

PROPOSED DOCKET

AND

HANDBOOK

NINETY-SIXTH STATED MEETING

NORTHEAST GEORGIA PRESBYTERY

October 21, 2017

HELD AT

**FIRST PRESBYTERIAN CHURCH
CORNELIA, GEORGIA**



FIRST PRESBYTERIAN CHURCH

P. O. Box 165 • 469 North Main Street • Cornelia, GA 30531
Phone: 706-778-2822 Fax: 706-776-3626 www.firstprescornelia.org

PROCTOR CHAMBLESS
Interim Senior Pastor

JAMES OUDOM
Associate Pastor

GRACE HULSEY
Clerk of Session

MEGAN GATES
Children's Ministry
Coordinator

MICHELLE TRUELOVE
Director of Music

LENETTA BECK
Administrative Assistant

BRENDA BOONSTRA
Treasurer

Dear Brothers and Sisters in Christ,

On behalf of First Presbyterian Church of Cornelia, I would like to welcome you to the 96th Stated Meeting of Northeast Georgia Presbytery on Saturday, October 21, 2017.

Please be aware of the following as you make your plans to join us:

- We are located at 469 North Main Street, near the Cornelia Post Office. There are parking spaces available at the church and the church office. You can also use the parking lots at Dollar General (across Pine Street) or at South State Bank (across North Main Street). Please look for FPC members who will be assisting with parking.
- Registration will begin at 8:45 a.m. and the meeting will begin at 9:30 a.m. We will have a continental breakfast for you to enjoy during this time.
- We will provide a delicious lunch. The cost is \$10.00 per person and includes breakfast and lunch.
- If you need childcare during the meeting, please contact Lenetta Beck at 706-778-2822 by 2:00 p.m. on Thursday, October 12th.

Every year at this time, our church sponsors a two-week mission trip to Laos and Thailand called LAMP (Lao American Mission Partnership). This mission includes a medical ministry in Laos and offers leadership training for Lao church leaders in Thailand. I have led this mission for over 20 years. Our goal is to reach the unreached people and to equip and train Christ's servants to do God's mission in Laos. For this reason, I am unable to welcome you in person, but I will pray to God for a successful meeting.

Once again, welcome to God's temple and have a blessed meeting.

Peace and joy,

Rev. Dr. James B. Oudom

Proposed Docket
October 21, 2017
Stated Meeting

8:45 a.m. Registration

9:30 a.m. Call to Order with Prayer Ed Boland, Moderator

Hymn: Great Is Thy Faithfulness Page 276

Declaration of Quorum K. Travis Adams, Stated Clerk

Adoption of Docket

Welcome from Host Church Proctor Chambless, Host Pastor

Seating of First Time Commissioners, Corresponding Members, and Visitors

Approval of Minutes (August 15, 2017 Stated Meeting)

Report of Stated Clerk K. Travis Adams

Correspondence

Certificates for Years of Service

Honorable Retirement – Ted Worley

G. A. Action

2018 Presbytery Meetings - for vote

Report of Coordinating Team R. Brock Burnett, pp. 5-16
pp. 59-66

Manual of Operations Task Force

Personnel Action Team Recommendation on Stated Clerk and Vote

Budget Finance Action Team – Charles Grant

Report of Committee on Ministry Team
Rindy Trouteaud & Mark Harper, pp. 17-19

Examinations Action Team – Roe Callaway

Minimum Salary Standards 2018 and Vote

Report of the General Presbyter Hilary N. Shuford, p. 20

Worship “Through the Mirror” Philippians 2:1-13 Proctor Chambless

Hymn: “Eternal God, Whose Power Upholds” Page 412
v. 1, 2, and 5

Special Offering for Presbyterian Disaster Assistance
(Please make checks payable to Northeast Georgia Presbytery.)

Lunch – 12:15 p.m.

Report on “the Growing Place” at Cleveland First Melody Thomason

Report on Appreciative Inquiry Proctor Chambless

Report of the Nominating Committee Fred DiMaio, pp. 21-22

Report of Committee on Representation Anita York

Report of Church Property Commission Carl Free, pp. 23-57

Report of Presbyterian Women Judy Grieve, p. 58

New Business

Closing Hymn: Lord Dismiss Us With Thy Blessing

Adjournment with Prayer

Next Meeting – February 24, 2018 at First Presbyterian Church, Milledgeville, GA

Report of the Coordinating Team
Andy Cooke, Chair

The Coordinating Team (CT) met on September 26, 2017. They took the following actions and are making the following recommendations to presbytery.

For Information:

1. Rindy Troutead led a devotional focusing on the Foundations of Presbyterian Polity section of the Book of Order, which Coordinating Team has been focusing on this year.
2. Heard a report from the Manual of Operations Task Force, who will present an updated Manual of Operations in the coming months to be voted on at the February meeting.
3. Heard a report from the Budget and Finance Action Team. Budget requests for 2018 are due to Anita Green by December 1, 2017.
4. Heard a report from the Personnel Action Team, including the process of nominating a Stated Clerk for 2018-2020. This process included assigning the search to the Personnel Action Team at the July CT meeting, announcing an open search at the August presbytery meeting, hearing from members of presbytery, interviewing all candidates, and making a recommendation to the September CT meeting. Finally, CT makes a nomination to the presbytery at the October meeting in accordance with the Manual of Operations so that the Stated Clerk may begin the term on January 1, 2018.
5. Heard reports from Stated Clerk, ministry teams, Presbyterian Women, Black Presbyterian Caucus, committees of CT, and the General Presbyter.
6. Received updates on pending lawsuit.

Actions:

1. Renewed the lease for the office for twelve months at \$810/month.
2. Received the 2016 financial review conducted by O'Neal & Associates.
3. Approved a \$300 grant from the Assistance Superfund to be given to the Rev. Andy Chambers to attend the Missional Leader Assessment at Columbia Theological Seminary, October 23-26, 2017.
4. Approved a letter to Ministers of Word and Sacrament and Clerks of Session inviting all members of Northeast Georgia Presbytery to contribute to a defense fund for the protection of congregations and their property.
5. Approved new position descriptions for the General Presbyter, Stated Clerk, Office Manager, and Administrative Assistant.
6. Nominated a Stated Clerk for the 2018-2020 term in accordance with the process outlined in the Manual of Operations (see recommendation below).
7. Approved a \$275 grant from the Assistance Superfund, along with 2 days paid leave, to be given to Anita Green to attend the Administrative Personnel Association (APA) Southeast Region conference in Orlando, FL, September 27-30, 2017.

8. Approved the annual Employer Agreement for 2018 required by the Board of Pensions, with no change in benefits offered to employees of Northeast Georgia Presbytery.
9. Approved an offering at the October presbytery meeting for Presbyterian Disaster Assistance, Atlantic Regional Hurricanes (DR000194).
10. Approved the docket for the August presbytery meeting.

Recommendations:

1. That the presbytery's per capita rate for 2018 be increased by \$0.27, from \$8.00 to \$8.27 per member.
2. That the proceeds from the sale of the Lexington Church property (\$4,750) be transferred to undesignated reserves.
3. That the Rev. Stu Ritter serve as Stated Clerk of Northeast Georgia Presbytery for a three year period from January 1, 2018 through December 31, 2020.
4. That the following Terms of Call for Rev. Stu Ritter be approved:

Terms of Call

between Stu Ritter and Northeast Georgia Presbytery
for the position of Stated Clerk
at 15 hours/week from January 1, 2018 through December 31, 2020

Effective Salary

Cash Salary	\$9950
Housing	\$0
403(b)	\$9200

Benefits

Social Security Reimbursement	\$1465
Professional Expenses	\$2500
4 weeks of vacation	
2 weeks of continuing education	

Total **\$23,115**

Effective salary meets the 2018 proposed minimum salary standards for Northeast Georgia Presbytery, including the 1% increase for years of service. There are no moving expenses involved in this call. Professional expenses include continuing education allowance and book allowance. There are no dues owed to the Board of Pensions due to the fact that the candidate is retired and serving a presbytery position. The hours required should be reviewed and approved by Coordinating Team on an annual basis. Though this is a three-year term, the terms of call should be reviewed, amended as needed, and approved by the Northeast Georgia Presbytery every year.

Report of the Personnel Action Team

At the July 25 Coordinating Team meeting, it was determined that proper procedure is to conduct a search for each term for the Stated Clerk. The PAT was commissioned to conduct a search to fill the position of Stated Clerk for the 2018-2020 term.

The team solicited nominations, and each person who submitted a nomination was asked via e-mail if they'd be willing to elaborate on their nominations, and if so, to provide their best phone number and time to call. Several did not respond to this request. The PAT incorporated the feedback received in this manner into our research into the candidates. All candidates were interviewed, each interview lasting an hour and a half. After much deliberation and careful consideration, it became clear to the PAT that the Rev. Stu Ritter is our recommendation. The decision was unanimous.

While all the candidates possessed the requisite experience and qualifications, the PAT recommended to the Coordinating Team that Rev. Stu Ritter be nominated because of his broad experience in the PC(USA), his demonstrated ability to divide his time evenly between multiple positions, his education and familiarity with legal documents, and attention to detail and timeliness.

The PAT considered these traits to be extremely pertinent to the Presbytery's current circumstances, such as an increased intensity of the office of Stated Clerk, our legal situation, and the continuing effort to foster the personal and working relationships required by the position. Rev. Ritter possesses the demeanor and meticulousness that is most beneficial to our Presbytery at this time and place.

Respectfully submitted,
Rev. Susan Balfour
on behalf of the Personnel Action Team,
Rev. Balfour, Elder Sib Bryan, Rev. Glenn Doak, Rev. Peter Yuh

PRESBYTERY OF NORTHEAST GEORGIA
("the Presbytery")

TITLE: General Presbyter

PURPOSE: Provide spiritual leadership to equip, support, and encourage all those involved in the Northeast Georgia Presbytery in their search for ways to serve God in changing times.

ACCOUNTABILITY: This person is accountable to the Presbytery through the Personnel Action Team (hereafter: "PAT") and the Coordinating Team (hereafter: "CT") for overall functioning in this position.

EVALUATION: The General Presbyter will provide quarterly reports on his/her activities to the PAT. The PAT will likewise provide ongoing feedback and support to the General Presbyter. The PAT will conduct an annual performance evaluation with recommendations to the Presbytery via the Coordinating Team regarding terms of call.

TERM: The General Presbyter will serve for an indefinite term, subject to an annual performance review.

QUALIFICATIONS:

- Demonstrates a mature faith in Jesus Christ
- Committed to the connectional nature and confessional understanding of the Reformed Tradition
- Ordained as a Minister of the Word and Sacrament by the Presbyterian Church (USA) (hereafter: "the Denomination")
- Thoroughly knowledgeable of the *Book of Order* and well versed in the life, structure, and ethos of the Denomination
- Prayerful and Spirit-led
- Organizational and time management skills
- Demonstrate a commitment to continued growth, spiritually, personally, and professionally
- Inspire leadership among the staff and presbytery members
- Willing and able to engage in and manage conflict as it arises in ways that is clear, consistent, and reflective of our polity and Reformed theology
- Committed to engaging in ecumenical and interfaith relationships

RESPONSIBILITIES:

Leadership

- Staff
 - o Serve as head of the Presbytery staff, cultivate competencies, and develop staff capabilities to support the overall mission of the Presbytery.
 - o Serve as Head of Staff in supervising, managing, and evaluating staff members, providing feedback on staff performance to the PAT
 - o Meet with and make recommendations to the PAT regarding policy and working conditions
 - o Support the spiritual health of the staff, individually and corporately
 - o Implement and maintain a healthy and effective work environment
- Presbytery
 - o Initiate and encourage ideas that will help the Presbytery continuously identify and articulate its vision for the future, and engage that vision in mission goals and objectives
 - o Foster a learning environment in the Presbytery through trained teams and networks to nurture congregations
 - o Together with the Stated Clerk and Council, provide for the effective and efficient functioning of Presbytery meetings

- Member Congregations
 - o Commit to evangelistic development of new churches and the revitalization of congregations
 - o Assist congregations to identify opportunities to join in ministry and mission with ecumenical and interfaith partners

Communication

- Staff
 - o foster effective communication among staff members
 - o Be available to all staff members for support and consultation, coaching staff to prioritize and coordinate presbytery work.
- Presbytery
 - o Provide for effective communication and coordination of the overall ministry of the Presbytery
 - o Provide for the smooth functioning of all parts of the Presbytery
 - o Support the Committee on Preparation for Ministry in identification and support of candidates to be encouraged in pursuing church vocation as Ministers of the Word and Sacrament
 - o Plan and implement a process with the CT, establishing clear and achievable strategic goals for the Presbytery
 - o Collaborate with CT, ministry teams, and task forces to align presbytery resources—staff, funds, property—with the vision of the Presbytery
 - o Work closely with the CT to maintain effective communication with ministry teams, action teams, and congregations

Relationships

- Staff
 - o Maintain a supportive and collegial working relationship with staff
- Presbytery
 - o Provide spiritual, visionary, and transformational leadership that equips, supports, and encourages a congregation-focused and mission-focused presbytery.
 - o Be a resource advisor to the CT, the Committee on Ministry, and other committees, as needed
- Member Congregations
 - o Arrange for advisory services for properties held in trust for the Presbytery (e.g. working with Sessions and Trustees regarding purchase, sale, mortgaging, refinancing, or renovating such property)
 - o As needed, visit congregations at worship services and special events, fostering a positive connection with the Presbytery and the Denomination.
 - o Work with congregations as basic mission centers, providing on-site support for mission fulfillment as requested to strengthen the congregations' missions
- Presbytery Members/Pastors/CREs
 - o Work within the organizational structure of the Presbytery
 - o Inspire leadership, communication, and pastoral care
 - o As requested, offer pastoral care, support, and guidance to Ministers of the Word and Sacrament
 - o Build relationships of trust and collegiality with Ministers of the Word and Sacrament
- Denomination
 - o Work within the organizational structure of the Denomination
 - o Interpret the decisions and programs of the Presbytery to all constituencies, as well as interpreting the decisions and policies of the Denomination, General Assembly, Synod, and/or Presbytery to the general public, as appropriate

PRESBYTERY OF NORTHEAST GEORGIA
("the Presbytery")

Title: Stated Clerk

Purpose: To carry out the functions of Stated Clerk as delineated in the current *Book of Order: the Constitution of the Presbyterian Church (USA) Part II (Book of Order)* and the Manual of Operations of Northeast Georgia Presbytery

Accountability: This person is accountable to the Presbytery for the performance of assigned responsibilities and overall functioning in this position

Evaluation: The General Presbyter (GP) and Personnel Action Team (the PAT) will conduct an annual performance review. As the Stated Clerk is an elected position, s/he reports to the Coordinating Team via the Personnel Action team.

Term: A candidate shall be recommended to the Coordinating Team (CT), and nominated by the CT, for a term of three (3) years at an average of 15 hours per week. The Stated Clerk may be elected to successive terms.

Qualifications

1. Has a mature faith in Jesus Christ
2. Is committed to the Reformed Tradition
3. Ordained as an Elder in the Presbyterian Church (USA)
4. Able to inspire leadership, communication, and pastoral care
5. Able to work as a presbytery member and as the Stated Clerk in supporting the overall work of the Presbytery
6. Able to cultivate the necessary competencies, including, but not limited to:
 1. Effective time management
 2. Familiarity with the Book of Order and Robert's Rules
 3. Tech savvy
 4. Timely communication and execution of duties
 5. Maintaining a healthy balance between home, clerkship, and, if applicable, parish work
7. Demonstrates a commitment to continual personal, professional, and spiritual growth
8. Possesses organizational and time-management skills

August 17, 2017

Rev. Susan Balfour, FPC Milledgeville

Personnel Action Team

9. Able to work in a smoke-free environment

Responsibilities

10. Work in close cooperation with the General Presbyter
11. Maintain a supportive and collegial working relationship with all other presbytery staff members.
12. Be responsible for familiarity and compliance with the current *Book of Order*
13. To carry out the responsibilities of the current *Book of Order* as such:

1. **Rolls and Records**

1. Record the transactions of the council
2. Keep rolls of membership and attendance
3. Keep register of certified educators and Commissioned Ruling Elders
4. Preserve the council's records
5. Furnish verified extracts when required by another council
6. Recommend the safekeeping of the records
7. Act as custodian of all records required by the *Book of Order* and all minutes
8. Prepare and publish such minutes and/or any abstracts, as requested
9. Be responsible for all communications on behalf of the Presbytery
10. Oversee and coordinate the planning of each meeting of the Presbytery, including but not limited to registration, meals, and set-up
11. Assist as necessary the presentation of the Proposed Amendments to the Constitution of the Presbyterian Church (USA)
12. Maintain accurate rolls of presbytery meetings
- 13.
14. Review, annually or biennially, council's proceedings and actions
 1. Presbytery review of sessions
 2. Synod review of Presbytery

August 17, 2017

Rev. Susan Balfour, FPC Milledgeville

Personnel Action Team

3. General Assembly review of Synod
2. **Judicial Process**
 1. Receive written allegations, requests
 2. Forward requests and communication to appropriate parties in a timely manner
 3. Report decisions of cases to council
 4. Provide materials pertaining to cases
3. **Receiving**
 1. Letters of Renunciation
 2. Notification of Certifications
 3. Written Protests
 4. Administrative Commission Reports
4. **Reporting**
 1. Planning
 2. Prepare the Docket and the Handbook for meetings of the Presbytery
 3. Serve as Parliamentarian for meetings of Presbytery
 4. Recorder and/or minutes
 5. Reporting actions and follow up upon those actions Maintain the Presbytery's policy manual
 6. Refer all official communications to the Presbytery or its agents as appropriate
 - 7.
5. **Providing Orientation**
 1. For Clerks of Session
 2. For Permanent Judicial Commission
 3. For General Assembly Commissioners
 4. For New Commissioners to Council
 5. For members of Administrative Councils

August 17, 2017

Rev. Susan Balfour, FPC Milledgeville

Personnel Action Team

6. **Self-Awareness**

1. Knowing one's responsibilities
2. Respecting council customs and traditions
3. Knowing the rules, policies, and processes
4. Using your power with care
5. Remaining neutral and fair
6. Knowing when to ask for help

14. Serve as Secretary of the corporation
15. Communicate with, attend meetings of, and serve *ex-officio* on the Coordinating Team
16. Coordinate with Administrative Commissions

PRESBYTERY OF NORTHEAST GEORGIA
("the Presbytery")

TITLE: Administrative Assistant (non-exempt)

PURPOSE: To provide a positive first point of contact with persons calling, visiting, or working at presbytery office, and to provide general administrative support for the work of the Presbytery

ACCOUNTABILITY: This person is accountable to the Presbytery via the General Presbyter (Head of Staff), Personnel Action Team and Coordinating Team, for overall functioning of this position.

EVALUATION: The General Presbyter and the Personnel Action Team will conduct an annual performance review. As Head of Staff, the General Presbyter will be the initial reference for ongoing feedback, support, and appeal; if necessary, concerns shall be referred to the Personnel Action Team. In concert with the General Presbyter, the Personnel Action Team will make appropriate recommendations to the Presbytery via the Coordinating Team.

QUALIFICATIONS:

- Informational technology and computer experience
- Comfort with current word processing, database, and desktop publishing software
- Willingness to learn new computer skills
- Willingness to work as member of a team with shifting work responsibilities, and varying schedules and work loads
- Ability to work and concentrate in a busy office setting
- Self-disciplined and self-motivated
- A demonstrated commitment and devotion to God as a confessing Christian [knowledge and/or experience within the Presbyterian Church (USA) preferred]
- A commitment to continued personal, professional, and spiritual growth
- Able to work in a smoke-free environment

RESPONSIBILITIES:

- Provide general administrative support for the work of the Presbytery
- Provide clerical and administrative support to the Stated Clerk regarding Stated Clerk responsibilities
- Serve as telephone receptionist during office hours
- Open and route mail to appropriate recipients
- Maintain up-to-date calendar of presbytery events
- Support Coordinating Team and Ministry Team chairs in effective communication, and assist with meeting notices as requested, and as time permits
- Receive, keep, and maintain all records, documents, minutes, and related materials for the Presbytery, committees, and teams
- Prepare newsletter to be sent to Presbytery members
- Maintain mailing lists and database
- In concert with Stated Clerk, prepare and distribute Handbook for each presbytery meeting, including but not limited to compiling and organizing reports
- Regularly communicate newsletter articles electronically
- Communicate with Ministers of the Word and Sacrament, congregations, and others as necessary
- Assist with other clerical and administrative support responsibilities as assigned by the General Presbyter

PRESBYTERY OF NORTHEAST GEORGIA
("the Presbytery")

Title: Office Manager/Bookkeeper (non-exempt) **[CHANGE TITLE WITH CHANGE IN DUTIES?]**

Purpose: To coordinate smooth operation of the presbytery office, and to maintain all financial and legal records of the Presbytery

Accountability: This person is accountable to the General Presbyter (Head of Staff), and to the Treasurer, for the performance of assigned responsibilities, and to the Presbytery through the Personnel Action Team and the Coordinating Team, for overall functioning in this position

Evaluation: The General Presbyter and Personnel Action Team will conduct an annual performance review. As Head of Staff, the GP will be the initial reference for ongoing feedback, support, and appeal; if necessary, concerns shall be referred to the PAT. In concert with the GP, the PAT will make appropriate recommendations to the Presbytery via the Coordinating Team.

Qualifications

- Computer experience and comfort with current word processing, database, and financial software
- Willingness to learn new computer skills
- Proficient in generally-accepted accounting standards
- Willingness to work as a member of a team with shifting work responsibilities, and varying schedules and workloads.
- Commitment and devotion to God as a confessing Christian [knowledge and/or experience within the Presbyterian Church (USA) is preferred]
- Commitment to continued personal, professional, and spiritual growth
- Able to work in a smoke-free environment

Responsibilities:

- Work in close cooperation with the General Presbyter, the chair of Budget/Finance Initiative Team, and the Treasurer, to provide the smooth operation of the Presbytery office
- Work to maintain a supportive and collegial working relationship with all presbytery staff and volunteers
- Coordinate the smooth operation of the Presbytery office on a day-to-day basis
- Handle all contractual matters related to running the office, such as insurance, repair and maintenance, technology, and equipment in dialog with the General Presbyter
- Maintain up-to-date files of such contractual matters
- Maintain accurate and current financial records of all financial matters related to the Presbytery
- Receive, record, and deposit into accounts all monies received by the Presbytery and, with appropriate authorization, pay all bills, and maintain an accurate accounting of such
- Prepare financial reports for Ministry Teams, Coordinating Team, and the Budget/Finance Initiative Team, monthly or as requested
- Prepare payroll, tax reports, and benefits deductions for presbytery staff
- Assist the Treasurer, the chair of Budget/Finance Initiative Team, and General Presbyter in financial planning for the Presbytery
- Maintain the Presbytery website
- Gather and report data on installed ministers' terms of call
- Gather data for and draft the annual Minimum Salary Standards Form for Committee on Ministry

- Prepare and provide annually to the Office of General Assembly (OGA) on “Governing Body Costs” and “Per Capita Apportionment” reports
- Serve as the Presbytery’s liaison with the Board of Pensions
- Maintain adequate inventory of office supplies
- Provide requested documentation to PA for the annual financial review
- Rebuild contact database using newly acquired CitySoft client management software, and develop directory reports
- Set up and track lunch reservations for presbytery meetings, and publish relevant communications
- Maintain and update email address database in Constant Contact
- Assist Stated Clerk when needed

REPORT OF THE COMMITTEE ON MINISTRY TEAM
Mark Harper and Rindy Trouteaud, Co-chairs

The Committee on Ministry Team met on September 5, 2017 at Covenant Presbyterian Church in Athens, Georgia.

FOR INFORMATION:

1. Heard liaison reports from the following churches: Belle Terrace Presbyterian Church, First Presbyterian Church, Athens, First Presbyterian Church, Elberton, First Presbyterian Church, Greensboro, First Presbyterian Church, Gainesville, First Presbyterian Church, Cornelia, First Presbyterian Church, Clarkesville, Monticello Presbyterian Church, Wiley Presbyterian Church, Timpson Presbyterian Church, Reid Memorial Presbyterian Church, Rabun Gap Presbyterian Church, Jefferson Presbyterian Church, and Christ Presbyterian Church.

2. At the recommendation of Rev. Dr. Proctor Chambless, Interim Pastor, First Presbyterian Church, Cornelia, it was decided that liaison contacts would be made with all churches involved in search processes on a monthly basis.

RECOMMENDATIONS TO PRESBYTERY:

1. The Committee on Ministry recommends Presbytery approval of the *2018 Minimum Salary Standards for Teaching Elders* with the following notation:

Benefits established by Board of Pensions of the General Assembly are based on the minimum established salary by the Presbytery. Benefit cost to the church will increase as the effective salary increases above the minimum.

Minimum Salary Standards for Teaching Elders for 2018

Northeast Georgia Presbytery

(Updated 9/01/17 by a 1.7% increase, based on Bureau of Labor Statistics, Consumer Price Index, All Urban Consumers)

The Presbytery first adopted minimum salary standards on 1/27/90. The policy was amended on 2/22/92, to increase the standard minimum on an annual basis, by a cost of living adjustment as calculated by the Bureau of Labor Statistics, U.S. Department of Labor.

These minimum standards are intended to apply to all full-time Teaching elders who are members of Northeast Georgia Presbytery. *Minimum cash compensation for part-time Teaching elders should be based on a percentage of the Teaching elder's time.*

Teaching elders serving in military reserve must not be required to pay for pulpit supply in their absence, or to count military reserve time as vacation time or as continuing education time. For more information refer to the Uniform Services Employment and Reemployment Rights Act, 1994. (This section was added by decision of Presbytery October 22, 1996.)

CASH COMPENSATION

1. Total Annual Salary \$39,047

Without a manse:

Where there is no manse, the specific amounts designated as Base Salary and Housing Allowance (including all expenses of providing a home) is negotiated between the Teaching elder and congregation.

With a manse:

The annual Base Salary shall not be less than \$25,033.

The Teaching elder's utility allowance covers the cost of all utilities; telephone included (ordinarily **not** including long distance charges). The annual fair rental value of the manse plus the cost of utilities shall not exceed \$14,014 (30% of \$39,047 plus \$2,300 for utilities) out of the total compensation of \$39,047. If the total of the annual fair rental value of the manse and the cost of utilities is less than \$14,014, the difference shall be added to the Base Salary.

2. The minimum base salary of \$25,033 (whether the minister is receiving a housing allowance or is being given the use of a manse) should be increased by 1% for each year of a Teaching elder's service.
3. The equivalent of the employer portion of Social Security and Medicare taxes for lay employees, usually 7.65%, calculated on the total of base salary and housing allowance. Teaching elders are self-employed for Social Security and must treat this benefit as taxable income; however, they can deduct the employer equivalent of their self-employment tax in computing their adjusted gross income.
4. A Housing Equity Allowance for Teaching elders living in a manse, amounting to 2% per year of the total of base salary, rental value of the manse, and the utilities allowance. This money is to be placed in an interest-bearing trust that shall be paid to the Teaching elder upon retirement or his/her moving to another position.
5. Full moving expenses.

PROFESSIONAL EXPENSES

1. Professional Expense Reimbursement through an accountable reimbursement plan, which includes mileage for use of a personal automobile at the Internal Revenue Service standard mileage rate for business travel, and other necessary expenses for the performance of the job.¹ The mileage rate is subject to change by the IRS, usually once a year in December for the next calendar year.

2. Continuing education allowance of at least \$ 250.00
The continuing education allowance is cumulative to a maximum of \$750.00 for a three-year period.
3. Book allowance of at least \$ 150.00
A book allowance is strongly recommended. However, in a given year, a Teaching elder may combine the book allowance with the continuing education allowance to provide additional funds for a particular conference.

BENEFITS

1. Four weeks, including Sundays, of paid vacation per year.
2. Two weeks, including Sunday, of annual leave time with pay shall be allowed for continuing education. The continuing education allowance is cumulative to a maximum of six weeks for a three-year period.
3. Full participation in the Pension and Death & Disability programs of the Presbyterian Church (U.S.A). Currently, this amounts to 12% of the total of base salary, housing allowance, and deferred compensation. Deferred compensation includes the above Housing Equity Allowance, if applicable.
4. Full participation in the medical insurance program of the Presbyterian Church (U.S.A.). This rate may change from year to year. Dues for medical insurance in 2018 for installed pastors are 25% of effective salary. Pastors working on a contract basis are eligible to participate in the Menu Options Program.
5. Benefits established by Board of Pensions of the General Assembly are based on the minimum established salary by the Presbytery. Benefit cost to the church will increase as the effective salary increases above the minimum.

The Board of Pensions has developed calculators to help you determine effective salary, as well as dues payable. Visit www.pensions.org for more information.

NOTES:

¹See pp. 332 ff. of *2016 Church and Clergy Tax Guide* for more information. This book may be ordered from Your Church Resources/Christianity Today International, 465 Gundersen Drive, Carol Stream, IL 60188, 800-222-1840, www.ChurchLawTodayStore.com. Information on employee business expenses is also included in *Tax Guide for Ministers*, which is available on the Board of Pensions website at www.pensions.org.

TO MEET THESE MINIMUM SALARY STANDARDS, A CHURCH OR AGENCY MUST PROVIDE APPROXIMATELY \$59,500 PER YEAR FOR A NEWLY ORDAINED FULL-TIME PASTOR.

General Presbyter Hilary Shuford
Written Report to be placed in Handbook
October 9, 2017

Friends, as we approach the Fall Stated Meeting of Northeast Georgia Presbytery, I look forward to seeing you all on Saturday October 21 in Cornelia. October seems to be the time of year when God's marvelous touch is most vividly experienced in nature (God's first revelation). Waking up last Saturday, October 1, to a cooler and drier atmosphere marked a poignant moment again reflecting the passing of a season.

And today we shared the sad news of the passing of Charlie Cook, my friend and mentor. Charlie embodied a wonderful Presbyter who was truly called to his position. I am blessed to have followed his footsteps into Presbytery work and even being here with him as one of my minister members over the last, almost four, years.

2017 is drawing to a close, and it has been an experience of some rough seas not only for the Atlantic and Gulf coast seasonal hurricanes but for our little boat of Northeast Georgia Presbytery. Yet we have come through with you-know-who, Jesus, resting calmly in the stern. We are stronger with a clearer sense of our call to be the connectional body of Presbyterians in our Presbytery.

For all who have served so faithfully this year, I want to express my appreciation and thanks for your service and support. I wish to thank especially two elders from Union Point, Dave Heffner and Sib Bryan, who are completing their service on the Budget/Finance and Personnel Action Teams under the Coordinating Team.

And my profound thanks for all who completed their assignments on Investigating Committees (who must remain unnamed) and the many who served on Administrative Commissions of the Northeast Georgia Presbytery for Lexington, Belle Terrace, Washington, Toccoa, and Central (who I can name): Sib Bryan, Emily Cheney, Rich Reaves, Joel Tolbert, Bob Hunt, Allie Messick-Watkins, Karla Conditt Daniels, Wanda Butler, Neal Leonard, Norm Nicholson, Andy Cooke, Judy Grieve, Jim Newland, Boyd Lien, Ford G'Segner, Wanda Butler (double duty), Ruth O'Dell, Andy Chambers, Alice Wood, John Gregg, Ted Worley, Mary Harlan, Miriam Risher, Barbara Rodgers, Tara Bulger, Judy Howell, Brian McArthur, Phil Hale, Bob Prim, Clea Locey, Roe Callaway, Kathy Little, Andrew Marshall, Brock Burnett, Jan Wilbanks, Teresa Franklin, and Rindy Trouteaud. And last, but first in our hearts, for Travis Adams whose many years of loyalty, support and participation has only been underscored in his time as Stated Clerk during the most tumultuous years of NEGAP.

I thank God for all of you and pray for God's continuing grace in the years to come.

REPORT OF THE NOMINATING COMMITTEE
Fred DiMaio, Chair

The Nominating Committee is making the following Recommendations:

Coordinating Team

Cheryl Barnes (Chair, 2018)	Sardis	Teaching Elder RE	North Central Area
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Committee on Ministry Team

Rindy Trouteaud (Chair, 2018)	Central	Teaching Elder	Greater Athens Area
(2017-2)			
Mark Harper (Co-Chair, 2018)	Covenant, Athens	Teaching Elder	Greater Athens Area
Roe Callaway (2020-2)	Honorably Retired	Teaching Elder	North Central Area
Michael Searles (2020-2)	Westminster	Ruling Elder RE	Greater Augusta Area

Clergy Support Ministry Team

Joel Tolbert (Chair, 2018)	Oconee	Teaching Elder	Greater Athens Area
(2018)			

Congregational Connections Ministry Team

Helen Epps (Chair, 2018)	Central	Ruling Elder	Greater Athens Area
(2020)			
Beecher Mathes (2019)	Covenant, Athens	Teaching Elder	Greater Athens Area
Anita York (2019)	Oconee	Ruling Elder	Greater Athens Area

Committee on Preparation for Ministry Team

Jeff Cain (2020)	Commerce	Teaching Elder	North Central Area
Sylvia McDonald (2020)	Jefferson	Ruling Elder	North Central Area

Church Property Commission

Carl Free (Chair, 2018)

Permanent Judicial Commission

Wanda Butler (2023)	Christ	Ruling Elder RE	Greater Augusta Area
Stephen Nelms (2023)	Honorably Retired	Teaching Elder	North Central Area

Committee on Representation

Anita York (Chair, 2018)	Oconee	Ruling Elder	Greater Athens Area
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General Assembly Commissioners

Charles Grant	Belle Terrace	Ruling Elder	Greater Augusta Area
Rindy Trouteaud	Central	Teaching Elder	Greater Athens Area
Savannah McGinnis		Youth	
Mari Turner	Dahlonega	Alternate	North Central Area

**CARL S. FREE
ATTORNEY AT LAW, P.C.**

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carlfreelaw@windstream.net

Physical Address:
9 East Jarrard Street
Cleveland, Ga 30528
Facsimile (706)865-1730

October 4, 2017

Rev. Hilary Shuford
General Presbyter
Northeast Georgia Presbytery
186 Ben Burton Circle, Suite 100
Bogart, GA 30622

VIA E-MAIL DELIVERY ONLY TO gp@negappby.org

RE: Request by Nacoochee Presbyterian Church for approval to Pledge Real Property and PILP Loan

Dear Hilary:

Per our conversation of this week, I am providing this letter for the October meeting of the Northeast Georgia Presbytery for their consideration at the October Meeting. As you are aware, I serve as the Property Commission Chairperson for the Presbytery. For those unaware of our role, our commission is charged with the review and evaluation of transactions which involve real estate transactions undertaken by Presbyterian churches on behalf of the Presbytery.

Nacoochee Presbyterian Church has applied for a loan with the PILP (Presbyterian Investment & Loan Program) to finance additions to their church property. I include with this correspondence the information provided to the Property Commission in evaluating this transaction.

Attached, you will find a letter explaining the project from Bob Prim, the minister at Nacoochee; a copy of Nacoochee's PILP Loan Application, and a copy of the Capital Campaign materials ("Flyer") utilized by Nacoochee. It is my understanding that resource information about the PILP Loan Programs will also be provided.

You will note, as reflected in Rev. Prim's letter, that Nacoochee has on hand \$300,000.00, raised from their capital campaign, and they have pledges of \$875,000.00. The loan application indicates an initial interest rate applied for of 3.9%, and a loan of \$600,000.00. As noted in the letter and flyer, their goal would be that this be a three phase project. However, this loan is for Phase IA of that project.

We received the following information from PILP as to the Loan itself:

The loan is fixed for 3 year periods. The church will be required to pay interest only during the

construction phase (which can be up to 24 months), then upon conversion the loan will amortize with monthly principal and interest payments. The first 3 year period will include both the construction phase and permanent phase. The requested structure is a 20 year term, with a 24 month construction period. If the church construction period only takes 1 year to complete, then the loan can be converted over to the permanent phase at that time. Once converted, the 20 year term begins.

All of the Nacoochee Church Property (Approximately 18 acres) will serve as collateral for the loan in a Deed to Secure Debt recorded upon the applicable deed records.

PILP requires on ALL of their loans made to churches within our Presbytery that the Northeast Georgia Presbytery agree to be a guarantor on the loan in the event of loan default. The Presbytery should be aware that it is not just "approving" the transaction, but it is also guaranteeing payment of the loan itself. In other words, if the church defaults, the Presbytery itself is legally responsible for payment.

After evaluation of these materials, the Property Commission voted unanimously to recommend to the Presbytery that the project and Guarantee be approved. (with the exception of one member who could not be reached). The commission members were unequivocally complimentary of the project itself, the capital campaign, and of the plans of the Nacoochee Church. We wish them well in their endeavors, and would recommend that approval for the project and for the guarantee be given by the Presbytery at the October meeting.

With Best Regards,



Carl S. Free
Attorney at Law

Nacoochee Presbyterian Church has applied for a loan with the Presbyterian Investment and Loan Program, Inc. Part of the requirement for receiving this loan is a guarantee from Presbytery.

The Presbytery Church Property Commission recommends:

That Northeast Georgia Presbytery (a "Corporation") of the Presbyterian Church (U.S.A.), having received and reviewed the loan application of Nacoochee Presbyterian Church, located at 260 Highway 255 North, Sautee, GA 30571, a member in good standing of this Presbytery, approve the loan application and guarantee the repayment of the principal and interest on the loan to the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc. in the amount of \$600,000.00, and that the officers of the Presbytery Corporation be authorized to sign a Guaranty Agreement for this loan as agents of the Corporation.

Loan Discussion Quicksheet for Presbyteries

PARTNERING WITH CONGREGATIONS AND PRESBYTERIES TO EVALUATE PROJECT FEASIBILITY

- Creates Self-Discovery Process For Exploring Project Feasibility
- Identifies Key Factors For Discussion
- Compares Project To Acceptable Norms



Investment &
Loan
Program Inc.

GUIDELINES FOR LOAN DISCUSSION

Changes in our denominational landscape have heightened concern among presbyteries about approving congregation requests to borrow money. Congregational leaders are more cautious of taking on expansion projects that could negatively impact their mission and ministries. Everyone seems to be searching for a reliable process that will help them assess the feasibility of projects — a tool that will add consistency to the way they evaluate requests to borrow funds.

For years PILP has been helping churches evaluate their capacity to fund projects before they get to the application, and hopefully before they get too far along the project design phase. The process, called a "Preliminary Look", shows output of the analysis and demonstrates to church leaders how their proposed financial plan compares to three norms of successful projects.



Building on this experience, we have developed a guide for presbytery committees to use when evaluating church requests to borrow money. Though not intended to provide a complete underwriting of the loan, this process analyses key variables to a successful project.

A Process of Self-Discovery Works Best

Loan discussions are most effective when approached as a process of self-discovery where both the church and the presbytery explore the relative strengths and potential challenges of a loan. The outcome should be a greater understanding of the implications and risks of taking on the requested debt level and a joint decision about how to proceed.



Focus on the Critical Questions

How much money will they need to raise? How many consecutive campaigns will be required to pay off the loan? Will they have the cash flow to safely make the payments? Will the debt load have a negative effect on current and future ministry plans? Church leaders can get a snapshot of how much debt they could handle (debt capacity) and how much debt they would consider comfortable (debt tolerance).

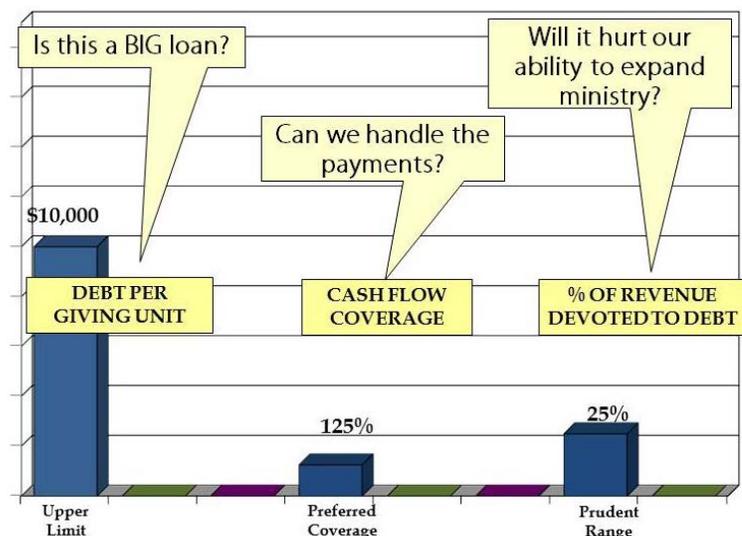
A Partnership Approach

After these discussions, church leaders have the confidence to move forward or realize the need to revise their plans to a more comfortable level. A good loan may indeed have good numbers, but good numbers are a function of a good plan. Helping churches articulate and improve their plans is the best service we can provide.

Again, we highly recommend that the evaluation process be approached as a discussion and partnership with the church rather than a critique. The presbytery's committee can act as another set of eyes to help the church leaders validate or revise their plans.

Building Relationships That Build Mission:

Evaluating Requests To Borrow Funds



INTERPRETATION AND DISCUSSION GUIDE

What are the most important factors to discuss?

Debt Per Giving Unit (DPGU)

Debt per giving unit is calculated by dividing the total debt of the church by the number of giving units in the church (total potential giving units, not just the number that give). When the number of giving units is not readily known, dividing the membership by 2.2 provides a good estimate of the potential giving units.

This factor is a measure of the size of the loan relative to the size of the church. It helps the church leaders understand whether this loan would be relatively easy to take on or might present future challenges. A debt per giving unit of \$10,000 is considered to be a very large loan and potentially risky for the church. A loan above \$10,000 per giving unit may be acceptable, but there must be mitigating factors like a strong capital campaign that would bring the loan down to an acceptable size within a few years.

What are the risks associated with a high Debt Per Giving Unit?

- The potential discouragement associated with years of debt payments can create fatigue and very high debt can be a deterrent to attracting new members. The average church loan is repaid in 11-12 years. For most churches that would require running about 3 consecutive three-year campaigns. With very high DPGU loans, the church may be faced with running consecutive campaigns for the full 20 years of the loan which can affect the church's ability to raise funds for other ministries.
- If the DPGU is below \$10,000 but still significantly high, consider any signs of instability that could negatively affect the membership and giving. Compare the trends of membership and worship attendance relative to other churches in your area. If there is a sudden loss of membership, a once acceptable level of debt could become a great burden on the remaining members.
- Another item to review when the DPGU is significantly high is the strength of the capital campaign relative to the normal pledge giving. If the church has run a campaign with the help of a professional firm, you would expect a successful campaign to yield pledges equal to about 2-3 times their pledge budgets. If church ran an internal campaign (without professional help), typically pledges will equal 1.0 to 1.5 times the pledge budget. Capital campaigns that fall short of these averages could indicate a lack of broad support for the project. If the campaign is significantly below average, you may want to ask what percent of the membership voted in favor of the project. If below 80%, this could be a concern. *(In the case of small projects that are limited to repairs or replacement of equipment, you would not expect the pledges to reach these norms).*



DISCUSSION QUESTIONS

- How do you plan to pay back the loan?
- Will you run a capital campaign, and if so will you use a professional campaign firm?
- How long do you think it will take to pay back the loan?
- How many capital campaigns will it take?
- Is the congregation aware that several capital campaigns may be necessary?
- (If the DPGU is high) Is it possible to do the work in phases that will enable you to spread the debt over time?

INTERPRETATION AND DISCUSSION GUIDE

Cash Flow Coverage

Cash flow coverage is calculated by taking the amount of money available to make the payments divided by the annual debt payments. If there is a capital campaign, it is assumed that the payments will come from those pledges and not the annual operating budget. If there is no campaign, typically there will be just enough funds available to make the debt payments. If there is no capital campaign, be sure to check the third factor (% of Revenue Devoted To Debt) very closely. If this third factor is more than 12%, then the debt payments could have a very detrimental effect on the church's mission & ministry budget.

We recommend that the church have 125% or higher cash flow coverage. That is, they will have 25% more money coming in to pay debt than the actual debt payments. Why 125%? First, pledge fulfillment of capital campaigns does not come in evenly each month. They tend to be skewed to the beginning of the year and the end of the year. 125% coverage will give the church extra funds to cover the payment during the leaner fulfillment times. Secondly, with 125% coverage, the extra revenue will allow the church to repay the loan earlier and save on interest expense.

What are the risks associated with low cash flow coverage?

- Obviously, if the ratio is less than 100%, then the church will not have the funds to make the loan payments. In cases where there is a capital campaign, they may need to reserve more from the campaign funds to pay debt and borrow more than projected.
- If the ratio is between, 100% to 110%, then the church's operating budget may need to be tapped when the capital campaign pledges are not flowing in on time. Unfortunately, this would normally occur during the summer months when most church's revenue is tight to begin with. A possible mitigating factor would be the ability of the church to tap into reserve funds until the pledges are fulfilled. Dividing the reserve funds by the monthly debt payments will give you an idea of how many months the church could cover while waiting for capital campaign funds to come in.
- Ratios beyond 125% will give the church the ability to make additional principal payments and shorten the life of the loan.



DISCUSSION QUESTIONS

- (If cash flow coverage is below 100%) "Your monthly debt payments will be more than the money you have available to pay them. What is your plan to make up the difference?" If the answer is to ask members to increase their pledges to the operating budget, you might want to ask: "What % increase in the budget will you need and what would the dollar amount be?"
- (If cash flow coverage is 100% to 115%) "It does appear that you have the cash flow to make the payments, however, it is tight. What is your plan for making the payments if and when the pledge receipts are below expectation?"
- (If cash flow is above 115%) "You should have more than enough cash flow to make the regular payments. Do you have plans to put some of the annual excess against the principal balance of the loan and pay the loan off earlier?"

INTERPRETATION AND DISCUSSION GUIDE

% of Revenue Devoted to Debt

Percentage of revenue devoted to debt is calculated by taking the annual debt payments and dividing it by total annual revenue of the church (operating revenue plus the amount of capital campaign pledges they expect to receive annually). If the debt is to be paid from capital campaigns, we would prefer this percentage not be more than 25% to 30%. If the debt is to be paid out of the operating budget, we do not recommend more than 10% to 12% of the total revenue going to debt payments.

What are the risks associated with a high % of revenue devoted to debt?

- As the debt payments exceed 30% of the revenue (12% without a capital campaign) the church will definitely feel the pinch on their budget and it will limit their ability to expand other missions and ministries. New buildings and improvements can help churches meet new ministry needs of their community as well as attract new members. However, if the debt payments take up too much of their revenue, the church may not be able to expand ministries and programs to take advantage of the new space. It may also hamper their ability to increase staff to accommodate the increase in membership or programming.
- As the percentage approaches or exceeds 30%/(12% with no campaign), you would want to determine if the church is already “program rich” and will not need to expand programs in the near future. Also, you would want to feel comfortable that the current staffing levels would be able to accommodate growth in programs and membership. Otherwise, the increased workload could lead to burn out of the staff.

DISCUSSION QUESTIONS

- (*>30% with a capital campaign/>12% without a campaign*) “The debt payments on your loan will be about XX% of your whole revenue stream. Normally, when the debt payments are in excess of 25%-30% of the revenue, churches will find it difficult to create new programs or add staff during the life of the loan. Do you expect to create new programs in the future? Could you expand programs and ministries with the current staffing arrangement?”
- (*>12% paid from regular operating budget*) “The debt payments will account for XX% of your annual operating budget. Most churches whose debt load exceeds 12% of their budget find it very difficult to expand mission and ministry and often have to make cuts to staff and programs. What would be your plan if you start experiencing budget shortfalls?”

Side Note Regarding Capital Campaigns

Some churches are reluctant to run capital campaigns. They would prefer to find a way to pay the debt out of the operating budget or reserves. While small loans may be safely paid from the budget, larger loans typically cannot. Often churches will just depend on an appeal for members to increase their giving to the operating budget. Seldom does this low-key appeal bring in enough to make the payments, especially if the additional giving represents an increase in the budget of more than 10%. Most members view giving to the operating budget differently than giving to a special campaign. We look at our operating budget pledges as what we can afford to give out of our disposable income while capital campaign pledges are viewed as gifts from our accumulated assets. Almost without exception, a separate capital campaign will deliver more total funds than a simple request to increase regular pledges.



INTERPRETATION AND DISCUSSION GUIDE

Other Considerations

Membership and Worship Attendance Trends

Have there been significant changes in the church's membership and/or worship attendance that might be indicative of growth or decline? Ask the church to identify what factors are influencing their growth (decline). A dramatic drop in worship attendance could be a sign of future instability. However, churches normally see small drops in attendance when there is a pastoral transition.

Annual Surpluses/Deficits In Operating Budgets

What has been the church's financial trend? Has giving to the operating budget kept up with expenses? Are they running surpluses or deficits? If they have been running deficits, is there a plan to bring revenues up or expenses down? If the trend is a series of deficits, how have the deficits been covered and is the congregation fully aware of the situation?

One thing to watch for in the church's financial reports is "transfers" from reserve accounts that are reported as income. Sometimes churches will "balance" the budget by transferring funds from reserve accounts to offset losses. We prefer to restate the financial statements where income and expense statements are "free" of transfers. This will give the most accurate reflection of actual revenue and expenses. It is not uncommon for revenue taken in one year to be spent in a following year, especially in the case of special mission projects and appeals.

REASONS TO PARTNER WITH PRESBYTERIAN INVESTMENT & LOAN PROGRAM

- **LOW** base loan rates generally below those offered by commercial lenders.
- **NO origination fees** or points that can drive up the cost of a loan.
- **NO pre-payment penalties** should you wish to make principal payments ahead of schedule.
- If your loan includes investor funds, you can **QUALIFY FOR REBATES** of the interest paid on the investor portion of the loan.
- **FREE analysis** called a *Preliminary Look* that can help you discern how much debt your church can prudently take on.
- A **KNOWLEDGEABLE, caring staff** with over 100 years of collective experience, here to help your session navigate the unique process of congregational and presbytery approvals.
- The program is managed by a **DEDICATED BOARD OF DIRECTORS** comprised of Presbyterians from across our denomination.
- Interest you pay on your loan will **HELP OTHER PRESBYTERIAN** churches expand, renovate, and reshape their ministries.

TYPES OF LOANS

Loan funds may be used to finance or refinance capital projects such as new buildings, additions, expansions, remodeling and repairs. Loans are also available for the purchase of new sites, as well as adjoining land.



Monument PC - Grand Junction, CO
DURING CONSTRUCTION

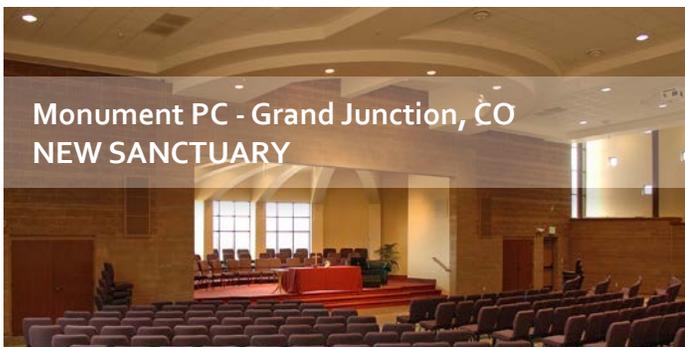
Building Loans

Funding can be set up as a typical construction loan which rolls over to permanent financing at the end of construction. We can also provide permanent financing, bridge loans, or we can refinance/consolidate your existing debt.

- Loans may be amortized for up to 20 years.
- The interest rates are adjustable. On loans that utilize investor funds, rates are adjusted to the prevailing base rate every three (3) years. For loans funded exclusively through endowment funds, the rates are fixed for five (5) years.
- The interest rates on investor funds are generally set based on trends in the Program's cost of funds (i.e. trends on average rates paid to our investors).

Construction loans

On loans that utilize investor funds, construction draws are available. You pay "interest only" until the project is complete at which time the loan becomes a regular amortizing loan.



Monument PC - Grand Junction, CO
NEW SANCTUARY

Site Loans

As with building loans, site purchase loans are generally "first lien" mortgages.

- Loans may be amortized for up to 20 years.
- Endowment fund limitations – To use endowment funds, the total amount borrowed from all sources should not exceed 80% of the purchase price.
- Investor fund limitations – Investor funds may only be used for the purchase of sites where construction will begin within six months.

REFINANCING/LOAN CONSOLIDATION

Refinancing of existing mortgages and consolidation of loans are also available through the investor funds.

Incentive Loans

Special incentive loans with favorable terms are also available:

Manse Loans

- Up to \$100,000 loan for the purchase, repair or renovation of manses used for pastor housing. Maximum loan term is 15 years and the interest rate is the same as the prevailing Church Loan Program rate.

Disaster Relief Loans

- **Must be in an area declared as state or national disaster.** Rate is 2% below prevailing Church Loan Program rate for first five years and will receive the prevailing discount for an additional 5 years.

Energy Conservation

The new **Restoring Creation Loan** is available to qualifying congregations engaged in projects that purposefully render our churches more energy efficient. With discounted interest rates and flexibility in loan terms, congregations will be encouraged to renovate their buildings using energy efficient products.

NEW

(visit www.pilp.pcusa.org for more details)



For More Information Contact your Regional Representative

100 Witherspoon St, Louisville, KY 40202-1396

(800) 903-7457 ex 5685

E-Mail: loan.help@pcusa.org

www.pilp.pcusa.org



**Investment &
Loan
Program Inc.**

Presbyterian Investment & Loan Program

Step-by-Step

Process for Loan Application



Step 1: An authorized representative of the church/borrowing entity completes and signs the loan application.



Step 2: Church representatives prepare and attach items listed in Section A of the loan application.

Step 3: The loan application is forwarded to the Presbytery for approval. (if time is a factor, application could be submitted concurrently to ILP.)

Step 4: The Presbytery forwards the signed loan application to the Presbyterian Investment and Loan Program (ILP).

Step 5: The loan team of ILP starts the underwriting process, contacting the designated representative listed on the loan application with questions and clarification if necessary.



Step 6: Church representatives start gathering Articles of Incorporation and Bylaws for the church.

Step 7: Church representatives schedule a congregational and corporate meeting to approve the loan. This will occur after loan approval. (Language for the resolutions must be approved prior to loan closing.)

Step 8: Once the underwriting is completed, the application is presented to the applicable ILP/MDRC committees for approval.

Step 9: Once approved, a commitment letter is sent to the church for their review and consent of loan terms. The loan application process is complete, and loan processing commences.



Step 10: The congregation will now hold the congregational/corporate meetings to approve the loan and submit the Articles of Incorporation and Bylaws of the Church. Various other documentation will be required based on the type of loan. All documentation is approved, and the loan is closed (mortgage recorded). Work starts on the project!



Presbyterian Church (U.S.A.) Investment & Loan Program

100 Witherspoon Street, Louisville KY 40202 (800) 903-7457 loan.help@pcusa.org

LOAN APPLICATION

SECTION A: GENERAL INFORMATION

Corporate Name of Church (incorporation required): Nacoochee Presbyterian Church, Inc.

Street Address: 260 Highway 255 North

City: Sautee Nacoochee St: GA Zip: 30571-0087

Mailing Address if different than street address: P. O. Box 87

City: Sautee Nacoochee St: GA Zip: 30571-0087

County: White Phone: (706) 878-2226 Fax:

Church website: www.nacoocheepresbyterian.org Year Chartered: 1902

Loan Amount Requested: \$600,000 Loan Terms (years): 20 Desired Closing Date: 10/01/2017

Construction Begins: 10/15/2017 Proceeds Needed By: 01/01/2018

PURPOSE OF LOAN (CHECK ALL THAT APPLY)

- New Construction: Sanctuary, Christian Ed Space, Multi-Purpose Bldg, Energy Efficiency, Accessibility
Renovations Repairs: Sanctuary, Christian Ed Space, Multi-Purpose Bldg, Energy Efficiency, Accessibility
Purchase: Existing Bldg, Land/Site, NCD Site
Refinance: Existing Mortgage, Bond Issue, Construction Loan

Other Purpose of Loan: Parking lot. Handicap parking, ramp, entrance, and Bathrooms

CHURCH DEMOGRAPHICS- CHECK ALL THAT APPLY

PREDOMINANT ETHNICITY OF MEMBERS (statistical purposes only)

- New Church Development <10 years old, Transformational /Redevelopment, Rural/Small Town, Suburban, Urban, Federated/Union Church
African-American, Middle Eastern, Caucasian, Native American, Hispanic/Latino, Multi-Cultural, Korean-American, Other:
Other Asian:

FOR OFFICE USE ONLY

DATE RECEIVED: 9/19/17 PIN NUMBER: 22064 PRESBYTERY NAME: 472 - Northeast Georgia SYNOD NAME: 315 - South Atlantic

SECTION B: COMMUNITY DEMOGRAPHIC INFORMATION

Factors expected to contribute to the growth or decline of your parish/community’s population and economy:

White County, Georgia, where Nacoochee Presbyterian Church is located, has had a 6.4% increase in population since the last census (growing from 27,144 in 2010 to 28,884 in 2016). Nacoochee Presbyterian Church draws primarily from White County but also from surrounding counties of Hall and Habersham. The membership of the church has gradually increased over the last 20 years from approximately 150 to 330. The area is an inviting one for retirees. There is a large and stable housing development three miles from the church with over 400 homes. There is a vibrant community center directly across the street from Nacoochee Presbyterian Church. This project is addressing some of the needs of our growing community.

SECTION C: CHURCH STATISTICAL INFORMATION

If your church participates in the General Assembly’s Annual Statistical Report each year, the historical data for membership and average weekly attendance may be found on line at <http://apps.pcusa.org/tenyeartrends/>. From this page you can find your congregation. On subsequent page you have an option to view statistical information about your church if it has been submitted.

	2013	2014	2015	2016	2017
Church Membership:	<u>307</u>	<u>315</u>	<u>336</u>	<u>337</u>	<u> </u>
Average Weekly Attendance:	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u> </u>
		% under 45	% 45 to 65	% over 65	
Estimated Membership By Age Categories:	<u>33</u> %	<u>50</u> %	<u>17</u> %		

PLEDGE INFORMATION (Operating Budget):

	2 Years Ago	Last Year	Current Year
Number of potential pledging units in church:	<u>n/a</u>	<u>n/a</u>	<u>n/a</u>
Number that actually pledge:	<u> </u>	<u> </u>	<u> </u>

SECTION D: SOURCES OF REPAYMENT AND OTHER DEBT

Church Building Fund Campaign

- 1) Total pledged to capital campaign: \$900,000 over 3 years. Number of pledges 90
- 2) Pledges will be paid over what period? From: 05/2017 To: April 2020
- 3) Was your capital campaign directed by a professional campaign service? YES NO
- 4) If yes, what campaign service was used? Horizon
- 5) Are future building fund campaigns planned? YES NO
- 6) If number 5 is “Yes”, what are the dates? From: 05/2020 To: 04/2023
- 7) In prior capital campaigns, what percent of money pledged was actually received? %
- 8) If you have not had a campaign recently, please check this box.

Projected New Loans To Fund This Project -- if exact information is not known, use anticipated information

Lender	Amount	Loan Rate	Length of Loan	Monthly Payments Totals
Presbyterian Investment and Loan Program	\$600,000	3.9 %	20	
		%		
		%		

Current Debt (please check box on left if current loan will be refinanced by new loan)

Lender	Original Amount	Current Balance	Monthly Payment	Maturity Date	Loan Rate
<input type="checkbox"/>					%
<input type="checkbox"/>					%
<input type="checkbox"/>					%
Totals:					

SECTION E: SITE LOAN DATA (Fill in only if the loan request is for land purchase.)

Select One:

- New Church Development Site
- Relocation Site (attach explanation regarding disposition of current property)
- Addition to current site

How will site be used?

Required Attachments (site loan only)

1. Soil test results for compaction and percolation.
2. Contract of Sale (if available).
3. Real estate closing documents (if purchase has been completed, forward closing statement, deed).
4. Proof of zoning compliance
5. Appraisal will be required before loan can be closed.

SECTION F: FINANCIAL PLAN - Project Costs & Sources of Funds

Ia. For Purchase of a Site or Existing Building

- 1. Purchase price of building/site: 1) \$220,000
- a) Amount of square footage in building: a) _____
- b) Number of acres or square footage of land: b) 16.8
- c) Appraised value*: c) _____

**ATTACH COPY OF APPRAISAL*

Ib. For Construction, Renovations or Repairs

- Size (in sq. ft.) _____ Cost per sq. ft.: _____
- 1. Construction contract price. (check one) Estimated Firm 1) \$1,000,000
 - 2. Architect's fees 2) _____
 - 3. Furnishings, equipment, parking, payment and performance bonds, insurance, (10% of contract price suggested) 3) _____
 - 4. Contingencies (15% of construction contract price suggested) 4) _____
 - 5. Other anticipated expenses _____ 5) _____
 - 6. Total Project Cost: (should equal "Resources to Fund Project" line 14) 6) \$1,220,000

II. Resources to Fund Project

Church's Cash And Pledge Resources

- 1. Cash on hand from capital campaign pledges: 1) \$325,000
- 2. Cash on hand from other sources: 2) _____
 - a.) Specify source: _____
- 3. Cash already expended on the project:
 - a.) From capital campaign proceeds: 3a) _____
 - b.) From other resources: 3b) \$220,000
- 4. Additional funds from capital campaign to be spent during construction: 4) \$75,000

Gifts And Grants

- 5. Presbytery gifts and grants: 5) _____
- 6. Synod gifts and grants: 6) _____
- 7. Other gifts and grants: _____ 7) _____

Other Loans To Fund This Project

- 8. Presbytery loan: _____ years @ _____% interest _____ mo/pmt 8) _____
- 9. Synod loan: _____ 9) _____
- 10. Bank (commercial) mortgage: _____ 10) _____
- 11. Other loans: _____ 11) _____

Specify lender: _____

- 12. Total Resources (Total items 1 – 11): 12) _____
- 13. Loan amount requested to complete the project: 13) \$600,000
- 14. Grand Total Resources (line 12 & 13 should equal project cost line 6) 14) \$1,220,000

SECTION G: AUTHORIZATION

Church/Borrower

We, the undersigned, hereby certify that all statements made herein, are applicable to the organization for which we are signing and are true and correct to the best of our knowledge and belief. We further certify that this application is submitted with the full knowledge and approval of the official governing board we represent.

We also grant permission to the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc., if the loan is funded in whole or in part by investor funds, to use our name and loan information in the production of the Presbyterian Investment & Loan Program's informational brochures and promotions, including but not limited to, interviews with the press and lists sent to the investors or potential investors.

We also agree to periodically place in the congregation (or governing body) newsletters, bulletin inserts and other communication vehicles material promoting the Presbyterian Investment & Loan Program that will include information provided by or preapproved by the Program.

Copy of application forwarded to presbytery (Required) Copy of application forwarded to synod (If Required)

Laddie W. Rollins, Treasurer

TYPED OR PRINTED NAME AND TITLE

AUTHORIZED SIGNATURE

Adrienne Bonham, Clerk

TYPED OR PRINTED NAME AND TITLE

CLERK OF SESSION OR AUTHORIZED SIGNATURE

DATE _____

Presbytery

On _____ (date) the Presbytery of _____ in accordance with the Book of Order and its own procedures:

- Reviewed and approved this project for (borrower) _____ as to mission priority:
- Gave consideration to participation in the project's funding:
- Reviewed and approved the Financial Plan as fiscally responsible:
- Agreed to monitor the application of the Equal Employment Opportunity policy of the General Assembly as appropriate to this project:
- Has/will agree(d) at its last/next scheduled meeting held on/to be held on _____ (date) to guarantee/co-sign the loan(s) and to assume repayment responsibility in the event of loan default.

PRESBYTERY EXECUTIVE/STATED CLERK

DATE

Synod (not required in the Synod of Mid-Atlantic, Synod of the Trinity or Synod of the Northeast)

On _____ (date) the Synod of _____ endorsed this application for funding as requested. (Synod endorsement is required for **all** loan applications including loans to presbyteries)

SYNOD EXECUTIVE/STATED CLERK

DATE

Nacoochee Presbyterian Church Capital Campaign



WIDEN
• THE •
WELCOME



*Making Our Space
Match Our Spirit*



Artist Rendering



Dear NPC Family,

Our plans to add parking with a covered drop-off area and ramp, handicap accessible bathrooms, classrooms (including a handicap accessible choir room), and more seating in our sanctuary will bring our space closer to matching our spirit. The heritage of this faith community has always been to "Widen the Welcome!" Many generations have gone before us in this church and they gifted us with a very special place to worship and serve God. What we are now doing will be a benefit to us but it will also be a gift to the generations that will follow. The parking and expansions we have planned are a reflection of who we are as a community; we are a people committed to generous hospitality in the name of Christ! I am excited about the changes before us and I fully support this work to

"Widen the Welcome ~ Making Our Space Match Our Spirit."

Peace,
Bob Prim

Dear NPC Members and Friends,

Our community is growing and Nacoochee Presbyterian Church is growing. By *Widening the Welcome and Making Our Space Match Our Spirit*, we are preparing for this. It is rare that we are given the opportunity to make a real difference in our world, but we all have just such an opportunity in this important campaign. There are many who came before us to make our current facilities possible. It is now our turn to be the responsible ones; to provide a great space for our congregation and the next generation. Our two families have been praying the campaign prayer, "Lord, what do You want to do through us to Widen the Welcome?" It has been such a positive spiritual exercise, and we have grown from it. We are confident you will as well. We are wrestling with what it truly means to sacrifice for Jesus Christ and His church and are glad that we can be a part of this great effort. We invite you to join us in committing wholeheartedly to this remarkable campaign and know that together we will succeed.

Yours in Christ,
John and Cheri Luhn
Jerry and Cindy White
Campaign Chairpersons



The Ministries of Nacoochee Presbyterian Church

A community of faith committed to sharing God's love, peace and justice with all the world.

OUTREACH MINISTRIES

- Convivo Hispanic Bible study & Fellowship English as a Second Language Family Promise
- Christian Mam Woman for Development Habitat for Humanity Loaves and Fishes "Angel" tree Amigos for Christ Shelter Boxes
- One Great Hour of Sharing Pentecost Offering for At-Risk Children Project Hope
- UNHCR -refugees in Mosul Child advocacy center Guatemala mission trip
- Haiti hurricane relief/Mennonite central committee Food bank of NE Georgia Bean Creek Ministries Fair Trade Coffee
- Zatoun Olive Oil and Spices



COMMUNITY INVOLVEMENT

- Al-Anon
- Alcoholics Anonymous
- Caregivers Support Group
- Inda Allen Scholarship Fund
- Backpack buddies
- Community thanksgiving dinner

MINISTRY TO MEMBERS

- Deacons
- Mens Fellowship Breakfast
- Womens Spirituality Group
- Education for Ministry (EFM)
- 5th Sunday Potlucks
- Book Clubs
- Garden Angels
- Hiking Club
- Ladies' Lunch Bunch
- Nacoochee Noshers
- Simplicity group

CHILDREN & YOUTH

- Nursery caretakers
- Pre-school Sunday School
- Elementary Sunday School
- Middle/High Sunday School
- Monthly Youth Night
- Souper Bowl of Caring
- Children's Christmas Pageant
- Easter Egg Hunt
- Vacation Bible School
- CROSS Youth Mission Trips
- Appalachia Service Project
- Camp Buc Summer Camp

MUSIC MINISTRIES

- NPC Vocal Choir
- Nacoochee Bells
- Folk Choir
- NPC Chamber Music Series
- Musical Sunday Services
- Bless this House fundraiser

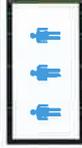
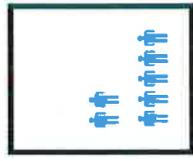


MINISTRIES IN WORSHIP

- 2 Sunday Worship Services
- Taize Service
- Holy Week Services
- Christmas Eve Traditional Service
- Christmas Eve Folk Service
- Blessing of the Animals
- Prayer Vigils
- Baptisms
- Funerals
- Weddings



Nacoochee Presbyterian Church has Been a Community of Worship for 147 Years

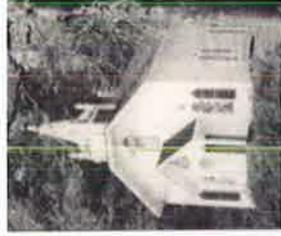


1850

1880

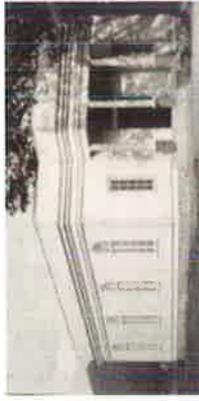
1910

1870 Nacoochee Presbyterian Founded



1903 Growth caused the move
to the Nacoochee Institute

1927 Dedicated current
church building





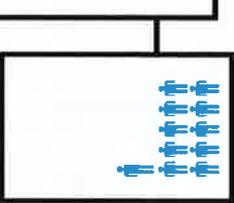
1955 Coit Memorial Annex Built

1970

2000

2013

1998
Membership — 108



1993 Added Fellowship
Hall and Classrooms



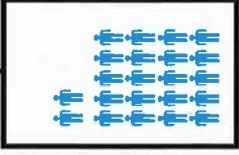
2013
Membership — 307
Avg. Attendance — 160

2016
Membership — 337

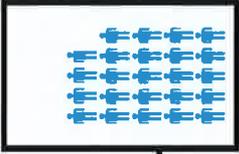


2003

Membership reaches 220



2015 Vision Task Force
Recommends Building
Expansion



2005

Membership — 237

Avg. Attendance — 116

Second Sunday Service Added



Artist Rendering

Parking Space

Covered Drop-off

86 On-site Parking Spaces

Handicap Access

ADA Compliant Ramp

Handicap Accessible Bathrooms

Sanctuary Expansion

Wheelchair Accessible Seating

72 Additional Worship Seats

Construction Project

PHASE 1C

New Sanctuary Transept

Additional 72 Seats

Renovated Vestibule



PHASE 1B

Larger Music Room

Additional Classroom



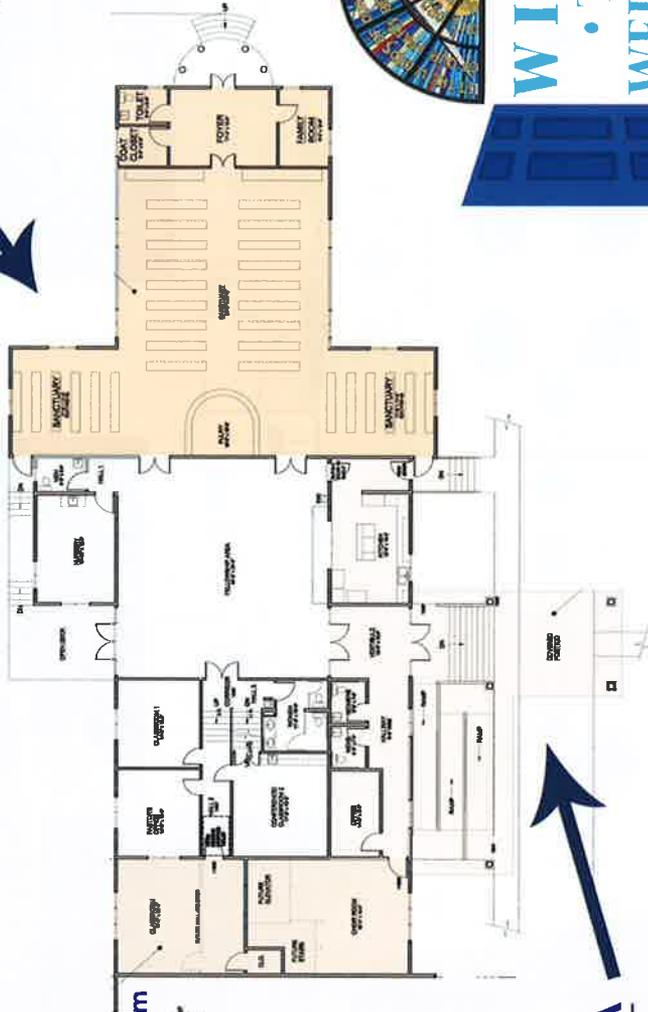
PHASE 1A

Parking Lot

Covered Portico

Handicap Accessible Restrooms

Vestibule With Office



WIDEN
• THE •
WELCOME

*Making Our Space
Match Our Spirit*

PHASE 1A

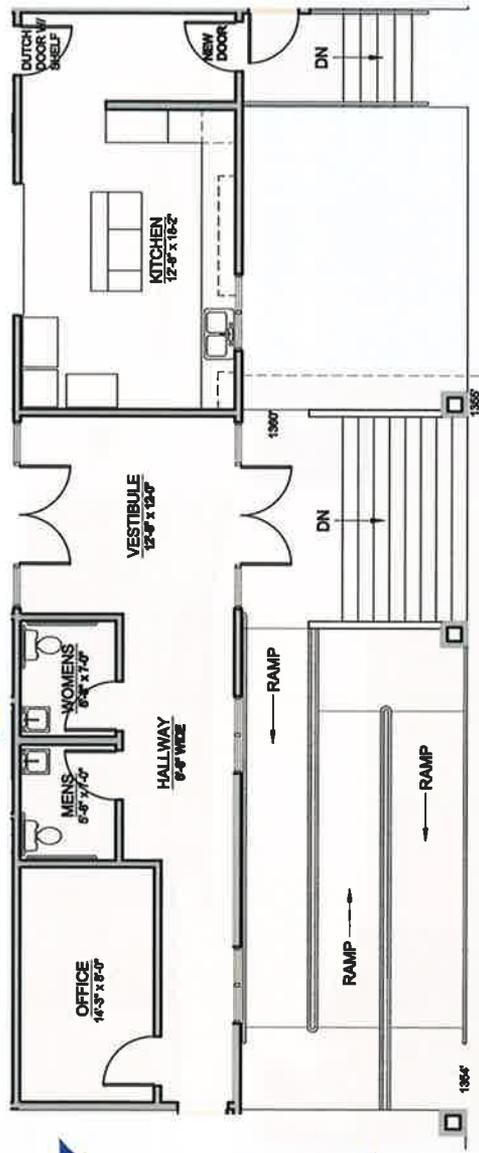
What are the improvements?

- On-site parking
- ADA compliant ramp & bathrooms
- Worshippers won't have to cross the street
- No more parking on grassy slopes
- Covered drop off



PHASE 1A

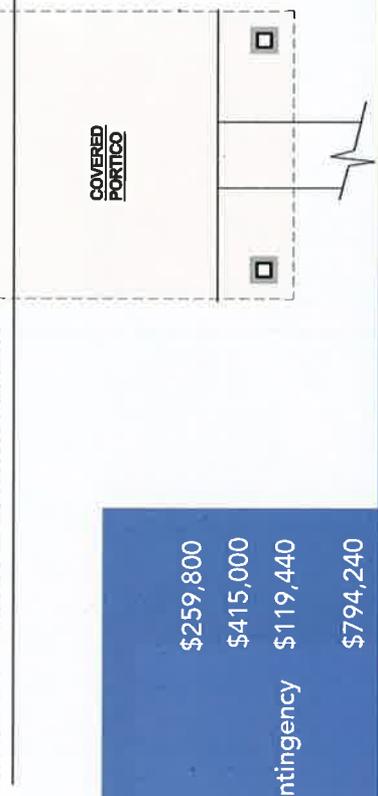
Handicap Accessible Bathrooms



Secretary's Office

Handicap Accessible Ramp

Covered Drop-Off



Cost Projection

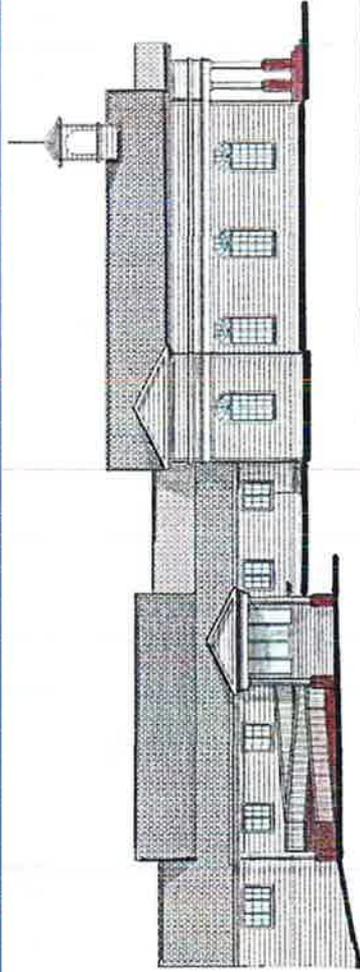
Projected Building Cost:	\$259,800
Projected Sitework:	\$415,000
Design Services + 10% Contingency	\$119,440
Total:	\$794,240

PHASE 1B



Transitional Tower

3 Stories Of Meeting Space



What are the improvements?

Larger choir room

Additional classroom space

Closed door meeting rooms

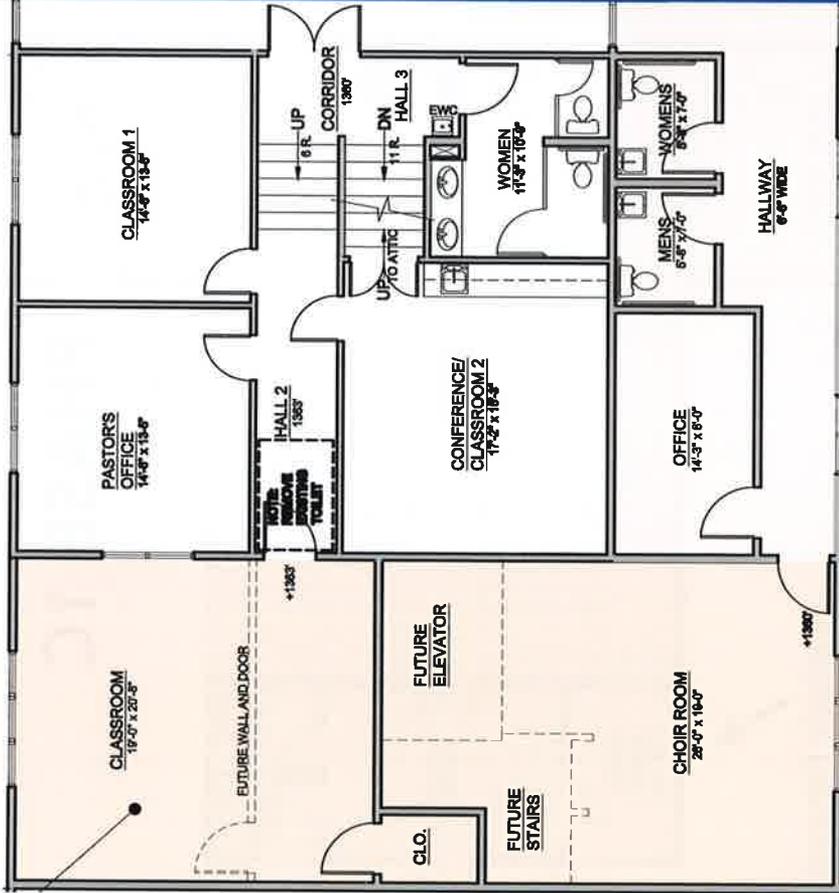
Handbell storage



PHASE 1B

Additional Classroom

Larger Handicap Accessible
Choir Room



Cost Projection

Projected Building Cost:	\$525,000
Projected Sitework:	\$10,000
Design Services + 10% Contingency	\$94,695
Total:	\$629,695

PHASE 1C

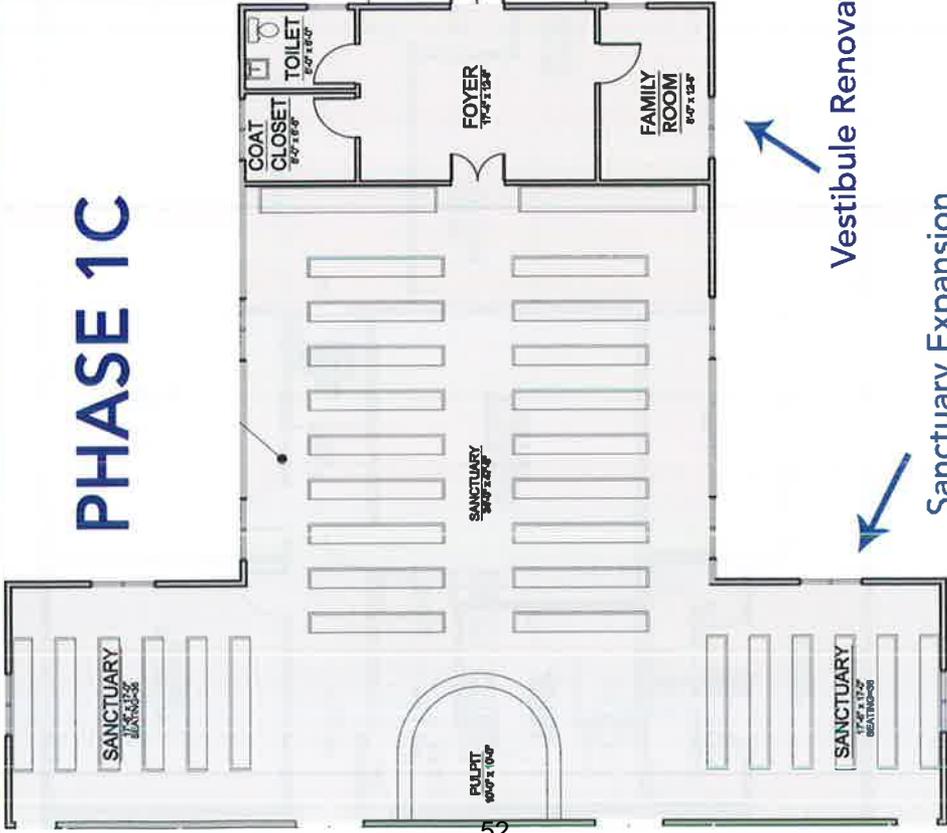
What are the improvements?

Additional sanctuary seating

Wheelchair access seating

Renovated vestibule

Larger foyer

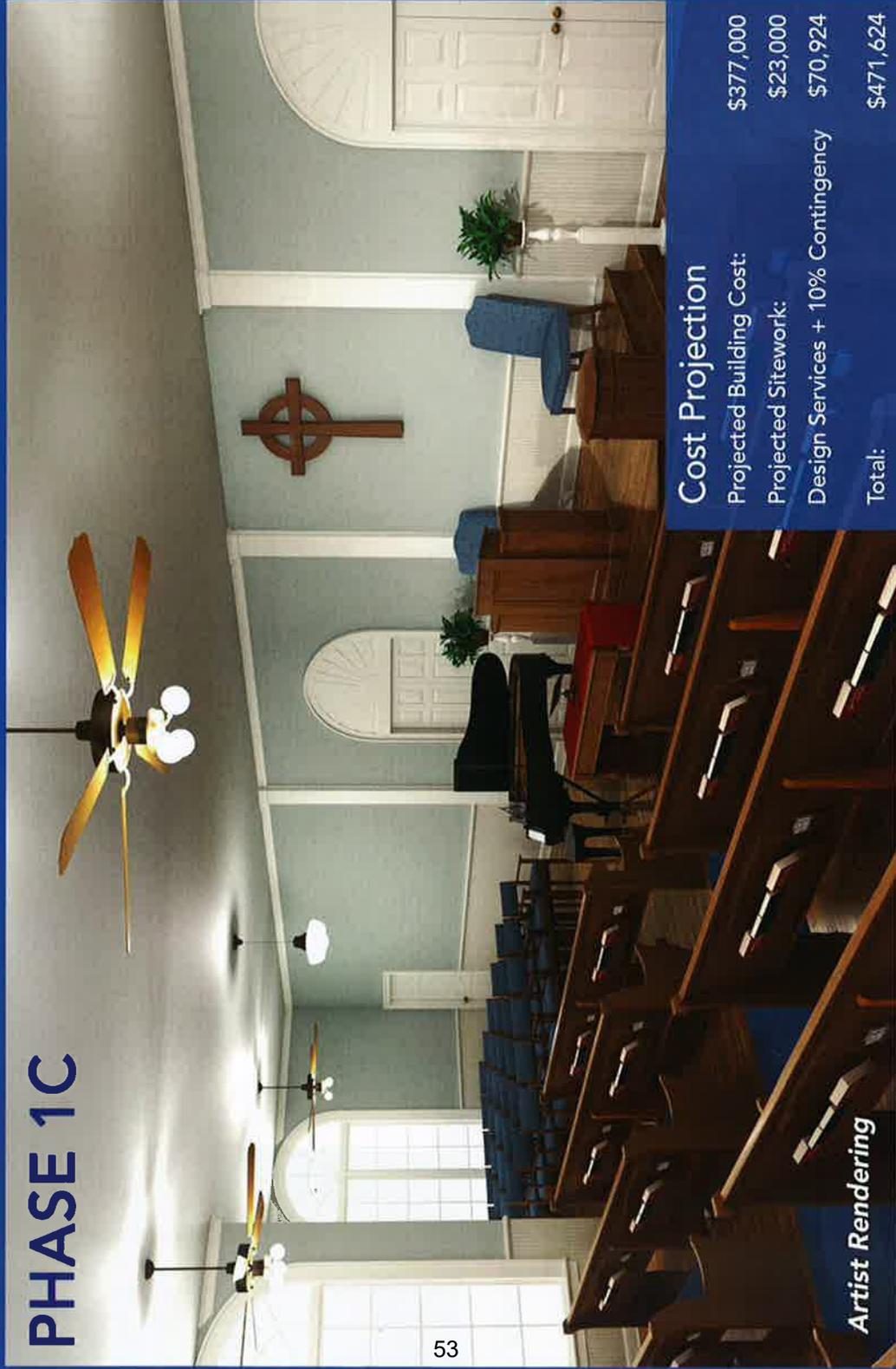


Vestibule Renovations

Sanctuary Expansion
with wheelchair seating



PHASE 1C



Cost Projection

Projected Building Cost:

Projected Sitework:

Design Services + 10% Contingency

Total:

\$377,000

\$23,000

\$70,924

\$471,624

Building Campaign Benchmarks

DONE!

FIRST STEP BENCHMARK \$250,000

This level of commitment will allow us to calendar our improvement projects and further prioritize our work. This benchmark is a minimum threshold for beginning our effort and we are pleased to announce to you this morning that we have commitments at this level in hand already! Over \$250,000 has already been committed to Widen the Welcome.

CHALLENGE BENCHMARK \$400,000

To step further ahead on construction, this benchmark will allow us to move forward with greater confidence toward our initial Phase 1A. This benchmark will require an extra effort on all our parts to meet the challenge of making our space match our spirit with new parking for our church's facilities to strengthen our future ministry.

CELEBRATION BENCHMARK \$550,000

This benchmark will allow us to move even closer to funding Phase 1A. It will be a greater sacrifice for us, but one we can reach as we all work together. This benchmark will require gifts across our congregation at every level but the real reward will be widening the welcome of our facility for decades to come.

What can I do?



This project will require a three year commitment of support in addition to the general fund in order to maintain as we grow the space to match our spirit. Each household must prayerfully ask God how God wants to widen the welcome through each of our actions.



A project of this scale is possible when we all participate. Support, in addition to our current levels, may require a level of sacrifice. This may mean prayerful adjustments to lifestyle-changing plans, delaying large purchases. Everyone cannot give the same amount, but everyone can give generously.



The gifts of previous generations made possible the church we have today. What can we do for future generations?

“Loving God, how do you want to widen the welcome through me?”



NACOOCHEE PRESBYTERIAN CHURCH
260 Highway 255 North
Santee-Nacoochee, Georgia 30571
706-878-2226



NACOOCHEE PRESBYTERIAN CHURCH
NORTHEAST GEORGIA PRESBYTERY

PRESBYTERIAN CHURCH (USA)

August 1, 2017

Mr. Carl Free
Chairman, Northeast Georgia Presbytery Property Commission
122 Eagle Ridge Trail
Cleveland, GA 30528

Dear Mr. Free,

This letter is an official request from the Session and Congregation of Nacoochee Presbyterian Church to move ahead with our plans to add on to our building and to build a parking area on property recently purchased. Enclosed is a brochure outlining our designs and phases. We are only working now on Phase I (Phase 2 is a new fellowship hall off the back of the existing building and this Phase is years away from implementation).

We finished the first part of our Capital Campaign to fund this project. We have pledges (over three year time frame) and gifts from over 137 families that total over \$875,000. We have \$300,000 already given. After checking with several banks we have decided to use the Presbyterian Loan and Investment Company (PILP). The terms for the loan will be at an interest rate of 3.89% with a 1.0% reduction on any of the work being done toward handicap accessibility.

The total projected cost for Phase I is \$1.9 million. Out of a strong commitment to financial responsibility, the session, working with our Design/Builder, broke Phase I into three parts. The projected cost of Phase 1A is \$794,240 (parking, portico, ramp, handicap accessible bathrooms, new entrance, office space), Phase 1B is \$629,695 (additional classrooms and choir room), and Phase 1C is \$471,624 (transept in worship space, bathroom, family room near front entrance). At this stage of our plans we will only move ahead with Phase IA. If more commitments are made we may then go to 1B and 1C.

Thank you for your work on behalf of our presbytery.

Peace,

Robert W. Prim
Pastor

260 Highway 255 N.
P.O. Box 87
Sautee, Georgia 30571
Telephone 706-878-2226

Report of Northeast Georgia Presbyterian Women
To the Northeast Georgia Presbytery
October 21, 2017 Meeting
Judy Grieve, Moderator

Presbyterian Women of Northeast Georgia have started **the new Horizon's Bible Study Cloud of Witnesses: The Community of Christ in Hebrews**. I attended the 3-day workshop led by the author, Rev. (retired) Melissa Bane Servier. Melissa designed the study around the communities found in Hebrews rather than a chronological study of the book. The study looks at the Community with Jesus Christ, Community with the Living God, **The Community with the living Word, Community with God's Messengers**, Community with the Tradition of the Past, Community with the Reality of the Present, Community with the Hope of the Future, Community with the Household of Faith, and the Community with All Saints.

One of the highlights of the study is found on the last page of each chapter, where PW from around the country have shared **one of their "Cloud of Witnesses,"** reflecting Hebrews 12:1 ***Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight and the sin that clings so closely, and let us run with perseverance the race that is set before us.*** I hope we in Northeast GA will do **the same and share our "Cloud of Witnesses" with each other. I am most happy** and would feel honored to attend any meeting or gathering sharing these witnesses. I will be happy to share with you all a wonderful witness in my **"Cloud of Witnesses": Magnolia Wilson Donahue**. We could have no more powerful witness than Magnolia and I am so glad I got to know her a bit and share in her wisdom.

On Saturday October 7, Northeast Georgia PW attended the fall retreat ***Day Away Lavender Spa***. Rev. Heather Koontz from First Presbyterian of Gainesville led the spirit-filled retreat. Thirty-eight women from around the Presbytery attended, as we refreshed our souls and then pampered our bodies with spa products we made: lavender sachets, lavender bath salts and lavender muscle relaxer rollerballs. The lunch was prepared by the Vanilla Bean in Monticello, a wonderful Mennonite restaurant. The desserts made by the Vanilla Bean were delicious as were the scones and muffins made by Rev. Heather. With our souls **refreshed and our bodies "lavender" relaxed**, we closed the day with prayer wondering, **"how soon can we do this again?"**

The Northeast GA PW Coordinating Team annual retreat will be Friday January 5th- Sunday 7th, 2018 at Thornwell. We will work on a mission for Thornwell, plan the PW 2018 year and will organize the PW Annual Gathering to be held at Commerce Presbyterian Church on Saturday March 17, 2018. It will be a weekend full of devotions, fellowship and filled with prayer.

The 2018 Triennial Churchwide Gathering of Presbyterian Women will be in Louisville, KY August 2-5, 2018. The CT will find ways for NE GA PW to attend this national gathering.

Judy Grieve
Moderator, PW Northeast GA Presbytery

**NORTHEAST GEORGIA PRESBYTERY
BUDGET REPORT
AUGUST 2017**

	JAN - AUG 2017	BUDGET TO DATE	TOTAL BUDGET	OVER (UNDER) TOTAL BUDGET	% OF TOTAL BUDGET
INCOME					
SHARED MISSION - CURRENT YEAR	205,596.61	206,530.00	309,795.00	-104,198.39	66.37%
PER CAPITA	83,224.75	83,889.33	125,834.00	-42,609.25	66.14%
INVESTMENT INCOME	462.76	666.67	1,000.00	-537.24	46.28%
OTHER INCOME	2,212.74	0.00	0.00	2,212.74	100.0%
TRANSFER FROM UNDESIGNATED RESERVES		4,392.00	6,588.00	-6,588.00	0.00
TOTAL INCOME	291,496.86	295,478.00	443,217.00	-151,720.14	65.77%
EXPENSES					
BILLS & OVERTURES		333.33	500.00	-500.00	0.0%
CAMPUS MINISTRY AT UGA	12,000.00	12,000.00	18,000.00	-6,000.00	66.67%
CLERGY SUPPORT		2,666.67	4,000.00	-4,000.00	0.0%
COMMITTEE ON MINISTRY	2,791.24	3,666.67	5,500.00	-2,708.76	50.75%
COMMITTEE ON PREPARATION FOR MINISTRY	4,164.80	7,666.67	11,500.00	-7,335.20	36.22%
COMMITTEE ON REPRESENTATION		66.67	100.00	-100.00	0.0%
CONGREGATIONAL CONNECTIONS	4,625.72	6,800.00	10,200.00	-5,574.28	45.35%
COORDINATING TEAM	30,547.96	34,900.00	52,350.00	-21,802.04	58.35%
GAP MINISTRIES	2,000.00	2,000.00	3,000.00	-1,000.00	66.67%
GENERAL ASSEMBLY PER CAPITA APPORTIONMENT	27,403.86	37,010.00	55,515.00	-28,111.14	49.36%
GENERAL ASSEMBLY SHARED MISSION	3,333.36	3,333.33	5,000.00	-1,666.64	66.67%
GEORGIA LODGE AT MONTREAT	500.00	333.33	500.00	0.00	100.0%
PERMANENT JUDICIAL COMMISSION		333.33	500.00	-500.00	0.0%
NOMINATING COMMITTEE	164.00	166.67	250.00	-86.00	65.6%
PROPERTY COMMISSION		133.33	200.00	-200.00	0.0%
STAFF SALARIES	168,701.74	175,332.67	262,999.00	-94,297.26	64.15%
SYNOD PER CAPITA APPORTIONMENT	8,214.75	7,402.00	11,103.00	-2,888.25	73.99%
SYNOD SHARED MISSION	1,333.36	1,333.33	2,000.00	-666.64	66.67%
TOTAL PRESBYTERY EXPENSES	265,780.79	295,478.00	443,217.00	-177,436.21	59.97%
BALANCE	25,716.07	0.00	0.00	25,716.07	100.0%

Northeast Georgia Presbytery
Coordinating Team
August 2017

	Jan - Aug 2017	Budget to Date	Total Budget	Over/(Under) Total Budget	% of Total Budget
Banking Expenses	23.00	133	200	(177.00)	11.50%
Central Church Expenses	8.00	0	0	8.00	100.00%
Committee Meeting Expenses	503.92	1,467	2,200	(1,696.08)	22.91%
Constant Contact	532.53	367	550	(17.47)	96.82%
Copier Support	70.99	233	350	(279.01)	20.28%
Electricity	951.39	1,200	1,800	(848.61)	52.86%
Financial Review (CPA)	6,975.00	5,667	8,500	(1,525.00)	82.06%
Gas	506.93	500	750	(243.07)	67.59%
Insurance	1,945.48	1,867	2,800	(854.52)	69.48%
Internet Service	600.00	600	900	(300.00)	66.67%
IT Support/Software	1,660.68	2,667	4,000	(2,339.32)	41.52%
Janitorial Services	1,815.00	1,733	2,600	(785.00)	69.81%
Miscellaneous	465.00	267	400	65.00	116.25%
Moderator Expenses	381.53	1,200	1,800	(1,418.47)	21.20%
Office Equipment	998.47	667	1,000	(1.53)	99.85%
Office Lease	6,405.00	6,400	9,600	(3,195.00)	66.72%
Office Supplies	1,165.54	1,533	2,300	(1,134.46)	50.68%
Postage	274.03	300	450	(175.97)	60.90%
Presbytery Meeting Expenses	711.24	600	900	(188.76)	79.03%
Refreshments/Kitchen Supplies	43.34	133	200	(156.66)	21.67%
Telephone	1,906.47	2,200	3,300	(1,393.53)	57.77%
Water	180.44	233	350	(169.56)	51.55%
Workers' Compensation Insurance	923.78	933	1,400	(476.22)	65.98%
Youth Events Consultant	1,500.00	4,000	6,000	(4,500.00)	25.0%
TOTAL EXPENSES	30,547.76	34,900	52,350	(21,802.24)	58.35%

**Northeast Georgia Presbytery
Staff Salaries
August 2017**

	Jan - Aug 2017	Budget to Date	Total Budget	Over/(Under) Total Budget	% of Total Budget
Medicare-Employer Portion	669.80	650.00	975.00	(305.20)	68.7%
Social Security-Employer Portion	2,863.95	2,800.00	4,200.00	(1,336.05)	68.19%
Stated Clerk					
Travel/Professional Expenses	712.77	1,666.67	2,500.00	(1,787.23)	28.51%
Pension, Health, D&D	2,920.00	2,920.00	4,380.00	(1,460.00)	66.67%
Salary	8,000.00	8,000.00	12,000.00	(4,000.00)	66.67%
Total Stated Clerk	11,632.77	12,586.67	18,880.00	(7,247.23)	61.61%
General Presbyter					
Travel/Professional Expenses	4,316.89	8,666.67	13,000.00	(8,683.11)	33.21%
Pension, Health, D&D	19,503.20	20,602.00	30,903.00	(11,399.80)	63.11%
Continuing Education	737.09	1,000.00	1,500.00	(762.91)	49.14%
Social Security & Medicare	4,010.72	4,010.67	6,016.00	(2,005.28)	66.67%
Salary	31,460.00	31,460.00	47,190.00	(15,730.00)	66.67%
Housing Allowance	20,973.44	20,973.33	31,460.00	(10,486.56)	66.67%
Total General Presbyter	81,001.34	86,712.67	130,069.00	(49,067.66)	62.28%
Administrative Assistant					
Travel/Professional Expenses	297.37	200.00	300.00	(2.63)	99.12%
Pension, Health, D&D	12,467.76	12,468.00	18,702.00	(6,234.24)	66.67%
Recording Clerk Wages	700.00	600.00	900.00	(200.00)	77.78%
Gross Wages	22,888.65	22,888.67	34,333.00	(11,444.35)	66.67%
Total Administrative Assistant	36,353.78	36,156.67	54,235.00	(17,878.59)	67.03%
Office Manager/Bookkeeper					
Travel/Professional Expenses	420.18	666.67	1,000.00	(579.82)	42.02%
Pension, Health, D&D	11,483.92	11,484.00	17,226.00	(5,742.08)	66.67%
Gross Wages	24,276.00	24,276.00	36,414.00	(12,138.00)	66.67%
Total Office Manager/Bookkeeper	36,180.10	36,426.67	54,640.00	(18,459.90)	66.22%
TS Pastor - Central					
Travel/Professional Expenses	500.00	0.00	0.00	500.00	100.0%
Pension, Health, D&D	8,485.65	0.00	0.00	8,485.65	100.0%
Continuing Education		0.00	0.00	0.00	0.0%
Social Security & Medicare	1,973.80	0.00	0.00	1,973.80	100.0%
Salary	3,096.05	0.00	0.00	3,096.05	100.0%
Deferred Compensation	8,276.15	0.00	0.00	8,276.15	100.0%
Housing Allowance	14,448.24	0.00	0.00	14,448.24	100.0%
Reimbursement from Central Church	-22,153.65	0.00	0.00	(22,153.65)	100.0%
Reimb. From New Min. Development Superfund & Undesignated Reserves	-14,626.24	0.00	0.00	(14,626.24)	100.0%
Total TS Pastor - Central	0.00	0.00	0.00	0.00	0.0%
TOTAL EXPENSES	168,701.74	175,332.67	262,999.00	(94,295)	64.15%

Northeast Georgia Presbytery

Balance Sheet

As of August 31, 2017

ASSETS

Current Assets

Cash-Athens First Bank & Trust	74,055.27
Petty Cash Fund	100.00
First American Money Market	66,482.26
New Covenant Balanced Income Fund	99,490.38

Total Current Assets 240,127.91

Fixed Assets

Land (1250 Lumpkin St.)	71,492.66
Student Center Building	191,199.41
Computer Equipment	5,691.26
Other Fixed Assets	13,142.55
Accumulated Depreciation	-51,258.61

Total Fixed Assets 230,267.27

Other Assets

Deposits-Office Utilities	975.00
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Total Other Assets 975.00

TOTAL ASSETS **471,370.18**

LIABILITIES & EQUITY

Liabilities

Accounts Payable	465.28
Credit Cards	1,492.95
Payroll Liabilities	-36.00

Total Liabilities 1,922.23

Equity

Temporarily Restricted Net Assets	118,707.35
Unrestricted Net Assets	325,024.53
Net Income	25,716.07

Total Equity 469,447.95

TOTAL LIABILITIES & EQUITY **471,370.18**

NON-BUDGET FUNDS

August 2017

Unrestricted Funds:	Beginning Balance	2017 Receipts	2017 Expenses	Current Balance
Petty Cash	100.00			\$ 100.00
Undesignated Reserves	70,405.42	143.33	2,882.24	\$ 67,666.51
TOTAL UNRESTRICTED FUNDS:	\$ 70,505.42	\$ 143.33	\$ 2,882.24	\$ 67,766.51

Flow-through Funds:	Beginning Balance	2017 Receipts	2017 Expenses	Current Balance
Cartledge Fund	\$ -	\$ 5,390.96	\$ 5,390.96	\$ -
General Assembly Special	\$ -	\$ 34,066.44	\$ 34,066.44	\$ -
TOTAL FLOW-THROUGH FUNDS:	\$ -	\$ 39,457.40	\$ 39,457.40	\$ -

Temporarily Restricted Funds (Presbytery):	Beginning Balance	2017 Receipts	2017 Expenses	Current Balance
Assistance Superfund	12,745.21			\$ 12,745.21
Beth Duncan Fund (PW)	38,997.64	2,823.48	2,560.43	\$ 39,260.69
Connectional Events Superfund	10,546.91	12,430.44	17,922.50	\$ 5,054.85
Defense Fund	-	27,575.00		\$ 27,575.00
Georgia Domestic Missionary Society Fund	51,672.84	4,323.25	36,600.12	\$ 19,395.97
Justice & Peacemaking	9,942.86	91.24	1,000.00	\$ 9,034.10
Miscellaneous*	1.00	6,988.00	2,239.00	\$ 4,750.00
Toccoa Church Fund	8,184.40		7,996.72	\$ 187.68
Washington Church Fund	867.06	18,116.56	18,279.77	\$ 703.85
TOTAL TEMPORARILY RESTRICTED FUNDS:	\$ 150,315.90	\$ 118,194.56	\$ 149,803.11	\$ 118,707.35

TOTAL NON-BUDGET FUNDS:	\$220,821.32	\$157,795.29	\$192,142.75	\$186,473.86
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* The balance in Miscellaneous represents the proceeds from the City of Lexington, less closing costs, for the Lexington Church Property.

NORTHEAST GEORGIA PRESBYTERY
CHURCH GIVING
AUGUST 2017

CHURCH	MEMBERS 12/31/2015	SHARED MISSION COMMITMENT	SHARED MISSION RECEIPTS	REMAINING BALANCE	SPECIAL BENEVOLENCES	PER CAPITA ASSESSMENT	PER CAPITA RECEIPTS	REMAINING BALANCE	TOTAL RECEIPTS
ATHENS FIRST	1,069	73,506	49,004.00	\$24,502.00	\$ 3,807.40	\$ 18,173.00	\$ 18,173.00	\$ -	\$ 70,984.40
ATHENS KOREAN	110			0.00		1,870.00	1,870.00	\$ -	\$ 1,870.00
AUGUSTA KOREAN	70		3,200.00	-3,200.00		1,190.00		\$ 1,190.00	\$ 3,200.00
BATH	44	650	650.00	0.00	350.00	748.00	748.00	\$ -	\$ 1,748.00
BELLE TERRACE	122	2,500	2,500.00	0.00		2,074.00	2,074.00	\$ -	\$ 4,574.00
CALVARY	33	2,200	1,285.15	914.85		561.00	561.00	\$ -	\$ 1,846.15
CARNESVILLE	9			0.00		153.00		\$ 153.00	\$ -
CENTRAL	294			0.00		4,998.00		\$ 4,998.00	\$ -
CHRIST	43	1,350	1,350.00	0.00		731.00	731.00	\$ -	\$ 2,081.00
CLARKESVILLE FIRST	185	3,000	3,000.00	0.00	245.24	3,145.00	2,358.75	\$ 786.25	\$ 5,603.99
CLAYTON	39	1,000	1,000.00	0.00		663.00	663.00	\$ -	\$ 1,663.00
CLEVELAND FIRST	116	1,972	1,314.64	657.32		1,972.00	1,314.64	\$ 657.36	\$ 2,629.28
CLIFFORD MEMORIAL	40			0.00		680.00		\$ 680.00	\$ -
COMMERCE	105	1,500	1,000.00	500.00	263.00	1,785.00	1,785.00	\$ -	\$ 3,048.00
CORNELIA FIRST	190	0		0.00	503.59	3,230.00		\$ 3,230.00	\$ 503.59
COVENANT, ATHENS	331	38,000	25,333.28	12,666.72	5,120.50	5,627.00	3,751.36	\$ 1,875.64	\$ 34,205.14
COVENANT, AUGUSTA	251	27,500	18,336.00	9,164.00	7,331.46	4,267.00	2,844.64	\$ 1,422.36	\$ 28,512.10
DAHLONEGA	33			0.00		561.00	561.00	\$ -	\$ 561.00
EATONTON	69	0		0.00	2,099.00	1,173.00	1,173.00	\$ -	\$ 3,272.00
ELBERTON FIRST	14	1,200	800.00	400.00	210.00	238.00	238.00	\$ -	\$ 1,248.00
FICKLEN	6			0.00	130.00	102.00	102.00	\$ -	\$ 232.00
FRIENDSHIP	92	1,800	1,200.00	600.00	810.00	1,564.00	1,564.00	\$ -	\$ 3,574.00
GAINESVILLE FIRST	757	22,961	15,309.00	7,652.00	2,167.50	12,869.00	8,691.00	\$ 4,178.00	\$ 26,167.50
GREENSBORO FIRST	59	1,000	1,000.00	0.00	425.00	1,003.00	1,003.00	\$ -	\$ 2,428.00
HARTWELL FIRST	69	2,000	400.00	1,600.00	1,835.00	1,173.00	1,173.00	\$ -	\$ 3,408.00
HEBRON	19			0.00		323.00	323.00	\$ -	\$ 323.00
HELEN	39	500	500.00	0.00		663.00	663.00	\$ -	\$ 1,163.00
HOMER	26	100	100.00	0.00		442.00	442.00	\$ -	\$ 542.00
HOPEWELL	13			0.00		221.00		\$ 221.00	\$ -
JEFFERSON	47			0.00		799.00		\$ 799.00	\$ -
LAVONIA	33	405	200.00	205.00		561.00	561.00	\$ -	\$ 761.00
LINCOLNTON	5	25	25.00	0.00	50.00	85.00	85.00	\$ -	\$ 160.00
MADISON	310	2,500		2,500.00		5,270.00	2,635.00	\$ 2,635.00	\$ 2,635.00
MILLEDGEVILLE FIRST	176	4,000	2,600.00	1,400.00	846.41	2,992.00	2,992.00	\$ -	\$ 6,438.41
MONTICELLO	208	10,000	6,666.64	3,333.36	1,411.00	3,536.00	3,536.00	\$ -	\$ 11,613.64

NORTHEAST GEORGIA PRESBYTERY
CHURCH GIVING
AUGUST 2017

CHURCH	MEMBERS 12/31/2015	SHARED MISSION COMMITMENT	SHARED MISSION RECEIPTS	REMAINING BALANCE	SPECIAL BENEVOLENCES	PER CAPITA ASSESSMENT	PER CAPITA RECEIPTS	REMAINING BALANCE	TOTAL RECEIPTS
MOUNT HERMON	60	5,300	2,681.24	2,618.76	588.62	1,020.00		\$ 1,020.00	\$ 3,269.86
MOUNTAIN	81	15,700	9,845.04	5,854.96		1,377.00	1,377.00	\$ -	\$ 11,222.04
NACOOCHEE	336	21,000	14,186.62	6,813.38	1,151.00	5,712.00	3,568.00	\$ 2,144.00	\$ 18,905.62
NEW HOPE	20			0.00		340.00		\$ 340.00	\$ -
OCONEE	307	8,000	4,000.00	4,000.00		5,219.00	2,609.50	\$ 2,609.50	\$ 6,609.50
PLEASANT HILL	51	1,000	500.00	500.00		867.00	500.00	\$ 367.00	\$ 1,000.00
RABUN GAP	161			0.00		2,737.00		\$ 2,737.00	\$ -
REID MEMORIAL	696	37,368	24,912.00	12,456.00	2,666.64	11,832.00	7,888.00	\$ 3,944.00	\$ 35,466.64
SAINT ANDREW	160	4,425	2,950.00	1,475.00		2,720.00	853.36	\$ 1,866.64	\$ 3,803.36
SARDIS	111	300		300.00		1,887.00		\$ 1,887.00	\$ -
TIMPSON	22	600	600.00	0.00		374.00	374.00	\$ -	\$ 974.00
TRINITY	41	3,600	900.00	2,700.00	780.00	697.00	697.00	\$ -	\$ 2,377.00
UNION POINT FIRST	26	2,700	2,025.00	675.00	100.00	442.00	442.00	\$ -	\$ 2,567.00
WESTMINSTER	52	3,964	2,970.00	994.00	754.00	884.00	888.50	\$ (4.50)	\$ 4,612.50
WESTSIDE	45			0.00		765.00	765.00	\$ -	\$ 765.00
WILEY	38	800	600.00	200.00	171.08	646.00	646.00	\$ -	\$ 1,417.08
WINDER FIRST	69	1,200	900.00	300.00	225.00	1,173.00		\$ 1,173.00	\$ 1,125.00
INDIVIDUAL			1,753.00	-1,753.00	25.00			\$ -	\$ 1,778.00
TOTAL:	7,302	\$ 305,626	\$ 205,596.61	100,029.35	\$ 34,066.44	\$124,134.00	\$ 83,224.75	\$ 40,909.25	\$322,887.80

¹ ESTIMATE - THE CHURCH GIVES A PERCENTAGE OF CONTRIBUTIONS RECEIVED.

Note: 39 Covenants of Commitment received to date, 13 not yet received.