

Good Morning. Well, it is that time of year again. Time to make our annual financial pledge to the Church so that the session can plan our next year's use of money. It seems that after spending so many years on the Administration and Finance committee and with last year's pledge campaign, the only time I speak to the congregation it is about Money. I hope that I am not getting a reputation that there goes the guy who only talks about Money and contributing to the church.

A little bit more about me. I do not like change and I like to have the illusion that I am in control. I often mistakenly believe that I can manage things, people or situations. Another characteristic that I have is that I almost always look for the down side of things. I don't know that I am a pessimist but sometimes I think that if I don't get my hopes up and prepare for the worst, then I will be prepared for whatever happens and if things turn out well then that is great.

It was exactly 12 months ago that I stood up here and asked the congregation to commit to financially supporting this church. In my typical way of thinking, I thought of the glass as half empty. I thought that I would do my best and attempt to describe the church's financial

situation and how I felt about this congregation and I would prepare for what may happen. What I prepared for was that we would continue a trend in not only our local church's recent history but the same trend many churches are experiencing. That trend is that we would get fewer pledges than the previous year, fewer dollars pledged and the session would have to manage the finances of Bentwood Trail the best that we could.

Well here we are 12 months later, some things have changed and some have stayed the same.

First: The things that have remained constant:

The financial needs of this church are about the same as last year. If you are someone that likes numbers and want to know more details about the numbers I would be happy to spend more time with you individually discussing the details at whatever level you would like.

But for this morning's purpose, I will summarize by saying :

We need about 300,000 to 320,000 to operate the church. The majority of that (80 to 85%) goes to pay for Employment cost and properties maintenance. Another 10% goes for benevolences. The remaining 5 to 10 % goes

for various programs cost that are implemented.

Another fact is that there are between 50 and 60 pledging units that provide the majority of the income of the church through the annual financial commitment drive.

Now to what has changed, at least for me.

As I said last year I was not very hopeful about the outcome of the pledge campaign. That has changed this year because of the way that the congregation responded to last year's campaign. The results of last year's campaign was that we had a 6% increase in dollars pledged over the prior year. We know that there were several new pledging units because of new members and long term members who chose to pledge in 2015.

Because of the generous pledges from the 2015 campaign and the fulfillment of those pledges, the session has been able to do more with than just fund the operating budget. We were able to make some very necessary and long awaited improvements to the facilities that were unbudgeted.

Now back to me. I will admit that I have not always been very good at hearing God speak to me or discerning what he would have me do. I have always admired people who say that it was clearly God leading them down a certain path or that they heard a voice or saw a sign and knew it was God. I just have not had that experience. I think that is probably because I have not been as open to listening for God as I should be.

I think that in the last 12 months God is taking the opportunity to teach me that the way I have thought of things is not a very good way of living. 12 months ago things in my life were pretty constant and I was feeling pretty much in control of everything.

All of that has changed. I have many uncertainties now.

My daughter is now off at College and I have no idea what she is doing. I do know that she is growing and spreading her wings. I know that what she experienced at this church and the teaching that have been provided to her are the foundation of her faith and is something that she relies heavily on. I am very thankful for this Church for

giving her that foundation.

My wife has recently changed employment so there is more uncertainty there as to how that will work out.

My boss has announced his retirement in the spring of next year so more uncertainty there.

and most importantly is my mother is experiencing serious health issues and I have many uncertainties about how that will play out.

So with all of these uncertainties, I believe that God has let me know that my previous way of operating won't work.

I cannot manage or control these things.

I am going to have to have faith and trust that things will be not only alright but will end up for the best and in accordance to his will.

And because of this Church, I do believe that God wants great things for all of us.

There is also one more uncertainty. That is the uncertainty of what Bentwood Trail will look like in the

future. There is no doubt that we are going through a time of change. I am very optimistic and prayerful about our future. Maybe I am reading too much into the way this congregation responds to its members in both times of need as shown to our members who battle various challenges in life and in times of joy such as was exhibited in the celebrations of the high school graduates this last year. But because of the responses that I have witnessed, I am very optimistic about our future. I believe that we will find a way with God's guidance to be a church that continues to meet the needs of many people.

I hope that you will join me and continue to support Bentwood Trail financially by continuing to pledge what you feel comfortable with and maybe even stretch a little bit to show our faith that God will provide.

You will be receiving a pledge card and a letter by hand delivery from Brenda Snitzer today and the remainder will be mailed to those not here today. Commitment Sunday is November 1st. I hope that during the next two weeks you will consider what this church has meant to you and consider how much you mean to this church through your

time, your commitment and your financial support.

Thank you again.