



The Grapevine

CONNECTING THE CONGREGATIONS OF THE PRESBYTERY OF DETROIT

August 2012

Self-Development of People disburses over \$190,000 to fund 10 self-help Projects in the U.S.

While the Rev. Dr. Allen D. Timm, Executive Presbyter is on Sabbatical we will be using articles by other authors.

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Detroit, MI project awarded grant

LOUISVILLE, KY. (August 1, 2012) — The Presbyterian Committee on the [Self-Development of People](#) (SDOP) has approved grants totaling \$191,763 to 10 self-help projects in the United States. The money is from the [PC \(USA\) - One Great Hour of Sharing \(OGHS\)](#) offering. Self-Development of People receives 32 percent of undesignated OGHS gifts.

Warriors on Wheels of Metropolitan Detroit in Michigan was awarded \$10,000 – The project involves the repair and

retrofitting with accessibility controls of a donated 13 passenger bus to provide transportation to meetings, events and advocacy activities for members with disabilities. The members are nearly all low income wheelchair users who reside in an area with poor public transit for all residents and little if any reliable public transit options for people with disabilities. The group advocates for the rights of people with disabilities. The van will allow members to expand access to decision makers by being able to have face to face contact. The advocacy efforts of the group benefit members as well as the disabled community at large.

SDOP's grant recipients through the years have ranged from small agricultural cooperatives in rural communities, to empowering young people from low-income neighborhoods, to supporting a cooperative of African-American women who support themselves

by selling pecans through the mail.

SDOP enables members and non-members of the [Presbyterian Church \(U.S.A.\)](#) to form partnerships with economically poor, oppressed and disadvantaged people in order to help them achieve self-sufficiency.

Grants were approved at a meeting of SDOP's national committee in Newark, NJ in May, 2012.

For further information about [Self-Development of People](#), please contact the National Office at:

100 Witherspoon Street
Louisville, KY 40202-1396
Toll Free Telephone: English – (888) 728-7228 x5782 / 5791/5792
Spanish – (888) 728-7228 x5790
Fax: (502) 569-8963
Web site: www.pcusa.org/sdop

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Nominations for the Presbyterian Men's Fellowship Annual George Irwin Service Award are now being accepted through October 1, 2012

George Irwin was the founder of the Presbyterian Men's Fellowship and dedicated to the success of the Annual Presbyterian Men's Breakfast, as well as many other church initiatives including coordinating volunteers for the Open Door mission at Fort Street Presbyterian Church.

This award honors his legacy by recognizing a Presbyterian man who exemplifies Christian stewardship within the Presbytery of Detroit. We encourage anyone, male or female, to nominate a man based on the following criteria: involvement in community service; participation in men's ministry; mentoring/impact on young men; Christian discipleship; and leadership skills.

Nominations must be submitted no later than October 1, 2012.

Remove the heat. Stop the burn. Yes, you can make a difference!

In recent years your Insurance Board pro-gram has experienced a cluster of serious fires, and at the same time we have experienced more serious storms. There is no practical way to avoid all storms, because the impact of major storms is more geo- graphically distributed and unpredictable. But fires – that's different.

Our most common causes of church fires are, in order, electrical (31.5%), suspicious origin (13.3%), kitchen (11.5%), and candles (10.8%). Of these causes, the greatest damage is caused by fires that are electrical, while the least damaging, by far, is kitchen fires.

The reason for the difference in the severity between kitchen fires and the other causes is an important lesson. First, for churches with commercial kitchens, there is commonly a fire suppression system in the range hood. So we may never hear about some of these fires that didn't get beyond the hood. The other factor - there was somebody there to respond to it!!

Said another way, the reason that electrical, suspicious and candle fires are severe is: **There was nobody in the building!!** We have electrical fires originate from a power strip, fluorescent light ballast, and concealed wiring. While these fires ordinarily could not be anticipated they might have been prevented if the building had been "cold", that is shut down. This is especially important for churches (or parts of churches) that are unoccupied most of the time.

Suspicious fires are surprisingly

frequent in churches and for all commercial buildings. The cause can range from children playing with matches to careless smoking by someone in or around the building. The means to prevent this kind of loss is to assure that buildings are locked and tested, that exterior security lighting is working, and that trash cans and other "stuff" is not stored next to buildings.

Think about the triangle of required fire ingredients: **Oxygen, Heat and Fuel.** We have little means to deprive a fire of oxy- gen except with an extinguisher.

Remember that plastic products are highly combustible and burn with great ferocity (and toxicity) once ignited – it's not just about removing paper and clutter. Finally, heat can be removed by turning off electrical power wherever possible. For rooms used infrequently, we would recommend that power be turned off at the electrical panel, but only if the appropriate "switching duty" style of breakers are installed.

You can make a difference.
Everybody can do something...to
Save Your Church

- Turn off lights
- Extinguish candles
- Shut down office equipment
- Unplug kitchen appliances
- Lock all doors and windows
- Set security alarms... every day!

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Clergy Ordination Anniversaries

AUGUST

HENRY, PETER J. M.,	15
ELE, HERSCHEL,	30
AUSTIN, LARRY,	40
TAYLOR, THEODORE, II,	50

SEPTEMBER

HATCHER, RUFUS,	15
OLIVER, GARY,	15
ACTON, ELLEN,	25
CLARK, JENNIFER,	30
CLARK, STEVEN,	30
LANGWIG, ROY,	35
RUSSELL, JAMES P.,	40

The Parish Paper

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THE PARISH PAPER

IDEAS AND INSIGHTS FOR ACTIVE CONGREGATIONS

Coeditors: Herb Miller, Lyle E. Schaller, Cynthia Woolever - www.TheParishPaper.com

September 2012 - Volume 20, Number 9

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Where Are the Unchurched?

About half of all Americans are affiliated with a church or congregation.¹ However, some parts of the country—like the Northeast, New Mexico, and Texas—with high percentages of Catholics, boast high affiliation rates. In these places, a congregation of some kind claims almost 59 percent of the population. Some upper Midwestern states—Nebraska, the Dakotas, Minnesota, Iowa, and Wisconsin—are also highly churched. Western states typically show the lowest affiliation rates.

American congregational geography reveals a church landscape marked by dispersion and concentration. Churches affiliated with the largest U.S. denominations are *not* uniformly spread across the country.

Dispersion: Of 236 major U.S. religious organizations, only twenty-one denominational groups report adherents in all fifty states and the District of Columbia.

Concentration: Yet many of these twenty-one denominational groups' adherents are also extremely concentrated geographically. All twenty-one groups report that at least half of their adherents live in just ten states. Here are some of the major differences in denominational dispersion and concentration patterns.

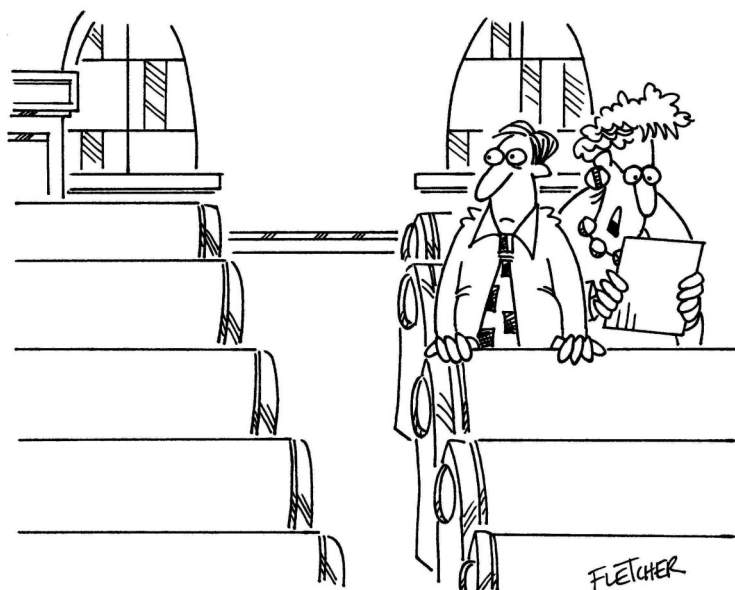
- United Methodists and Unitarian/Universalists are the *least* concentrated geographically (55% and 54% of their adherents, respectively, reside in just ten states).
- Other groups are slightly more concentrated, such as the Salvation Army and Presbyterians (58% of adherents reside in just ten states).
- Much more concentrated than other groups are Churches of Christ and Southern Baptists (72% and 75% of adherents, respectively, reside in just ten states).
- Muslims are *most* concentrated (86% of adherents reside in just ten states), with Mormons following not far behind (76% of adherents reside in just ten states). One in three Mormons resides in Utah.

The dispersion and concentration of religious groups affects how their members feel. Worshipers in low-concentration regions of their denomination may feel like outsiders or an overlooked minority. At the same time, holding a unique religious status in the community can fuel a cohesive, congregational identity and a strong sense of belonging among members.

The dispersion-concentration factor influences what effective congregations *do* as well. What works in one church setting will not necessarily work in another community with a different religious geography.²

Updating the Religion Atlas

In 1952, religious demographers began collecting information on congregations and adherents for every state and county. The Religion Census replicated that effort in 1971, 1980, 1990, 2000, and 2010. Their most recent census identifies 344,984 congregations with a total of just over 150 million adherents.



THESE NEW STATISTICS SAY OUR CHURCH
IS REALLY POPULAR WITH PEOPLE
WHO BELIEVE BUT DON'T BELONG.

The Religion Census shows that Mormons (Latter-day Saints), Muslims, and nondenominational Christians are on the rise across the country. In fact, the Mormon denomination is the fastest growing group in about one-third of the states. The Muslim population is growing at a faster rate than the general population, which grew about 10 percent between 2000 and 2010. Other faith groups experiencing significant growth include Pentecostals, Evangelicals, and Unitarian Universalists. Both Buddhists and Hindus have temples in most states now—adding to greater religious diversity in the western states and northern New England.

The new census also brings to light the impressive size of the nondenominational movement. Nondenominational and independent churches are now the third largest faith group, with more than 12 million adherents, claiming 4 percent of the U.S. population.³ In 48 states, nondenominational churches rank in the top five religious groups.

Americans Are Spiritual but Unchurched

This news challenges any prevailing myth that there is no one for churches to reach in their community. The past decade of change often hinders church leaders from a current feel for how many of their neighbors are unchurched. Members can also lose track of who really lives around the church.

Many people identify themselves as Christian, Protestant, Catholic, Jewish, Muslim, or something else, yet do not affiliate with a specific church, parish, temple, or mosque.⁴ The rising tide of unaffiliated Americans is not evidence of increasing secularism because polls consistently show that most adults still believe in a personal God (seven out of ten adults). Why people continue to believe but decline to belong is an important question for all faith communities. This new information leads us to ask the right kinds of questions about the people in our community and can direct our focus outward. The essential jump is from this new information to action.

Map the Unchurched in Your Community

The Religion Census website provides information for every county in the U.S., and allows users to chart religious trends in their community. The website also displays national maps that show the geographic concentration of all major denominations.

First, go to www.thearda.com/rcms2010/ and select the county where your church is located. Next, make a list of the ten largest denominational groups in your county based on the number of adherents in 2010.

Also record the number of adherents for each of these top ten denominations and the percentage of the county population the number represents.⁵ (The website displays this information.) Finally, discuss with your leadership group:

- How does the unaffiliated percentage in our county compare to the national average of 49 percent unaffiliated?
- Compare the 2010 report to the report from 2000 on the website. Are the county's *largest* faith groups growing or declining in number of adherents? Is our congregation in one of the largest denominations?
- What implications does this growth or decline have for our congregation?
- In what ways does the religious makeup of our region influence how worshipers feel about their affiliation with our congregation?
- In what other ways does the religious profile of our county shape our congregation's ministries?

The Bottom Line

Each congregation's ministry occupies a niche within a specific religious landscape. Every church location holds the potential to be "a holy place because the reign of God can come anywhere. For Jesus, the holiness of a place is dependent . . . on whether the signs of the kingdom's presence are there."⁶ Is your congregation called to be a local expression of the kingdom of God? What is God's intention for your congregation in this place?

1. Information in this article is from *2010 U.S. Religion Census: The Religious Congregations and Membership Study* (Association of Statisticians of American Religious Bodies: 2012), www.thearda.com/rcms2010/.
2. Cynthia Woolever and Deborah Bruce, *Places of Promise: Finding Strength in Your Congregation's Location* (Louisville, KY: Westminster John Knox Press, 2008), 27.
3. In comparison, the United Methodist Church membership claims about 3 percent of the U.S. population.
4. Robert C. Fuller, *Spiritual, but not Religious: Understanding Unchurched America* (New York: Oxford University Press, 2001).
5. Trey Hammond's "Leader Guide for Places of Promise" provides a worksheet for this exercise (<http://www.uscongregations.org/pdf/leaderguide.pdf>), 22-24. The guide has other sessions to help groups develop a local theology of place.
6. Robert M. Hamma, *Landscapes of the Soul: A Spirituality of Place* (Notre Dame, IN: Ave Maria Press, 1999), 84.

THE PARISH PAPER

IDEAS AND INSIGHTS FOR ACTIVE CONGREGATIONS

Coeditors: Herb Miller, Lyle E. Schaller, Cynthia Woolever - www.TheParishPaper.com

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Preventing Church Fraud

Police charged Marilee Smith with embezzling \$230,000 from the Baptist church where she worked as church secretary for twenty-one years.¹ Authorities believe that she issued checks to herself and forged signatures. John Jones, treasurer of a United Church of Christ congregation, embezzled nearly \$300,000 over an eight-year period. He took cash from the collection plate and fraudulently withdrew funds from the congregation's endowment account for his own benefit. Patricia Taylor stole more than \$150,000 from the Catholic church where she served as youth director and as the bookkeeper responsible for payroll. She made unauthorized credit card charges and issued fraudulent church checks to personal vendors. Another church employee stole more than \$130,000 in just fourteen months because she was the only person able to write and sign checks, manage and reconcile the church checking account (including making cash deposits), and authorize the transfer of funds between accounts. Her monthly financial reports to the church board were pure fiction. How do congregations prevent this sort of thing from happening?

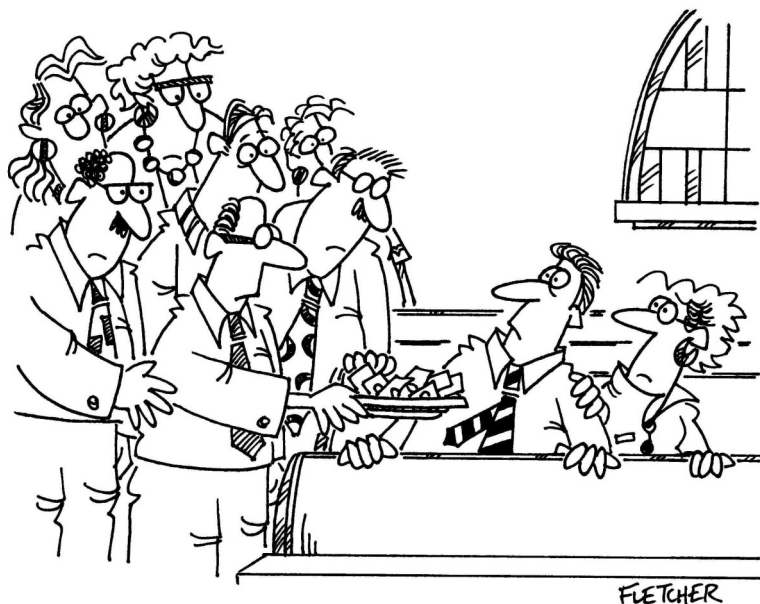
Needed: Checks and Balances

In each of these congregations, leaders, and members expressed disbelief, betrayal, and disgrace. Because they believed "it could never happen here," they failed to put necessary safeguards in place to protect the church's finances and reputation. Every church controls large amounts of money that have been given by others for God's work. Therefore, every church needs practices and procedures for financial transactions, especially for handling cash receipts and disbursements.

Never allow one person to control church finances. When churches fail to segregate financial duties, fraudulent cash disbursements are more common. These include forging or altering checks, submission and payment of fictitious invoices, doctored payroll documents to increase hours worked, falsifying expense reports, and using church credit cards for personal expenses or gas cards for personal travel.²

Church computer software adopted by scores of congregations actually increases the odds of one-person financial management with little oversight. Although such software is a good investment, all the modules should not be in the hands of just one staff member or volunteer. When too much access and control is concentrated in one individual, a good church is asking for bad things to happen.

Always use a team approach when handling cash. After receiving the offering during worship services, ushers should take the offering immediately to a secure place.³ Alternatively, plates can remain at the front of the church until the service ends and then be taken to a secure place for counting. At least two unrelated people who are not church staff and serve rotating terms should be with the offering at *all times* until it is counted, recorded, and secured or deposited. Having two people present protects the funds and reputations of the people handling the funds—they serve as witnesses to each other's honesty. After counting



SINCE THE CHURCH ADOPTED
A TEAM APPROACH TO HANDLING CASH,
GIVING IS UP 57%.

behind locked doors, the team completes a tally sheet and bank deposit slip. The two counters sign both documents and make copies of the documents for the pastor, church secretary, and treasurer. If possible, the team deposits the funds in the bank's night deposit box on Sunday after counting. Use a count-team system whenever the church takes in cash—mid-week offerings, registration fees, or special event sales.

Give monthly written financial reports to the church governing board. The temptation to commit fraud increases when a board chair says in the meeting, "How's our money situation, Joe?" If Joe forgot to bring the financial report that night and says, "We're doing OK," the process of accepting oral treasurer's reports may begin. Eventually, that can lead a treasurer into temptation that he or she cannot withstand.

Leaving information out of reports can do just as much damage as putting phony information in. For instance, a business administrator with something to hide may resort to presenting budget reports generated by electronic spreadsheet software. Because spreadsheets are detached from the church's accounting software, they can easily be manipulated to cover up indiscretions. The monthly detailed written report to the board typically compares actual revenue and expenditures to budget and compares revenue and expenditures to the same period from the previous year. Significant deviations from the budget should be highlighted. The treasurer's report should also show information on all investments and endowment accounts, including the drawdown percentages and year-to-date gains and losses.⁴

Enforce adherence to written church financial policies. The heart of money management—receiving, recording, budgeting, and spending—enables the church to accomplish God's mission. Written church policies should

- address segregation of duties (i.e., the person who prepares checks based on approved vouchers or bills is different from the person who receives and reconciles bank accounts);
- require church checks to have two signatures;
- require background checks on employees and volunteers involved with financial tasks;
- offer guidelines for expense reimbursement and pastor's use of discretionary funds;
- and state the rules for restricted funds and gifts.

The church board exercises responsibility for ongoing financial reviews and audits to identify fraud "soft spots." Strong internal controls make the likelihood of someday needing to tally the total dollars lost through theft—after the fact—much less likely.

The pastor should never handle cash under any circumstances. The reason for this rule is to protect the pastor's reputation. In general, it is also wise if the pastor does not sign checks. The pastor plays a critical role in setting the tone for how church finances are managed—cultivating a culture of transparency and accountability. The pastor reminds others of the church's policies, willingly follows them to the letter, carefully reviews financial reports, and encourages the church board to set responsible policies and guidelines.

The Bottom Line

Churches whose leaders have known their secretary or treasurer for decades begin to trust them totally. Then, a trusted person faces a big personal or family financial crisis and can't resist the temptation. Many of these people say that they planned to "borrow it" and put it back later, but later never came. No one wants to put the congregation or an individual in such a compromising situation.⁵

We all see no-brainer signs such as the sign posted in a valley prone to deep water: "In case of flooding, go to higher ground!" Or the sign posted on the edge of a high cliff: "Do not go beyond this point!" Governing board officers in congregations that experienced the painful results of theft by a trusted church member or employee needed similar signs. Contact your regional or national denomination for organizational instructions that prevent these easy-to-defend-against tragedies.

1. These are actual church fraud incidents but details were altered to protect the church and employee identities.
2. The National Association of Church Business Administration (www.nacba.net) offers additional prevention guidelines; see also Verne Hargrave, *Weeds in the Garden: The Growing Danger of Fraud Taking Root in the Church* (Richardson, TX: NACBA Press, 2009).
3. A secure location means a fireproof safe that is difficult to move or a locking file cabinet chained to a permanent fixture. Keep only receipts and counting sheets in the safe and allow access to only a few trusted individuals.
4. Leaders should know how much the church could withdraw each year from an investment account without depleting the funds in the portfolio. Year-to-date gains and losses provide information about the potential income from the portfolio in the future.
5. Fraud examiners refer to the "fraud triangle" of pressure, opportunity, and rationalization (see Hargrave, 172).

Presbytery of Detroit Calendar of Events

To have your Churches event posted please send the information to sandy@detroitpresbytery.org.

September 2012	
3	Presbytery Office closed in observance of Labor day
4	Taizé Worship 7:00 pm at Dearborn, Littlefield
4	Healing Service 6:00 pm at South Lyon, First
6-7	Holy Conversations Consultant Training at Allen Park Presbyterian Church, 7101 Park Ave., Allen Park, MI 48101.
8	Warren First, 3000 E. Twelve Mile Rd is holding a Bocce Charity Challenge 9:00 am - 3:00 pm. Teams must pre-register. Click here for more information
21-22	Transformation and Evangelism training with Ann Philbrick and Jack Stewart. Click here for more information
22	Clerk Training 9:00 am - 11:00 am at the Presbytery office 17575 Hubbell, Detroit, 48235 in the Resource Center. Topic: What happened at General Assembly. There will be doughnuts and coffee.
24	Lincoln Park Presbyterian Church, 1709 Emmons, is hosting a MSU Extension class on Health and Nutrition for youth 7:00 pm - 8:00 pm. Must RSVP. Click here for flyer
24-25	Pastors in Transition meeting at DeWitt.
27	Retiree get together at the Village of St. Martha's, 15875 Joy Rd., Detroit, MI 48228 with a tour of Ste. Martha's Church and the Ford Family Cemetery. Click here for more information .
October 2012	
1	Deadline for submission of nominations for the Presbyterian Men's George Irwin Service Award. Click here for form
2	Taizé Worship 7:00 pm at Dearborn, Littlefield
2	Healing Service 6:00 pm at South Lyon, First
20	For the sessions that have not had their books read , a make-up reading has been set for Saturday, October 22, 2012 from 10:00 am to Noon at the Presbytery Office, 17575 Hubbell, Detroit, MI 48235.
23	Presbytery Meeting at Allen Park, 7101 Park Ave., Allen Park, MI 48101; 313-383-0100
27	Month of Mission Breakfast will be held at Plymouth, First 701 Church St., Plymouth, MI 48170 from 9:00 am - Noon. Click here for flyer
November 2012	
2	PVM 9th Annual "It's a Wonderful Life Gala" at The Henry Hotel, Town Center Drive, Dearborn, MI 48126 Click here for more information
4	Daylight Savings Time Ends - set clocks back one hour
6	Taizé Worship 7:00 pm at Dearborn, Littlefield
6	Healing Service 6:00 pm at South Lyon, First
22	Presbytery Office closed for Thanksgiving Day
22	Detroit, Westminster 30th Annual Thanksgiving Dinner 11:00 am - 4:00 pm
27	Presbytery Meeting at Detroit, Westminster, 17567 Hubbell, Detroit, MI 482235; 313-341-2697
December 2012	
4	Taizé Worship 7:00 pm at Dearborn, Littlefield
4	Healing Service 6:00 pm at South Lyon, First
15	Men's Advent Communion Breakfast Keynote speaker is Chuck Gaidica, Local 4, WDIV TV, Director of Meteorology. Grosse Pointe Memorial, 16 Lakeshore Dr., Grosse Pointe Farms, MI 48236. Click here for flyer
24-25	Presbytery Office Closed for Christmas Holiday
31-Jan 1	Presbytery Office Closed for New Year Holiday
January 2013	
1	Taizé Worship 7:00 pm at Dearborn, Littlefield
21	Presbytery Office closed in observance of Martin Luther King Jr's Birthday
22	Presbytery Meeting at Ann Arbor, First, 1432 Washtenaw Ave., Ann Arbor, MI 48104 734-662-4466. Installation of Moderator and Vice Moderator.

February 2013	
2	Leadership Training Day at Dearborn, The First, 600 N. Brady, Dearborn, MI 48124. Brochure and Registration information coming soon. Click here for flyer
5	Taizé Worship 7:00 pm at Dearborn, Littlefield
10-12	Pastors in Transition meeting at DeWitt.
26	Presbytery Meeting at TBD
March 2013	
5	Taizé Worship 7:00 pm at Dearborn, Littlefield
10	Daylight Savings Time Begins - set clocks ahead one hour
April 2013	
2	Taizé Worship 7:00 pm at Dearborn, Littlefield
23	Presbytery Meeting at TBD
May 2013	
7	Taizé Worship 7:00 pm at Dearborn, Littlefield
27	Presbytery Office Closed in observance of Memorial Day
June 2013	
4	Taizé Worship 7:00 pm at Dearborn, Littlefield
25	Presbytery Meeting at TBD
July 2013	
2	Taizé Worship 7:00 pm at Dearborn, Littlefield
4	Presbytery Office closed in observance of Independence Day
August 2013	
6	Taizé Worship 7:00 pm at Dearborn, Littlefield
27	Presbytery Meeting at TBD
September 2013	
2	Presbytery Office closed in observance of Labor day
3	Taizé Worship 7:00 pm at Dearborn, Littlefield
October 2013	
1	Taizé Worship 7:00 pm at Dearborn, Littlefield
22	Presbytery Meeting at TBD
26	Month of Mission Breakfast
November 2013	
3	Daylight Savings Time Ends - set clocks back one hour
5	Taizé Worship 7:00 pm at Dearborn, Littlefield
26	Presbytery Meeting at TBD
28	Presbytery Office closed for Thanksgiving Day
December 2013	
3	Taizé Worship 7:00 pm at Dearborn, Littlefield
14	Men's Advent Communion Breakfast
24-25	Presbytery Office Closed for Christmas Holiday
31-Jan 1	Presbytery Office Closed for New Year Holiday

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