

**Culdee Presbyterian Church**  
916 NC Hwy 73 West End, NC 27376  
Interim Pastor: Reverend Jane Love

U.S. Postage Paid  
West End, NC 27376  
Permit No. 6



## **The Culdee Connection**

Thank you, Lord, for:

**April 2020**

**Volume: 40**

**Issue: 4**

**Proofreaders: Eve Williamson & Janie Taylor**

**Compiled by Diann Fortune**

### **CULDEE'S WORSHIP SERVICE VIDEOS**

June Stewart

If you are on **FaceBook**, you can go to the **Culdee FaceBook** page and click on the link to **Culdee's worship service**.

If you are not on **FaceBook**, you can go to our church website, [www.culdeechurch.net](http://www.culdeechurch.net) . You will see tabs/buttons across the top of the page (Welcome, Staff, Newsletter, etc.). Click on **MEDIA** and Culdee's worship service video will come up.

### **IMPORTANCE OF COMMUNICATION**

June Stewart

Right now, we are not meeting together in the sanctuary/fellowship hall on Sundays for worship services nor at other usual church activities/functions. It is so important for us to communicate regularly in other ways to make sure no one feels left out, or a need in the church family is not met. You can always call or email **Edith** in the church office or contact **Pastor Jane** (1-919-818-7708; [pastorlove@embarqmail.com](mailto:pastorlove@embarqmail.com) ). Remember also, that your **Elder Shepherd** is a great resource to call when you have a question or concern! In addition, information and encouraging messages may be made available through.....**ONE CALL** messages; our **WEBSITE** ([www.culdeechurch.net](http://www.culdeechurch.net) ); our **FACEBOOK** page; **EMAIL**; our **NEWSLETTER**, and through **REGULAR MAIL**. Thank you all for checking on and praying for each other in our congregation and reaching out to the community to help where you can. **"GOD is our refuge and strength, an ever-present help in trouble."**

**Psalm 46**

## Stewardship of Health

As we consider nations, families and individuals affected by the coronavirus, we offer prayers and petitions for all. Also, churches as gathering places for larger groups need to be mindful of how we like our Great Physician can offer healing and hope. I and your Session have or will consider options and plans for the future to address how we can serve our community and congregation. I have read widely and will continue to stay as up to date on facts that impact our response as I can. I offer the following resources and thinking from sources I trust.

Considerations for our congregation:

Contacts: Because it may be necessary to cancel worship or some other gathering, we want to insure we have accurate ways of communicating. We will contact you to find your preferred method of communication or **you can volunteer such information.** In addition, will you offer the name of a friend or family member and their contact information. We already have One Call in use but we want to insure everyone is reachable and so we're trying to expand and update our list.

Shared Access to Crucial Data: We want to insure that electronic files are stored in a manner (the Cloud) so that leadership may obtain information essential to the church's functioning. This means more than one person may access such files and in the event of someone being unable to take care of some aspect of work, we would have another designated person to access the file and accomplish the task. We will provide updates on the church voicemail which you can access by calling the church if needed. Additionally, we will take a look at list distribution like using Mailchimp or the like. We will insure that some of the church leadership can dial in to obtain voicemail.

Considering the Different Ways to Gather: Because we can create ways to “gather” through technology, we will explore the technological possibilities for worship, Bible Study, Women's Circles, Men's Group, Youth, creative possibilities for our music folks and Sunday School. Session, Committees, events where larger groups gather, we want to provide options. Zoom-video conferencing or FreeConferenceCall will be investigated! To be honest, if these methods are temporarily necessary we know it won't be quite the same but Culdee caring for each other and the broader community may make it necessary. We will keep you posted.

Giving to God: If we can't pass the collection plate, we need to encourage each other to give electronically. Explore an automatic withdrawal with your own bank. We will look at on-line giving options and offer tutorials on how to give electronically if we discover a system that we trust. We have a denominational resource, Presbyterian Online Giving that has low transmission fees that we will examine. There may be increased needs for those of the least of these that we can share with so we want to think about a missional response.

Putting others first: 1) Please remain home if you are not feeling well. We will miss you but we will hold you in our hearts. God knows you desire to worship so try tuning into worship on the television and **when** Culdee has an online option, check us out. 2)When you first arrive at church, head to the bathroom and wash your hands, consider washing your hands before you leave or immediately when you reach your next destination. 3) Hugs, handshakes and other forms on contact need to be resisted for a time. Temporarily, try greeting one another with the sign of the cross, a hand over the heart, an elbow bump, or Mr. Spock's own split-fingered "live long and prosper." 4) Sit 3' to 6' from others who aren't a part of your family group and/or sit every other pew. 5) If you need to cough, please cough into your elbow or a tissue. If you cough into a tissue, please promptly dispose of the tissue. 6) Avoid using the water fountains. These suggestions are just the beginning of our exploration of how to help each other and our community maintain help.

As people of God, we know our God is Sovereign and has all of us in his care. He is our refuge, our hope and while we certainly don't need to worry or panic, we want to do our part in being prepared and proactive. Let us be at prayer and let us do what we can practically to be good stewards of our health.

Psalm 91 vv 1-6

You who live in the shelter of the most high,  
who abide in the shadow of the Almighty,  
will say to the Lord, "My refuge and my fortress;  
my God, in whom I trust."

For He will deliver you from the snare of the fowler  
and from the deadly pestilence; he will cover you  
with his pinions, and under his wings you will find refuge;  
his faithfulness is a shield and buckler.

You will not fear the terror of the night, or the arrow that flies by day,  
or the pestilence that stalks in darkness, or the destruction that wastes  
at noonday. Amen and Amen.



## FirstHealth of the Carolinas Further Visitor Restrictions

### FirstHealth further Restricts Visitation Policy Due to COVID-19

Due to the continued spread of the coronavirus that causes COVID-19, FirstHealth of the Carolinas is announcing additional restrictions at its four hospital locations.

Beginning Monday, March 30, 2020, no visitors will be permitted until further notice.

There are exceptions to the policy, including the following:

- Visitation of patient nearing the end of life
  - The number of visitors allowed in this situation will be determined on a case-by-case basis by the care team
- One parent for pediatric or NICU patient
- One person for labor & delivery or postpartum
- One person to help with discharge
- One emergency department companion
- One outpatient area companion
- One person to accompany patient for procedure or surgery

Additionally, no visitors under the age of 12 will be allowed to visit until further notice. People who are over 65, pregnant or immunocompromised are discouraged from visiting.

All visitors and patients will be screened prior to entry into a FirstHealth hospital, and visitors should not visit our campuses if they have one or more of the following symptoms: fever, cough, shortness of breath, or if they have come in contact with a person who has tested positive for COVID-19 in the last 14 days. Patients being treated or tested for COVID-19 may not have any visitors.

**If you have any questions about these new visitor restrictions, please call our office or if you have any need for clarification.**

Thank you

**Beverly C. Jessup, DMin**  
**Director, Pastoral Care**

#### **Additional Coronavirus Information Regarding Public Assistance:**

Due to closings, layoffs and cut hours, many folks across the area are going to need financial assistance from government programs. Advice from one Unemployment Agency worker was for people to apply for assistance as soon as their job situation changed. The other essential is that when applying, you must tell the agency that you are there because of changes due to coronavirus. **YOU must tell them coronavirus has changed your employment status.** They are not allowed to prompt you for this information. It will make a difference to your benefits.



## Session Minutes and/or Actions

submitted by Clerk of Session June Stewart

*Colossians 3:17 And whatever you do, whether in word or deed do it all in the name of the Lord Jesus, giving thanks to God the Father through him.*

### STATED SESSION.... March 15

**February 17** – a request for Elder action on **amended 2020 Budget**. Approved with one abstention.

**Eight (8) children** have been enrolled for the **Communicants class** so far. The Communicants class will not meet until restrictions, due to the virus, are lifted.

**Motion** was approved to adhere to the **Presbytery's guidelines** and **cancel church (worship services and Sunday School) until April 5<sup>th</sup>**.

Danny Aldridge gave a brief tutorial on how to read the line items dealing with Monthly Budget Income/Expense vs. Actual Monthly Income/Expense; and the Year-to-Date Budget Income/Expense vs. Actual Year-to Date Income/Expense.

Finance reported there was over \$20,000.00 in the **Live Oak Liquid Asset Account**. The motion was approved to take \$20,000.00 out of the liquid asset account and invest in **two CDs in the amount \$10,000.00 each**.

Outreach shared with Elders that a check for **\$1200.00** from the **Mission Fund** account will be sent to **Pastor Sidor**.

**CALLED SESSION** meeting was held on **March 22 at 6:00 teleconference**.

**All Elders** were asked to make sure they are contacting those on their **Shepherd's List** to check on their status and to ask them to call or email the church office if their phone numbers, email address, or home address needs to be updated.

**The Pastor Nominating Committee (PNC)** will try to continue to meet on Tuesday evenings.

**A motion** was approved to schedule a breakfast at the church on Sunday, March 29 from 8:30 - 9:30. Those attending would pick up their breakfast by drive through, or their meal would be home delivery.

**CALLED SESSION** ...**March 29 at 6:00 p.m. teleconference**.

Motion was approved to cancel all worship services and Sunday School during **April**.

Finance reported that Culdee is in good financial condition with reserves at 8.65 months.

Elders reported a good response to their calls to their Shepherd List members.

Each Ministry received a list of objectives at the March 22 meeting to work on and report back progress at this meeting. All ministries reported progress in accomplishing their objectives.

## MINISTRY REPORTS



**Worship Ministry: Chairman Johnie Marion & Vice Chair Brandon Blue**

**Colossians 3:15-** *Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful.*

### **Easter...the Season of Regrowth, Hope and New Life**

Have you ever wondered where the word Easter originated? What about the tradition of coloring eggs? Just as there are many traditions surrounding the celebration of Easter, there are many stories and legends surrounding the origin of the word Easter and the Easter egg. According to numerous sources, the word Easter originated from the name of an Anglo-Saxons goddess named Eostre (various other spellings are Estre, Estara, Eastre, Ostara). She is said to have been the pagan goddess of the dawn and spring. The only reference to Eostre comes from the writings of the Venerable Bede, a British monk who lived in the late seventh and early eighth century. Bede wrote, "the month in which English Christians were celebrating the resurrection of Jesus had been called Eosturmonath in Old English, referring to a goddess named Eostre. And even though Christians had begun affirming the Christian meaning of the celebration, they continued to use the name of the goddess to designate the season." Another source of reference suggests that the word Easter is embedded in the history of the Frankish church (Germans who settled in Rome during the fifth century). Recorded history indicates that the Frankish church celebrated Christ's resurrection in the spring and included the word 'alba' which means sunrise. Originally it was known as the Festival of Eostre, but when Eostre was translated into German, the word Ostern was selected and this leads some to believe that Ostern is the origin of the word Easter.

The tradition of coloring eggs at Easter according to most reference sources is attributed to the early Christians of Mesopotamia. Because Church leaders in that day forbid their parishioners from eating eggs during the week leading up to Easter, any eggs laid that week were saved, dyed and/or decorated to make them Holy Week eggs. The eggs were then given to children as gifts. In the Orthodox tradition eggs were painted red to symbolize the blood Jesus shed on the cross. In the Christian tradition eggs were adopted as a symbol of the Resurrection. Just as Jesus rose from the tomb, the egg symbolizes new life emerging from the eggshell and the hollowed-out shell symbolizes the empty tomb. To commemorate this Christian tradition, the Protestant reformer Martin Luther in the late 16<sup>th</sup> century is said to have organized egg hunts for his congregation, where the men would hide eggs for women and children to find.

As interesting as history and tradition may be, the more important question is what Easter means to us today. To some, it means the celebration of spring and regrowth – to some it means a time to remember the Passover and hope given when God delivered His people from the hands of Egypt – but for Christians it means the celebration of new life in Christ Jesus. To Christians, Easter is Resurrection Day – the anniversary of the day Jesus rose from the grave triumphant, claiming victory over death. In Christ, those who believe are set free from

the power and penalty of sin – because He lives so can you and I through simple faith in Him. God provided Himself as a sacrifice and thanks to what He did for us, we can have hope – hope during times of uncertainty and confusion – hope during times of ‘Stay at Home’ orders and restrictions on social gathering – and most importantly hope during times of a worldwide pandemic, why – because Jesus promised that He will never leave us or forsake us – He is with us always during the good times and the bad. And it is for this reason we can give thanks and praise the Living God for His loving sacrifice from the sanctity and confines of our home this Easter season.

We know it is everyone’s hope that we can gather at church for worship soon but until such time we do let us gather each week for Sunday worship using the church’s website. If God’s people can’t gather in body let us at least us be together in spirit. God’s peace.



**Congregational Care: Chair Karon McKenzie & Vice Chair Eve Williamson**

**1 Thessalonians 5:11** *Therefore encourage one another and build each other up, just as in fact you are doing.*

Please call the church office between 9:00 a.m. and 2:00 p.m. if you need assistance during the coronavirus outbreak and quarantine. Culdee Care Team members can deliver prepaid groceries, medicines and other needs. Be sure to give Edith your official name and birthdate to pick up prepaid medications. If you are able to run errands for members in need, please call the church office to volunteer for the Culdee Care Team.

**SHUT-INS**

Mr. Pete Bullard  
812 NC Hwy 73  
West End, NC 27376

Ms. Evelyn Caddell  
206 Hawthorne Trail  
West End, NC 27376

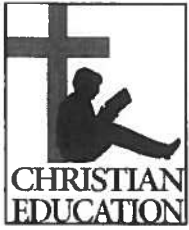
Mr. Kenneth Whitesell, Rm. #517  
Genesis Health Care Siler City Center  
900 W. Dolphin St.  
Siler City, NC 27344

*Sick & Shut-in*

*Please keep these special members in your thoughts, prayers and communication list, not only during this crisis but also beyond.*



**Pray for Culdee members serving in the Armed Forces: Tony Cox & Jared Rivas**



**Christian Education Ministry: Chairman Wade Garner & Vice Chair Patti Burke**

**Roman 8:14** *For those who are led by the Spirit of God are the children of God.*

Submitted by Patti Burke: Session Member, Christian Ed Vice Chair & Secretary

The Christian Ed Ministry has been asked to offer Bible Study suggestions for our congregation. We acknowledge each of you have your established daily worship but we are offering more supplemental studies for this time at home.

- For a daily devotional, we encourage reading your Upper Room. If you do not have the current one, they are available in the Narthex or simply read one from past months. I am always surprised how different readings affect you at different times!
  
- ***RightNow Media*** is the largest library of on-demand Bible Study videos available. **This library has been purchased by Culdee on a monthly basis for our entire congregation and offers a variety of studies & entertainment for all ages. Please take advantage of this opportunity.**
  - The study we suggest for adults during this time is:  
Traveling Light by Max Lucado  
Max Lucado discusses the baggage we each carry on earth instead of surrendering these to God. (Baggage such as worry, guilt, fear, etc.) This study is based on the 23<sup>rd</sup> Psalm.
- *RightNow Media* offers many Bible based cartoons, and entertaining Biblical teachings to children of different ages. As you research, the studies are divided into age appropriate topics. Many have enjoyed Bibleman in Children's Church. The site also offers religious children's movies.
- **You can log onto *RightNow Media* on your pads, computer or phones.**
  - Instructions to log onto *RightNow Media*:
    - Search for RightNow Media or enter <https://www.rightnowmedia.org/>
    - Click on Login
      - Enter: [CuldeePresChurch@gmail.com](mailto:CuldeePresChurch@gmail.com)
      - Password: 1886/21<sup>st</sup>

-Once you have logged in and are on the site, you will see the Search symbol beside Kids near upper left of the screen. There you may enter Max Lucado "Traveling Light" and you will find that study.

-Search the Kid's library if you have young children for interests/needs. It is endless!

**\*If you have trouble logging on, please contact Patti Burke at [pburke001@embarqmail.com](mailto:pburke001@embarqmail.com)**

- During this time, the church will supply a devotional with words of inspiration through the One Call, the church-wide calling system.

Each Sunday School class is encouraged to develop creative ways to communicate, encourage and worship. It is our prayer each of you are well. Hopefully this difficult time will allow us to grow in faith, spend more time in God's word and emerge both stronger as individuals and a stronger Culdee Presbyterian Church!





**Finance Ministry: Chairman Danny Aldridge & Vice Chair Diann Fortune**

**Proverbs 21:20** *In the house of the wise are stores of choice food & oil, but a foolish man devours all he has.*

**Coronavirus & Giving Opportunities:** The coronavirus has drastically changed the

way most folks live. It is also providing many opportunities to support each other and spread Christian love.

But, just as at your house, the bills continue to arrive at God's House. Each household is being affected

differently financially by the job closings and shortened hours. If you are able to continue to make contributions to the church, it would be appreciated. The elders voted on two simple methods for making contributions that

will keep you safely at home: 1. Drop a check in the mail or 2. Contribute through your personal online

banking. **If your family needs assistance during this crisis, please remember the church may be able to**

**help.** Don't hesitate to call the office during business hours of 9:00-2:00ish or contact your shepherd.

**Carnegie Hall Choir Trip:** Through a generous donation and successful fund-raising efforts, the choir has

repaid the entirety of the loan from the church with some funds still remaining!! Congratulations to the choir!!

There are some more fund-raising opportunities on the horizon to complete final payments for transportation

and lodging. Rumor has it that those yummy chocolate peanut butter eggs might be making an appearance soon

(unless coronavirus changes things)! Keep an eye and ear out for more information.

**Basketball Court Project:** With much work from Culdee's Finance Ministry Chair Danny Aldridge, Treasurer

Anne Savage, Secretary Edith Martin and our Accounting Firm, Sandhills Accounting Services, all funds that

have been designated towards the court are in one account making it easier for the LEAGACY Youth Group to

know their financial progress. There are still envelopes available for donations but due to current health

warnings, should you desire to contribute to the basketball court, please use one of the previously discussed

methods and earmark your check in the memo line for Basketball Court. The Youth appreciate your support.

**Potential Coronavirus Church Expenses:** Not being sure what the future holds, Interim Pastor Jane Love

brought up several potential additional expenses due to the virus. In order to sanitize the church, additional

cleaning supplies above the norm may be required. It would be much easier on Culdee's custodial staff if visits

to the church were limited for the time being so fewer areas have to be sanitized repeatedly. Interim Pastor Jane

Love also shared that she was unsure exactly how the recording and posting of worship videos worked and she

had consulted Ben Dunlop to potentially provide this service and that would likely be an expense. Tim Lea

stated that there was a community person that might provide this service to Culdee pro bono. Ensuing

discussion concluded that without physical services and changes in earnings of our members, it would be

prudent to explore opportunities for saving church funds while giving someone the opportunity to serve God.

Also for consideration is the purchase of prepackaged elements for Communion once congregations are able to

safely meet again. **Update:** Currently volunteers from the Culdee membership are providing the online video

services! Thank you for volunteering your time to serve God in spreading His messages!!

**Please check on your elderly neighbors.**

Respectfully submitted by Diann Fortune.

## Culdee's Organizations & Groups

### **Presbyterian Women: Mary Ruth Whitaker & Darlene Valitutto**



Submitted by Mary Ruth Whitaker

As I sit in self-quarantine, I think of my Culdee family: wonder when we will get together again, and pray for each of your families' good health. Stay positive and have faith that our Lord is watching over us.

These are the plans Culdee Presbyterian Women had before the coronavirus struck. Our circles would usually meet the first Wednesday or Thursday of the month. Coastal Carolina's Presbyterian Women's Spring Gathering was to be held at Red Springs Presbyterian Church on Saturday April 25<sup>th</sup>. The Presbytery of Coastal Carolina has cancelled all gatherings currently so we will wait to hear their plans for the event. If it is rescheduled, we will send out word and hope that many of you will make plans to attend. Once rescheduled, we can take the church van and/or carpool for those of you who do not want to drive. At our March circle meetings, we collected socks that were to be taken to the Spring Gathering. Certainly, we will be instructed on how to get the collected socks to their final destination, Camp Monroe. Each PW's group throughout the Presbytery had an item of need to collect for Camp Monroe. Hopefully Camp Monroe will receive all the items they need for their summer campers. We look forward to eventually meeting with all Presbyterian Women in the Presbytery of Coastal Carolina and hope Culdee will be well represented on this day.

Stay well. Look out for each other.

### **Presbyterian Men: Wade Garner**

Currently the Presbyterian Men's group will not meet in April due to the coronavirus. If the situation changes, we'll let you know.

Thank you to the folks that helped out with the Mission Breakfast Sunday, March 29<sup>th</sup>. There was a good turn-out for drive-through service and several plates were delivered.



### **Beverly Dunlop, Director of Music**

Beverly Dunlop made a presentation to the Culdee Session in March stating the wonderful news that all borrowed funds were repaid to the church! As with all other aspects of life currently, the Carnegie Hall Music Trip scheduled for May might have be rescheduled. Beverly Dunlop will be checking with Mid America, the travel company, to learn the policies involved if cancellation is required. Health and safety of the Culdee choir is of paramount concern regarding the trip.

If there is additional information you would like to see included in our newsletter, please email [culdee.news@gmail.com](mailto:culdee.news@gmail.com) to make suggestions or requests. All ideas will be given consideration. 😊

**April BIRTHDAYS:**

Kelly Curlee	01	Susan Jackson	11	Joshua McKenzie	23
Blake Lea	02	Darrell McKenzie	12	Margaret Holman	23
Faye Ritter	05	Aemon Barber	12	Matt Howle	23
Rhett Cole	05	Alston Willcox	14	Matt Williamson	25
Hunter Cox	07	Steve Carrico	16	Rick Halverstadt	28
Roger Craven	08	Mark Cole	18	Jamie Martin	28
Michelle Seawell	09	Tim Lea	18	Ian Stewart	28
Larry Sears	09	Ronald Bowen	20	John David Cuff	30
Asher Shields	09	Robert Barber	20		



**April CALENDAR OF EVENTS: (In hope & faith we're healthy & operating normally soon.)**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
8:20 am REACH Service	9:00 am Culdee Knitters	6:00 pm Dulcimers	6:00 pm Bible Study	9:00 am Culdee Quilters		
9:40 am Children's JAM	2:30 pm Joyful Noise	7:00 pm Handbells	7:00 pm Choir Practice			
9:45 Sunday School						
11:00 am Worship						
6:00 pm Youth Group						

**Schedule of April Events:**

Presbytery of Coastal Carolina, of which Culdee is a member, has recommended that all gatherings be cancelled for the time being until the covid 19 virus is no longer a threat. Culdee is following the recommendations of the Presbytery. As the situation changes, updates will be provided to members.

***One Great Hour of Sharing***

<https://specialofferings.pcusa.org/offering/oghs/>

The offering for *One Great Hour of Sharing* is an offering usually occurring during the season of Lent. The following information is from the Special Offerings page of the PCUSA website.

**in a world of disaster, hunger, and oppression**

**Millions of people lack access to sustainable  
food sources, clean water, sanitation, education, and opportunity.**

The three programs supported by *One Great Hour of Sharing* - Presbyterian Disaster Assistance, the Presbyterian Hunger Program, and Self-Development of People - all work in different ways to serve individuals and communities in need. From initial disaster response to ongoing community development, their work fits together to provide people with safety, sustenance, and hope.

If you are in a position financially and would like to support *One Great Hour of Sharing*, which was scheduled to be collected on Easter Sunday, please indicate this desire on the memo line of your check. Thank you.

**CULDEE PRESBYTERIAN CHURCH**

Week 4,922.94

**MONTHLY FINANCE REPORT**

Sundays 4

29-Feb-2020

**OPERATING FUND REFLECTS INCOME FROM TITHES/OFFERINGS AND GENERAL MONTHLY EXPENSES** **OVER & (UNDER)**

MO OP BUDGET INCOME	\$ 19,691.77	ACTUAL MO OP INCOME	\$ 19,995.00	303.23
MO OP BUDGET EXPENSE	\$ 19,691.77	ACT MO OP EXPENSE	\$ 20,288.51	596.74
TOTAL YTD OP BUDGET INCOME	\$ 39,383.54	ACTUAL YTD OP INCOME	\$ 40,455.00	1,071.46
TOTAL YTD OP BUDGET EXPENSE	\$ 39,383.54	ACTUAL YTD OP EXPENSE	\$ 38,177.82	(1,205.72)
ACTUAL MO OP & DESG INCOME	\$ 39,660.70	ACTUAL YTD OP & DESG INCOME	\$ 62,708.14	
ACTUAL MO OP & DESG EXPENSE	\$ 21,826.51	ACTUAL YTD OP & DESG EXPENSE	\$ 46,370.53	

<b>LIQUID ASSETS:</b>		<b>LEGALLY RESTRICTED FUNDS: *</b>	
BB&T CHECKING	\$ 33,499.79	BB&T Cemetery Fund Checking/Savings*	\$ 6,518.73
LIVE OAK LIQUID ASSET SAVINGS	\$ 23,797.75	BB&T Cemetery Fund CDs*	\$ 69,211.58
LIVE OAK LIQUID ASSET CDs	\$ 146,296.36	BB&T Flower Garden CD #3126*	\$ 10,000.00
SALES TAX RECEIVABLE	\$ 525.50	BB&T Flower Garden Checking #6017*	\$ 1,763.16
DUE FROM GEN TO LEGALLY DESIGNATED	\$ 400.00	BB&T Men's Group Checking #5469*	\$ 926.94
<b>TOTAL AVAILABLE LIQUID ASSETS</b>	<b>\$ 204,519.40</b>	Live Oak Barnabus Savings*	\$ 3,853.25
		Live Oak Building/Renovations Savings*	\$ 18,552.76
		Live Oak Choir Savings*	\$ 303.39
		Live Oak Doris Moore Savings*	\$ 2,463.34
		Live Oak Family Promise Savings*	\$ -
		Live Oak Hand Bell Savings*	\$ 1,400.45
		Live Oak Missions Savings*	\$ 11,096.65
		Live Oak Parking Lot Savings*	\$ 7,505.89
		Live Oak Sarah Ann Fortune Savings*	\$ 931.84
		Live Oak Youth Basketball Project Savings*	\$ 1,705.73
		Live Oak Youth Savings*	\$ 12,898.65
		Live Oak Parking Lot CDs*	\$ 30,017.53
		Live Oak Cemetery Fund CD #7743*	\$ 20,085.01
		Live Oak Doris Moore CDs*	\$ 49,333.25
		Live Oak Missions CDs*	\$ 5,099.71
		Live Oak Sarah Ann Fortune CDs*	\$ 30,935.71
		<b>TOTAL LEGALLY RESTRICTED FUNDS*</b>	<b>\$ 284,603.57</b>

<b>DESIGNATED, RESTRICTED &amp; LEGALLY RESTRICTED LIQUID ASSETS:</b>			
DESIGNATED FUNDS *	\$ 6,546.98	TOTAL YTD INTEREST INCLUDED IN BALANCES	\$ 940.09
LEGALLY RESTRICTED FUNDS *	\$ 284,603.57	TOTAL BALANCE @ BEGINNING OF YEAR	\$ 277,029.26
<b>TOTAL DESIGNATED, RESTRICTED &amp; LEGALLY RESTRICTED LIQUID ASSETS</b>	<b>\$ 291,150.55</b>		

<b>TOTAL ASSETS</b>	<b>\$ 495,669.95</b>		
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<b>DESIGNATED FUNDS: *</b>			
Barnabus Fund *	\$ 216.65		
Building/Renovations*			
Building & Renovations*	\$ 244.51		
Parking Lot Paving Fund*	\$ -		
Choir Fund *	\$ 6,911.34		
Doris Moore *	\$ -		
Hand Bell Fund *	\$ 250.54		
Harvest Festival*	\$ 74.60		
Missions*	\$ 319.00		
Other Designated*	\$ (256.78)		
Sarah Ann Fortune Memorial Fund *	\$ 147.92		
Youth Basketball Project*	\$ 1,929.20		
Youth Fund *	\$ (3,290.00)		

<b>BB&amp;T CHECKING DESIGNATED FUNDS *</b>	<b>\$ 6,546.98</b>		
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AVAILABLE LIQUID ASSETS	\$ 204,519.40		
BB&T CHECKING (MINIMUM BALANCE)	\$ (20,000.00)		
6 MONTH RESERVE (EQUAL TO ANNUAL BUDGET INCOME DIVIDED BY 2)	\$ (127,996.50)		
<b>MONIES AVAILABLE IN EXCESS OF 6 MONTHS RESERVE</b>	<b>\$ 56,522.90</b>		

Months in Reserve **8.87**

ACT = ACTUAL  
 MO = MONTHLY  
 BUD = BUDGET  
 OP = OPERATING  
 INC = INCOME  
 EXP = EXPENSES  
 DESG = DESIGNATED  
 \* = LEGALLY RESTRICTED FUNDS

**Culdee's Financial Summary & Coronavirus Crisis:**

The above financial report is based on the 2020 Budget the Session approved in February and the totals are current as of February 29, 2020. This is the most recent approved finance report. The March financials should be received to the Finance Ministry mid-April.

Analysis of Culdee's financials shows that Culdee should successfully weather the coronavirus storm especially if it lasts a short time. The Presbytery of Coastal Carolina recommends a year's worth of reserve funds to carry churches through times of financial crisis such as this. A former Culdee Session approved maintaining six months of reserves. After scrutinizing the budget, it was determined that Culdee was obligated to spend roughly \$16,500 per month for payroll (65% of the Culdee budget) and regularly occurring costs like LifeLine and Upper Room. By spending only what Culdee is obligated to spend, Culdee can continue to pay its bills for roughly the next three months without dipping into the six-month reserve. God is good!

## Culdee Presbyterian Church



### **Weekly Worship Services**

Interim Pastor: Reverend Jane Love

#### **Sundays:**

##### **8:20- REACH Service**

A contemporary-type worship service followed by refreshments & fellowship.

##### **9:30- Fellowship & Refreshments**

A time to share prayer praises and needs and enjoy Christian fellowship.

##### **9:45- Sunday School**

Learn God's Word & how it applies to daily life.

##### **11:00- Worship Service**

A relaxed traditional-type service where all are welcome.

#### **Wednesdays:**

##### **6:00- Bible Study**

Join fellow Christians in an uplifting study of the Bible.

#### **Culdee Presbyterian Mission**

Culdee Presbyterian Church will build caring relationships with our local and global community while proclaiming the Word of God and building up our faith community.

**Contact Us:** PH: (910) 295-6685 [www.culdeechurch.net](http://www.culdeechurch.net) [culdee@embarqmail.com](mailto:culdee@embarqmail.com)