

# The Culdee Connection Newsletter



*Culdee Presbyterian Church*

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## **NOVEMBER WORSHIP INFORMATION**

**Sermon Series: "A 1<sup>st</sup> Century Message for 21<sup>st</sup> Century Christians:..."**

### **NOVEMBER 6, 2016**

Revelation 3:1-6

"...The Sardis Letter"

### **NOVEMBER 13, 2016**

Revelation 3:7-13

"...The Philadelphia Letter"

### **NOVEMBER 20, 2016**

Revelation 3:14-21

"...The Laodicea Letter"

### **NOVEMBER 27, 2016**

Advent sermon series begins!

**CHRISTMAS EVE/DAY SCHEDULE:** Christmas Eve Service at 7:00 p.m.  
Christmas Day, one service at 10:00...NO Sunday School!

## OUT REACH NEWS

### MISSIONS AT CULDEE

Culdee continues to support missions. We believe in and desire to carry out the Great Commission. "Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit". Matthew 28:19. Listed below are some of the Culdee Outreach Ministry Missions we currently pray for and support. Website addresses are included if you would like to find out more about them. Please continue to lift all missions up in prayer.

#### Missionaries

CRU - Campus Crusade for Christ - [www.cru.org](http://www.cru.org)- This non-profit ministry seeks to win lost college students to Christ, build them up in their faith and send them out to reach the world for Christ. Bobby and Jenna Sherard are the missionaries for this ministry.

Christar- [www.christar.org](http://www.christar.org) - **Christar** exists to glorify God by establishing churches among least-reached Buddhists, Hindus, Muslims and other Asians worldwide. Steve and Kathi Amar and daughter Katie, minister to the Muslims in the Washington, DC area.

Pastor Sidor in Montrouis, Haiti - Pastor Sidor serves three churches and one school in the remote mountains of Haiti. There are 235 students who attend the school. Two meals a day are provided for the students. The school receives no help from the government of Haiti. (supported for special projects)

#### Extended Missions

Gideons International- [www.gideons.org](http://www.gideons.org)- The Gideons International is an Association of Christian business and professional men and their wives dedicated to telling people about Jesus through sharing personally and by providing Bibles and New Testaments.

Presbyterian For Renewal- [www.pfrenwal.org](http://www.pfrenwal.org)-A group of concerned Presbyterians seeking to participate in God's renewing, transforming work in the Presbyterian Church (USA).

Wycliffe Bible Translators – [www.wycliffe.org](http://www.wycliffe.org)- Today about 180 million people do not have any Scripture in their language. Wycliffe's vision is to see the Bible accessible to all people in the language they understand best. To make this vision a reality, Wycliffe also focuses on community development, literacy development and church partnerships.

**YOUTUBE:** If you go to my YouTube channel you will find several video offerings to help you in your walk of faith and with staying connected to Culdee Presbyterian Church. On Mondays (typically) I post a video of the sermon from Sunday. On Tuesdays I post the latest installment of the iMPACTS video teaching series...rather short videos to offer you help and tips in your faith journey. And on Fridays I post the newest Culdee Video Update which shares with you the latest news about what is going on in worship as well as upcoming events in the life of the church.

You can find my YouTube channel by going to YouTube ([www.youtube.com](http://www.youtube.com)) and doing a search for Rev. Joseph Washburn. And there you go...the videos should be there before you in three different playlists. Have fun!

## Congregational Care Ministry

We continue to be grateful for GOD's abundant generosity. The Harvest Festival yielded a strong show of unity and fellowship; plus a monetary profit over \$19,000, of which, 35% will be used for our Mission Fund. The rest can be used as needed for improvements and/ or repairs for our church facilities.

Included in this issue is a Harvest Festival financial report for your information.

Our next Congregational Care committee meeting will be at 4:00 p.m. on Sunday, Nov. 13. We plan to do a review of this year's Harvest Festival and brainstorm for next year. Please plan to attend with your thoughts and ideas!!!

Time is moving swiftly; Our Community Thanksgiving Service will be held at Bethlehem Baptist at 6:00 p.m. on Sunday, November 20th. Let's all plan to attend! An offering will be taken for the Coalition and canned foods are requested for the Food Bank....two very worthy ministries.

On Thanksgiving morning, plan to attend our 7:00 a.m. Thanksgiving Breakfast and the PW's Thank Offering Program.

Blessings, June and Robin

## PRESBYTERIAN WOMEN NEWS

### September

Culdee Women were welcomed by the Women of Cameron Presbyterian for the Women's Joint Fall meeting September 11th. The group shared a meal and time of fellowship before Rev. Whitney presented this year's study, "Who is Jesus?".

### October

Thank you to all who participated in this year's Harvest Festival! The Presbyterian Women officers were installed October 23rd.

### November

Everyone is invited to the Community Thanksgiving Service. The service will be held November 20, 2016 at 6:00pm at Bethlehem Baptist Church. You are encouraged to bring a can(s) of food to help stock the food bank for those in need.

The Angel Tree will soon be setup in the Sun Room. Culdee will help Barium Springs with the children again this year.

The women of Circle 2 will decorate the church for Christmas on Saturday, November 26.

Kim Cole  
Women's Moderator

**CHRISTMAS EVE...CHRISTMAS DAY!** OK, so I know it's not really Christmas, but it certainly isn't too early to begin thinking about it...at least a little bit. This year, as it happens every so often, Christmas day is on a Sunday. Given that here is our revised schedule for our Christmas services:

- ◆ Saturday, December 24: Christmas Eve Candle Light & Communion Service at 7:00 p.m.
- ◆ Sunday, December 25: One joint service of worship at 10:00 a.m. in the sanctuary!
  - ◆ Please note that we will **not** be having Sunday School!

## NOVEMBER BIRTHDAYS

Darlene Valitutto	01
Janie Taylor	05
Caelyn Stewart	06
Robert Dennis	07
Stephanie Barber	08
Braxton Barber	08
Melanie Huffines	11
Shaw Oldham	14
Megan Hamilton	14
Justin Ritter	15
Marion Cote'	16
Adin Patterson	16
Cole Bullard	17
Blaine Ritter	19
Harold Clayton	20
Kenneth White	23
Joshua Craven	25
Kristin Lilly	25
Luke Howle	27
Daniel Jordan	27
Magdalene McKenzie	27
Daniel Ritter	28
Bonnie Black	29
Chris Willcox	30
Chris Lilly	30

## CULDEE QUILTERS NEWS

Thank you to everyone that helped us with our quilt raffle for the Harvest Festival. We sold the most tickets this time that we've ever sold!!!

Congratulations to Beverly Furr who won our beautiful quilt. We know she will enjoy it for years to come.

The Culdee Quilters.

**TIME CHANGE!  
SUNDAY, NOVEMBER 6th**

**"Fall back one hour!"**

## PRESBYTERIAN MEN

We appreciate the help of everyone who came out to make our Harvest Festival Day a success.

On Thursday November 24, at 7:00 am in the fellowship hall the Men's group will serve a delicious Thanksgiving breakfast. Everyone is invited to come out for fellowship and good food. A "Thank Offering" program led by June Stewart will follow the breakfast.

On Friday December 2, the men will be cooking again! All families are invited to come to our annual Christmas dinner at 6:00 pm in the fellowship hall. We look forward to seeing you there.

There will be no Presbyterian Men's meeting in November or December since we will be cooking for the Thanksgiving Breakfast and the Christmas Dinner. Any questions call Wade Garner.

Wade Garner, President

## MEMBERSHIP QUILT!

The quilters will be making a membership quilt which when finished will hang in the hall in the Fellowship building. The quilt will be "a brick wall" pattern. Each brick will have one name (first & last) embroidered on it. The cost per brick is \$5.00. We will make every effort to put family members close together.

The money from this project will support the Family Promise program at Culdee.

**"Members" include: present, past, deceased, family & people who attend but have not joined.**

Thank you for your support, The Culdee Quilters

## RECHARGE BIBLE STUDY

Please join us on Wednesday evenings at 6:00 as Angela Washburn leads us through the book of Hebrews. This New Testament book is one of the most clear links between the Old and New Testaments and is extremely relevant to what the church is facing today. Join us in prayer that the Holy Spirit will prepare our hearts and minds to hear and understand His word and then apply it to our lives as we seek to be God's faithful people in a world that is increasingly hostile to the gospel.

## Culdee Endowment Fund Committee News

The Endowment Fund Committee held its quarterly meeting on Sunday, October 9, 2016.

The Culdee investments in Vanguard through the Endowment Fund Committee continue to yield a profitable return as of September 30, 2016. Collectively, the funds have yielded \$6,834.03, and have a total of \$209,259.83. These funds include the Liquid Asset; Parking Lot; Cemetery; Flower Garden; Doris Moore Scholarship; Mission; Youth; and Harvest Festival Funds. Highlights of these accounts include approximately \$20,000.00 invested in Vanguard U.S. Treasuries by the Cemetery Committee; with approximately \$10,000.00 invested in Vanguard U.S. Treasuries for the Flower Garden Fund. Session approved \$500.00 from the Mission Fund to assist with disaster relief in Louisiana; and \$5,000.00 from the Harvest Festival Fund designated to replace the cooper shed roofs over the basement steps and cooper shed roof over the administration office entrance. All Vanguard Funds continue to be invested conservatively, and each account has a separate account number. Hence, any growth accrued in a specific fund, is applied to that same account number.

Endowment Fund Committee Members were grateful to have Diane Aldridge join the Endowment Fund Committee as a representative for the Cemetery and Flower Garden Funds. In addition, the Session has approved a request from the Fortune family, to move monies (except \$500.00) from the Sarah Ann Fortune Fund, which reflects a balance of \$29,763.28 as of September 30, 2016, to a Vanguard account invested through the Endowment Fund Committee.

The Endowment Fund Committee considers all monies entrusted to it as a mission of the church, and continues to discuss, investigate, and seek the most conservative method of investment for the best interest of Culdee. Thank you all for the trust you have so graciously given to our Committee members as we seek to do God's will.

We encourage all Culdee church members interested in the Endowment Fund investments, to actively view the accounts on-line. This can be done by filling out and submitting a Vanguard form (please see an Endowment Fund Committee member for assistance).

The next quarterly Endowment Fund Committee meeting will be held at 3:30 p.m., January 8, 2017.

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

*"Give thanks to the Lord Almighty, for the lord is good; his love endures forever." Jeremiah 33:11.*

Respectfully submitted in Christ, Cate Short Frederick

## FINANCE MINISTRY

The Finance Ministry met Sunday October 9, at 4:00 p.m. in the Fellowship Hall.

The September expense report reflects that Culdee is currently in a financially stable position to date. The balance of the legally restricted funds is approximately \$108,000 with approximately \$200.00 yielded in interest as of September 30, 2016. The Vanguard investments have a balance of approximately \$209,000, and approximately \$7,000 generated in growth. Of note, there is an increase to the Buildings and Renovation Fund of approximately \$14,000, from a settlement with Nationwide Insurance for services rendered to repair Culdee church kitchen wall.

The Endowment Fund Committee reports nice earnings, and a continued desire to invest all monies entrusted to the Committee conservatively. As Approved by the Session, Committees for the Cemetery Fund, Flower Garden Fund, and Sarah Ann Fortune Fund, have each decided to invest monies through the Endowment Fund Committee.

Also, the 2017 Budget has been approved by the Session. Efforts were made by the budget committee, ministry leaders, and other interested church members to balance the 2017 budget as effectively as possible. The budget has been increased from \$228,788 in 2016 to \$251,678 for 2017 reflecting an increase of 10% or \$22,890 to date with a \$4,160.00 deficiency to begin the 2017 calendar year.

Our Finance Policy and Procedure draft has been amended various times, and has now been approved by the Session. We are grateful for all the hard work and input of church members, and for the guidance of the Presbytery and Sandhill's Accounting LLC, so that Culdee now has a solid document to put into action at the beginning of the New Year, for the continued well-being and growth of our church.

Last, but not least: Exciting News! We are blessed to have been provided generous donations of \$32,000 by friends and members of Culdee Presbyterian Church to fully fund and begin our 16 Stained Glass Windows Protection project. We will be using Lynchburg Stained Glass, out of Lynchburg Virginia. We were able to negotiate a good price, and the company is offering a frame product using welding (versus using screws) that is substantially sturdier, and aesthetically more pleasing than the counter product offered by other companies.

### **Stained glass window benefactors include:**

Harold Clayton: *in Memory of Sarah Clayton*

Cate Short Frederick: *in Memory of great-grandparents Catherine Wicker and Daniel Thomas Short*

Larry Garrison: *in Memory of Duncan and Mary McKenzie*

Denise Matthews Bennett: *in Memory of Denise's grandparents Stephen and Vannie Williams*

Judy Williams: *in Memory of Judy's grandparents Stephen and Vannie Williams*

Donald and Debbie McKenzie: *in Memory of Mr. & Mrs. A.P. Farmer, Sr.*

Peggy Blue Gibbs: *in Memory of Lula Evans Blue*

Jene and Rebecca Blue Bowen: *in Memory of Mrs. Lula Evans Blue*

Tim and Nancy Long Howle: *in Memory of Myrtle Black, Madeline Vest, Catherine Cox, Lillian Farmer, Laland Frye, and Bertie Montignetti*

Dale and Jackie McKenzie: *in Honor of Dale, Lamont, Gary, Allen and Lynn McKenzie*

Alan and Susan McKenzie: *in Honor of Dale, Lamont, Gary, Allen, and Lynn McKenzie*

Lonnie & Judy McKenzie: *in Memory of Addison and Nola McKenzie*

Ken and Kim White: *in Memory of Kim's parents Harry and Jane Downin*

Ken and Kim White: *in Honor of Ken's mother Edna Adams*

For these gifts, Culdee members past, present, and future express sincere gratitude.

*Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change. James 1:17.*

Thank each and every one of you for your continued input and support to the Finance Ministry.

Finance Ministry members are as follows: Tim Lea, Chairman, Danny Aldridge, Vice Chair, Jene Bowen, Jim Dalton, Cate Short Frederick, Art McKenzie, Ann Savage, Jim Stewart, Mark Thompson, and Pastor Joe Washburn.

The next Finance Ministry meeting will be held on Sunday, November 13, 2016 at 4:30 p.m.

Respectfully submitted in Christ,

Cate Short Frederick

HARVEST FESTIVAL  
15-Oct-16

**AUCTION**

TOTAL: \$ 7,001.50

**QUILT RAFFLE**

TOTAL \$ 2,612.00

**CC AND E YARD SALE**

TOTAL: \$ 245.00

**COUNTRY STORE**

TOTAL: \$ 1,040.00

**DINNER/DINE IN**

TOTAL: \$ 3,528.00

**DINNER/TAKE OUT**

TOTAL: \$ 3,415.00

**SIGNS - DAVID SAVAGE**

TOTAL: \$ 38.00

**MEN'S RAFFLE**

TOTAL: \$ 1,196.00

**GIFT SHOP**

TOTAL: \$ 285.00

**YOUTH**

TOTAL: \$ 689.00

**GRAND TOTAL**

Total Deposit \$ 20,049.50

Monies Donated for

Expenses \$ 1,940.00

Less Expenses \$ 2,736.01

TOTAL NET: **\$ 19,253.49**

Culdee Presbyterian Church  
Pastor Terms of Call  
Proposed Budget for 2017

	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Salary:	\$46,428	\$50,508	\$49,417	\$49,427	\$49,427	\$49,427
Bonus, Gifts, SECA Manse Equity						
(1) Manse Value:	\$13,055	\$14,201	\$13,929	\$13,957	\$13,957	\$13,957
(2) Pension & Insurance:	\$19,660	\$21,843	\$22,756	\$22,890	\$22,890	\$23,797
Pension, Disability, (3) Major Medical, Dental Insurance, Supplemental Life Insurance, Family Coverage Insurance				\$ 907	\$ 907	
Professional Expense:	\$ 7,200	\$ 7,704	\$ 7,347	\$ 7,347	\$ 6,347	\$ 6,347
Auto, Books, Dues, Cell Phone, Air Travel, Continued Education						
(4) Manse Utilities:	\$ 5,500	\$ 5,500	\$ 6,000	\$ 6,000	\$ 6,000	\$ 6,000
DirecTV, Electric, Phone, Internet, Garbage, Yard Maintenance						
Workers Compensation Insurance	\$ 380	\$ 391	\$ 391	\$ 390	\$ 375	\$ 428
<b>TOTAL TERMS OF CALL COMPENSATION:</b>	<b>\$92,223</b>	<b>\$100,147</b>	<b>\$99,840</b>	<b>\$100,918</b>	<b>\$99,903</b>	<b>\$99,956</b>

Pastor Total Terms of Call Compensation has increased by (8.4%) or \$7,680 dollars from 2013 through 2016 which equates to 2.1 % increase per year.

Includes: Four (4) weeks Paid Vacation

Includes: Two (2) weeks Paid Administrative Leave

Includes: Twelve (12) Paid Holidays: New Year's Day, Martin Luther King, Jr. Birthday, Good Friday, Easter Monday, Memorial Day, Independence Day, Labor Day, Thanksgiving (Thursday and Friday), Christmas Eve, Christmas Day, and the day after Christmas.

(1) Manse rental value to Pastor, used in determining pension, insurance, taxes and Total Effective Salary.

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

(3) Board of Pensions. Each Church is responsible to pay the 24.5% of medical dues for the BOP member (Pastor).



Culdee Presbyterian Church  
Pastor Terms of Call  
Proposed Budget for 2017

(4) Manse funding of Pastors Direct TV, Electric, Phone, Internet, Garbage and Yard Maintenance expense not required by Presbytery. Money paid at the discretion of the Congregation. Not directly paid to Pastor.

SECA: Self Employed Contributions Act Tax

G-2.0804 Terms of Call

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

G-1.05 MEETINGS OF THE CONGREGATION

G-1.0501 Annual and Special Meetings

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

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

**CULDEE PRESBYTERIAN CHURCH  
2017 BUDGET**

	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Change
	2012	2013	2014	2015	2016	2017	2017	2017	2017	+ or -
<b>EMPLOYEE EXPENSE: Finance Ministry</b>										
Minister	92,223	100,147	99,840	100,918	99,903	99,956	99,956	99,956	53	24.58%
Choir Director	20,901	21,435	21,435	21,435	18,022	22,451	22,451	22,451	4429	9.26%
Secretary	26,331	26,863	26,863	26,863	24,604	26,883	26,883	26,883	2279	10.83%
Cleaning Service	7,114	7,146	7,146	7,146	7,156	7,931	7,931	7,931	775	3.76%
Youth Worker	6,000	6,500	6,500	6,500	6,276	6,512	6,512	6,512	236	
Sub-Total	152,568	162,091	161,784	162,862	155,961	163,733	163,733	163,733	7,772	
<b>EMPLOYEE EXPENSE: Finance Adjusted</b>										
Manse Rental Value	-13,055	-14,201	-13,929	-13,957	-13,957	-13,957	-13,957	-13,957	0	
Choir Director					3,165				-3165	
Sub-Total	-13,055	-14,201	-13,929	-13,957	-10,792	-13,957	-13,957	-13,957	-3165	

**CULDEE PRESBYTERIAN CHURCH  
2017 BUDGET**

	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Change
	2012	2013	2014	2015	2016	2017			+ or -	
<b>OFFICE OPERATING EXPENSES: Finance</b>										
OneCall Phone	0	0	800	800	800	800			800	0
Administrative Exp. (Bank serv. Charge)	150	150	150	225	225	225			225	0
Advertising	0	1,325	1,325	500	500	500			500	0
Computer and internet expenses. (Logos)									6,500	6500
Contract Printing	1,500	1,500	1,300	1,500	1,300	1,300			1,300	0
Church Van Insurance	0	0	450	600	600	1,030			1,030	430
Fire & Liability Ins.	6,800	6,950	7,500	8,300	8,300	7,248			7,248	-1052
Newsletter Expenses :Postage Permit	775	775	775	775	775	775			775	0
Office Stamps & Postage	450	450	400	400	400	400			400	0
Office Supplies (Copier contract, Website,etc.	4,750	5,000	5,000	5,000	4,500	4,500			4,500	0
Session Expense	0	200	100	200	200	500			500	300
<b>Sub-Total</b>	<b>14,425</b>	<b>16,350</b>	<b>17,800</b>	<b>18,300</b>	<b>17,600</b>	<b>23,778</b>			<b>23,778</b>	<b>6178</b>

35.10%



**CULDEE PRESBYTERIAN CHURCH  
2017 BUDGET**

	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Change
	2012	2013	2014	2015	2016	2017			+ or -
<b>WORSHIP MINISTRY</b>									
Guest Minister/Organist	600	1,000	1,200	1,200	1,200	1,200		1,200	0
Instrument Maintenance	350	350	350	550	550	750		750	200
Music	2,000	2,500	2,000	2,000	1,900	1,900		1,900	0
Nursery	0	1,250	800	1,000	50	500		500	450
Revival Minister	600	1,000	1,500	1,500	1,200	1,500		1,500	300
Tape Ministry	300	250	250	250	200	200		200	0
Worship supplies	300	250	250	400	300	400		400	100
Sub-Total	4,150	6,600	6,350	6,900	5,400	6,450		6,450	1,050

19.44%

**CULDEE PRESBYTERIAN CHURCH  
2017 BUDGET**

	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Change
	2012	2013	2014	2015	2016	2017	+ or -			
<b>CONGREGATIONAL CARE MINISTRY</b>										
Beverage Service	0	0	0	700	500	500	0	0	0	0
Cards & Mailing	175	300	200	200	200	200	0	0	0	0
Flowers	450	500	500	440	250	550	300	300	300	300
Funeral Expenses	175	200	200	200	200	200	0	0	0	0
Graduates Gifts & Recognition	100	250	100	250	250	250	0	0	0	0
Kitchen Supplies	850	1,200	1,000	1,500	1,450	1,450	0	0	0	0
Lifeline	0	2,046	1,800	2,060	2,060	2,060	0	0	0	0
Senior Luncheon	350	400	350	350	350	500	150	150	150	150
<b>Sub-Total</b>	<b>2,100</b>	<b>4,896</b>	<b>4,150</b>	<b>5,700</b>	<b>5,260</b>	<b>5,710</b>	<b>450</b>	<b>450</b>	<b>450</b>	<b>8.56%</b>

**CULDEE PRESBYTERIAN CHURCH  
2017 BUDGET**

	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Change
	2012	2013	2014	2015	2016	2017	2017	2017	2017	+ or -
<b>Presbyterian MINISTRY</b>										
Presbyterian Benevolence	18,915	18,915	14,306	12,039	12,039	12,039	12,039	12,039	12,039	0
Per Capita	2,239	2,200	2,508	2,508	2,636	2,725	2,725	2,725	2,725	89
Sub-Total	21,154	21,115	16,814	14,547	14,675	14,764	14,764	14,764	14,764	89
										0.61%
<b>OUTREACH MINISTRY</b>										
Local Benevolence	4,950	5,950	4,950	4,950	0	4,950	4,950	4,950	4,950	4950
Extended Missions	2,000	2,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	1000
Family Promise Supplies	300	300	300	300	200	200	200	200	200	0
Missionary Support	4,600	4,600	2,600	2,600	2,600	4,600	4,600	4,600	4,600	2000
Sub-Total	11,850	12,850	8,850	8,850	3,800	11,750	11,750	11,750	11,750	7,950
										209.21%
Budget Adjustment	1,136	245	2	559	-41	0	0	0	0	41
Total	236,213	256,461	243,186	243,186	228,788	251,678	251,678	251,678	251,678	22,890
Per Week	4,543	4,932	4,677	4,677	4,400	4,840	4,840	4,840	4,840	440

**Culdee Active Membership**

295      297      285      293      287

**Culdee Average Attendance**

168      160      162      150      143

**Culdee Regular Contributions**

\$309,422      \$244,877      \$244,118      \$275,639      \$247,527 p

**CULDEE PRESBYTERIAN CHURCH  
2017 BUDGET**

	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Change
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**G-3.0205 Finances**

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

The session shall elect a treasurer for such term as the session shall decide and shall supervise his or her work or delegate that supervision to a board of deacons or trustees.

Those in charge of various congregational funds shall report at least annually to the session and more often as requested. Sessions may provide by rule for standard financial practices of the congregation, but shall in no case fail to observe the following procedures:

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



# November 2016

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

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Oct 30	31	Nov 1	2	3	4	5
8:20am Reach Service 9:45am Sunday School 11:00am Worship 6:00pm Youth meet	9:00am Knitting 10:30am Prayer Group 1 meets in the Ladies Parlor	6:30pm Handbells 7:00pm Circle 1 7:00pm Prayer Group 2 meets at John Blue's	6:00pm Bible Study 6:00pm J.A.M Practice 7:00pm Choir Practice	9:00am Quilting 12:00pm Men Of God 7:00pm Circle 2	9:00am Quilting 12:00pm Men Of God	
6	7	8	9	10	11	12
8:20am Reach Service 9:45am Sunday School 11:00am Worship 6:00pm Youth meet	9:00am Knitting 10:30am Prayer Group 1 meets in the Ladies Parlor	6:30pm Handbells 7:00pm Prayer Group 2 meets at John Blue's	6:00pm Bible Study 6:00pm J.A.M Practice 7:00pm Choir Practice	9:00am Quilting 12:00pm Men Of God	9:00am Quilting 12:00pm Men Of God	
8:20am Reach Service 9:45am Sunday School 11:00am Worship 6:00pm Youth meet	9:00am Knitting	6:30pm Circle 3 6:30pm Handbells 7:00pm Prayer Group 2 meets at John Blue's	6:00pm Bible Study 6:00pm J.A.M Practice 7:00pm Choir Practice	9:00am Quilting 12:00pm Men Of God	10:00am Day Circle meets	19
20	21	22	23	24	25	26
Barium Springs Offering 8:20am Reach Service 9:45am Sunday School 11:00am Worship 6:00pm Comm.	9:00am Knitting	6:30pm Handbells 7:00pm Prayer Group 2 meets at John Blue's	6:00pm Bible Study 6:00pm J.A.M Practice 7:00pm Choir Practice	Thanksgiving Breakfast 7 pm Thank Program		
27	28	29	30	Dec 1	2	3
8:20am Reach Service 9:45am Sunday School 11:00am Worship 6:00pm Bring Food, 6:00pm Youth meet	9:00am Knitting	6:30pm Handbells 7:00pm Prayer Group 2 meets at John Blue's	6:00pm Bible Study 6:00pm J.A.M Practice 7:00pm Choir Practice			