

# Culdee Presbyterian Church

916 NC Hwy 73 West End, NC 27376

Interim Pastor: Reverend Jane Love



## The Culdee Connection

Thank you, Lord, for:

**DECEMBER 2019**

**Volume: 39**

**Issue: 12**

### Interim Pastor Jane Love wanted members to know that,

“As God led and spoke during the Mustard Seed Campaign, in faith 28 people estimated their giving to God for the missions and ministry at Culdee to be \$138,240.

We offer praises to our generous God. Other sources of anticipated giving to God (based on (2018/2019) will be used to create the 2020 budget.”

Please see the financial documentation at the end of the newsletter. The 2019 budget was set at \$283,043.00.

### Newsletter Updates:

During the November 2019 Session meeting, Interim Pastor Jane Love encouraged Culdee to have its first ever newsletter oversight team. She wants to ensure accuracy, void any opinion and solely relate the facts. Of course, the Session readily agreed. Interim Pastor Jane said she will naturally oversee the theology of the newsletter. Eve Williamson immediately volunteered to be the proofreader. No volunteers from the Session to oversee the accuracy or remove opinion stepped forward as of yet. We may need congregation members to volunteer for these positions. This is certainly a huge relief to me and not unexpected. 😊

Please be sure anything you want in the newsletter is sent to [culdee.news@gmail.com](mailto:culdee.news@gmail.com) by the 20<sup>th</sup> of every month in order for Interim Pastor Jane’s new requirements to be met. Due to the changes in preparing the newsletter for publication, there is no guarantee that anything received after the 20<sup>th</sup> will have time to get in the newsletter so it can be sent to all the other people involved for vetting. Please set yourself a reminder. Thank you for understanding & cooperating.

Diann Fortune, MLS NBCT & Culdee Elder for 2020-2023

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

## Special Notices & News



**Monday, December 2, 2019**

### **Women's Christmas Breakfast**

All women are invited to meet at the Pinecrest Inn in Pinehurst at 9:00 am for a time of fellowship over a Dutch treat breakfast. You don't have to be a circle member to attend. Please call Jewell Vest or the church office to be added to the reservation if you plan to go.



**Sunday, December 8, 2019**

**Children's Musical at 6:00**

### ***Christmas In the Country***

The annual Christmas party will follow the musical. Everyone is invited to join the fellowship.

### **Dulcimer Ensemble of Culdee**

**Sunday, December 8, 2019 at 2:00**

Enjoy the music of the Dulcimer Ensemble at The Carthage Museum's Open House.

### **Jim Morgan Concert**

**Tuesday, December 10<sup>th</sup> at 7:00**



**You're  
invited...**

Jim Morgan will be in concert at Stewartville Baptist Church in Laurinburg. This is a benefit concert for Madison Fedak, a seven-year-old who is osteosarcoma since April 2018. Donations for the family will be accepted during the concert. The church van will be going along with a caravan to enjoy the evening as Jim plays his "Advent" CD.



**Christmas  
Eve  
Service**

**Tuesday, December 24, 2019**

### **Christmas Eve Service**

**7:00 pm**

All are welcome to join this beautiful candlelit worship service as hearts are prepared to welcome Christ Jesus' birth this night. A reverent evening of praise and joyful music awaits featuring Patrick Howle.

## Reminder: Cemetery Update- Wade Garner



**FLOWER DISPOSAL:** Many families honor loved ones with holiday flowers. Please remember that when it's time to remove them, all flowers must be bagged before they are placed in the outside trash cans. The trash company will not collect the trash if the flowers

are not in bags. Please bring a trash bag with you when you are removing flowers from around the church and putting them in the outdoor trashcans. Thanks for your cooperation.



## News from Members Impacting Congregation & Community



### Basic Informational Class on Online Privacy

Offered by Bruce Sandness

- cell phone and computer
  - 60-90 minutes
  - Power point focused
- hands on class work (bring phones and computer)
  - follow-up classes based on class questions

Sign Up on the Sheet for the time that best fits your schedule.

Final Schedule will be announced in January 2020.

PLEASE SIGN UP ON THE SHEETS SO WE CAN GET AN IDEA OF INTEREST.

(There should be Sign-Up Sheets at Culdee. Check with the office. DF)

### WE THANK YOU AND THEY THANK YOU!

#### Ronald McDonald House Helpers

We want to send a *Thank You* to all who bring metal can tabs which goes to the *Ronald McDonald House* in Chapel Hill. Please keep them coming! Also, a big thank you to Rick Halverstadt and his sons who deliver them up there.



#### Animal Shelter Needs

Also, if anyone has clean, used bath mats and or towels, that you no longer use, please bring them and we will get them to the Animal Shelters.

Submitted by Linda Bryson



# **Session Minutes**

***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.***

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**CULDEE PRESBYTERIAN CHURCH  
STATED SESSION MEETING  
October 13, 2019**

The Session met in Room A of the Fellowship Hall at 6:00 p.m. with a quorum of Elders in attendance.

Elders Present:

Ryan Bailey, Tim Bailey, Brandon Blue, Amber Clayton, Jim Dalton, Wade Garner, Johnie Marion, Rick Mathews, Karon McKenzie, Janie Taylor, Eve Williamson

Guests: Diann Fortune, Connie Barber, Bruce Sandness

Moderator: Rev. Jane Love, Moderator and Interim Pastor

Lighting of the CHRIST Candle: Janie Taylor, Elder of the Month

Call To Order: Pastor Jane

Devotional and Prayer: Janie Taylor, Elder of the Month

Consent Agenda: Approved as read.

Stated Session minutes of September 9, 2019; Congregational Meeting of September 8

**Clerk's Report:** June Stewart

Active Membership: 147

Due to an unintentional oversight on the part of the clerk, the minutes of the Stated Session meeting for March 10, 2019 should have recorded that the Elders approved the March 6 revisions of the Policies and Procedures for the Endowment Committee.

Calendar Updates:

- Connie Marion will use the Fellowship Hall on November 3 from 12 – 3 p.m. to celebrate Samson Marion's first birthday.
- LeeAnn Bailey will use the Fellowship Hall from 6-7 p.m. on November 19 for a Girl Scout event.
- Eastwood Fire Department will have their Christmas Dinner in the Fellowship Hall on Friday, December 6 since the PM will not be hosting a Christmas dinner this year on that date.

Communications:

- A thank you letter was received and read to Elders from the Irene Caddell Horner Family.
- Letter from Moore County Veterans Memoria, Inc.

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**Culdee Presbyterian Church**  
**Stated Session Meeting**  
**October 13, 2019. Page Two (2)**

**OLD BUSINESS:**

Christian Education reported that they had received one application for the **Nursery Attendant** position. During the discussion on the application, some questions were raised that needed to be answered before the Elders voted. Christian Ed will gather more information. If the questions are answered before the next Stated Session meeting, the clerk will poll the Elders.

Rick Mathews, on behalf of the **Elder Nominating Committee**, reported that the committee received four yeses and need to hear from one more to have all the nominees for the Class of 2022 and the one nominee to fill the vacancy in the Class of 2021. When they have a full slate, the Clerk will poll the Elders to set the date for the Congregational Meeting to hear the report from the Nominating Committee.

Rick Mathews gave a report on the **Meeting of Coastal Carolina Presbytery** held on October 12.

- 250 people attended.
- Offering of \$10,000 was taken for Presbyterian Disaster Assistance.
- One of the Youth Council inductees is from Aberdeen.
- Two new Hispanic churches are in Erwin and St. Paul.

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Elders reviewed three quotes (attached to these minutes) for the creation of a new **church brochure**. The Elders approved a motion (Wade Garner/Ryan Bailey) to accept the quote from **Harris Printing in Seven Lakes**. The Worship Ministry will be responsible for overseeing the process. The cost will come from office supplies/mailing.

**NEW BUSINESS:**

The following action was taken for clarification.....A motion approved in the August 11 Stated Session meeting read "For clarity and transparency, the Finance Ministry will be directed to show the weekly and monthly stewardship report of income broken out to general operating fund total and designated funds total". A new motion was made which reads, "The office will be directed to show the weekly report of income broken out to general operating fund total and designated funds total."

Elders reviewed summary information from the **Mission Statement Workshop** held on October 6, 2019 in the Fellowship Hall. In response to a motion (Jim Dalton/Amber Clayton), Elders approved the following **Mission Statement** for Culdee....." Culdee Presbyterian Church builds caring relationships with our local and global community while proclaiming the Word of GOD and building our faith community."

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**Culdee Presbyterian Church  
Stated Session Meeting  
October 13, 2019. Page Three (3)**

Elders approved scheduling a **Congregational Conversation** for Sunday, October 27 at 3:00 p.m. to discuss all financial questions and concerns following Session's decision to dissolve the Endowment Committee.

Pastor Jane requested that Elders share with her any concerns or questions among the congregation related to her **Mustard Seed Campaign** taking place in October. Plans are to have a Commitment Sunday and meal to follow.

Pastor Jane left the room and Ryan Bailey facilitated the discussion on extending **Pastor Jane's Interim contract** in January. The consensus was to extend her contract for six months when her year contract is up in January, 2020. The decision will be shared with Rev. Rick Martindale, Chair of the West Community COM.

The Moderator recognized guest, Diann Fortune. She reminded each ministry to prepare an article for the November newsletter.

**MINISTRY REPORTS:**

**Building and Grounds: Ryan Bailey and Rick Mathews**

- LED lights will be placed in the kitchen
- The columns on the manse will be stripped and painted.

**Christian Education: Wade Garner and Brandon Blue**

- **Stephanie Barber** will take over teaching the **Girls Sunday School** class that meets downstairs. Approved was by general consensus.

**Congregational Care: Karon McKenzie and Eve Williamson**

- Preps for the Harvest Festival are continuing.

**Finance: Jim Dalton and Tim Bailey**

- Each ministry was given their ministry budget worksheet; it should be returned with changes, if any, by the November meeting. Elders were encouraged to ask finance ministry members for help, if needed.
- The Monthly Finance Report was reviewed and accepted. It was noted that expenses were under budget.

**Outreach: Amber Clayton**

- Plans are to receive a food collection around Thanksgiving and Advent

**Culdee Presbyterian Church  
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The Moderator recognized guest, Diann Fortune. She reminded each ministry to prepare an article for the November newsletter.

Respectfully submitted,

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June Stewart, Clerk of Session

**Notes from Stated Session Meeting**

**November 10, 2019**

Elders approved the scheduling of the Groundbreaking Service for the Basketball Court/Shelter Project for December 1 at 10:30 a.m.

The following amended motion was approved (but not unanimous): "The Finance Committee will set the number of its members to oversee the interest rates, investment opportunities, etc. applicable to the church's invested funds and make recommendations. The Finance Committee will take recommendations to the Session, as needed."

The following motion was not approved (but not unanimous): "We'd like to move that the Culdee Session revisit their decision to dissolve the Culdee Endowment Fund Committee and its Policy and Procedures and reinstate the Culdee Endowment Fund Committee and its Policy and Procedures due to.....possible confusion and misunderstanding of its purpose by some Session members, and conversations at the "Everything Finance" meeting recently conducted by Interim Pastor Jane Love where congregation members voiced the following concerns.....the removal of a layer of financial oversight on losing a team of interested and knowledgeable members concerned with the wise, secure investing of God's money, and the concern over the manner in which the dissolution occurred."

The Session approved the motion to give 35 % of the 2019 Harvest Festival's gross earnings to this year's recipient.... Sandhills Coalition.

The Session approved the curriculum for Stephanie Barber's Girls Sunday School Class; it is "We Saved You A Seat".

The Session gave its blessing to Congregational Care's request to explore the interest in creating a stand-alone Harvest Festival Committee.

# Ministry Reports

## Finance Ministry: Jim Dalton & Tim Bailey



**Proverbs 27:12** *A sensible man watches for problems ahead and prepares to meet them. The simpleton never looks, and suffers the consequences.*

The Finance Ministry met November 10, 2019 and welcomed new volunteer member Richard Blue, a retired banker and life-long Culdee member. His integrity and expertise will be appreciated as he volunteers to serve God through Culdee's Finance Ministry. Other members attending were Chairman Jim Dalton, Vice-Chairman Tim Bailey, Interim Pastor Jane Love, Jim Stewart, Danny Aldridge, Art McKenzie, Anne Savage, Tim Lea, Mary Ruth Whitaker and Diann Fortune. Visitors to the Finance Ministry meeting were Elder Janie Taylor, Connie Barber, Lonnie McKenzie, Laine Lea and Bruce Sandness.

The October budget report from Sandhills Accounting was approved as submitted. Chairman Dalton reported that the different Ministry Chairs and Vice-Chairs received their budget worksheets in June. They were later asked to turn their budgets in to him at the November Session meeting if they were making changes from their current 2019 allotment. If the 2020 ministry budget was the same as the 2019 budget then they didn't need do anything. Chairman Dalton would then combine the information to create the 2020 budget and present it to the Session at some point between now and year's end for approval.



Concern was raised as to how Culdee would pay for an equal or larger budget next year when this year's budget wasn't being met. Chairman Dalton referred to Interim Pastor Jane's statements on a "**faith budget**". Members should have faith that God will fund the budget. Last month Interim Pastor Jane recommended a "**realistic budget**" be developed based on real numbers. Finance Ministry member Diann Fortune supplied documentation from Sandhills Accounting showing the average income for the last 4 years along with total employee salary expenses for 2019. (This information is attached with Budget Report.) Chairman Dalton stated he was going to make a personal recommendation, not a Finance Ministry recommendation, to the Session that they require a "**performance budget**" from each Ministry. This means that the ministries will set monthly goals and objectives for their own performances and give monthly reports to the Session on how they are accomplishing their goals. For instance, Chairman Dalton's example for Christian Education was, "Last month, this many people attended Sunday School. This month, this many people attended. What have you done to grow this church? How much did it cost?" Each month each ministry would make a report to the Session on what they have done to grow the church and what the expenses were for that month. These monthly reports, including expenses, would be used to develop the coming year's budget. Chairman Dalton rotates off the Session in December.

This year the Finance Ministry was not asked for input on what the church could realistically afford for the 2020 budget year. There is discussion in Session concerning compensation adjustments to the

position of choir director. That change will positively or negatively affect the 2020 budget. For those interested, the only aspect of the budget in which the congregation has input is the pastor's call (salary & expenses). However, the pastor's call of an interim pastor is at the discretion of the Session. As always, the Session is totally responsible for the budget and all funds spent. As of November 10, 2019, a budget for next year was not complete. The budget for 2019, which income currently has not totally supported, was set at \$283,043.00. The Session will have to decide whether to create a "faith budget" or a "realistic budget" and whether or not to adopt the "performance budget." Congregation members are encouraged to attend and speak at any or all Session and Ministry meetings.



Term limits for all ministry volunteers were discussed. Finance Chairman Jim Dalton supports term limits stating that limits would relieve concerns by volunteers thinking that once they volunteered for a ministry, they would be on that ministry for life.

Other Finance Ministry members were concerned that such a move would negatively impact people currently volunteering their services to God through Culdee's ministries. Finance Ministry members cautious of term limits recalled the unchristian atmosphere created by earlier attempts at stopping targeted volunteer congregation members from ministry duty, some of whom chose to no longer attend Culdee. If someone is called to serve God then they should be welcomed to serve is the thought of many Finance Ministry members. The decision to impose term limits on volunteers is ultimately up to the Session. *Congregation members may want to ponder this and share thoughts with the elders.*

The Youth are planning a groundbreaking, with Session approval, for their basketball court December 1 @ 10:30. Once that has occurred church members may soon see work begin. Much of the first tasks will be "in kind" construction.



A nursery worker has not yet been hired. The person interested in the job had questions about some items in the contract and is waiting on responses from the Session. The 3-month trial period will begin once a person is hired instead of following the original plan of the trial ending December 2019. The projected salary expenses for the 3-month trial are slightly above \$1700. This will affect Culdee's 2020 budget.

Financial Report from the Harvest Festival was incomplete at the time of the Finance Ministry meeting since one bill remained outstanding. The discussion was on whether the 35% designated for missions was to come from the gross or the net of the Harvest Festival funds. (The Harvest Festival funds were originally designated for Building & Grounds so funds were available for large expenses such as HVAC unit replacement and the like. Later it was decided that 35% would go to support Missions.) In the Finance Ministry meeting, it was stated that in years past the 35% came from the net to ensure all expenses of the Harvest Festival were paid first and the church didn't lose money. This year it was initially calculated from the gross and it was brought to Finance to be sure that was correct. The



recommendation of the Finance Ministry was to research the original distribution of the proceeds of the Harvest Festival and present that information to the Session and then Session would make a decision for this year. (Instead, at the Session meeting, Jim Dalton moved and Karon McKenzie seconded to take the 35% from the gross and the Session immediately voted to support that change.)



The ability to pay electronically for contributions and accept credit cards for Harvest Festival purchases was presented. There was concern over fees charged for credit card purchases and more research would be needed before an informed recommendation could be made to the Session. As for electronic payments, that was presented to a past session and was not supported at that time. It will be recommended by the Finance Ministry to the Session they revisit this option for contributors.

Respectfully submitted by Diann Fortune, MLS NBCT & Culdee Elder for 2020-2023

Congregation Members,

The Bible states in **Proverbs 1:5** *A wise man will hear and increase learning, and a man of understanding will attain wise counsel.* The Elders of the Presbyterian Church have the final say in most things, unlike a congregational church where decisions are made by all. However, the Elders represent the Congregation and the Congregation trusts the Elders to make decisions, not in their own interests or for their personal agendas, but for the good of the church in ministering to the people and community at large, always honoring God and following His Word. **Hebrews 13:18** says *Pray for us. We are sure that we have a clear conscience and desire to live honorably in every way.*



Speaking as one of your incoming elders, I will be open to hearing your concerns and suggestions and will value your input as I represent you. I will listen to wise counsel and make decisions accordingly. Generally speaking, the elders are unable to represent the concerns of the people if the people don't share their concerns with the elders. Desmond Tutu states, "If you are neutral in situations of injustice, you have chosen the side of the oppressor. If an elephant has its foot on the tail of a mouse and you say that you are neutral, the mouse will not appreciate your neutrality." If there are concerns about church and members only talk amongst themselves, there is no opportunity for resolution and/or improvement. I urge you to go together and speak to the elders, whether at a Session meeting or another time. By the same token, let the Elders know when you especially appreciate something they've done. Everyone needs encouragement. I look forward to serving you doing God's work.

Diann Fortune, MLS NBCT & Culdee Elder for 2020-2023

## **Worship: Janie Taylor & Johnie Marion**



**Psalm 150:6** *Let everything that has breath praise the Lord.  
Praise the Lord.*

December – The Month of Joy, Celebration and Happiness

*“And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Savior, which is Christ the Lord” – Luke 2:10-11.*

December marks the month Christians observe the birth of Jesus Christ with reverence, prayer and joyful celebration. Churches are decorated with greenery, candles, manger scenes, Advent wreathes, and Christmas trees. Sunday services are filled with songs of joyful celebration performed by hand bell choirs, dulcimer groups, ensembles of children and chancel choirs as pastors offer hope, faith, joy, peace in the form of a baby born in a manger – but the celebration doesn't stop there. In addition to normal church services, special events are scheduled that provide church families with additional opportunities to gather together and celebrate the birth of Jesus.

On Sunday morning December 8<sup>th</sup>, the brass quartet 'Antique Brass' will be performing seasonal music during the 11:00am worship hour. Antique Brass is no stranger to the Culdee as our own Lionel Bryson and his friends have shared their musical talents with the church family before. Later that evening at 6:00pm, the Christmas musical, "It All Happened in the Country" will be performed. The musical is carryover of this year's VBS theme. A talented cast of youth puppeteers and adults will be accompanied by an enthusiastic children's choir to bring this Christmas musical to life. Following the performance, everyone is invited to the Fellowship Hall for a time of treats and fellowship as we await the arrival of our annual Christmas guest.

On Sunday morning, December 15<sup>th</sup> the choral ensemble 'Joyful Noise' will be performing songs of joy and celebration during the 11:00am worship hour. This appropriately named ensemble is no stranger to the Culdee family and we have no doubt their musical performance will be any less heartwarming or inspiring.

And on Tuesday evening, December 24<sup>th</sup> at 7:00pm Culdee will have its annual Christmas Eve candlelight service. Our very own Patrick Howle returns home and will be performing special music on this night. For many believers, the Christmas Eve candlelight service marks the highlight of their Christmas season – a time when church families can celebrate the true meaning of Christmas and escape the hustle and bustle of the season.

We look forward to seeing the entire church family at each worship opportunity scheduled in December. Come join us as together we sing songs of praise and thank God for the gift of His son Jesus Christ on that first Christmas morning.

The Worship Ministry

## Christian Education: Wade Garner & Brandon Blue



**Deuteronomy 11:1** *Love the LORD your God and keep his requirements, his decrees, his laws and his commands always.*

Christian Education will meet December 29<sup>th</sup>.

## Outreach: Amber Clayton



**John 16:33** *I have said these things to you, that in me you may have peace. In the world you will have tribulation. But take heart; I have overcome the world.*

Praise God from whom all blessings flow! December is a special month for counting our blessings and being a blessing to others as we enter the expectant waiting of advent. As we prepare our holiday feasts and begin our shopping lists let us remember those in our area who may be food insecure.

**The Sandhills Coalition has an increased need for the following items:**

JELLY

CANNED BEEF STEW

BOXED MASHED POTATOES

CANNED VEGETABLES

DIAPERS

If we can collect these needed items and drop them in the sun room **by Sunday, Dec. 17** we'll see they are delivered to the Coalition in plenty of time for Christmas.

In Christ,  
Amber Clayton



Please return Angel Gifts by December 6<sup>th</sup>. Thank you!

## Other Community News:

Both the Eastwood Volunteer Fire Department (EVFD) and the Christian Child Development Center will be using the Fellowship Hall over the holidays for activities. See the calendar.

# Culdee's Organizations & Groups

## Music Ministry- Beverly Dunlop

### Children's Christmas Musical

“It All Happened in the Country”



The children of Culdee along with their farm friends will present the Christmas musical “It All Happened in the Country”. The program will have children’s choir, puppets, soloist, storytelling’ and lots of down-home farm fun. This program will be in the fellowship hall of Culdee Presbyterian Church on Dec. 8<sup>th</sup> at 6:00 and we will also have the children’s Christmas party following

the program. Be sure to mark your calendar for this fun event!

#### Dulcimer Ensemble

The Dulcimer Ensemble of Culdee will perform for the open house of the Carthage museum on Dec. 8<sup>th</sup> at 2::00. Please come and enjoy the tour while listening to holiday music from this group.

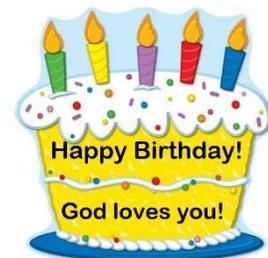
#### Candlelight Christmas Eve

Patrick Howle is going to be our guest soloist for our candlelight Christmas Eve service on Dec. 24<sup>th</sup> at 7:00 in the sanctuary. Please come and enjoy this talented man as he sings and prepares our hearts for the Christmas season. It will truly be a blessing!

#### Jim Morgan in Concert

Tuesday, December 10<sup>th</sup> at 7:00 Jim Morgan will be in concert at Stewartville Baptist Church in Laurinburg. The church van will be going along with a caravan to enjoy the evening as Jim plays his “Advent” CD. This is a benefit concert for Madison Fedak, a seven-year-old who is osteosarcoma since April 2018. Donations for the family will be accepted during the concert. If you wish to join us on the van or in the car lineup please be in the church parking lot at 5:30 Tuesday, Dec. 10<sup>th</sup>. We will not be stopping for dinner so please plan accordingly.

## December Birthdays



Dee Anderson	01	Lily Cox	09	Michael Salargo	22
Matt Halverstadt	03	Nicholas Fortune	10	Abby Governale	22
Tim Howle	03	Patrick Fields	12	Denise Grandolfo	26
Joan Altman	04	Ed Taylor	12	Susan Gribben	27
Alistair McKenzie	04	Luke Black	14	Everette Parsons	27
Johnny Harris	05	Betty Lois Frye	14	Kim Cole	28
Jodi Caddell	06	Chris Bobo	16	Camrey Vest	28
Russell Whitaker	07	Douglas Meeks	16	Jennifer Jordan	29
Darrell Parsons	07	Jill Black	20	Ann Savage	30
Jim Dalton	08	Kelsey Thompson	20	Mark Thompson	30
Roston Barber	08	Gwyn Cox	21	Cullen Craven	30

# December 2019

8:20 am REACH Service 9:45 am Sunday School 11:00 am Worship 6:00 Youth Group	9:00 Culdee Knitters 2:30 Joyful Noise	6:00 pm Dulcimer 7:00 pm Handbells	6:00 Bible Study 6:30 Choir Practice	9:00 Culdee Quilters		
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>1</b> Bball Ground Breaking  <small>First Sunday of Advent</small>	<b>2</b>  <small>Presbyterian Women's Merry Christmas Christmas Breakfast</small>	<b>3</b>	<b>4</b>	<b>5</b> Circle Meetings 6:30 Circles 1 & 2 @ Culdee.	<b>6</b>  EVFD Dinner	<b>7</b> 
<b>8</b> Children's Program  <small>Second Sunday of Advent</small>	<b>9</b>	<b>10</b>  <small>Jim Morgan Concert</small>	<b>11</b>	<b>12</b>	<b>13</b> Christian Child Development Center's Christmas Party @ 6:30	<b>14</b>
<b>15</b>  <small>Third Sunday of Advent</small>	<b>16</b> Circle 3 @ Teresa Cole's.	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>
<b>22</b>  <small>Fourth Sunday of Advent</small>	<b>23</b>	<b>24</b>  <small>Christmas Eve Worship</small>	<b>25</b>  <small>MERRY CHRISTMAS</small>	<b>26</b>	<b>27</b>	<b>28</b>
<b>29</b> Christian Ed. meets	<b>30</b>	<b>31</b> 	<b>1</b> Have a Blessed New Year! 	<b>2</b>	<b>3</b>	<b>4</b>

**CULDEE PRESBYTERIAN CHURCH MONTHLY FINANCE REPORT**

Thursday, October 31, 2019

<b>Week</b>	<b>5,443.13</b>
<b>Sundays</b>	<b>4.00</b>

**OPERATING FUND REFLECTS INCOME FROM TITHES/OFFERINGS AND GENERAL MONTHLY EXPENSES**

				<b><u>OVER &amp; (UNDER)</u></b>
<b>MO OP BUDGET INCOME</b>	21,772.55	<b>ACTUAL MO OP INCOME</b>	25,848.00	4,075.45
<b>MO OP BUDGET EXPENSE</b>	21,772.55	<b>ACT MO OP EXPENSE</b>	18,017.89	(3,754.66)
<b>TOTAL YTD OP BUDGET INCOME</b>	234,054.80	<b>ACTUAL YTD OP INCOME</b>	212,959.83	(21,094.97)
<b>TOTAL YTD OP BUDGET EXPENSE</b>	234,054.80	<b>ACTUAL YTD OP EXPENSE</b>	206,649.82	(27,404.98)
<b>ACTUAL MO OP &amp; DESG INCOME</b>	48,410.97	<b>ACTUAL YTD OP &amp; DESG INCOME</b>	277,826.79	
<b>ACTUAL MO OP &amp; DESG EXPENSE</b>	21,823.93	<b>ACTUAL YTD OP &amp; DESG EXPENSE</b>	253,070.15	

**LIQUID ASSETS:**

BB&T CHECKING	25,676.20
VANGUARD LIQUID ASSETS	0.00
LIVE OAK LIQUID ASSET SAVINGS	15,935.19
LIVE OAK LIQUID ASSET CDs	144,995.70
SALES TAX RECEIVABLE	2,278.59
DUE FROM LEGALLY TO GEN	0.00

**TOTAL AVAILABLE LIQUID ASSETS** **188,885.68**

**LEGALLY RESTRICTED FUNDS: \***

BB&T Cemetery Fund Checking/Savings*	5,235.66
BB&T Cemetery Fund CDs*	69,211.58
BB&T Flower Garden CD #3126*	10,000.00
BB&T Flower Garden Checking #6017*	963.80
BB&T Men's Group Checking #5469*	724.94
Live Oak Barnabus Savings*	1,843.55
Live Oak Building/Renovations Savings*	9,604.81
Live Oak Choir Savings*	4,217.39
Live Oak Doris Moore Savings*	2,187.85

**DESIGNATED, RESTRICTED & LEGALLY**

**RESTRICTED LIQUID ASSETS:**

DESIGNATED FUNDS *	20,319.17
LEGALLY RESTRICTED FUNDS *	268,042.37
VANGUARD RESTRICTED INVESTMENTS *	0.00

**TOTAL DESIGNATED, RESTRICTED & LEGALLY RESTRICTED LIQUID ASSETS** **288,361.54**

Live Oak Family Promise Savings*	0.00
Live Oak Hand Bell Savings*	1,395.43
Live Oak Missions Savings*	10,057.97
Live Oak Parking Lot Savings*	4,559.41
Live Oak Sarah Ann Fortune Savings*	528.98
Live Oak Sunday School Projects Savings*	2,199.04
Live Oak Youth Savings*	11,042.09
Live Oak Parking Lot CDs*	29,765.28
Live Oak Cemetery Fund CD #7743*	19,903.49
Live Oak Doris Moore CDs*	48,895.44

**TOTAL ASSETS** **477,247.22**

**DESIGNATED FUNDS: \***

Barnabus Fund *	798.45
Building/Renovations*	
Building & Renovations*	644.51
Paint & Wallpaper Fund *	0.00
Parking Lot Paving Fund*	600.00
Choir Fund *	991.00
Doris Moore *	70.00
Hand Bell Fund *	250.54
Harvest Festival*	14,972.71
Missions*	800.00
Other Designated*	0.00
Sarah Ann Fortune Memorial Fund *	238.18
Sunday School Projects*	250.00
Youth Fund *	703.78
<b>BB&amp;T CHECKING DESIGNATED FUNDS *</b>	<b><u>20,319.17</u></b>

AVAILABLE LIQUID ASSETS	188,885.68
BB&T CHECKING (MINIMUM BALANCE)	(20,000.00)
6 MONTH RESERVE (EQUAL TO ANNUAL BUDGET INCOME DIVIDED BY 2)	-
	141,521.50

<b>MONIES AVAILABLE IN EXCESS OF 6 MONTHS RESERVE</b>	<b>27,364.18</b>
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**7.26 Months in Reserve**

ACT = ACTUAL  
MO = MONTHLY  
BUD = BUDGET  
OP = OPERATING  
INC = INCOME  
EXP = EXPENSES

DESG = DESIGNATED

\* = LEGALLY RESTRICTED FUNDS

Live Oak Missions CDs*	5,053.62
Live Oak Sarah Ann Fortune CDs*	30,652.04
<b>TOTAL LEGALLY RESTRICTED FUNDS*</b>	<b><u>268,042.37</u></b>
<b>TOTAL YTD INTEREST INCLUDED IN BALANCES</b>	<b><u>4,377.05</u></b>
<b>TOTAL BALANCE @ BEGINNING OF YEAR</b>	<b><u>228,972.67</u></b>

**VANGUARD INVESTMENTS:**

**Unrestricted:**

Church Liquid Asset Fund 0.00

**Restricted:**

Cemetery Fund \* 0.00

Doris Moore Scholarship Fund \* 0.00

Flower Garden Fund \* 0.00

Missions Fund \* 0.00

Youth Fund \* 0.00 \*

Building & Renovation Fund\* 0.00 \*

Paint & Wallpaper Fund\* 0.00

Parking Lot Paving Fund \* 0.00

Sarah Ann Fortune\* 0.00

**BALANCE AS OF 10/31/19** **0.00**

**TOTAL BALANCE @ BEGINNING OF YEAR** **23,231.42**

YTD ADDITIONS TO INVESTMENT **0.00**

YTD TRANSFERRED FROM VANGUARD **(24,578.15)**

**(1,346.73)**

YTD DIVIDENDS & REALIZED GAINS **249.40**

YTD UNREALIZED GAIN/(LOSS) **1,097.33**

**TOTAL YTD REALIZED & UNREALIZED GAIN/(LOSS)** **1,346.73**

**TOTAL OF INVESTMENTS AS OF 10/31/19** **0.00**



# 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.

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