

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:

November 2020

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Proofreaders: Eve Williamson & Janie Taylor

Compiled by Diann Fortune

Discipleship Questions for the Saints

During the pandemic and truly anytime at all, here are some of the questions we need to be asking ourselves and considering for our leadership as we think about the new pastor that God will bring to Culdee. They are questions that focus on spiritual exhaustion. Say a prayer and answer honestly.



These questions have been drawn in part from Flora Slosson Wueller's *Feed My Shepherds*.

1. Do you believe that disciples and Christian leaders “ought” to be willing to be worn out for others?
2. Do you have unrealistic self-expectations?
3. Do you find it difficult or humiliating to ask for and receive help from others?
4. Do you believe that you or leaders should have few boundaries or border?
5. Do you feel you or leaders should always be doing more?
6. Are you and do you expect your leadership in your actions to be accountable to an audience of One or is there an effort to please everyone within the congregation and community?
7. Are you drained by the toxicity and darkness of others around you?

8. Are you trying to deny where your gifts and natural abilities are and “do all things”?
9. Are your prayer life and spiritual disciplines themselves tiring and stressful?
10. Have you increasingly abandoned daily intentional relationship with God?
11. Have you been in too many intense, one-sided, unpredictable, uncontrollable events recently?
12. Are you carrying around within yourself great burdens of unhealed woundedness?
13. Do you neglect your physical and emotional health in the name of God?
14. Are you constantly expecting your ministry and those involved with it to fit into your agendas and beliefs?
15. Are you or have you recently entered a time of deep inner growth and shift?
16. Do you practice true Sabbath rest?

After I asked myself these questions and honestly answered, I discovered enough spiritual fatigue to warrant prayers, to consider putting in place an intentional plan to let go of unrealistic expectations and to be gentler and more grace-filled with myself and others. My prayers for all of us as we approach a time which is usually filled with such frenzied action that we squeeze out our Savior is that the Sabbath rest found in God's presence alone fill each of us, renew each of us, gently correct our need to meet unrealistic expectations of ourselves or others. God let us rest in you and show us how to do that.



In **October**, congregations recognize “**Pastor Appreciation Month**”. The truth is pastors everywhere who are called and empowered by **GOD** should be prayed for and celebrated every day!! Pastor Jane and her peers in ministry are laboring daily to help their congregations deal with the challenges, joys, and sorrows that are part of our lives in this world in ways that glorify our **LORD**. Let’s be steadfast with our prayers and support for Pastor Jane and for the work of the faithful members of our **PNC** who are following the leading and direction of our **GOD** to find the next Stated Pastor to fill our pulpit.

Submitted by June Stewart

STATED SESSION MEETING: NOTES AND ACTIONS-



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

Notes from the Stated Session Meeting of October 11, 2020

Actions:

- Elders approve putting up the “Angel Tree” and decorating it with tags identifying gift items/ McDonald cards (\$5.00) for **Children’s Hope Alliance** (Barium Springs/Grandfather Mts. Home for Children). A **special offering** will also be taken in November for CHA; Culdee will match the amount donated.
- Elders approved rolling over **Liquid Asset CD 13** (\$10,000) that comes due in October to a Money Market account with Stifel Nicolaus Investments. The account will earn a better rate, be accessible and not be considered a legally restricted fund.
- Elders approved a Barnabas request from a member for \$1,200.00.

Information:

- **SPECTRUM** construction work has been done to prepare for switching our phone and internet service from **CENTURYLINK**.
- **Homecoming/All Saints Day** will be Sunday, **November 1**.
- A **manse inspection list** will be used as a guide for updates, repairs, etc. needing to be done in the manse.

As a side note, Interim Pastor Jane Love formed a **Manse Inspection Team** of Jewell Vest, Nancy Howle, Carolyn McKenzie with volunteer Stephanie Barber who went room by room listing all areas they observed needing attention. Interim Pastor Jane Love added some additional items to the list including standing water in the basement, stopped downspout causing excessive puddling and noting a wide temperature range between each end of the house. Rick Matthews and Tim Bailey of Building and Grounds Ministry will be addressing the list. Volunteers may be appreciated.



Culdee’s PNC News



PASTORAL
NOMINATING COMMITTEE

Members:

- | | |
|-----------------------------|----------------------|
| Amber Clayton | Diann Fortune, Chair |
| Lonnie McKenzie | Janie Taylor |
| Nancy Howle | Ryan Bailey |
| Stephanie Barber, Secretary | |

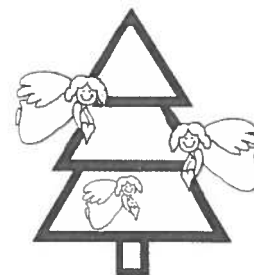
Culdee’s PNC continues to review Pastor Information Forms (PIFs) in search of the pastor God is leading to Culdee. Pastors seeking a new call complete a Pastoral Information Form describing their education, strengths and what type of call they are seeking. The search for Culdee’s new pastor continues to progress. Please keep praying, not only for Culdee’s PNC, but for the pastor God is calling. All things work in God’s time.



Darlene F. Valitutto, Moderator

Angel Tree & Financing for Children's Hope Alliance

Culdee Presbyterian Women will once again be sponsoring the Angel Tree from Children's Hope Alliance (formerly Barium Springs and Grandfather Homes for Children). There will be 100 Angels on the tree located in the sunroom with gift suggestions listed. Additionally, on November 29, a special offering will be taken during worship service for Children's Hope Alliance to fund therapy services for these children who have experienced traumatic events. The amount received will be matched by the church. Please pick at least one angel, purchase your gift and return it to the church prior to November 29. Children's Hope Alliance Representative Lori Fees will be present to receive the gifts for these special children of God.



Holiday Bake Sale



BAKE SALE

Just in time for the holidays! There will be an outdoor bake sale on Saturday, November 21 at 10 a.m.-12 noon. There will be whole cakes, pies, batches of cookies, crafts, canned and baked goods for sale. All money received will go directly to missions. If you are able, please bake and bring your goodies to the church by 9:00 a.m. on Saturday, November 21.

Encourage your friends and neighbors to come out and purchase yummy homemade baked goods and creative crafts for the upcoming holiday!



Presbyterian Women's Thank Offering

This year's Thank Offering will be taken during the drive-through Thanksgiving Breakfast on Thanksgiving morning from 7:30-8:00 a.m. The most local recipient of this year's Thank Offering is in the Presbytery of Western North Carolina. Their program is called Faith4Justice and they will be receiving \$20,000. It is a bridge between local faith leaders and black and Latino community leaders committed to racial equality and healing through monthly meetings, trauma-informed materials and discussions led by those directly impacted by racism. The Thank Offering grant will support training for leadership development, community organization and racism public awareness. Each year fifteen different entities are awarded grants, all supported by Presbyterian Women. This year, remember that despite all of the year's trials, we have so much to be thankful for!



Culdee's Men's Club: Wade Garner, President

The men will be hosting their annual Thanksgiving Day breakfast with a COVID twist. This year's meal will be a drive-through service **beginning at 7:30 a.m. and ending at 8:00 a.m.** Elders will be calling their flock to get an accurate count of the plates requested closer to Thanksgiving so there is no wasted food or effort. ☺ If your shepherd is unable to contact you, you may also call the church office to reserve your plates if you wish.

A huge thank you goes to Darrell McKenzie and his team for organizing, getting up before dawn, cooking, serving and cleaning on this day of Thanksgiving. Hopefully much the Culdee family will be able to show their appreciation for all this sacrifice & effort by starting the day with Christian fellowship and a great meal!!

For those that have partaken of this feast in the past, you will recall that it is also the time the Women of the Church collect contributions for their annual Thank Offering. There will be a collection basket available for you to drop a contribution into if you so choose.




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.*

Sick & Shut-in

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

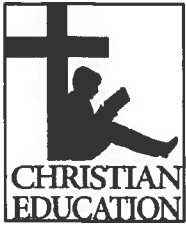



Pray for Culdee members serving in the Armed Forces:
Tony Cox & Jared Rivas

Please pray for all people
keeping life moving & safe during the COVID 19 pandemic.



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



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

Submitted by Patti Burke

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

We hope you have visited the **Culdee Connect page** located on the Culdee website and found it to be both convenient and informative. The site is still in the early stages and is created to form another avenue of connectivity during the Pandemic. Each week the *Remember in Prayer* list is updated and the *Upper Room* devotionals are available.

In November, the *Family Fun Activities* will change to include Thanksgiving suggestions. Our future plans include a Sunday School format but more discussion and exploration are needed. Any ideas on how to enhance or improve our page are appreciated.

Due to the Pandemic, the Confirmation Class candidates decided to postpone classes until a later date.

The Christian Education ministry will continue to search for ways to keep us united throughout this time as well as make plans for the eventual return to worshipping together as a complete church! Again, ideas on how to enhance and/or improve are appreciated!



Finance Ministry: Chairman Danny Aldridge & Vice Chair Diann Fortune

Submitted by Diann Fortune

Matthew 25:29 *For the man who uses well what he is given shall be given more, and he shall have abundance. But from the man who is unfaithful, even what little responsibility he has shall be taken from him.*

Current Financial Status:

The attached financial statement from Sandhills Accounting Services for the month of September shows that Culdee's expenses were more than the monthly income. The income for operating expenses during September was \$21,297.00 while expenses totaled \$24,165.08. This is a difference of \$2,868.08 and a total of \$4,473.31 over the budgeted amount for the month.

For the 2020 year, if Culdee were operating normally, the amount budgeted totals \$191,994.75. The amount actually spent totals \$174,870.45 and yearly income through September totals \$175,122.14.

Culdee continues to be under the budget and income for the year does exceed expenses by \$251.69. This is the second month in a row where expenses exceed income though. Your continued support of Culdee is appreciated.

Lightning Damage Update:

Assessment of the church's systems continues. A recommendation and estimate are soon expected regarding repairment or replacement of the sound system in the Sanctuary that was recently discovered damaged. Any

additional damage will be determined after the initial work is completed. The internet continues to be unavailable in the Fellowship Hall and repairs are in the works.

2021 Budget Update:

The Finance Ministry is working with Sandhills Accounting Services to get the initial budget draft completed so it may be presented to Culdee's Ministry Chairpersons and Vice-Chairs for their review and consideration. Once they have determined if the amounts will meet the needs of their individual ministries, the budget draft will come before the Session for any updates and approval. Once Session approved, it is normal for the budget to be presented to the congregation at the annual meeting. As a reminder, the Session determines the compensation for interim ministers and the congregation has the final say on compensation for installed pastors.

Investments Committee News:

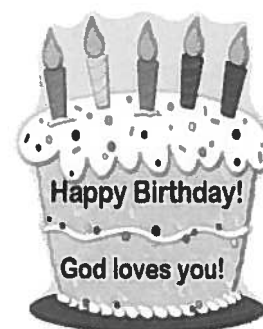
Since fears with COVID-19 seem to affect all aspects of life, including finance, and the media and other sources appear unreliable and/or contradictory, an authoritative source for information regarding treatment availabilities in North Carolina is the NC Hospital Association. Please consider checking that site for your own information.

The Session previously approved moving funds in the Sarah Ann Fortune Fund, the Parking Lot Fund and 25% of the Doris Moore Scholarship Funds for investment with Stifel Nicolaus Investments through Eastman, Palmer, Davis and Vaughan Wealth Management Group. The monthly finance sheet from Sandhills Accounting Services will clearly list the individual funds including any designations or restrictions of the funds. Stifel will keep the various accounts invested individually following Culdee's Finance Policy and Procedures approved by the Session earlier this year.

Culdee continues to have funds in CDs and savings accounts with BB&T and also Live Oak Bank. Currently rates on these types of investments are less than 1%. The Session did approve the last CD that matured, which was a Liquid Asset CD, be moved into a money market account with Stifel. The Investments Committee meets quarterly or sooner as deemed necessary.

Birthdays for November:

Darlene Valitutto	01	Justin Ritter	15	Kristin Lilly	25
Sampson Marion	01	Marion Cote'	16	Luke Howle	27
Janie Taylor	05	Adin Patterson	16	Daniel Ritter	28
Caelyn Stewart	06	Cole Bullard	17	Bonnie Black	29
Stephanie Barber	08	Blaine Ritter	19	Rylen Osentoski	29
Braxton Barber	08	Harold Clayton	20	Chris Willcox	30
Melanie Huffines	11	Kenneth White	23	Chris Lilly	30
Megan Hamilton	14	Joshua Craven	25		



CULDEE PRESBYTERIAN CHURCH
MONTHLY FINANCE REPORT
September 30, 2020

Week **4,922.94**
Sundays **4**

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

**OVER &
(UNDER)**

MO OP BUDGET INCOME	\$ 19,691.77	ACTUAL MO OP INCOME	\$ 21,297.00	1,605.23
MO OP BUDGET EXPENSE	\$ 19,691.77	ACTUAL MO OP EXPENSE	\$ 24,165.08	4,473.31
TOTAL YTD OP BUDGET INCOME	\$ 191,994.75	ACTUAL YTD OP INCOME	\$ 175,122.14	(16,872.61)
TOTAL YTD OP BUDGET EXPENSE	\$ 191,994.75	ACTUAL YTD OP EXPENSE	\$ 174,870.45	(17,124.30)
ACTUAL MO OP & DESG INCOME	\$ 21,883.00	ACTUAL YTD OP & DESG INCOME	\$ 220,420.28	
ACTUAL MO OP & DESG EXPENSE	\$ 29,266.46	ACTUAL YTD OP & DESG EXPENSE	\$ 217,130.95	

LIQUID ASSETS:

BB&T CHECKING	\$ 20,314.58
LIVE OAK LIQUID ASSET SAVINGS	\$ 4,837.72
LIVE OAK LIQUID ASSET CDs	\$ 168,223.20
SALES TAX RECEIVABLE	\$ 878.38
DUE FROM GEN TO LEGALLY DESIGNATED	\$ -
TOTAL AVAILABLE LIQUID ASSETS	\$ 194,253.88

LEGALLY RESTRICTED FUNDS: *

BB&T Cemetery Fund Checking/Savings*	\$ 4,789.55
BB&T Cemetery Fund CDs*	\$ 69,211.58
BB&T Flower Garden CD #3126*	\$ 10,000.00
BB&T Flower Garden Checking #6017*	\$ 1,750.51
BB&T Men's Group Checking #5469*	\$ 1,087.94
Live Oak Barnabus Savings*	\$ 5,093.29
Live Oak Building/Renovations Savings*	\$ 18,719.07
Live Oak Choir Savings*	\$ 8,419.97
Live Oak Doris Moore Savings*	\$ 1,824.13
Live Oak Hand Bell Savings*	\$ 592.04
Live Oak Missions Savings*	\$ 3,418.13
Live Oak Parking Lot Savings*	\$ 3.23

DESIGNATED, RESTRICTED & LEGALLY RESTRICTED LIQUID ASSETS:

DESIGNATED FUNDS *	\$ 3,561.62
LEGALLY RESTRICTED FUNDS *	\$ 208,755.56
STIFEL NICOLAUS INVESTMENTS *	\$ 78,640.52
TOTAL DESIGNATED, RESTRICTED & LEGALLY RESTRICTED LIQUID ASSETS	\$ 212,317.18

Live Oak Sarah Ann Fortune Savings*	\$ 3.49
Live Oak Youth Basketball Project Savings*	\$ 6,983.18
Live Oak Youth Savings*	\$ 8,950.45
Live Oak Parking Lot CDs*	\$ -
Live Oak Cemetery Fund CD #7743*	\$ 20,311.54
Live Oak Doris Moore CDs*	\$ 42,437.79
Live Oak Missions CDs*	\$ 5,159.67
Live Oak Sarah Ann Fortune CDs*	\$ -
TOTAL LEGALLY RESTRICTED FUNDS*	\$ 208,755.56

TOTAL ASSETS **\$ 406,571.06**

DESIGNATED FUNDS: *

Barnabus Fund *	\$ 183.18
Building/Renovations*	
Building & Renovations*	\$ 244.51
Parking Lot Paving Fund*	\$ 100.00
Choir Fund *	\$ 1,500.00
Doris Moore *	\$ 250.00
Hand Bell Fund *	\$ 648.24
Harvest Festival*	\$ (149.27)
Missions*	\$ 52.47
Other Designated*	\$ (23.25)
Sarah Ann Fortune Memorial Fund *	\$ 198.74
Youth Basketball Project*	\$ 307.00
Youth Fund *	\$ 250.00
BB&T CHECKING DESIGNATED FUNDS *	\$ 3,561.62

TOTAL YTD INTEREST INCLUDED IN BALANCES **\$ 3,251.20**
TOTAL BALANCE @ BEGINNING OF YEAR **\$ 277,029.26**

STIFEL NICOLAUS INVESTMENTS:

Legally Restricted:	
(F) Sarah Ann Fortune - 1753 *	\$ 32,382.52 *
(M) Doris Moore - 7649*	\$ 7,471.29 *
(P) Parking Lot - 1630*	\$ 38,786.71 *

AVAILABLE LIQUID ASSETS **\$ 194,253.88**

BB&T CHECKING (MINIMUM BALANCE)	\$ (20,000.00)
6 MONTH RESERVE (EQUAL TO ANNUAL BUDGET INCOME DIVIDED BY 2)	\$ (127,996.50)
MONIES AVAILABLE IN EXCESS OF 6 MONTHS RESERVE	\$ 46,257.38

Months in Reserve	8.17
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TOTAL OF INVESTMENTS AS OF 09/30/20	\$ 78,640.52
TOTAL BALANCE @ BEGINNING OF YEAR	\$ -
YTD ADDITIONS TO INVESTMENT	\$ 77,942.41
YTD TRANSFERRED FROM STIFEL	\$ -
	\$ 77,942.41

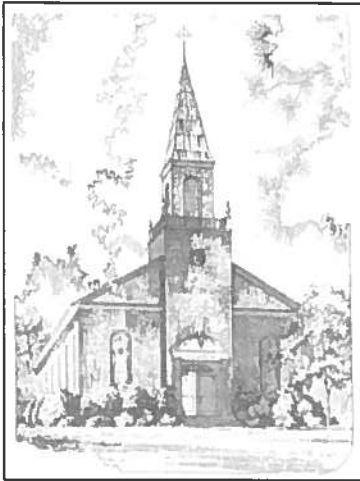
YTD DIVIDENDS, INTEREST, & REALIZED GAINS	\$ 153.83
YTD UNREALIZED GAIN/(LOSS)	\$ 654.83
TOTAL YTD REALIZED & UNREALIZED	\$ 808.66

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

YTD INVESTMENT EXPENSE	\$ 110.55
BALANCE AS OF 09/30/20	\$ 78,640.52

Total Annual Budget **\$ 255,993.00**
Average monthly budget **\$ 21,332.75**

If there is additional information you would like to see included in our newsletter, please email 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.



Worship Schedules

Worship During the COVID-19 Pandemic Interim Pastor: Reverend Jane Love	Worship When Not in the Pandemic Interim Pastor: Reverend Jane Love
<p>Sundays:</p> <p>9:00- Indoor Worship in Fellowship Hall A mask is required.</p> <p>9:00- Drive-In Worship in Parking Lot You are welcome to bring chairs to sit outside or worship from your car.</p> <p>Online Service- At your convenience from Culdee's website. Located under Media. Also, check Facebook.</p> <p>Daily Phone Devotions Interim Pastor Jane Love shares a brief sermon nightly to lift spirits and offer comfort. Please call the church office if you would like your phone number added to this service.</p>	<p>Sundays:</p> <p>8:20- REACH Service A contemporary-type worship service followed by refreshments & fellowship.</p> <p>9:30- Fellowship & Refreshments A time to share prayer praises and needs and enjoy Christian fellowship.</p> <p>9:45- Sunday School Learn God's Word & how it applies to daily life.</p> <p>11:00- Worship Service A relaxed traditional-type service where all are welcome.</p> <p>Wednesdays:</p> <p>6:00- Bible Study Join fellow Christians in an uplifting study of the Bible.</p>

Contact Us: PH: (910) 295-6685 www.culdeechurch.net culdee@embarqmail.com

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Worship News

Matthew 18:20 - *For where two or three are gathered together in my name, there am I in the midst of them.*

Greetings Culdee Family,

The Worship Ministry would like to take a moment and thank everyone who has made worship over the past few months possible. We also would like to extend an invite to our congregation to worship with us in one form or another. This year worship has looked different, but know that no matter where we are our God is present. We are currently making available 3 forms of worship on Sundays to include a prerecorded online video that can be found on Facebook or at www.culdeechurch.net/media. At 10am the other opportunities to worship together are the “drive-in” service in the parking lot (91.3) and for those who prefer to be in the sanctuary there is an “in-person” service available in the sanctuary. The church is taking all required precautions and restrictions for the inside service and all meetings to be safe.

With the Love of Christ Jesus

Brandon Blue

NOVEMBER 2020

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 ALL SAINTS/ HOME COMING	2	3 ELECTION Dulcimer Ensemble 6:00	4 Sunday Video 5:30	5	6	7
8 Handbell Quartet 11:00 SESSION 6PM	9	10 Handbell Choir 6:45 Dulcimer Ensemble 6:00	11 VETERANS' DAY Sunday Video 5:30	12	13	14
15 Handbell Quartet 11:00	16	17 Dulcimer Ensemble 6:00 Handbell Choir 6:45	18 Sunday Video 5:30	19	20	21 MISSIONS BAKE SALE 10AM-12:00
22 Handbell Quartet 11:00	23	24 Dulcimer Ensemble 6:00 Handbell Choir 6:45	25 Sunday Video 5:30	26 DRIVE-THRU BREAKFAST 7:30-8:00AM WOMEN'S THANKSGIVING OFFERING	27	28
29 ANGEL TREE GIFTSET and 11:00 OFFERING RECEIVED FOR (BARJUNASPRINGS)	30	1	2	3	4	5