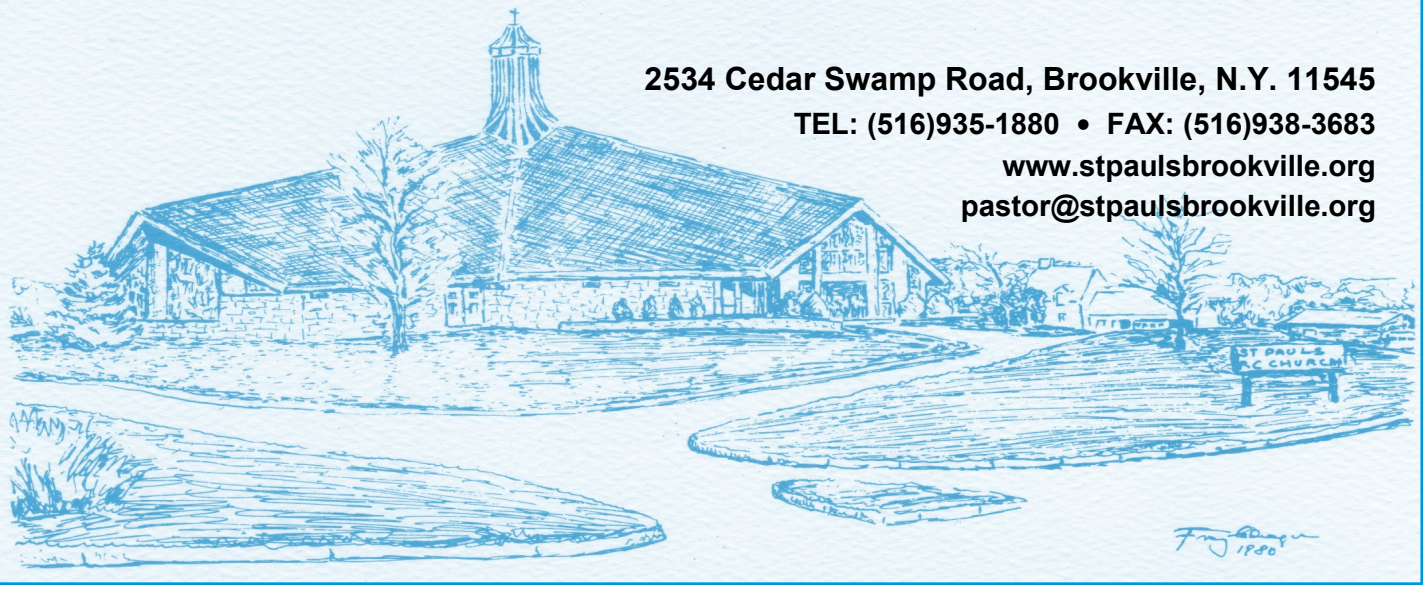
CHURCH OF ST. PAUL THE APOSTLE

2534 Cedar Swamp Road, Brookville, N.Y. 11545
TEL: (516)935-1880 • FAX: (516)938-3683
www.stpaulsbrookville.org
pastor@stpaulsbrookville.org



MASS SCHEDULE

Saturday Evening: 5:00 PM
Sunday: 8:00, 9:30 and 11:00 AM
Weekday: Monday thru Friday: 8:00 AM
First Saturday : 9:00AM
Holy Day: As Announced

PRAYER

NOVENAS AFTER 8:00AM MASS
MONDAY **MIRACULOUS MEDAL**
TUESDAY **MOTHER OF PERPETUAL HELP**
WEDNESDAY **ST. JOSEPH**
THURSDAY **SAINTS : Ann, Jude, Anthony & Peregrine**
FRIDAY **SACRED HEART**
FIRST SATURDAY after **9:00AM Mass**
ROSARY IN HONOR OF OUR LADY OF FATIMA
ROSARY: Daily after 8:00AM Mass
ADORATION: 1st Friday 12:00-8:00PM

SACRAMENTS

CONFESSION: Saturday 4:00 - 4:45 PM
BAPTISM:
1st & 3rd Sunday 1:00PM / 2nd & 4th Saturday 12 Noon
MARRIAGE: Arrangements should be made at least six months in advance by calling the Parish Office for an appointment with the Pastor. At least one of the two people being married must be a parishioner of St. Paul's. Weddings are celebrated on Friday afternoons/evenings and on Saturday between the hours of 11:00AM and 3:00PM and on Sundays between 2:00PM and 4:00PM. Nuptial Masses are not celebrated on Sundays.
ANOINTING OF THE SICK:
First Saturday of every month 9:00AM in chapel
Prior arrangements must be made with the Pastor.

PASTOR:

Rev. Msgr. James F. Pereda, J.C.D.
Sunday Assistance by the Marianist Fathers of the Meribah Province

PARISH OFFICE

Office: (516)935-1880
Monday: 1:00-4:00PM
Tuesday-Thursday: 9:00AM to 12:00PM & 1:00 to 4:00 PM
Friday, Saturday, Sunday by appointment only
Mrs. Barbara Genna, *Administrative Assistant*

OFFICE OF RELIGIOUS EDUCATION & FAMILY FAITH FORMATION

Red Barn: (516)938-4530
Msgr. Mario C. Costa (Lower) Hall: (516)935-1902
Br. Joseph Bellizzi, S.M., *DRE*
Mrs. Louise Shannon, *Faith Formation Administrator*

ST. PAUL THE APOSTLE PRESCHOOL

Office: (516)935-4127
Mrs. Gayle Crimarco, *Director*
Mrs. Debbie Oliva, *Administrative Assistant*

BUILDINGS & GROUNDS

Office: (516)433-3575
Mr. Bart Piscitello

DIRECTOR OF LITURGICAL MUSIC

Mr. Gary Ducoing **(516)935-1880**

COORDINATOR OF PARISH MINISTRIES

Linda Curro **(516)935-1880**

THIRD SUNDAY IN ORDINARY TIME
JANUARY 24, 2016

ADVISORY COUNCILS TO THE PASTOR

PASTORAL COUNCIL

Fred Tamburino, Chairperson

Peter Boyle
Jay Coronel
Linda Curro
Paula Dawson
Ann Kissell
Anne Maione
Toni Romas
Ted Urban

FINANCE COUNCIL

Joseph Palumbo, Chairperson

Joseph Curro
Thomas Fitzsimmons
James Galante
Michael Maturo
Joseph Rinklin
Roxann Romano
Stephen Roti
Ronald Schneider
Joseph Spinnato

TRUSTEES

James Black Antony Kozhipatt

BUILDINGS & GROUNDS

Andrew Coughlin, Chairperson

Jesse Cromer
Douglas Dawson
John DeMeo
Tom Fitzsimmons
Michael Lynch
Joe Palumbo
Ron Schneider

MINISTRIES and ORGANIZATIONS

ALTAR GUILD contact: Ursula Coughlin (516)433-2450
ALTAR SERVERS contact: Ileana Perez-Castillo (516)822-4501 or email: swtyd@aol.com
CENTERSTAGE contact: Toni Romas (516)551-4711 or email: tonir624@yahoo.com
or Jim Black (516)384-9706 or email: jmbiiesq@aol.com
CHOIR meets Tuesdays at 7:30PM in Church - contact: Gary Ducoing (516)935-1880
KNIGHTS OF COLUMBUS meets 3rd Thursday of each month 7:30PM
contact: Jim Galante, Grand Knight, (917)613-4971 or email: jgalante2010@gmail.com
SQUIRES meet 4th Friday of each month 7PM
contact: Peter Boyle (516)937-6516 or email: repeter_65@hotmail.com
MARIAN GUILD meets 3rd Wednesday of each month 7PM - contact: Gina Cinelli (516)333-5611
MINISTRY OF CONSOLATION contact: Gina Cinelli (516)333-5611
MINISTRY OF HOPE meets third Thursday of month Room 2 Msgr. Costa Hall
contact: Gerard Wendelken (516)364-0640
OUTREACH contact: Rectory (516)935-1880
PRAYER GROUP meets Thursday 11:00AM in Chapel - contact: Elise LeVaillant (516) 433-3503
PRE CANA contact: Linda Curro (516)681- 4479 or email: paulsapostle@verizon.net
RCIA contact: Jesmel & Sachi B. (516)396-4505
SENIORS meet 2nd & 4th Thursday of each month at 1PM - contact: Madeline Wilson (516)349-1017
SOCIETY OF ST. VINCENT DE PAUL / FOOD PANTRY - contact: Joe Curro through rectory (516)935-1880
TROOPS OF ST. GEORGE contact: Michael Musella (516)315-7204
YOUTH GROUP contact: Michaela Lynch (516)462-3130
USHERS: contact Peter Boyle (516)937-6516 or email: repeter_65@hotmail.com

TO CONTACT THE PASTOR IN AN EMERGENCY WHEN A PRIEST IS NEEDED FOR THE SERIOUSLY SICK OR DYING, CALL (516) 935-1880.

FROM THE PASTOR
JANUARY 24, 2016
The Third Sunday in Ordinary Time (Time Throughout the Year)
Septuagesima Sunday

DEUS LO VULT

The above Latin phrase is familiar to many of our parishioners who are members of the Equestrian Order of the Holy Sepulcher in Jerusalem. (It is the Order's motto). It is also the phrase that was used at the time of the Crusades to call the Christian people to a great undertaking. Grammatically it is most interesting, because it is an example of late Latin, just on the brink of becoming Italian. (Our many good students at the Brother Fox Latin School and others who are studying Latin will realize the *Lo* is never used in classical Latin). It means ***GOD WILLS IT***. It is a phrase that came to my mind while praying about the many great needs of our parish. This weekend I will be speaking at all the Masses to invite you to join with me in this great endeavor, for, I am firmly convinced, God wills it.

Many of you are homeowners and know that after many years of use you need to accomplish improvements and repairs. For some time now we have been studying the needs of the parish with an eye toward accomplishing needed repairs and upgrades to the Church, Rectory and Barn buildings and our grounds. Over time, just normal wear and tear and weather conditions take their toll. Sadly, as everyone is well aware, there has been much deferred maintenance.

The construction of the Church was completed in 1968 and in 2018 we will celebrate its 50th anniversary. We have been blessed and benefited greatly as a parish community with such a beautiful Church to worship in and enjoy - on so many important occasions, but it is in need of our attention. You can see that it needs basic improvements like: painting, the existing pews and the kneelers need to be refurbished, the flooring needs to be refinished, the bathroom needs to be renovated and the lighting and controls improved. In addition, we are looking to accomplish some wonderful enhancements to the worship space such as; to relocate and enlarge the music ministry, update the sanctuary and add devotional areas to enhance our worship and liturgy. The Most Blessed Sacrament will be restored to the place which the original blueprints called for – the center of the sanctuary. There all will see the tabernacle and adore Our Lord who is the center and summit of our worship and lives. The present configuration of the sanctuary places the priest in the center of all and higher than the even altar itself. Each time I sit there, almost like an emperor in an audience hall, I recall the motto I chose for my Ordination remembrance card, *He must increase, but I must decrease.* Sadly, the configuration of the sanctuary makes the very opposite statement. It is Our Lord Who has decreased. I will be writing more about this in the upcoming weeks.

The rectory needs work, including windows and renovation to the interior, nothing glamorous, but more to update and be more efficient. Three rooms had to be completely gutted due to mold infestation and only one has been restored. For the integrity of the building flooring and sheetrock must be installed

The barn is in need of new windows and updating the interior and to update the heating and air-conditioning system, which will also create efficiency and lower our operating cost.

And finally, our parking lot needs to be resurfaced and restriped, it is beginning to deteriorate in many areas. The concrete and brick work is damaged in many places and must be repaired and replaced.

Our parish leaders with the assistance of an architect and the diocese have been meeting regularly to determine the exact extent of the work necessary and how to proceed. A big part of the plan moving forward will be to involve all of you in the process. A Parish Feasibility Study will be conducted during the months of February thru March to share with you the details of the proposed improvements and receive your input and advice on our plans.

Myself, and our parish leaders decided to conduct the Feasibility Study so that all parishioners are given an opportunity to learn more about the specifics of the work, the costs involved and to give input on all of this before anything is finalized.

I ask you to participate and help us determine the best course of action to take. Soon you will receive an invitation to answer a series of questions and I hope you will be willing to share your time and provide important advice for us to consider.

I hope the leadership that I have shown over the past two years gives you the confidence that we are moving in the right direction. I enjoy being your pastor and look forward to years ahead here.

Since my arrival two years ago we have already accomplished a great deal. A new state of the art sound system has been installed in the Church; a new carillon system was installed, new carpeting has been installed in the Church and all the windows have been washed. LED lighting has been installed and the sanctuary has been enhanced by new ornaments. A beautiful shrine to St. Paul was built on the north side of the entrance to the Church.

The parking lot lights have been replaced by high efficiency LED lighting that is controlled by the sunlight. The parking lot has been repaired around the drains and light poles. Concrete has been repaired and trees have been removed and trimmed.

Our whole heating and air conditioning system for the entire plant has been converted to natural gas and the chimney has been relined and boilers replaced. The barn has been repainted in the interior and power washed. The lower hall was completely repainted and refurbished and all mold remediated. It was redecorated and dedicated in memory of Monsignor Costa.

New flooring was placed in the sacristies of the Church and the Daily Mass chapel. And all of this has been accomplished without spending any of our parish reserves.

A new state of the art security system has been installed and this has already proved most helpful and a deterrent to much crime and vandalism on our property. Sadly, it could not prevent the Holy Infant from being stolen from the outdoor manger. (Several generous parishioners have already come forward wanting to replace the Holy Infant).

In addition to these physical accomplishments we have, thanks to all of you, seen a great renewal in our parish. The St. Vincent de Paul Society and parish Outreach have been restored. Our own parish Pre-Cana program and RCIA have been established. The Choir and Youth Group have been restored as well as the Troops of St. George and the Catholic Fellowship added to our ministries. A Mother's Group has been established in addition to two groups that help veterans and those seeking employment. We have had Advent and Lenten Missions and Evenings of Recollection given by guest priests.

The parishioners of St. Paul's have a very wonderful history of generous support and pride in their parish. I look forward to continuing that history of strong support into this new challenge.

I thank you for cooperating with me in doing so much already and I rely on your help to make the next fifty years of St. Paul as glorious as the first fifty years. I thank you for the trust you have placed in me. I am sure you realize it has not been my intention to sit back and let our parish deteriorate. I invite you all to work with me in this great endeavor.

DEUS LO VULT!
GOD WILLS IT!

In Jesus and Mary,
Monsignor James F. Pereda

Feasibility Study Set to Begin!
We encourage your participation and input!

As announced at all masses by Msgr. Pereda the parish is pleased to announce that we are ready to begin a Feasibility Study that will seek your advice, suggestions and input on our plans to upgrade and renovate our Church, Rectory, Barn buildings and grounds. Parish leaders are working on a plan to address much needed repairs and improvements, the next step is to review all of this with you through this feasibility study.

During the months of February thru April, all parishioners will be asked to participate in the study by agreeing to be interviewed, attend a group meeting and to complete a questionnaire. The information you provide can be anonymous, will be held in the strictest of confidence and the comments and suggestions you make will help us determine the best course of action for our parish. To assist us, we have retained a local company, Parish Development, to conduct the study and receive your input.

Soon you will receive a mailing from the parish that invites your participation, please take the time to review the information and respond as soon as possible. If you have any questions, please feel free to call Andrew White from Parish Development at 516-607-3635.

We appreciate your commitment to St. Paul's and your willingness to assist us in this most important endeavor.

RELIGIOUS EDUCATION

For information concerning religious education classes, please call *938-4530 ext. 110*. Do not call the parish office.

CALENDAR OF SCHOOL DAYS AND EVENTS

January
24 Family Mass 9:30am

February
7 Family Mass 9:30am/Gr. 8 Letter of Intent
8 Gr. 8 Confession 7:30pm
8/9 Pageant Sign Up
10 Ash Wednesday
22 Pageant Practice 5:30pm Msgr. Costa Hall
23 Gr. 8 Confirmation Retreat 8:30am-3:00pm
28 Family Mass 9:30am
29 Pageant Practice 5:30pm Msgr. Costa Hall
(Stations of the Cross every Friday in Lent 7:30pm)

PRESCHOOL

For information concerning the Preschool, please call Gayle Crimarco at 935-4127 ext. 106.

CALENDAR

January
18 Dr. Martin Luther King Day/School Closed

February
10 Ash Wednesday
Children's Service 11:30am
11 Valentine's Day Party
15/19 Winter Recess

St. Paul the Apostle Preschool

"Where kids learn, play and grow"

Early Childhood Programs For Children 30 Months Through Prekindergarten

- Half day and extended day programs available.
- Academic curriculum prepares your child for Elementary school.
- Very small class sizes with personal attention and experienced, dedicated staff.

- Arts and Crafts, Music, Computers, Science, and more.
- Climate controlled building with full security system.
- Magnificent playground nestled in parklike grounds.

Licensed By The NYS Office Of Children & Family Services

Register Now for the 2016-2017 School Year

Schedule A Personal Tour Today!

St. Paul the Apostle Preschool
2534 Cedar Swamp Road, Brookville, New York 11545
Phone: 516-935-4127 Fax: 516-935-3187
Email: stpaulspreschoolny@gmail.com Website: www.stpaulspreschoolny.com

The **C**anonry of **S**aint **L**eopold *presents*

"Vatican Two (Re)views"

Schedule of Topics

1/5 Interpreting the Council
1/12 Overview of the Council
1/19 *Dei Verbum* – the Dogmatic Constitution on Divine Revelation
1/26 *Lumen Gentium* -– the Dogmatic Constitution on the Church (I-II)
2/2 *Lumen Gentium* -– the Dogmatic Constitution on the Church (III-VII)
2/9 *Sacrosanctum Concilium* – the Constitution on the Divine Liturgy - principles
2/16 **No meeting – Winter Recess**
2/23 *Sacrosanctum Concilium* – the Constitution on the Divine Liturgy - applications
3/1 *Dignitatis Humanae* – the Declaration on Religious Liberty
3/8 *Nostra Ætate I* – the Church's Relations to Abrahamic Religions
3/15 *Nostra Ætate II* – the Church's Relations to non-Abrahamic Religions
3/22 *Gaudium et Spes I* – the Pastoral Constitution on the Church in the Modern World
3/29 **No meeting - Easter Recess**
4/5 *Gaudium et Spes* II – the Pastoral Constitution on the Church in the Modern World
4/12 *"Die österreichische Erfahrung„* – the experience of Vatican Two in Austria
4/19 *Unitatis Redintegratio* – the Church's relations with Orthodox and Oriental Christians
4/26 *Unitatis Redintegratio* – the Church's relations with Protestant Christians
5/3 Mary in the Church (*Lumen Gentium* VIII)
5/10 *Apostolicam Actuostatem* – Decree on the Apostolate of the Laity
5/17 *Perfectae Caritatis* – the Decree on the Adaptation and Renewal of Religious Life
5/24 A Millennial Catholic (re)views…
5/31 *Presbyterorum Ordinis* – the Decree on the Life and Ministry of Priests
6/7 From the Missal of Paul VI to the *Motu Proprio*
6/14 "There and Back Again" – reviewing our (re)views

This series is open to everyone.
We start at 7:30 pm in the Parish Center of the Church of Saint Rocco
18 Third Street, Glen Cove, NY 11542

For more information, please contact us at *saintroccochurch@gmail.com*

Our Weekly Masses

Monday, January 25
8:00 AM Kevin P. Moriarty
(requested by Maxine Keir)

Tuesday, January 26
8:00 AM Anthony Zolla
(requested by Strobel Family)

Wednesday, January 27
8:00 AM Agnes Funk
(requested by Parish)

Thursday, January 28
8:00AM Sally & Michael Biondo
(requested by J. Biondo)

Friday, January 29
8:00AM Michael Busemi
(requested by I. Busemi)

Saturday, January 30
5:00 PM Joseph Rizzo
(requested by V. Rizzo)

Sunday, January 31
8:00 AM Mary Klein
(requested by J. Klein)
9:30 AM Parishioners of St. Pauls
11:00 AM Gina Tarantini
(requested by A. Taranti)
Nelson LiCalsi
(requested by M. LiCalsi)
Anthony Barone
(requested A. & M. Freedman)
Antonella Simoniello
(requested by M. Berardi)
Mary Zoffranieri
(requested by M. Berardi)
Frances C. Lawless
(requested by Melito Family)

Weekend of :

January 16-17, 2016
$5,950.

Stewardship
A Way of Life

Thank you for your continued support to the parish.

Memorials

ALTAR BREAD, WINE & CANDLES
ALTAR FLOWERS
In Memory of Buffolino & Iannucci Families
Donated by Francesco & Sue Iannucci

SANCTUARY LIGHT
In Memory of Fay Vuolo
Donated by M. Rich

DEVOTIONAL CANDLES
Blessed Virgin Mary & St. Joseph
For the Intentions of Our Pastor, Msgr. Pereda

PAPAL & AMERICAN FLAGS
September 1, 2015– February 29, 2016
In Memory of Gina Tarantini
Donated by Aldo Tarantini

CELEBRANT OF HOLY MASS

Saturday, January 30
5:00 PM Msgr. Pereda

Sunday, January 31
8:00 AM Msgr. Pereda
9:30 AM Fr. Garrett Long, SM
11:00 AM Msgr. Pereda

PRAY FOR OUR DECEASED LOVED ONES

Diane M. Muratori
January 15, 2015

KNIGHTS OF COLUMBUS

Next Meeting: February 18, 2016
7PM—Msgr. Costa Hall

SQUIRES

Next Meeting: February 26, 2016
7:30PM—Msgr. Costa Hall

BAPTISMS

Congratulations to the family of the newly baptized: Francesca Caterina Ferazzoli
Charlie James Cavanagh

If you are planning to have your baby baptized, ***please contact the religious education office at 516 938-4530 x110****. Please do this before making any arrangements with catering venues to be sure date is available.*

Please note that godparents must be, confirmed Catholics, at least 16 years old and in good standing with the Church. They must obtain a sponsor certificate from the Parish where they are presently living.

RCIA

Are you interested in finding out about the Catholic Faith? Do you have questions? Have you been thinking of becoming a Catholic? Were you Baptized but never received Communion or Confirmation? (*If someone has asked you to be a sponsor for either Baptism or Confirmation, you* ***must*** *have received these sacraments*.) Call the parish office at 935-1880.

REMEMBER YOUR LOVED ONE

Mass Intention	$ 20
Bread Wine & Candles for the week	$ 50
Altar Flowers	$ 125
Sanctuary Light for the week	$ 25
Devotional Candles before Our Lady & St. Joseph	$ 50

NEED HELP WITH YOUR JOB SEARCH?

Our parish volunteers can help you in updating or creating a resume, identify information about potential job opportunities, and provide tips on interviews, networking skills, and cover letters. Contact Gerard Wendelken at (516)364-0640 or meet with us on Thursday, January 21, 2016 in Room 4 of Msgr. Costa Hall from7:30PM-9:00PM

PRAY FOR THE SICK

Please pray for those whose names are on the parish sick list. If you would like a family member placed on the sick list, please call the bulletin editor at the parish office. Only family members (or the individual themselves) may place names on the sick list.

Geraldine Jesberger, Linda DiBenetto, Bobby Sullivan, Matthew DiLascio, Noella Rao, Christopher Louie, Anthony Grasso, Sr. Eva Ernandes O.P., Marie Pereda, Anthony Ambrosio, Michael DiBari, Sr. Regina Kraft O.P., Kelly Ann Crovello, Teresa Bencardino, Mary Grace Spotter, Natella Astuto, Pasqualina D'Onofrio, Nellie Ambrosio, Robert Simone, Vincent Meade, Michael Kovac, Rita King, Constance Ballantyne, Hank Brakeman, Jamie Dunn, Joseph Herbst, Linda Malone, Guido Penafiel, Francesco Vizzari, Jeremiah McCarthy, Santiago Alvarez, Rosa Marrone, Gabriella Fiorillo, Lorraine and Matthew Masiello, Maria Perez, Linda LeVaillant.

Please let us know when you loved one can be taken off the list. Thank You.

PRAYERS FOR OUR ARMED SERVICE

Please pray for our parishioners in the military:

David J. Munafo, 1st Lt. US Army
John P. Orr, Lt.jg, US Navy CEC
Steven Paniccia, Pfc. US Army
Brandon Rieber, Lance Corporal US Marines
Robert Simon Jr., MS US Army
Michael F. Wendelken, Major USAF

PRAYER MINISTRY

Group meets Thursday mornings at 11:00AM in the chapel to lift up in prayer the requests mentioned in the intentions books. These books are located in the narthex of the church and chapel.

If you are in need of prayer,
please make use of these books.

For information,
call Elise LeVaillant
516 643-3029 or
email intercessorel1@gmail.com

MARIAN GUILD

Next Meeting: February 17, 2016
Time: 6:30PM

"Night at the Races / Chinese Food"

For information: Call Rosemarie Marciano
(516) 884-1875

Molloy College Presents

"Catholics, Capitalism and Climate"

KEYNOTE SPEAKER:

Cardinal PeterTurkson

President of the Pontifical Council for Justice and Peace

Primary Contributor to the Recent Papal Encyclical

Laudato Si

(Praise Be to You: On Care for Our Common Home)

PANEL DISCUSSION TO FOLLOW

MODERATED BY: Fr. James Martin, Editor-at-large, *America* Magazine

February 17, 2016 @2PM
Molloy College/Madison Theatre
1000 Hempstead Avenue, Rockville Centre

Event is free, but reservations are recommended. For more information, or to make a reservation, please contact Molloy College's Office of Advancement at 516-323-4600 or event@molloy.edu

Molloy College

A SPECIAL ST. PATRICK'S CELEBRATION WITH ANDY COONEY & PHIL COULTER IN CONCERT

Dominican Village, a sponsored ministry of the Sisters of St. Dominic in Amityville, will host a benefit concert in the NYCB Theathre in Westbury on Sunday, March 13, 2016 at 3PM.
Celtic Crossings in Concert will feature "Irish America's favorite son," Andy Cooney and Ireland's legendary songwriter and performer Phil Coulter, accompanied by the Irish Pops Ensemble, Hibernian Festival Singers and special guest Geraldine Branagan.
Proceeds of this event will benefit Dominican Village, a not-for-profit, non-sectarian Independent & Assisted Living Retirement Community in Amityville, NY.
Tickets can be purchased directly through Dominican Village or www.ticketmaster.com. Cost $69.50 or $54.50.
Call Dominican Village for information (631) 842-6618.

HARVEST HOUSE
RESIDENCES FOR INDEPENDENT SENIORS

What is Harvest House? Directed by Sisters of St. Dominic, Harvest House is a positive option for independent Seniors 65+ who want the fullness of living in a family atmosphere, in a secure environment minus the burden of managing a home or apartment.
Harvest House offers...the fullness of living in companionship, with nutritious meals, private bedroom, common living space to be with friends, share ideas, stories and good times.
Harvest House is...affordable, conveniently located to shopping, places of worship, library, restaurants, public transportation and more…
Locations...Syosset and Floral Park
For information call: S. Jeanne A. Brendel, O.P.,CSW
(516)496-9796 or website: www.harvesthouses.org

GIFTS OF BREAD & WINE

If you would like to present the gifts at the Offertory of Holy Mass (bring up the gifts), please let one of the ushers know. This is very appropriate when one has arranged for the day's Holy Mass or if one is keeping a special day.

The 2016/2017 Mass books are available if you would like to request a Mass intention for a deceased or living loved one. Please stop in at the parish office during regular business hours. The Mass offering is $20. Sorry, we cannot take telephone requests or credit card payments.