

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

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## The Culdee Connection

Thank you, Lord, for:

**July 2020**

**Proofreaders: Eve Williamson & Janie Taylor**

**Volume: 40**

**Compiled by Diann Fortune**

**Issue: 7**

### WEARY? FAITH'S RESPONSE

**Galatians 6:9** “So let us not grow weary in doing what is right, for we will reap at harvest time, if we do not give up.”

If you have a garden or a patch of flowers, you know the reality of doing what is right...weeding, watering, fertilizing and then doing it all over again, and over, and over. A good farmer or gardener knows that if you grow weary and stop or even act sporadically you will not have success. Disciples are no different; in fact, Paul's admonition to the Galatians makes it clear, they and we must not grow weary of doing what is right! This message: of not growing weary, doing what is right, not giving up, and a resulting wonderful harvest time is a timely truth, we need to embrace and put into action.



I am weary of washing my hands, wearing a mask, socially distancing and wiping down surfaces, AND NOT HUGGING OR SHAKING HANDS!! I'm weary of constantly changing, adapting, having to think about the time to get groceries, go to the pharmacy or whether I can risk seeing dear friends and family. However, as disciples of Christ, we must not grow weary of doing what is right. When we put on gloves, wear masks, stand apart, sing behind masks, have drive-up worship or on-line worship, we are doing what is right for our neighbors. Sheltering in place, making these changes is all about loving our neighbor, the most vulnerable among us. We're ready, more than ready, to be done with these safety measures but we cannot grow weary in doing what is right. For some there

seems to be an insistence on “our rights” but Jesus has called disciples to lose our lives, to care for the least of these, to love our neighbors as ourselves. Let us not give up doing what is right; let us not grow weary; let's love each other enough to persist in doing those things which offer protection and let us know when we are placing others before ourselves, we are reaping the harvest, the fruits of the Spirit.

Are you weary, too? I am weary of racism, of people who are “other” being devalued, of racial slurs, or police profiling and a justice system that is skewed. I am weary of decent and wonderful police who are protecting and serving being judged and lumped in with those who are not protecting and serving. I am weary of silence that fails to take a stand and with shouts that incite looting and violence. I am weary of fear and anger taking hold of friends and neighbors over politics, over differences that are just that... differences, not rights or wrongs. I am weary of the Church filled with consumers and not disciples, with petty power struggles, with failing to share, to suffer with, to reach out with compassion and care. I am weary of hurting others through ignorance and bias and ignoring those who are hungry, homeless, addicted, lonely, struggling mentally, and those who are marginalized and pushed out of the places where their voices need to be heard. In truth, what we are weary of is sin. Our sin. The sin of others.

God, let us look first to the log in our own eyes. Our God has told us not to grow weary of doing what is right and if, if, we do not give us we will reap at harvest time. **“Do not be deceived; God is not mocked, for you reap whatever you sow.” (Galatians 6:7)** God, may we never give up in following our Savior **though it may mean losing our lives in pursuing your way, your truth and loving our neighbors, every neighbor, every child of God, as ourselves.** Spirit of the Living God trouble us so that we may never be content with anything other than that which is of you. Forgive us and give us your strength to never grow weary of doing what is right.

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**STATED SESSION MEETING: NOTES AND ACTIONS- June 14, 2020 @ 6:00 p.m.**



*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.*

Presented by June Stewart, Clerk of Session

All Elders were present on the teleconference.  
Moderator: Rev. Jane Love, Interim  
Guests on the Call: Beverly Dunlop, Tim Lea, Richard Blue  
Clerk's Report:

- Active Membership Roll...142
- The minutes of the Stated Session meeting of May 17 will be approved by Session after it begins to meet physically in the church facilities.

**Session Notes & Actions continued:**

**Business:**

- The monthly finance report for **May, 2020** was reviewed.
- Finance reported that **Farm Bureau** is now handling our church insurance. It will be reviewed after three years, but can be cancelled at any time if Session finds just cause.
- The following motion came from the **Finance Investment Committee**.... “Move the funds in all 3 identified accounts, **Sarah Ann Fortune Fund, Doris Moore Scholarship Fund, and Parking Lot Fund**, except their savings accounts, as soon as possible over to Eastman, Davis, Vaughn Investment Firm for investing in order to gain a better return than is currently being accrued at Live Oak Bank and have the oversight of their professional expertise using Culdee's Investments Policy & Procedures.” The motion failed, but the vote was not unanimous.
- In order to provide additional time for research and review, a vote on adopting the following documents will be held at a future meeting.....**Policies and Procedures for the Finance Investment Committee; Project Plans Part 1 and Part 2; Safety Protocol Procedures for Reopening.**
- Elders voted to meet at 7:00 p.m. on Monday, June 15 to discuss compensation options for **Pastor Jane’s Six-Month Interim Contract (July 1 – Dec. 31, 2020)**

**Notes and Actions from the Called Session Meeting  
June 15, 2020**

The meeting was held in the Fellowship Hall at 7:00 p.m. with all Elders in attendance.

Moderator: Rev. Jane Love, Interim Pastor

Call to Order/Devotion: Pastor Jane

**Business:** Review of compensation options for Pastor Jane’s six-month interim contract (July 1 – Dec. 31) and take action as needed.

A vote was taken and a majority of the Session affirmed the desire for Pastor Jane to continue for the next six months as interim at Culdee. A second vote was taken and a majority of the Session agreed to include an additional sum in her contract as she requested. A final vote was taken and a majority of the Session approved using the increase to pay her moving expenses, upon receipt of the bill, when her time as our interim is completed. The Finance Ministry will be carefully considering suggestions made that could minimize the impact of the moving expenses on the church budget.

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**Culdee’s PNC News**



**Members:**

- Amber Clayton
- Lonnie McKenzie
- Nancy Howle
- Stephanie Barber, Secretary

- Diann Fortune, Chair
- Janie Taylor
- Ryan Bailey

**Culdee's PNC News continued:**

The PNC continues to meet regularly. By the time Culdee's family and friends receive the July newsletter, the first draft of the Ministry Information Form (MIF) will have been sent to Reverend Rick Martindale, liaison between Culdee and the Presbytery of Coastal Carolina, for his review and consideration. As liaison, it is Reverend Martindale's responsibility to refine the responses so that Culdee and its needs are accurately represented. Please continue to pray for the PNC and the successful completion of its task.

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**Congregational Care: Chair Karen 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.*

Praise our Lord and Savior that we, the church, have not received any requests for care or assistance so far this month! However, the Congregational Care Ministry does need to meet on July 12, 2020 at 4:00 in order to discuss and decide what we want to do about the upcoming 2020 Harvest Festival and Trunk or Treat events. This is a very, very important meeting so please plan to come. We invite interested congregation members to this meeting and welcome input from everyone as this affects all of us. Men and women alike are needed to share different perspectives. We want all voices to be heard and your thoughts and input will be taken under advisement. Thank you in advance for helping Congregational Care make decisions that benefit everyone and that continue to support Culdee's missions.

**Congregational Care Reminders:**



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

**Please pray for all people keeping life moving & safe during the COVID 19 pandemic, especially those working in medical environments, no matter their task.**



**Pray for all leaders as they make decisions that affect all aspects of life for the people they represent.**

**Culdee Safety Procedures Committee**  
Submitted by Diann Fortune

The Session is following recommendations from the Presbytery as to when to begin indoor worship. A recent text poll concerning a motion from the Worship Ministry resulted in the majority of the Session voting to continue with online and drive-in worship through August 2, 2020. If the COVID-19 situation improves, then that date could be adjusted.



Congregational input is being requested as folks read over and ponder the draft of the following safety procedures and documents. **If there is something more that could be done to ensure safety or you have an idea**

to make the process better, please contact one of the committee members. Your input will be taken into consideration with gratitude; after all, these protocols affect each person attending service.

The Reopening Committee has drafted the following procedures and documents to make indoor worship as safe as possible, both mentally and physically, for all members. **These safety protocols have not been approved by the Session yet and with congregational input, they may change before approved and executed.**

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**Culdee Presbyterian Church-DRAFT**  
**2020 Protocols for Indoor Worship During COVID-19 Pandemic**

**Culdee Church Reopening Committee Members:** Karen McKenzie, Chair; Darlene Valitutto; Jewell Vest; Gail Frye; Beverly Dunlop; Diann Fortune

The Culdee Church Reopening Committee is recommending that both the drive-in service and indoor service be offered to provide a level of comfort for all worshippers. Once the Session determines that Culdee will begin indoor worship, the Culdee Church Reopening Committee has determined the following protocols should keep indoor worshippers as safe as possible:

**Procedures for Indoor Worship:**

While inside the Fellowship Hall, please be mindful of the concerns of others. We respectfully request each person conform to the protocols below that will allow each worshipper to feel as safe as possible.

- Indoor worship folks, please park either closer to Hwy 73 and/or towards the new part of the cemetery.
- Please leave parking spaces close to the Fellowship Hall and along the cemetery side available for folks who wish to continue outdoor worship so they can be close to the speakers.
- Indoor worship will be inside the Fellowship Hall.
  - If you wish to follow the scripture reading during worship, please bring your Bible with you.
- Enter by the doors under the covered porch, maintaining social distancing.
- Read and self-check the list of Safe Health Reminders before entering. Below are sample questions:
  - Do you have a cough, shortness of breath, fever or difficulty breathing?
  - Have you been around a person diagnosed with COVID-19?
  - Have you traveled to an area heavily infected with COVID-19 or out of the country?
- Please provide your own mask if you have one and put it on before entering the building for the benefit of others if not for yourself. If you don't have a mask, one will be provided.
  - Children are encouraged to wear masks, also.
- Stop at the door to get your temperature checked and give your name to the attendance taker (since the mask may hide you!)
- In as much as possible, please remain in your sitting area while inside the building.
- Children will sit with parents as no Nursery or Children's Church will be provided.
- **If the restroom is needed, please maintain social distancing while traveling to & from the restroom.**
  - Exit and enter the Fellowship Hall through the open doors near the kitchen.
  - Use only the marked areas inside the restroom.
  - Wash your hands with soap and warm water for the recommended time limit.
  - Restroom doors will be propped open. Attendants will sanitize and turn off lights after each use.

**Clarification on Protocols:**

**Location:**

*Abbreviated* services will be held in the Fellowship Hall for the following reasons:

- Furniture will be easier to clean and cleaning solutions shouldn't damage the furniture over time.
- Less items that need to be removed from the area or protected.
- Open windows will allow for fresh air circulation as recommended by the CDC. Air conditioning will keep people comfortable but people might want to dress in layers.
- Space for families to group together and still space distantly from other families.
- An abbreviated service will provide minimal time for potential exposure while allowing worshipping together.
- No congregational singing or choral responses/prayers inside in order to stop additional opportunity for infectious spread.

**Requirements:**

Two greeters at the entrance/exit doors for the following reasons:

- To welcome worshippers.
- Remind worshippers to don masks before entering the building & check health questionnaire.
- Greeter 1 will take temperatures of each individual then Greeter 2 will provide a squirt of hand-sanitizer.
- Attendance will be taken in case a member turns out to be infected at a later date and those attending can be notified of potential exposure.
- Ushers will direct worshippers out of the service. Please remain at your seats until an usher indicates it is your group's turn to leave.
- Offerings will be collected in the manner of the 2-Cents-a-Meal with baskets at the door as worshippers leave.
- Fellowship Hall will be disinfected every Monday after worship services on Sunday. CDC states that germs do not remain viable after three days. Please do not enter the main area of the Fellowship Hall between Monday morning and Wednesday afternoon.

**Restrictions:**

- People inside the building must wear a mask. If possible, please bring your own.
- Kitchen will be closed and no one should enter that space at all. No food or drink should be brought for worship time.
- Restrooms will have an attendant to sanitize after each use. Only the far apart facilities/stalls will be open so social distancing rules are followed. (It would be appreciated if needs could be taken care of at home but no one should remain uncomfortable during the brief worship service.)
- Enter and exit only through the doors under the covered porch, maintaining social distancing at all times.
- Remain at your seat until you are dismissed by an usher.
- There will be no Sunday School or Children's Church at this time. (Those rooms are sanitized. Please keep them that way.)
- On Sundays, all rooms and buildings will be closed except the Fellowship Hall's main space and the restrooms. Please use only these spaces.

**Thank you for following the procedures so that everyone feels safe worshipping together.**

If you have suggestions or the Culdee Church Reopening Committee has overlooked something important, please contact the church office or a committee member.

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**Culdee Presbyterian Church  
COVID 19 Considerations for Self-Checking Your Health Status**

If you are like most of us, you are ready to return to church and enjoy the fellowship with each other while worshipping our Lord. In order for each person to feel & be safe, the following requests are being made respectfully for the greater good of everyone.

*You might want to post this list somewhere at home to help you keep these easy to forget symptoms and considerations in mind.*

**Before you plan to attend church, each Sunday ask yourself the following questions:**

- What is my current temperature?
- Have I had a fever of more than 100.4 within the past 14 days?
- Do I have a new cough?
- Do I have new shortness of breath or difficulty breathing?
- Have I recently been diagnosed with the flu or pneumonia?
- Have I had any nausea, vomiting or diarrhea within the last 14 days?
- Do I have a sore throat?
- Have I recently experience loss of taste or smell?
- Have I had new or recent chills, repeated chills or shaking?
- Have I had new or recent headaches or muscle pain?
- Have I had a new onset of fatigue or unusual tiredness?

**These are the most common symptoms of COVID-19.**

**If you have experienced any of these symptoms in the past 14 days,  
PLEASE DO NOT ATTEND CHURCH SERVICES TODAY!**

Also, if you have respiratory issues such as chronic lung disease, heart disease, uncontrolled diabetes, cancer, recent chemotherapy or other disorder that has caused immune system compromise, **please take care of yourself by not exposing yourself to the possibility of infection.**

**Additional questions to ask yourself the following are:**

- Have I had known close contact with an individual positive for COVID-19?
- Have I traveled to a location or country with a level 3 health notice?
- Have I traveled on a cruise ship?
- Have I been hospitalized or visited an ER and/or Urgent Care within the last 14 days?

**If your answer is yes to any of these questions, again,  
PLEASE DO NOT ATTEND CHURCH SERVICES TODAY!**

This shared guide is provided by Darlene Valitutto, MSN, RN & Infection Preventionist, SPICE Program UNC-CH to help us all feel & stay safe!

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# **Culdee Presbyterian Church COVID-19 On-Site Health Status Questionnaire**

- 1. Have you been diagnosed with COVID-19?**
- 2. Have you been around anyone that has/had COVID-19?**
- 3. Do you have an unusual cough?**
- 4. Have you lost your sense of taste or smell?**
- 5. Have you been around anyone who has lost their sense of taste or smell?**
- 6. Have you traveled to a location heavily infected with COVID-19?**

**If YES to any question,  
please do not come into the building today.**



# *Sick & Shut-in*

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



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

**Romans 8:28** *And we know that in all things God works for the good of those who love him, who have been called according to his purpose.*

Submitted by Johnie Marion

The following is Part III and the final part of the article on *Reformed Worship* that originally appeared in the June 2001 issue of *Presbyterians Today*. It was written by Rev. Dr. Paul E. Detterman. Dr. Detterman is an author, composer, and conference speaker who is pastor of First Presbyterian Church of River Forest, Illinois, and a blogger at [reformedworship.org](http://reformedworship.org). He is a former associate for worship on the national staff of the Presbyterian Church (USA).

## **Reformed worship — it's *all* about God (Part III)**

### **Transformed and sent forth**

In the final portion of the Directory for Worship, in the section titled "Ministry of the Church in the World," we find these words, including Philippians 2:9-11: "In worship the church is transformed and renewed, equipped and sent to serve God's reign in the world. The church looks for the day 'when every knee shall bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord to the glory of God the Father.'"

As we plan, lead, and participate in the worship of Reformed Christians, may this always be so.

### **Elements of Reformed Worship:**

#### **Praise**

As God's people gather for worship, through Scripture or song, we focus our attention on God and away from ourselves. Almost any worshiper would agree that the most memorable words from any liturgy are the words we sing. No matter if a congregation's preferred style of music is classical or classic rock, good and bad examples of God-centered worship music abound. A simple test for evaluating the texts of worship music involves four brief questions:

- Who is speaking in the text?
- To whom are they speaking?
- About what/whom are they speaking?
- What are they saying?

If some name or attribute related to God is not the answer to at least one of these four questions, there is probably a far better text available for God’s worshiping people to sing.

**Confession**

Worshippers today, like the prophet Isaiah, cannot come into the presence of our holy God without realizing our own sinfulness. When we confess, we do so for ourselves and for the church as a whole.

**Assurance**

Scripture calls us to confession; Scripture also assures us of God’s inestimable love.

**Illumination**

Before attempting to listen for the Word of God, we pray for the assistance of the Holy Spirit to open our ears to hear and our hearts to receive what God is saying to us through Scripture and interpretation.

**Word**

The Word of God, inspired by the Holy Spirit, comes from the pages of Scripture. Interpretation of God’s Word comes through Spirit-inspired speech, drama, music, dance, or other forms of communication.

**Prayer**

Part of our response to the living Word is Spirit-prompted prayer, possible in many varied forms and formats.

**Thanksgiving**

Our greatest rejoicing can come only around the Table of the Lord as we share in communion with Christ and with God’s people. When that is not possible, offering of ourselves and of our tangible gifts can be a beginning response to the Word.

**True Worship**

When the liturgy of the church is concluded, our true worship begins. Everything we know about God teaches us that true worship, lifestyle evangelism, is an intentional living of each day in prayer and mission, in our home, our work, our study, our recreation: glorifying and enjoying God forever.

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**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

The book, *Scrappy Church* written by Thomas S. Rainer, was given to several members of the session by **Pearl Frye** in hopes of our reading and passing this on to others. After getting started, I felt this should be shared with the entire church in a speedier manner so each newsletter will contain a summary of the book in installments. I think this is something we can all think about and hopefully will be a catalyst for change!

***SCRAPPY CHURCH***  
***God's not done yet!***  
Thomas S. Rainer

**Chapter 1: Why should you have hope for your church?**

How many times have we heard such statements as those listed below?

- We can't compare to the larger churches in our area?
- A new church just started close by...we don't need more churches!
- We can't reach the younger families. They go to bigger churches that have all the programs for children and youth.
- We don't have the money or number of people the larger churches do.

These are statements of hopelessness, despair, defeat and fear. But to be fair, they are statements based upon real and painful experiences of countless churches and church leaders. We want to feel hopeful so what can we do? First and above all, we must realize God is not done with us yet! He has put us and sustained us in this location for a reason. The author has seen many so called hopeless, dying churches defy the gloom and doom prognosticators. He calls the turnaround churches "scrappy churches".

What are the qualities of a scrappy church? They are feisty, tenacious, determined, dogged and persistent! Scrappy churches have leaders and members who refuse to give up. Sure they have frustrations but believe in the church and see God's possibilities. In this book, the author examines the "before and after" of the scrappy churches. There are six transitions they made. Transitions which defy the conventional wisdom that says it could not be done.

**TRANSITION 1: Excuses to Ownership**

We don't realize how excuse driven we are! Excuses include reasons program won't work, why people left, too few people to work, too little money, no one will come...we can go on! We have the "Goldilocks Syndrome". It has to be just right! We have to realize we are leaning on excuses instead of leaning on God. We must realize God has placed us here at this time for His purpose and move beyond excuses to the task at hand!

**TRANSITION 2: Obstacles to Allies**

Dealing with people is messy. Church members can be critics, bullies, undependable, and fickle. Not all...but some! We are taught about love in church. We are to love members of the church without condition. They should not be our obstacles but our allies. When we realize this and ask God to give us a new heart for each of our members, we can change!

### **TRANSITION 3: Limitation to Abundance**

Our church has everything it needs. We have enough money, enough people, adequate facilities, enough people to reach, and lastly, people of the right age in our church. It does no good to complain that we do not have adequate resources. It does no good to wish for something else. We know the verse. “And God will supply all our needs according to His riches in glory in Christ Jesus.” {Phil 4:19} So we have everything we need to move and lead forward believing in God’s abundance.

### **Transition 4: Despair to Joy**

When you let the underbelly of church life bring you down you are focused on the negative. It takes an awareness to make the shift from a negative focus to the focus God wants our church to have. With prayer, intentional effort, and willingness to change we can move from despair to joy by choice.

### **Transition 5: Fear to Courage**

As a church, we can become frozen with fear when we begin a decline in enrollment. God continually commands us to not be afraid. In this frozen state, we begin a period of disobeying God by not trusting Him. With fear, we are choosing to be willing to lose our church rather than follow His vision. Our church must begin to move with a posture of faith rather than a posture of fear.

### **Transition 6: Impossible to Possible**

“I am able to do all things through God who strengthens me.” (Phil 4:13) In order to do this, leaders must make decisions to change their own leadership approach to one of trust and excitement. The church must move from human possibilities to God’s possibilities.

**BUT HOW???** How do we prepare ourselves to become the “scrappy church”? Stay tuned...this is the first of several installments for our newsletter.

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**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.*

Edited by Rev. Love

Financial issues arise at church and the resolutions don't always come quickly and may lead to misunderstanding, confusion, and even hard feelings. The general information below will hopefully help clarify the finances of Culdee Presbyterian.

## **General Information:**

1. In all Presbyterian Churches, the Session has the authority to direct the church funds.\*\*

a. Contributions are of two types:

1) **General Operating Funds** (liquid assets) are used for all missions and ministries and have no restrictions.

2) **Designated Funds** must be used for the sole purpose(s) for which they've been given by their donors.

Designated Funds both legally and ethically are to be used as those who have given the monies have requested.

(Examples: Sarah Ann Fortune, Doris Moore, Parking Lot).

b. Through Culdee's budgeting process, General Operating Funds are divided between the different ministries for anticipated expenses. Ministries use their budgeted amounts for normal annual expenses and may request additional funds from the General Operating Funds from the Session for new items or events. If the items or events will be recurring annually, these monies will be added to the budget for the following year.

2. The responsibility of Culdee's Finance Ministry is to review Culdee's finances and to inform the Session concerning those finances as well as to bring recommendations. Culdee's Finance's Sub-committee, the Investment Committee, has the responsibility of making recommendations through Finance to Session on prudent investments of funds, both of General Fund and Designated Funds.

a. The Session ensures that Investment Policy and Procedures are in place for Culdee's investments so there is always careful and conservative investing with minimal risk.

i. The professionals of Eastman Palmer Davis and Vaughn Wealth Management Group have been engaged to oversee Culdee's investments following Culdee's Investments Policy and Procedures. Their expertise is utilized by many local churches and non-profits including Brownson Memorial Presbyterian Church and the Boys and Girls Club of the Sandhills.

ii. The Session approved investing 25% of funds from the Doris Moore Scholarship Fund, the Sarah Ann Fortune Fund and the Parking Lot Fund at this time. The Finance Ministry has requested 100% of those funds, minus their savings accounts, be approved for investing but Session did not approve at this time.

## **Financial Status:**

Review of the attached May financial Statement from Sandhills Accounting Services shows the monthly income was \$16,200 while expenses totaled \$21,128.74. This is the first month where Year to Date income (\$96,140.04) versus Year to Date expenses (\$97,098.62) was in the red. Going strictly by income and expenses, the deficit currently is \$958.58. Sandhills Accounting shows that Culdee has 8.2 months of reserve funds in case of emergencies. Because of the pandemic, Culdee is not having to spend its entire budget allotment and continued funding of the basic necessities will slow the need to deplete the Emergency Reserves.

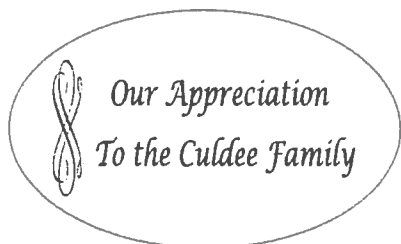
**Terms of Call:** The Session approved a 6-month extension for Interim Pastor Jane Love's contract. As a part of the extension, Pastor Love asked for and received voucher-ed moving expenses not to exceed \$6,175. The vote was

not unanimous. Current available compensation will be \$108,317. Pastor Love has volunteered not to use the budgeted available compensation \$4,000 dollars for Continuing Education.

\*\* Terms of call for an installed pastor are at the Congregation's will while an Interim's is by the Session.

\*\* Exceptions found in the Book of Order.

**Culdee's Family & Friends**



Dear Culdee Church Family,

Our family would like to thank you so much for your prayers, calls, support, flowers, visits, and food before and during our time of loss of our dear loved one, Kenneth Whitesell. Heaven gained a gifted and talented tenor choir member!

Don't we all know there's some beautiful music going on up there! We extremely appreciate everyone's love and kindness bestowed upon us all. It has been felt and has helped us to start healing our hearts. We are truly blessed to have such an awesome church family!

Deelie Whitesell and Family

**Birthdays for July:**

Benjamin Whitesell	02	Beverly Dunlop	11	Ashley Blue	21
Rhonda Ritter	03	Tim Adams	12	Tom Gribben	22
Cooper Cox	03	LeAnne Waschsen	13	Owen Whitesell	22
Karen McKenzie	04	Jewell Vest	14	Wesley Cole	24
Anna Rae Kemp	04	Anne Ferguson	14	Stuart Fields	24
Elise Palmerton	05	Pierson Tolbert	17	Blair Moricle	24
Sharon Moon	08	Doug Sullivan	17	Judy McKenzie	27
Larry Black	08	Rhonda Whitesell	18	Bill Bailey	30
Ethan Rivas	09	Riley Story	19	Dannie Jackson	31
Kent Black	11	Mason Parsons	19	Connie Marion	31



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

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRI.	SAT.
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						

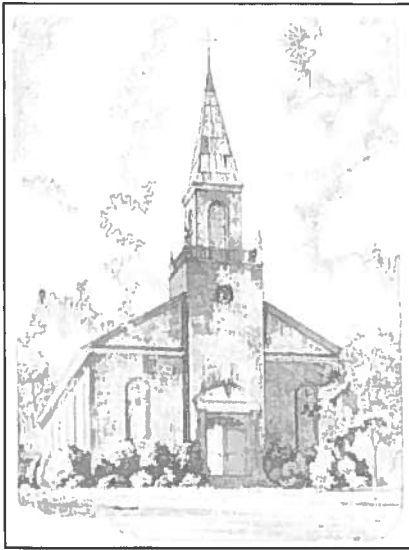
**CULDEE PRESBYTERIAN CHURCH**  
**MONTHLY FINANCE REPORT**  
**31-May-2020**

Week 4,922.94  
Sundays 5

OPERATING FUND REFLECTS INCOME FROM TITHES/OFFERINGS AND GENERAL MONTHLY EXPENSES		OVER & (UNDER)	
MO OP BUDGET INCOME	\$ 24,614.71	ACTUAL MO OP INCOME	\$ 16,200.00 (8,414.71)
MO OP BUDGET EXPENSE	\$ 24,614.71	ACT MO OP EXPENSE	\$ 21,128.74 (3,485.97)
TOTAL YTD OP BUDGET INCOME	\$ 108,304.73	ACTUAL YTD OP INCOME	\$ 96,140.04 (12,164.69)
TOTAL YTD OP BUDGET EXPENSE	\$ 108,304.73	ACTUAL YTD OP EXPENSE	\$ 97,098.62 (11,206.11)
ACTUAL MO OP & DESG INCOME	\$ 18,106.18	ACTUAL YTD OP & DESG INCOME	\$ 131,142.75
ACTUAL MO OP & DESG EXPENSE	\$ 21,832.74	ACTUAL YTD OP & DESG EXPENSE	\$ 122,994.37
<b>LIQUID ASSETS:</b>		<b>LEGALLY RESTRICTED FUNDS: *</b>	
BB&T CHECKING	\$ 23,558.87	BB&T Cemetery Fund Checking/Savings*	\$ 6,751.14
LIVE OAK LIQUID ASSET SAVINGS	\$ 4,824.92	BB&T Cemetery Fund CDs*	\$ 69,211.58
LIVE OAK LIQUID ASSET CDs	\$ 167,198.21	BB&T Flower Garden CD #3126*	\$ 10,000.00
SALES TAX RECEIVABLE	\$ 658.62	BB&T Flower Garden Checking #6017*	\$ 1,874.80
DUE FROM GEN TO LEGALLY DESIGNATED	\$ -	BB&T Men's Group Checking #5469*	\$ 564.94
<b>TOTAL AVAILABLE LIQUID ASSETS</b>	<b>\$ 196,240.62</b>	Live Oak Barnabus Savings*	\$ 4,082.13
		Live Oak Sarah Ann Fortune Savings*	\$ 1,081.93
<b>TOTAL ASSETS</b>	<b>\$ 487,426.37</b>	Live Oak Youth Basketball Project Savings*	\$ 5,741.36
		Live Oak Youth Savings*	\$ 9,382.14
<b>DESIGNATED FUNDS: *</b>		Live Oak Parking Lot CDs*	\$ 37,889.55
Barnabus Fund *	\$ 270.65	Live Oak Cemetery Fund CD #7743*	\$ 20,202.31
Building/Renovations*		Live Oak Doris Moore CDs*	\$ 49,615.24
Building & Renovations*	\$ 244.51	Live Oak Missions CDs*	\$ 5,134.94
Parking Lot Paving Fund*	\$ 500.00	Live Oak Sarah Ann Fortune CDs*	\$ 31,107.15
Choir Fund *	\$ 382.34	<b>TOTAL LEGALLY RESTRICTED FUNDS*</b>	<b>\$ 288,826.94</b>
Doris Moore *	\$ -		
Hand Bell Fund *	\$ 250.54	<b>TOTAL YTD INTEREST INCLUDED IN BALANCES</b>	<b>\$ 2,158.64</b>
Harvest Festival*	\$ -	<b>TOTAL BALANCE @ BEGINNING OF YEAR</b>	<b>\$ 277,029.26</b>
Missions*	\$ 249.97		
Other Designated*	\$ 35.80		
Sarah Ann Fortune Memorial Fund *	\$ -	<b>Total Annual Budget</b>	<b>\$ 255,993.00</b>
Youth Basketball Project*	\$ 175.00	<b>Average monthly budget</b>	<b>\$ 21,332.75</b>
Youth Fund *	\$ 250.00		
<b>BB&amp;T CHECKING DESIGNATED FUNDS *</b>	<b>\$ 2,358.81</b>		
AVAILABLE LIQUID ASSETS	\$ 196,240.62		
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>\$ 48,244.12</b>		
<b>Months in Reserve</b>	<b>8.26</b>		

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

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. ☺



*Give thanks to the LORD, call on his name;  
make known among the nations what he has done.  
1 Chronicles 16:8*

### **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.

**Weekly Worship Services**  
**(When not in midst of national pandemic.)**  
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.

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

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