

The Culdee Connection Newsletter



Culdee Presbyterian Church

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DECEMBER 13
at 4:00 pm



Children's
Christmas Party
to follow!

"COMING HOME FOR CHRISTMAS!"

A concert celebration

Culdee Presbyterian Church



Children's Choir



Children's Hand Chimes



Level Ground

Handbell Choir



Chancel Choir

From the Pastor's Desk...

- **Congregational Meeting:** On Sunday, December 13, we will hold our annual meeting of the Congregation. The meeting will convene following the 11:00 service of worship in the sanctuary. As is our practice, we will have one combined service of worship that day...at 11:00 in the sanctuary. Two things we will do at this annual meeting is to receive the budget which was approved at the November session meeting (the approved budget is included in this newsletter for your review); plus we will act on proposed changes in the pastor's terms of call (which are also included in the newsletter for your review).
- **"Coming Home for Christmas"**- Sunday evening, December 13, is an exciting day in the life of Culdee Presbyterian Church. Everyone is invited to attend our Christmas concert celebration, "Coming Home for Christmas" in the sanctuary. The special afternoon of music will include all of our music ministry groups...the Children's Choir, the Children's Hand Chimes, the Handbell Choir, Level Ground Praise Team, and the Chancel Choir. The evening will include scripture readings, congregational singing, and a variety of music. I hope you will plan to join us...and as always I encourage you to bring a friend.
- **Christmas Party:** Following the Christmas concert the excitement of the day continues in the Fellowship Hall with our annual Christmas party. There will be food, presents, and...a very special guest for the children! Come spend your the with us and celebrate God's love that we see in the birth of a little baby on Christmas day!

- Pastor Joe

DECEMBER PREACHING/WORSHIP PLAN

DECEMBER 6, 2015

Scripture:

Sermon: "Faces at the Manger: Inn Keeper"

DECEMBER 13, 2015

Scripture:

Sermon: "Faces at the Manger: Angels"

DECEMBER 20, 2015

Scripture:

Sermon: "Faces at the Manger: The Magi"

DECEMBER 24, 2015 (Christmas Eve)

Scripture:

Sermon: "Faces at the Manger: Shepherds"

DECEMBER 27, 2015

Guest preacher



Visit us online at www.culdeechurch.net

DECEMBER BIRTHDAYS

Dee Anderson	01
Matt Halverstadt	03
Tim Howle	03
Joan Altman	04
Johnny Harris	05
Jodi Caddell	06
Russell Whitaker	07
Darrell Parsons	07
Jim Dalton	08
Roston Barber	08
Lily Cox	09
Nicholas Fortune	10
Patrick Fields	12
Ed Taylor	12
Luke Black	14
Betty Lois Frye	14
Dakota Clouse	14
Donald Parks	15
Chris Bobo	16
Douglas Meeks	16
Art McKenzie	18
Jean Wright	19
Jill Black	20
Kelsey Thompson	20
Betty Jo Lea	20
Gwyn Cox	21
Michael Salargo	22
Abby Whitaker	22
Peggy Gibbs	23
Lillie Cagle	25
Denise Grandolfo	26
Susan Gribben	27
Everette Parsons	27
Camrey Vest	28
Jennifer Jordan	29
Ann Savage	30
Mark Thompson	30
Cullen Craven	30

PRESBYTERIAN MEN'S NEWS

Men, women, and children are invited to our churchwide Christmas dinner on Friday December 4th at 6:00 pm in the fellowship hall. This is sponsored by the Presbyterian Men. Come and join us for good food and fellowship.

Wade Garner, PM President

CEMETERY COMMITTEE

Please secure any Christmas arrangements on the graves. Any information needed call Wade Garner at 295-6990.

BABY SHOWER...YOU'RE INVITED

You are invited to a baby "girl" shower for Celeste Marino on Saturday January 9th from 2:00-4:00 in the fellowship hall. Celeste is registered at *Babies R Us*. RSVP to Brooke Kemp at 910-638-6232 or email brookekemp@gmail.com

CD's of the worship service are available on the table outside the office or by calling/e-mailing the church office.

EACH SUNDAY...FELLOWSHIP BREAKFAST!

9:30 A.M. IN THE FELLOWSHIP HALL

**COME JOIN US FOR A TIME OF FELLOWSHIP AND FOOD
WITH OUR CULDEE FAMILY EACH SUNDAY MORNING!**

EVERYONE IS INVITED!

FINANCE MINISTRY NEWS

As I approach my last month as an Elder of Culdee Presbyterian Church, I have spent a lot of time contemplating my service to this church. When I was asked to serve, I was humbled and overwhelmed that I was even considered for such an important role. Being an Elder is a 'great' responsibility. I think 'great' is such an appropriate word here because it denotes size as well as importance. From my first weeks of Elder training with Pastor Joe to my first year as a rookie Elder, there was much to learn about our church and the duties of being an Elder. When I reflect on my service, I am very proud of some accomplishments yet discouraged that I was not better at other duties. Ultimately, God has provided each of us with gifts that we use to the best of our abilities.

Serving on the Finance Ministry can be a thankless job within the church. We are routinely put in a position to stop or slow down some very good ideas or initiatives. Ask anyone who serves in this ministry and they will tell you how difficult these decisions or recommendations to the Session can be. Our goal is to never stand in the way of our faith and the mission of our church, but to act responsibly with the resources God has provided. The Finance Ministry has submitted an operating budget for 2016 to the Session. With some modifications, it has been approved by the Session and will be presented to the membership at our annual business meeting in December.

The Finance Ministry would like to continue to emphasize some key points about our budget. The operating budget consists of two parts - income and expenses. Income is primarily derived from tithes and offerings. Expenses are fairly self explanatory, but include salaries, utilities, supplies, missions, etc. All the expenses combined form the yearly spending plan for the church. To formulate our annual operating budget, we base the income from the previous years income. For example, the 2015 Budget was based on the income from 2014. Likewise, the 2016 Budget is based on the income from 2015. Because the income levels from tithes and offerings has fallen far short of our 2015 Budget, we have reduced our 2016 Budget by over \$14000. Making budget cuts is never easy but is necessary when the income of the church is below projected levels. As a side note, the ministries of the church have done an outstanding job of reducing spending for 2016. Hopefully that will help prevent us from using our savings for operating expenses for the remainder of the year.

The final part of the church finances that needs to be addressed is our designated accounts. As most of you know, we have some formal designated accounts where people make contributions. These include the Cemetery Fund, The Doris Moore Scholarship Fund, and The Sara Ann Fortune Fund. We also have some less formal designated accounts. These are also funds that people contribute money towards for a specific purpose, such as paving, paint & wallpaper, and youth activities. All these accounts are beneficial to our church. However, none of the funds contributed to these accounts can be used to operate our church on a daily basis. We do not want to discourage anyone from donating to these funds or accounts, but we do need to emphasize the importance of tithes and offerings to support all the operations of our church.

Sincerely,

Mark Thompson

CULDEE ENDOWMENT COMMITTEE NEWS

Greetings, and Merry Christmas from the Endowment Fund Committee. We have been quite busy since our last update to you in the November newsletter, which reflected news from our October 4, 2015 meeting. While our next meeting was scheduled for 1/3/2016, the Endowment Fund Committee has had the pleasure of discussion and fellowship on three additional occasions: 10/19, 10/26, and 11/17.

After being given Session approval to invest particular Culdee Church funds, as well as after lengthy research and collaboration with a variety of other groups and individuals, the Endowment Fund Committee is happy to announce that we have moved forward with investment of the funds entrusted in our care.

A motion carried unanimously to follow largely in the footsteps of Brownson Memorial Presbyterian Church, and invest at the present time, in a diverse group of funds at Vanguard. Likewise, the Committee unanimously agreed upon a specific investment of the \$30,000 maturing Culdee Church CD (and its \$15.36 interest), and an investment avenue for the generous \$10,000 matching Anonymous Benefactor gift designated for future paving of the parking lot. These two securities were invested November 12, 2015, in two different Vanguard accounts, with a total investment amount of \$40,015.36. As of the November 17 Endowment Fund Committee meeting, the new total balance of the two accounts was \$40,119.47, yielding a total earning of \$104.01 thus far.

While acknowledging the positive earnings the accounts have accrued in such a short period of time, the Endowment Fund Committee has maintained, and continues to maintain, a commitment to a sense of duty, integrity, and a cautious spirit in each Committee discussion and action in investing Culdee Church securities.

Highlighting some of the major points of investment discussion, the Endowment Fund Committee agreed: there will be two persons from the Committee (Tim Lea, Church Trustee and Dannie Jackson, Church Trustee), involved in each actual transaction investment of church funds entrusted to the Committee; to invest conservatively and wisely to the best of the Committee's ability; to maintain awareness of our changing world politics upon investment; and, to look to long term investments for viability and widespread growth.

In addition, during the November 17 meeting and upon Session approval for investment by the Endowment Fund Committee, Committee members unanimously agreed to move \$37,493.63 of the designated Doris Moore Scholarship Fund (while leaving the original account open with a balance of \$1,000), and \$5,000 designated and \$11,667.48 of Harvest Festival Fund, to the Committee for investment in a chosen Vanguard account, under a sub heading at Vanguard for each group fund. Hence, each Culdee account will maintain its individuality, with only the avenue of investment being moved, to a Vanguard account.

As always, we appreciate your continued support and welcome any questions you may have for us. In addition, we continue to be humbled and grateful for our opportunity to serve.

The next Endowment Fund Committee meeting will be held 01/03/2015 at 5:00 p.m.

Questions, comments, or information on opportunities for investment may be addressed by contacting any of the Endowment Fund Committee Members: Teresa Cole, Jim Dalton, Cate Short Frederick, Dannie Jackson, Tim Lea, Ann Savage, Mark Thompson, and Pastor Joseph Washburn.

"For to us a child is born, to us a son is given, and the government will be on his shoulders; And he will be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace." Isaiah 9:6.

The Endowment Fund Committee Members wish each and every one of you a blessed Christmas season.

Respectfully submitted in Christ,

Cate Short Frederick

Culdee Presbyterian Church
Pastor Terms of Call
Proposed Budget for 2016

G-2.0804 Terms of Call

The terms of call shall always meet or exceed any minimum requirement of the presbytery in effect when the call is made. The session shall review annually the minister's terms of call and shall propose for congregational action (G-1.0501) such changes as the session deems appropriate, provided that they meet the presbytery's minimum requirements. The call shall include participation in the benefits plan of the Presbyterian Church (U.S.A.), including both pension and medical coverage, or any successor plan approved by the General Assembly.

G-1.05 MEETINGS OF THE CONGREGATION

G-1.0501 Annual and Special Meetings

The congregation shall hold an annual meeting and may hold special meetings as necessary, for any or all of the purposes appropriate for congregational consideration. The business to be transacted at special meetings shall be limited to items specifically listed in the call for the meeting.

All active members of the congregation present at either annual or special meetings are entitled to vote. Congregations shall provide by rule the quorum necessary to conduct business.

Culdee Presbyterian Church
Pastor Terms of Call
Proposed Budget for 2016

	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Salary: Bonus, Gifts, SECA, Manse Equity	\$46,428	\$50,508	\$49,417	\$49,427	\$49,427
*Manse Value:	\$13,055	\$14,201	\$13,929	\$13,957	\$13,957
**Pension & Insurance: Pension, Disability, Major Medical, Dental Insurance, Supplemental Life Insurance	\$19,660	\$21,843	\$22,756	\$22,890	\$22,890
****Insurance Family Coverage				\$ 907.00	\$ 907.00
Professional Expense: Auto, Books, Dues, Cell Phone, Air Travel, Continued Education	\$ 7,200	\$ 7,704	\$ 7,347	\$ 7,347	\$ 6,347
***Manse Utilities: Electric, Phone, Internet, DirecTV, Garbage, Yard Maintenance	\$ 5,500	\$ 5,500	\$ 6,000	\$ 6,000	\$ 6,000
Four (4) weeks Paid Vacation Two (2) weeks Paid Administrative Leave					
Holidays (12): New Year's Day, Martin Luther King, Jr. Birthday, Good Friday, Easter Monday, Memorial Day, Independence Day, Labor Day, Thanksgiving (Thursday and Friday), Christmas Eve, Christmas Day, and the day after Christmas.					
TOTAL TERMS OF CALL	\$91,843	\$99,756	\$99,449	\$100,528	\$ 99,528

Pastor Total Terms of Call Compensation has been increased by (9.5%) 2013 through 2015.

* Manse rental value to Pastor, used in determining pension, insurance and taxes.

** Percentage paid for Pastor set by the Board of Pensions of the Presbyterian Church (USA).

*** Paid for at the discretion of the Congregation, not directly paid to Pastor.

****Board of Pensions. Each Church is responsible to pay the 23% of medical dues for the BOP member (Pastor). Beginning in 2015 the Board of Pensions charges an additional 1.5% for family coverage. The Committee on Ministry has decided not to require Congregations to pay the additional 1.5% for family coverage. This means that Congregations can ask BOP members

(Pastors) to pay none, some, or all of the 1.5% for family coverage. This should be spelled out in the Terms of Call presented annually to the Congregation.

**CULDEE PRESBYTERIAN CHURCH
2016 BUDGET**

	Budget		Budget		Budget		Budget		Change + or -
	2012	2013	2014	2015	2016	2015	2016		
<u>SALARIES & WAGES</u>									
Minister	45,266	48,785	48,785	48,785	48,785	48,785	48,785	0	
Choir Director	19,265	19,765	19,765	19,765	19,765	19,765	19,765	0	
Secretary	24,270	24,770	24,770	24,770	22,693	22,693	22,693	2,077	
Youth Worker	6,000	6,500	6,500	6,500	6,000	6,000	6,000	500	
Sub-Total	94,801	99,820	99,820	99,820	97,243	97,243	97,243	-2,577	-2.58%
<u>EMPLOYEE EXPENSES</u>									
Pension/Medical/Dental/Life Insurance	18,868	20,178	22,100	23,797	23,797	23,797	23,797	0	
Professional Expenses	7,200	7,347	7,347	7,347	6,347	6,347	6,347	1,000	
Manse Equity Fund	600	600	600	600	600	600	600	0	
Worker's Compensation Ins.	800	800	800	800	800	800	800	0	
Payroll Taxes & Medicare	3,789	3,900	3,900	3,900	3,741	3,741	3,741	159	
Sub-Total	31,257	32,825	34,747	36,444	35,285	35,285	35,285	-1,159	-3.18%
<u>OFFICE OPERATING EXPENSES</u>									
Contract Printing	1,500	1,500	1,300	1,500	1,300	1,300	1,300	200	
Newsletter Postage Permit	775	775	775	775	775	775	775	0	
Office Stamps & Postage	450	450	400	400	400	400	400	0	
Administrative Expenses	150	150	150	225	225	225	225	0	
Office Supplies	4,750	5,000	5,000	5,000	4,500	4,500	4,500	500	
Session Expense	0	200	100	200	200	200	200	0	
Advertising	0	1,325	1,325	500	500	500	500	0	
Fire & Liability Ins.	6,800	6,950	7,500	8,300	8,300	8,300	8,300	0	
Church Van Insurance	0	0	450	600	600	600	600	0	
OneCall Phone	0	0	800	800	800	800	800	0	
Sub-Total	14,425	16,350	17,800	18,300	17,600	17,600	17,600	-700	-3.83%

Utilities - Telephone	2,400	2,400	2,000	2,000	2,000	2,000	0
Utilities - Propane Sanctuary	5,400	5,500	5,000	3,000	3,000	3,000	0
Utilities - Propane Kitchen	600	500	400	400	400	0	400
Church & Manse Maintenance	4,800	8,000	4,500	3,000	3,000	3,000	0
Grounds Supplies & Equipment Maintenance	300	500	400	300	300	300	0
Yard Maintenance Contract	6,600	6,600	6,600	6,600	6,600	6,600	0
Cleaning Service	6,600	6,600	6,600	6,600	6,600	6,600	0
Cleaning Supplies	450	600	450	450	450	450	0
Termite Service	1,700	1,700	1,700	1,800	1,800	1,800	0
Fire Extinguisher Service	320	400	400	400	400	400	0
Water Bill	600	600	350	400	400	400	0
Door Wreaths	800	800	0	0	0	0	0
Church Van Expense	0	800	500	500	500	500	0
Sub-Total	47,670	51,300	45,900	44,450	44,050	44,050	-400
CONGREGATIONAL CARE MINISTRY							
Kitchen Supplies	850	1,200	1,000	1,500	1,450	1,450	50
Beverage Service	0	0	0	700	500	500	200
Funeral Expenses	175	200	200	200	200	200	0
Cards & Mailing	175	300	200	200	200	200	0
Miscellaneous Expenses	300	300	0	0	0	0	0
Flowers	450	500	500	440	250	250	190
Graduates Gifts & Recognition	100	250	100	250	250	250	0
Senior Luncheon	350	400	350	350	350	350	0
Lifeline	0	2,046	1,800	2,060	2,060	2,060	0
Sub-Total	2,400	5,196	4,150	5,700	5,260	5,260	-440
Presbyterian MINISTRY							
Presbyterian Benevolence	18,915	18,915	14,306	12,039	12,039	12,039	0
Per Capital	2,239	2,200	2,508	2,508	2,636	2,636	128
Sub-Total	21,154	21,115	16,814	14,547	14,675	14,675	128

-0.90%

-7.72%

-36.35%

0.88%

<u>OUTREACH MINISTRY</u>	2012	2013	2014	2015	2016	+ or -
Local Benevolence	4,950	5,950	4,950	4,950	0	4,950
Missionary Support	4,600	4,600	2,600	2,600	2,600	0
Extended Missions	2,000	2,000	1,000	1,000	1,000	0
Family Promise Supplies	300	300	300	300	200	100
Sub-Total	11,850	12,850	8,850	8,850	3,800	-5,050
						-57.06%
Total	236,212	256,461	243,186	243,186	228,788	14,398
Per Week	4,543	4,932	4,677	4,677	4,400	-277
						-5.92%

G-3.0205 Finances

In addition to those responsibilities described in G-3.0113, the session shall prepare and adopt a budget and determine the distribution of the congregation's benevolences. It shall authorize offerings for Christian purposes and shall account for the proceeds of such offerings and their disbursement. It shall provide full information to the congregation concerning its decisions in such matters.

The session shall elect a treasurer for such term as the session shall decide and shall supervise his or her work or delegate that supervision to a board of deacons or trustees. Those in charge of various congregational funds shall report at least annually to the session and more often as requested. Sessions may provide by rule for standard financial practices of the congregation, but shall in no case fail to observe the following procedures:

- a. All offerings shall be counted and recorded by at least two duly appointed persons, or by one fidelity bonded person;
- b. Financial books and records adequate to reflect all financial transactions shall be kept and shall be open to inspection by authorized church officers at reasonable times;
- c. Periodic, and in no case less than annual, reports of all financial activities shall be made to the session or entity vested with financial oversight.

December 2015

December 2015							January 2016						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
5	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30
							31						

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Nov 29	30	Dec 1	2	3	4	5
		6:00pm Handbells	10:00am Day Circle 6:00pm Bible Study 7:00pm Choir Practice 7:45pm Christmas Choir	9:00am Quilting 12:00pm Men Of God 6:30pm Circle 1 Lib 7:00pm Circle 2 Laine	6:00pm Christmas Dinner	
6	7	8	9	10	11	12
FAMILY PROMISE WEEK Finance Min. 6pm 8:20am Reach Service 9:45am Sunday School 11:00am Worship	9:00am Knitting	6:00pm Handbells 6:30pm Circle 3 Teresa Cole	6:00pm Bible Study 7:00pm Choir Practice 7:45pm Christmas Choir	9:00am Quilting 12:00pm Men Of God		
13	14	15	16	17	18	19
Congregational Mtg Doris Moore Off. 9:45am Sunday School 11:00am Worship 4:00pm Christmas	9:00am Knitting	6:00pm Handbells	7:00pm Choir Practice	9:00am Quilting 12:00pm Men Of God		
20	21	22	23	24	25	26
8:20am Reach Service 9:45am Sunday School 11:00am Worship	9:00am Knitting		7:00pm Communion Candlelight Service			
27	28	29	30	31	Jan 1, 16	2
8:20am Reach Service 9:45am Sunday School 11:00am Worship 6:00pm Christian Ed.	9:00am Knitting	6:00pm Bible Study	6:00pm Bible Study	9:00am Quilting		