

COVENANT PRESBYTERIAN CHURCH

8451 East Brainerd Road
Chattanooga, TN 37421

(423) 899-5377

www.covenantchattanooga.org

RETURN SERVICE REQUESTED

(Continued from front page)

projected needs.

I'm also grateful to tell you that our budget has reflected a steady increase in our giving to missions, denominational agencies and the diaconal fund. Nearly 20% of our monies go to such causes.

The Lord has blessed CPC through you, so that CPC might in turn be a blessing to you and others. I know you join me in thanking Him for the privilege that is ours.

I thought you'd like to have this information. I hope it encourages you to offer up praise to our Lord and prayerfully reflect upon what you might be able to do to keep us moving forward in our attempts to be faithful in fulfilling what we perceive to be His purposes for us as a congregation.

Pastor Caines

NURSERY SCHEDULE

October 23

9:30 *Infants:* R Pierce, J Ray
Creepers/Toddlers: J & T Akovenko
Toddlers: G & D Schreiner, K Gaither

S.S. *Infants:* K Gaither, J Wilson
Creepers: A & A Griffin
Toddlers: P & A & K Liner

6 PM *Combined:* Martof Family

October 30

9:30 *Infants:* S Schreiner, S Helton
Creepers/Toddlers: C & G & K Smith
Toddlers: M Self, Luke Rogers, A Schreiner

S.S. *Infants:* J & C Hildebrand
Creepers: S Spalding, R Bingham
Toddlers: H & J Wade

6 PM *No Evening Service - Shepherding Groups*

Please note: If you are unable to find a replacement for your nursery duty, call Heather Harris at 706.891.8754.



THE NEWSLETTER

Vol. 24, No. 28

Covenant
Presbyterian Church

October 19, 2011

From the Senior Pastor....

Each January the Finance Committee, Diaconate and Session draw up a budget. That budget is based upon the previous year's givings and our anticipated needs for the coming year. For twenty-three years, the people of CPC have been enabled by the Lord to give at such a level as to allow us to meet budget.

In 2010, giving totaled \$1,296,000, which exceed the general budget by 7.5%. The budget for 2011 is \$1,285,000. This year's budget is \$11,000 less than total giving in 2010.

As of September 30, giving to the general fund is \$149,000, or 16% behind budget. At only one other time in our history have we been this far behind in our giving.

I am confident that most of you give faithfully to the church. For Linda and me, the O.T. standard of the tithe (10%) has always been our guide in giving. Many of you follow this same pattern in your giving. I know for many of you there is little room to give more.

I also believe that there are some who might be able to take this financial information into account and prayerfully choose to give to CPC a special offering above and beyond your regular giving. That is between you and the Lord. I have no idea what

anyone gives and wouldn't want to know. I'm not sure I could properly handle such information.

Obviously, one major portion of our budget goes to paying off our mortgage. The sanctuary and expansion of our facilities cost \$6.2 million. The balance on our mortgage now stands at \$3.6 million, which means in five years we've paid off \$2.6 million. That's a great accomplishment, for which all praise and glory belongs to our Lord.

When we started the building campaign, many of you pledged a significant amount of money to enable us to begin construction. We have added many members since then who did not have the opportunity to contribute to the building campaign. Any gifts to the building fund reduce the draw on the general fund's balance, out of which the mortgage payments are made. But please note that gifts to the building fund should normally be in addition to one's regular giving to the church.

I don't talk a lot about giving. I'm not proud of the fact. But it's true. Forgive me for not keeping you better informed. Again, I want to stress the fact that I have been astounded over the years how the Lord through you has always provided for our

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YOUTH HAPPENINGS

Support One Another!

October 21 at 7:30 p.m. CCS will be playing Marion County at CCS. Come and join the fun!

Rake & Bake Bowl:

Saturday, November 19 from 9:00 a.m. to 12:00 p.m. the youth will be raking up leaves for the elderly and baking for the needy in our community. Be sure to bring a rake and gloves.

BIRTHDAY CELEBRATION

The family of Bruce Spencer invites friends from CPC to a reception celebrating his 80th birthday on Sunday, November 6th at the Hickory Creek Townhomes Clubhouse from 2:00 p.m. to 4:00 p.m. No gifts, please. For information call Bruce at 423.892.5042. This is not a surprise!

REFORMATION SERVICE

Join us for the Tennessee Valley Presbytery combined Reformation service at CPC on Sunday, October 30, at 6:00 p.m. Pastor Joe Novenson (Lookout Mountain Presbyterian Church) will speak. A combined choir will lead in worship. Rehearsal for the choir will be at CPC at 5:00 p.m.

MISSIONS CONFERENCE

On November 11-13 the annual CPC Mission Conference will focus on Isaiah 55.5, *An Inheritance of Nations*. Joining us for the conference is Les & Mary Anne Harris (*Africa Inland Mission*), NoNo & Kate Beale (*Isaiah 55 Ministries, Mexico*), Jamie & Jacki Gildard (*MTW, France*), Emily Morris (*MTW, Scotland*), John & Leigh Craft (*RUF at UTC*) and Drew & Ann Grisham-Jennings (*Peace & Hope International, Bolivia*). Look for more information to come.



OPERATION CHRISTMAS CHILD

Operation Christmas Child (OCC) collects shoe boxes filled with small gifts to deliver to needy children around the world at Christmastime. This is a wonderful opportunity for us to share the love of Jesus. *Brochures about OCC will be in the bulletin and in the lobby this Sunday.* These include stickers to be placed on the boxes marking age and sex of the child. You can participate several ways:

- **Fill a shoe box** for a specific sex/age child (2-4, 5-9, 10-14). OCC requests the use of Wal-Mart or Dollar store's plastic boxes which are shoe box sized as they are more durable. Also, if you are able to write a note to include in your box, it would be a great blessing to that child as they have been known to prize things like letters and pictures well into adulthood. Collection point is the Ladies SS classroom across from the Coke Machine.
- **Donate items** for shoe boxes and empty shoe boxes. Sample items: soap, toothbrush, toothpaste, washcloths, small toys, combs, socks, school supplies, hard candy (no chocolate - it melts), etc.
- **Donate money** - OCC requests \$7 for shipping per box. Make checks payable to Samaritan's Purse, and put OCC on the memo line. Drop it in the offering plate no later than November 13.
- **Wrap and stuff boxes** on Saturday, November 19, 9:00 a.m. - 12:00 p.m. in the Perseverers SS classroom. *November 19 is the deadline for boxes and items.*

SAWS BRUNCH

A brunch and short program is provided for single women and widows Saturday, October 29. If you have any questions, please contact Donna Schreiner at 423.838.0548.

PRAYING FOR OUR COLLEGE STUDENTS:

Andrea Griggs	Drew Lazor
Jonathan Herberich	Bethany Miller
Tyler Smith	Holly Schreiner

CHANGES TO THE DIRECTORY

Please make these changes in your directory:

Email/Phone Numbers:

- ◆ B.B. Bell: genbbbell@gmail.com
- ◆ Joey & Michelle Logterman: jmlogterman@gmail.com
- ◆ Holly Lehmann: 423.667.2582
- ◆ Brian Lehmann: 423.667.1196

New Address:

- ◆ Dan & Jane Campbell
6705 Ballard Drive, Apt. #207
Chattanooga, TN 37421
423.488.3526
dwcampbell27@gmail.com
- ◆ Charlie & Kathy Collins
4193 Obar Drive
Chattanooga, TN 37419-2180
- ◆ Catherine Grant
4106 Ealy Road
Chattanooga, TN 37412
- ◆ Phil and Linda Jones
2382 Timbercrest Circle S
Clearwater, FL 33763
- ◆ John & Dorothy Jane Kozlowski
186 Pope Road
Benton, TN 37307

WEDNESDAY NIGHTS

Dinner begins at 5:45 p.m. and is served until 6:40 p.m. The suggested donation is \$4 for adults, \$2.50 for children ages 5 to 11 and children under 4 eat for free. The maximum family donation is \$15. The next weeks' entrees are Pot Roast on Oct. 26 and Chili on Nov. 2.

The following shepherding groups have clean-up duty for the month of October: Smith, Gaines, Wilkie, and Owens and the month of November: E. Brown, King, Henry, J. Gaither. Please contact your shepherding elder to let him know you can help.

THANKSGIVING POUNDING

It's time again for our annual collection of nonperishable food items to share with those in need. Please bring your donations of canned goods and staples and place them in the box outside Mark Wilson's office. Monetary donations are always welcome and are needed to purchase perishable items (turkey, ham, etc.) on the day of delivery. If you know someone in need, or if you yourself could use a hand this year, please contact the church office or an elder. As a church body, we are abundantly blessed. Luke 12.48 "To whom much is given, much is required." May God lead us to share generously and cheerfully according to the abundance with which He has blessed us.

MEN'S BREAKFAST

All men are invited to the Men's Breakfast Saturday, November 5, at 8:30 a.m. Pastor Caines will speak and the title is "Not On My Watch." Join us for a great time of fellowship, food, discussion and prayer.

CLOTHING SWAP

It's time to clean out your closets again! Bring items you do not wear, like or that do not fit and swap them for something you can use. Please feel free to shop even if you don't have a swap! It will be Thursday, October 27 from 4:00 p.m. to 7:00 p.m. and Friday, October 28 from 9:30 a.m. to 12:30 p.m. at the church. Questions? Call Sarah Wade at 706.937.5951.

SUNDAY SCHOOL STUDY

The Calvin & Hobbs Sunday School class taught by Dee Hobbs will begin *What's So Amazing About Grace?* by Philip Yancey this Sunday, Oct. 23.