

## Summary Comments on 2009 Budget

We offer this overview of the 2009 Budget for those of you who will be interested in reviewing it. The summary of the budget in comparison to what we are projecting will be the end of year experience in 2008 is simply this: we have added expenses in our ministry staff areas due to new staff being onboard. These staff are the new associate pastor position filled by Debbie Osterhoudt, the new Duke Divinity School intern, Russ Nanney and a secretarial position with additional hours.

The salary packages for these staff have been carefully examined by the Personnel Committee of the Session, led by Adele Foschia and Tom Hogan in comparison to positions in similarly sized congregations of similar function. And we might add that finding the personnel we've brought on is the product of extensive interviewing and we feel blessed to have been able to identify and hire these individuals.

So, other than the new positions, salary adjustments for existing staff are the primary remaining difference in personnel costs in 2009 versus last year. The Total Salary & Wage expense is \$53,000 more than what we had budgeted for 2008 and \$80,000 more than our projected 2008 year end experience. The difference in the year end versus budget amount owes to the fact that we had budgeted Debbie Osterhoudt's position to start much earlier in the year and so had less expense than budgeted in the current year.

Please note also that Russ Nanney's position is totally focused on our Christian Education area.

Beyond personnel expenses, our only other significant increase relates to utilities. Here, with our new modular unit we'll have additional costs (and the whole question of energy expenses next year are, in our opinion, an area that can have a lot of sway given the way the energy markets are gyrating).

The summary budget gives you a clear picture of what we believe our experience will be in 2009. We generally have been conservative in our estimates meaning that our actual experience may be less, if we miss the mark in either direction.

One final comment: We determined to only put the Summary Budget on line, as it contains a wealth of information and detail. IF anyone wishes to see a detailed budget, send me a note at [blippard@druckerandfalk.com](mailto:blippard@druckerandfalk.com) and I'll send you one.

In Christ,

Bob Lippard  
Chairman of Stewardship Team