

# Episcopal Church of Our Saviour

## *The Vision*

2008 Is gonna be great!

January, 2008

### *Points to Ponder*

- Most of us will never do great things, but we can do small things in a great way.
- The sandwich dates back to the time man discovered he could not live by bread alone.
- How to spot a pessimist: He turns out the light to see how dark it is.
- Even if you're on the right track, you won't get anywhere if you just sit there.
- So live that you won't be afraid to sell the family parrot to the town gossip.
- The winter of Adam's discontent came directly after his fall.

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## **The Church Budget** **By: Fr. Birch Rambo**

With the annual meeting approaching (January 13, mark your calendars!) your Bishop's Committee once again worked hard to prepare a budget to lay before you. Under the 'good news' column, we had more to work with than ever before. Many thanks are due to Sandra Plant, Tom Bryan, all those who spoke to the congregation about stewardship, and especially to the 35 households (also a record for my tenure here) who made pledges to Our Saviour for 2008. Well done!

Unfortunately, as always, there is a bad news column. Even record giving will not be enough to meet expenses. This is only in small part due to increased costs. The majority of the deficit is the same deficit we have run for years.

A copy of the budget is included so you can see individual line item changes. The bottom line is that revenue increased 11.89% and expenses increased 11.73% and we have the same \$40,000.00(ish) deficit we always have. It cannot go on forever. At the end of November, our net operating fund balance was only \$4,883.50. That means we are 2-3 Sunday offerings from \$0.00. Every year we survive a deficit budget, but every year we take a little more from savings. On the bright side, every year we get a little closer to ending the year in the black. One way or another, deficit budgets will have to end.

The good news is that this year the increased expenses include an additional \$6000 in outreach, and a 380% increase in

the youth budget. The good news is that expected revenue increased despite the loss of \$13,500.00 since the closing of All Saints' (my part time job for the first part of last year).

Now a note regarding the \$6000 in outreach: Many of you will recall that last spring we held a second pledge campaign. Part of campaign included a promise that 10% of the amount given would be used as outreach. That amount is \$6000.00. Of that \$6000, \$1000 has been designated to support our ministry to college students. The remaining \$5000 will be spent at the discretion of the Outreach Committee. Although they have not reached a final decision, the committee has suggested that the money be used for something identifiable and concrete such as building houses in Haiti, our companion diocese and the poorest country in the hemisphere. Food for the Poor can build a house in Haiti for \$2,600. With just another \$200 we could house two families. With another \$2800 we could house three. I will match gifts to this budget line up to \$1400 using the monies currently budgeted for clergy travel, education, and expenses. To house another family, the least I can do is pay for my own gas and books for a year. In our baptisms we promise to proclaim the Good News by word and example. This one budget line is half of our mission as Christians. One way or another, our deficit spending will soon end. If we have to blow our savings, let's blow it where it makes a difference!

## Bits 'N Pieces

**Beckett Parker-Noblitt** will be baptized on January 6th at the late service. Beckett is the son of Thomas Parker and Lynette Noblitt. We joyfully receive him to the household of God.

**Confirmation classes** will take place on three Saturdays beginning January 12—26th at 10:30AM until noon each week. These classes are for older teens and adults who have not been confirmed or are coming to the Episcopal Church from a different faith tradition. Confirmation will be during the Bishop's visit on January 27th.

The **Annual meeting** for the Parish will be on January 13th, following the morning services and the fellowship pot-luck lunch. We will be

voting on 3 new Bishop's Committee members, Deputies to the Diocesan Convention and the Budget. It's important for you to attend. Word is—If you don't vote, you can't complain!) !

Many thanks to everyone who made their **pledge** this year. As of this writing, we have received a total of 35 pledging units, totaling more than \$86,000 (that is a record!).

The **Youth** group Christmas party is December 30th. Check your email for location and times! The group will also go **ice skating** on January 13th. They will car pool together from St. Thomas at 2:30PM to the rink in Lexington. Cost is \$8, which includes skate rental. See you there!

### Financial Statement—By: Laura Melius

<b>OPERATING FUNDS</b>		
11/30/2007	Checking Account Balance	\$ (134.81)
11/30/2007	Reserves - Hilliard Lyons Investment Account*	\$ 10,872.82
	Sub-total	\$ 10,738.01
11/30/2007	<b>Accounts Payable &amp; Designated Payables 2007</b>	
	Designated - Youth Mission Trip	\$ 1,260.96
	Designated - Building Fund	\$ 2,475.00
	Designated - Youth	\$ 386.89
	Designated - Music	\$ 149.00
	Designated - Hispanic Ministry	\$ (249.13)
	Designated - Altar/Flowers	\$ 186.00
	Episcopal Relief & Development Fund	\$ 0.75
	ECW	\$ 30.00
	Men's Group	\$ 1,150.54
	Memorial Garden	\$ -
	MacSwords Memorial Fund	\$ 464.50
	UTO	\$ 299.65
	Sub-total	\$ 5,854.51
11/30/2007	<b>Net Operating Fund Balance</b>	\$ 4,883.50
	<b>BUILDING FUND</b>	
11/30/2007	Hilliard Lyons Building Fund Account	\$ 17,371.01
9/30/2007	Endowment Fund at Diocese	\$ 19,568.75
	Building Fund Balance	\$ 36,939.76
	Loan From Diocese	(\$180,000.00)
	Interest Accrual Year 1 (10/1/2006)	(\$11,700.00)
	Interest Accrual Year 2 (10/1/2007)	(\$12,460.50)
<b>11/30/2007</b>	<b>Building Fund</b>	<b>\$(167,220.74)</b>

## Serving in January

	6th	13th	20th	27th
<b>Acolytes</b>	Wallace, Louise	Angie, Cheri	Louise, Wallace	Wallace, Louise
<b>Altar guild</b>	Becky A, Peggy	Angie, Becky K	Angie, Becky K	Leslie, Sandra
<b>Greeter</b>	Max	Grace	Sandra	Stephan
<b>Lectors</b>	Roger	Barb	Stephan	Jim F.
<b>Tellers</b>	Greg, Sandra	Sally, Anna	Charlie, Don	Louise, new member
<b>Usher</b>	Max	Carrie	Dan E.	Barb

## Dates to Remember!

### January ~

6th—Baptism at 2nd service

2nd & 4th Tuesdays each month—Girl Scouts meet here at 5:30PM

Each Monday evening, 6:30 for meal—Men's group Bible study

10th, 7PM—Daughters of the King

12th, 8:30AM—Men's breakfast

12th, 19th, 26th, 10:30AM-noon—Confirmation classes

13th, after services—Fellowship pot-luck lunch

13th, after lunch—Annual Meeting

13th, 2:30PM—Youth group ice skating, meet at St. Thomas, cost—\$8.

27th—Bishop's Visit

27th, 1PM—Youth group Omega Session

### February ~

21st—23rd—Diocesan Convention

**EPISCOPAL CHURCH OF  
OUR SAVIOUR**

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*Serving Madison County*



***Poinsettias decorating the facility during the  
Christmas season were given by:***

*Becky Arthur ~ in memory of Erica Brooks, and Lane & Elizabeth Morris*

*Wallace Arthur ~ in memory of Luceille Arthur*

*Angie Rice ~ in memory of Kevin Rice, John Clay Rice and  
Kermit "Dick" Myers*

*Kelly McClellan ~ in memory of those buried at Eastern State Hospital  
whose names have been lost to us.*

*Carol & Fred Ruppel ~ In thanksgiving for God's blessings*

*Louise Locke ~ In loving memory of Dad*

*Barb Griec ~ In loving memory of James & Lucille Smith and Howard  
Lambert*

*Cheri Tolle, Doug Wagner, Betty Tolle, Josh Barnes & Emma Barnes ~ In  
loving memory of Ernest Tolle, Bill Wagner and Janice Wagner*

*Jane Rainey ~ In memory of Julia & Ransom Gurganus*

*Marilyn McMillan ~ Merry Christmas!*

*Clarence & Eva Miller ~ In honor of daughter, son-in-law and grandson:  
Emily, Mike and Ian*

*In memory of Rice & Kate McSee*

*In memory of Frank & Betty Miller*

**Birthdays in January**

Devon Castle—5th

Parker Uber—12th

Laura Melius—13th

Stephan Locke—13th

Ed Kingsley—19th

Anna Haug—21st

Amy Chaney—22nd

Stephan Zoldak—23rd

Richard Sears—26th

Ben Dismukes—27th

Do we have your birthday and anniversary on file at the Parish Office? If not, please call or email us the info. (Phone # and email address is above.)

**For the New Year**

H old fast to your faith (Hebrews 4:14)

A ssemble with the saints (Hebrews 10:25)

P ray earnestly every day (1 Thes. 5:17, 18)

P ray for great blessings (Malachi 3:10)

Y ield not to temptation (1 Thes 5:22)

N egllect not your talents and opportunities (Gal 6:10)

E xamine yourself daily (2 Corin 13:5)

W ork diligently for the Lord (1 Corin 15:58)

Y ield your members to righteousness (Rom 6:11,16)

E xercise yourself in godliness (1 Tim 4:7)

A im at sinless perfection (Hebrews 6:1)

R edeem the time (Ephesians 5;15,16)

Episcopal Church of Our Saviour

<b>2008 Proposed Budget</b>	<b>2006</b>	<b>2007</b>	<b>2007</b>	<b>2008</b>	<b>2007-2008</b>	<b>2007-2008</b>
Approved BC 12/16/2007	<b>Budget</b>	<b>Approved</b>	<b>As of 12/16/07</b>	<b>Proposed</b>	<b>Difference</b>	<b>% Change</b>
<b>OPERATING REVENUES</b>						
Plate Offerings	\$1,200.00	\$2,000.00	\$2,719.00	\$2,500.00	\$500.00	25.00%
Pledge Payments	\$70,760.00	\$66,860.00	\$94,335.00	\$89,189.10	\$22,329.10	33.40%
Interest/Dividends	\$125.00	\$200.00	\$100.00	\$100.00	(\$100.00)	-50.00%
Rental/Lease Income	\$628.00	\$0.00	\$628.00	\$628.00	\$628.00	
Designated Operating	\$0.00	\$0.00	\$1,340.00	\$0.00	\$0.00	
All Saints Clergy Share	\$0.00	\$13,536.00	\$6,400.00	\$0.00	(\$13,536.00)	-100.00%
Hispanic Ministry Subsidy	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
<b>TOTAL REVENUES</b>	<b>\$72,713.00</b>	<b>\$82,596.00</b>	<b>\$105,522.00</b>	<b>\$92,417.10</b>	<b>\$9,821.10</b>	<b>11.89%</b>
<b>EXPENSES</b>						
<b>Operating Expenses</b>						
<b>Diocesan Fair Share</b>	\$6,932.00	\$8,892.00	\$8,892.00	\$11,118.00	\$2,226.00	25.03%
<b>Clergy Salary</b>	\$51,605.00					
Salary		\$33,457.00	\$32,063.00	\$34,461.00	\$1,004.00	3.00%
Housing Allowance		\$16,503.00	\$15,660.00	\$16,998.00	\$495.00	3.00%
Clergy Payroll Tax Expenses		\$3,848.00				
<b>Clergy Expenses</b>						
Clergy Continuing Education	\$600.00	\$600.00	\$0.00	\$600.00	\$0.00	0.00%
Clergy Health Insurance	\$14,400.00	\$14,400.00	\$14,311.00	\$14,400.00	\$0.00	0.00%
Clergy Pension	\$9,289.00	\$9,289.00	\$9,731.00	\$9,568.00	\$279.00	3.00%
Clergy Travel	\$600.00	\$1,200.00	\$472.00	\$600.00	(\$600.00)	-50.00%
<b>Contract Employees</b>						
Secretary Salary	\$9,500.00	\$9,500.00	\$9,091.00	\$10,000.00	\$500.00	5.26%
Sexton	\$0.00	\$1,800.00	\$1,800.00	\$1,800.00	\$0.00	0.00%
Music Director	\$3,200.00	\$3,200.00	\$2,320.00	\$3,200.00	\$0.00	0.00%
Musicians	\$870.00	\$870.00	\$700.00	\$870.00	\$0.00	0.00%
Supply Clergy	\$4,800.00	\$1,200.00	\$344.00	\$1,200.00	\$0.00	0.00%
Payroll Tax Expenses	\$897.00	\$1,109.00	\$5,527.00	\$6,000.00	\$4,891.00	441.03%
<b>Property</b>						
Utilities	\$4,500.00	\$4,250.00	\$4,207.00	\$4,500.00	\$250.00	5.88%
Repairs & Maintenance	\$500.00	\$500.00	\$863.00	\$900.00	\$400.00	80.00%
Comprehensive Insurance	\$3,000.00	\$3,000.00	\$4,055.00	\$4,055.00	\$1,055.00	35.17%
Supplies	\$0.00	\$300.00	\$45.00	\$300.00	\$0.00	0.00%
<b>Operations</b>						
Advertising	\$1,000.00	\$1,000.00	\$1,328.00	\$1,500.00	\$500.00	50.00%
Altar and Flowers	\$125.00	\$125.00	\$666.00	\$300.00	\$175.00	140.00%
Clergy Expenses	\$0.00	\$200.00	\$35.00	\$200.00	\$0.00	0.00%
Communications	\$1,200.00	\$2,580.00	\$2,835.00	\$3,000.00	\$420.00	16.28%
Office & Reproduction	\$1,500.00	\$1,500.00	\$1,144.00	\$1,250.00	(\$250.00)	-16.67%
Postage and Delivery	\$125.00	\$125.00	\$201.00	\$200.00	\$75.00	60.00%
Bank & Professional Fees	\$350.00	\$350.00	\$466.00	\$500.00	\$150.00	42.86%
<b>Programming</b>						
Adults	\$600.00	\$600.00	\$1,192.00	\$600.00	\$0.00	0.00%
Music	\$500.00	\$500.00	\$105.00	\$500.00	\$0.00	0.00%
Youth	\$125.00	\$125.00	\$951.00	\$600.00	\$475.00	380.00%
<b>Non-Operating Expenses</b>						
Capital Expenses/Building Major Improvements						
<b>Outreach and Mission</b>						
Outreach						
Discretionary Fund						
College Ministry	\$0.00	\$0.00	\$867.00	\$1,000.00	\$1,000.00	
Outreach Tithe				\$5,000.00	\$5,000.00	
Special Offerings						
<b>TOTAL EXPENSES</b>	<b>\$116,218.00</b>	<b>\$121,023.00</b>	<b>\$119,871.00</b>	<b>\$135,220.00</b>	<b>\$14,197.00</b>	<b>11.73%</b>
<b>Revenues Less Expenses</b>	<b>(\$43,505.00)</b>	<b>(\$38,427.00)</b>	<b>(\$14,349.00)</b>	<b>(\$42,802.90)</b>	<b>(\$4,375.90)</b>	<b>11.39%</b>
Shaded areas are designated funds not budgeted						