

## Inside

Pastor's Work	1
Parish Paper	2-3
District Happenings	4
Side Doors, NYC, Webinars, Deacon Training, Summer Camps	
District Conference Delegates	5-7
New Meal Plan	
Hotels vs. NHRA Registration Form	
District Conference Schedule	8

[www.pswdcob.org](http://www.pswdcob.org)

Editor: Joe Vecchio  
Administrative Assistant  
[FrontDesk@pswdcob.org](mailto:FrontDesk@pswdcob.org)

Publisher: Don Booz  
District Executive Minister  
[DE@pswdcob.org](mailto:DE@pswdcob.org)

*New Life* Subscriptions (a \$10 value) are Free. *New Life*, the newsletter of the Pacific Southwest District of the Church of the Brethren, is sent to all of our ministers, church officials, and others who request it.

Address changes to:  
Pacific Southwest District  
Church of the Brethren  
P.O. Box 219  
La Verne CA 91750-0219  
FAX (909) 392-4056  
Voice (909) 392-4049  
[FrontDesk@pswdcob.org](mailto:FrontDesk@pswdcob.org)

## "Pastor's Work . . ."

### A message from your District Executive Minister

A question that often comes up when it is time to build a church budget is, "Why do we pay the pastor so much?" Some people in the pew believe that the pastor gets paid too much when they look at the bottom line budget figure. I have heard people say, "If we don't pay the pastor's pension then that will save us thousands of dollars." Most recently, a layperson asked me why the congregation pays for the pastor's insurance when a health related "pre-condition" causes the insurance rate to be double what it should be.

I am convinced that congregations want to have the reputation of being fair employers. I am also certain that congregations expect their pastor(s) to be available 24/7 and to travel to hospitals, retirement villages, and homes for visitation and pastoral care as

needed. Unfortunately some of our congregations take advantage of the "out-of-pocket" expenses incurred by the pastor. I am reminded of a retired pastor who said, "Good luck finding a new pastor for this church. I spoiled them for years by not turning in my expenses and paying for my own gas." When the church board discovered what actual expenses were needed to financially compensate their pastor, they were shocked.

I invite you to read the enclosed article, "How much Should We Pay Our Pastor?" from the Parish Paper. Then ask yourself if your congregation is "partnering with your pastor to proclaim the Gospel".

*Don Booz*

## Pastor's Retreat 2010

Our pastors shared during a two night retreat during May. On evening walks, the city of Los Angeles below, illustrated the golden harvest surrounding our congregations.



Photo Courtesy of Glendale CoB Pastor, John Jackson

# THE PARISH PAPER

## IDEAS AND INSIGHTS FOR ACTIVE CONGREGATIONS

Co-editors: Herb Miller, Lyle Schaller, Cynthia Woolever – [www.TheParishPaper.com](http://www.TheParishPaper.com)

August 2010 - Volume 18, Number 8

Copyright © 2010 by Cynthia Woolever

### How Much Should We Pay our Pastor?

“It’s that time again,” says the chairperson. “Our personnel committee is responsible for proposing staff salaries to the finance committee. Then, that committee submits next year’s annual budget to the governing board.”

Karen, a new member of the committee unfamiliar with this process, asks, “Where do we begin...?”

George, another committee member, interrupts Karen with the firm tone of a judge pronouncing the final verdict: “Let’s begin by agreeing to keep the pastor’s salary exactly the same as last year. Times are tough! Besides, when you compare our pastor’s salary and benefits with others in the community, like school teachers, we’re already paying a lot.”

“I don’t agree,” says Sheila, an elementary school principal who is another new committee member. “If we make comparisons, some other professional groups are more valid. Plus, under this pastor, our church is doing better than it has in years. Why risk sending the wrong signal and losing our excellent pastor to another church?”

Brad, a CPA who prepares tax returns for a half-dozen clergy in the community, says, “How about if we begin by looking at the various factors that comprise a pastor’s salary?”

“That sounds good,” says the chair, happy to rescue the discussion from its abrasive trajectory. “What are some of those factors, Brad?”

#### What factors comprise a pastor’s salary?

Responding to Sheila’s question, Brad’s monologue, interrupted by occasional questions, tutors the committee on clergy salary issues:

1. Our committee must think about the pastor’s *total compensation*, not just salary. For example, when a church provides a parsonage, or what some denominations call a manse, the pastor’s total compensation includes that house’s fair market rental value. In churches like ours (we don’t own a parsonage but instead provide a monthly housing allowance so the pastor can own or rent a home), total compensation includes that housing allowance.

2. Unlike the typical American worker, the IRS considers clergy *employees* for Federal Income Tax purposes but considers them *self-employed* for Social Security Tax purposes. Thus, churches must designate how many dollars are for salary and how many dollars are for housing.

Each church determines when and how often it sets and changes these amounts. It must do so in writing and in advance, including them in the minutes of an official meeting (we can’t designate the amounts retroactively).

3. Some churches like to designate a large percentage of the pastor’s salary as housing allowance, thinking that this lets the pastor avoid paying Federal Income Taxes on those housing dollars. That theory is erroneous. If the pastor does not use all of that housing allowance to pay for items such as rent, mortgage payments, property taxes, utilities, repairs, furnishings, etc., what’s left over is added back, in full, to the pastor’s taxable compensation. (The salary *and* the full amount of the housing allowance are used to compute the Social Security Taxes.)

4. Some churches compensate their clergy for a percentage of what they must pay in self-employed Social Security Taxes — which is about double the amount paid by workers who are classified as employees.

5. Churches provide additional types of compensation that are not taxable. Most full-time pastors receive (a) health insurance (often purchased through the de-



nomination) and (b) retirement benefits (usually through a plan provided by their denomination).

6. Another slice of the financial pie is reimbursements. If a church neglects these, they become an unfair financial drain on the pastor. For example, most churches reimburse pastors for transportation expenses (a per-mile figure established by the IRS that covers only ministry-related travel, not travel between the pastor's home and the church). Also, most churches establish line-items in their budgets for work-related continuing education, books for the pastor's personal library, and attending workshops or conferences. The IRS does not treat these reimbursements as personal income for tax purposes.

7. To choose a strategy that best fits the pastor and congregation, a personnel committee member should (a) talk with someone familiar with current clergy tax law (which keeps changing) and (b) may also want to study the most recent Clergy Tax Update that many denominations publish for their congregations.\*

**“How do we come up with a fair salary range?”**

Sheila asks. Brad responds with another list of guidelines (this meeting was not Brad's first rodeo; he has educated several previous personnel committees):

1. Many denominations provide some printed or Website assistance; some of them suggest salary and benefit minimums or publish percentile rankings of all their clergy. But churches are in such different cost-of-living locations that general information is seldom helpful.

2. To some extent, the salaries provided by other congregations like ours, in our denomination, in this area, also influence salary levels. In other words, to some extent, we compete with them for the pool of clergy.

3. A church should also take into account its community's cost of living (see The U.S. Census, local Chamber of Commerce, or online estimates).

4. Are we theologically comfortable with “merit pay” in addition to cost of living raises?

5. What are our church's goals? What do we want our congregation to look like in five years? What kind of leader can help us get there?

6. If a church can't afford a full-time pastor, is it willing to explore a creative alternative—for example, a bi-vocational pastor, trained lay leadership, merger with another church, or a multi-point parish?

7. Churches make one of their biggest mistakes by failing to keep track of inflation. Over time, that failure can make a church's clergy compensation package uncompetitive — and the pastor feels no choice but to seek to move. In other words, every church's reality includes the replacement costs of existing clergy. High clergy turnover often generates moving expenses that exceed appropriate annual salary increases.

8. Clergy compensation discussions warrant a frank, annual discussion with the pastor. Committees that make arbitrary decisions without such a conversation with their pastor generate low-motivation in clergy.

**“What factors should we *not* consider?”** Karen asks. Again, Brad produces a list:

1. The size of the church's budget should not be a guiding factor in setting clergy compensation. Fairness to our paid staff is a moral and ethical issue, not to be confused with our natural inclination to “save money” by trimming expenses.

2. A church should not set a percentage of the total annual budget that it spends on staff salaries. Congregations in some denominations spend 65 percent of their annual budgets on staff (clergy, clerical, and custodial) — while congregations in other denominations spend 40 percent of their budgets on staff. Church governing boards seldom recognize that those differences are determined by whether a church has for several decades conducted an effective or an ineffective annual stewardship education program.

3. Churches should not get distracted by the clergy spouse's employment status and compensation. Using a clergy family's total household income as an excuse for underpaying their pastor is morally and ethically inappropriate.

4. Churches must not be tempted to cut salaries during difficult financial times. Review other budget areas and strategies first. Again, because it is the primary cause of this problem, ask whether the annual stewardship campaign should be replaced with a better one.

5. Salary compensation is both an ineffective and an unfair way to communicate dissatisfaction with a clergy person's job-performance. The personnel committee is charged with communicating our members' expectations (time expectations, quality of performance). The personnel committee should conduct these conversations with clergy in their regular meetings throughout the year.

**What's the point?** An old story pictures three bricklayers working on a wall. Someone asks the first bricklayer what he is doing. “I'm laying bricks,” he replies. In response to the same question, the second bricklayer says, “I'm putting up a wall.” The third bricklayer replies, “I'm building a cathedral.”

Church leaders working on the question “What should we pay the pastor?” also respond in varied ways. Some say, “We're hiring someone to run our church.” Another group says, “We're funding the ministries our pastor does on our behalf.” A third group gets the point: “We're partnering to proclaim the Gospel.”

\*Information in this Parish Paper issue is not intended as legal or tax-return advice. Contact a local tax preparer familiar with clergy tax laws for that counsel.

Copyright © 2010 by Cynthia Woolever  
[www.TheParishPaper.com](http://www.TheParishPaper.com)

Your congregation does NOT have permission (a) to delete the copyright notice on page 2; (b) to re-write, paraphrase, or change the wording of sentences and paragraphs; or (c) to give ANY THIRD PARTY other than your staff and constituents permission to photocopy or reprint (in any quantity, no matter how small, whether for free distribution or for sale).

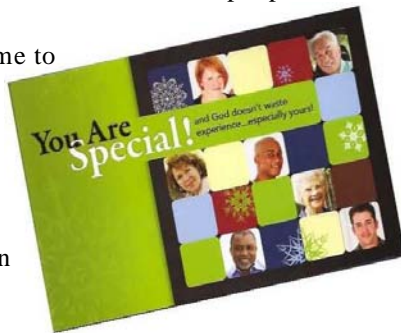


## Side-Doors Under Construction!

Over half the churches in the district are involved in the two-year Side-Door Ministry project. Each church has a goal of beginning at least two new groups / activities in which members and non-members can come together around a common interest to develop meaningful, caring relationships.

Some ideas being considered include: a computer class for older adults ... a healthy eating class ... an online spiritual direction group ... a community garden... A number of churches have already identified their "ministry coaches," who will be the resource people in their congregation.

Summer is a great time to distribute copies of the **YOU ARE SPECIAL** booklet to church members to encourage their thinking about perhaps being involved in starting a new ministry. (Additional copies of the booklet are available from the district office.)



**Chip Arn**

## Money Leadership Webinar

The first in a webcast series on "**Money Leadership: From 'OH MY!' to 'A-MEN'!**" started on June 22<sup>nd</sup>. The series of online workshops will aid pastors and other church leaders who help guide their congregations in financial matters.

The series is sponsored by the CoB offices of Stewardship Formation & Transforming Practices with Bethany Seminary staff providing the webcast link. The presenter is Mark Vincent, CEO of Design Group International. All sessions are listed in eastern time.

- Session 1 "*Get Centered*" at 4pm on June 22<sup>nd</sup>, Session 1 repeats on June 24<sup>th</sup> at 8:30pm
- Session 2 "*Get Savvy*" will be held on July 15<sup>th</sup> at 4pm and again on July 19<sup>th</sup> at 8:30pm
- Session 3 "*Get Conspiratorial*" is planned for Aug 4<sup>th</sup> at 4pm and Aug 5<sup>th</sup> at 8:30pm

Go to [www.bethanyseminary.edu/webcasts](http://www.bethanyseminary.edu/webcasts) for more information and to login into webcasts. Contact sponsor Carol Bowman, coordinator for Stewardship Formation & Education, at [cbowman@brethren.org](mailto:cbowman@brethren.org)

## Deacon Training

There will be three workshops within our district taught by Donna Kline, Director of Deacon Ministry. Detailed information available at [www.pswdcob.org](http://www.pswdcob.org)

- AZ: Sat, Sept 25<sup>th</sup> at Tucson CoB, 10am-2:30pm
- N. CA: Sat, Oct 2<sup>nd</sup> at Empire CoB, 10am-2:30pm
- S. CA: Sat, Oct 9<sup>th</sup> at Glendora CoB, 10am-2:30pm

## NYC...

Here's a look at our t-shirt. Log on to the youth website to see the routes our buses will take and event photos!

[www.pswdcob.org/youth](http://www.pswdcob.org/youth)

PSWD Coordinators Irene Beltran and Becky Zapata along with our very own DE, Don Booz, will make 93 youth & advisors from **Bakersfield, Circle of Peace, Cristo Sion, Empire, La Verne, Modesto, Papago Buttes, and Príncipe de Paz** at National Youth Conference in Colorado!



## Camps are Here!

Opportunities for all ages at [www.pswdcob.org/camp](http://www.pswdcob.org/camp)

### Camp La Verne

[www.camploverne.org](http://www.camploverne.org)

July 18-24, 2010 - Junior Camp  
July 25-31, 2010 - Jr. High Camp  
July 25-31, 2010 - Senior High Camp

### Camp Peaceful Pines

[www.cob-net.org/camp/peaceful\\_pines.htm](http://www.cob-net.org/camp/peaceful_pines.htm)

July 18-23, 2010 - Junior / Jr High Camp  
July 23-30, 2010 - Late Family Camp  
August 7-8, 2010 - Beginner's Camp  
August 20-22, 2010 - Men's Weekend  
Sept. 3-5, 2010 - Closing Camp

## Annual Conference

PSWD at Annual Conference in Pittsburgh, PA July 3-7, 2010. Half of our congregations (**Bakersfield, Circle of Peace, Glendale, Glendora, La Verne, Live Oak, Modesto, Papago Buttes, Pomona Fellowship, and San Diego**) pre-registered a delegate to help discern the direction of the Church of the Brethren.

## District Conference 2010 at Hillcrest!

The District Program Committee looks forward to our gathering at Hillcrest Retirement Community in La Verne for the 2010 PSW District Conference, November 12-14, 2010. We have been hard at work as a committee to make the conference a wonderful gathering for business, education, worship, and fellowship as we grow in unity in Christ. The pages that follow have information about housing options and the schedule. The complete registration packet will be available online and in your church office. We look forward to spending the weekend with you.

– Russ Matteson on behalf of the Program Committee

### General

The 47<sup>th</sup> annual meeting of the Pacific Southwest District of the Church of the Brethren will convene November 12-14, 2010 at Hillcrest Retirement Community in La Verne, California.

Everyone is invited to participate in the business meeting, workshops, and worship throughout the weekend. Only delegates who are seated in the delegate section during business can vote. Anyone present may speak to the business at hand and can learn from the reports and presentations.

We ask those who are flying to make your return reservations for after 2:00 p.m. on Sunday so that you can participate in all conference activities.

### Welcome to Hillcrest

How thankful we are to be hosting the Pacific Southwest District Conference this year at Hillcrest! Hillcrest was established over 60 years ago by our District and now serves over 400 older adults in semi or full retirement. During the conference you will be fed not only spiritually, but also physically with scrumptious meals prepared under the direction of an Executive Chef! You will see old friends and make new ones. We are anxious to have you join us this year.

Matthew Neely  
President and CEO



### Delegates

Each church has at least four (4) delegates: Pastor, Board Chair, and two congregational representatives. Delegate credential cards were sent to each church in June. They are due in to the District Office by September 1, 2010. A copy of the cards & instructions can be found on the district website. A signed Delegate Credential Card must be on hand for each delegate and alternate from a congregation.

**Special note to delegates:** the Delegate Credential Card completed by your congregation does not register you for District Conference. You are responsible for completing the registration form and making your housing reservations by the October 15<sup>th</sup> deadline.

### Recent Changes

**Meal events:** this year the *cost of meal events is not included in the registration cost for District Conference.* You will need to select the meals you would like to attend and purchase tickets for those meals at the time you register. **Meal tickets will not be available for purchase at District Conference.** We encourage all attendees (especially delegates) to eat lunch on site Saturday as our break will only be one hour in duration.

**Youth Housing:** is not provided by the District Conference. Jr. & Sr. High Youth need to stay with their family or other persons from their church. If a church is sending more than 3 youth, we ask that the church also send an adult advisor (who needs to register for conference as well) who will be present at all youth activities throughout the weekend.

### Registration

Everyone who attends conference, delegates, non-delegates, children, and youth, need to register. The registration forms will allow you to reserve your conference meals, Friday workshop space, child care, and age group activities for children and youth. Checks should be payable to "PSWD" and sent with registration forms to: PSWD Conference, PO Box 219, La Verne, CA 91750-0219. Those who register will be able to pick up their information packets and meal tickets at the conference on Friday and Saturday.

Registration questions may be directed to the District Office (909) 392-4049 or Russ Matteson of the Program Committee (209) 523-1438.

*Registrations postmarked after October 15, 2010, will incur a late fee of \$25 for individuals or \$50 for the entire family.*

**Registration At Conference:** You may register at conference, but please extend all effort to register prior to conference. A registration table will be available in the Village Center lobby for on-site registration.

### Schedule:

See *New Life* back cover.



## Hotels: Book your lodging early!

The NHRA Winter Nationals are happening in Pomona the same weekend as District Conference. Hotel space is at a premium so please make your reservations ASAP. Hotel reservation information is available below, on the web, or through Annette Martin, lodging coordinator at (626) 905-4586 or [AnnetteMartin1@gmail.com](mailto:AnnetteMartin1@gmail.com)

Make reservations under PSWD Church of the Brethren in order to get our special discounted rates.

Hotel	Deadline	Rates	Distance	Amenities
<b>Best Western</b> 625 E Route 66 Glendora CA	Reservation price increases: October 12 <sup>th</sup> (626) 335-2817	\$116.99 single \$125.99 double	8 miles from Hillcrest	hot breakfast
<b>Extended Stay America</b> 601 W Bonita Ave San Dimas CA	Reservation price increases: October 11 <sup>th</sup> (909) 394-1022	\$79.99 single	3 miles	kitchenette
<b>Red Roof Inn</b> 204 Village Ct San Dimas CA	Reservation price increases: November 5 <sup>th</sup> (909) 599-2362	\$79.99 single/double	4.5 miles	coffee, microwave, refrigerator
<b>Ramada Inn</b> 840 S Indian Hill Blvd Claremont CA (909) 621-4831 xt. 103	Reservation price increases: October 29 <sup>th</sup> reservations@myhotelclaremont.com	\$69.99+tax single	4 miles	continental breakfast, non-smoking rooms
<b>Shilo Inn</b> 3101 Temple Ave Pomona CA	Reservation price increases: October 22 <sup>nd</sup> (800) 222-2244	\$89.00 double (up to 4 persons) \$25 per stay/per pet	6.4 miles	Breakfast included, pet friendly
<b>Double Tree</b> 555 W Foothill Blvd Claremont CA	Reservation price increases: October 12 <sup>th</sup> (800) 222-TREE	\$109.00	2.5 miles	on site restaurant
<b>Holiday Inn Express</b> 485 West Arrow Hwy San Dimas CA	Reservation price increases: August 15 <sup>th</sup> (909) 305-2323	\$139.99 single <i>kids free</i>	3 miles	continental breakfast

Contact Annette Martin for RV parking information: (626) 905-4586 or [AnnetteMartin1@gmail.com](mailto:AnnetteMartin1@gmail.com)

### Transportation Information

**Airport:** Book your flight as soon as possible to get the lowest fare! Flights should be through ONT - Ontario International Airport, which is about 13 miles from Hillcrest.

**Super Shuttle:** Book on line to receive a 15% discount (no other code is needed). Go to

[www.supershuttle.com/default.aspx?GC=7LGOC](http://www.supershuttle.com/default.aspx?GC=7LGOC)

There is no discount on phone reservations which can be made by calling (800) 258-3826.

Remember to book both ways, from the airport to your motel or Hillcrest with a return on Sunday.

**Car Rentals:** Rental cars are available at the airport.

### Ted & Co. Highlights 2010 Conference

Mennonite actor & comedian Ted Swartz is the featured presenter for the 2010 PSWD Conference. Ted will bring his humorous and creative Bible story telling and faith dramas to the conference in several ways.

On Friday, Nov. 12, from 2:15-5:00pm he will lead a workshop that will help participants work on their own creativity and how to bring that into our worship. All are welcome to participate.

On Saturday Ted will spend some time with the youth, offer a workshop, and give a performance that will be our evening worship.

Sunday morning Ted will bring the message in our closing worship celebration. You won't want to miss this weekend of faith filled fun with Ted & Co

# Pacific Southwest District Conference • Registration Form

November 12-14, 2010

All attendees should register for insurance purposes.

Registrations postmarked after October 15 will incur a \$25 late fee for individual or \$50 for family



## Step 1: Your Contact Information

Name of person submitting form:	Congregation:		
Address:	City:	State:	
Email:	Phone:	Zip:	
Your Lodging at Conference:			

## Step 2: Registration

Under age 5, no registration fee, please list name & age for insurance purposes. **Age group forms on web**

- I completed and enclosed the Child Care Form & Permission Slip/Medical Release Form (one each)
- I completed and enclosed one Activity Form & Permission Slip/Medical Release Form for each K-5th or Jr/Sr. High participant in the planned age group activity. Additional forms may also be found online at [www.pswdcob.org/distconf](http://www.pswdcob.org/distconf)

Please print your name as you want it on your name tag:	<i>Delegates</i> All Ages: \$80	<i>Non-Delegates</i> Adults: \$60 Jr & Sr Hi: \$30 Child, K-5th: \$30 Under age 5: Free	<i>Activity Fee</i> Youth: \$30 K-5th: \$15 <i>Childcare: FREE</i>			<b>Totals</b>
	Add \$25 per individual or \$50 per family if postmarked after Oct. 15			Age	Grade	
1)	\$	\$				\$
2)	\$	\$				\$
3)	\$	\$				\$
<b>Registration Total</b>						<b>\$</b>

## Step 3: Meals

all tickets in the packet of name #1 above Under age 5, free if name is written above and on meal line below

Meals – All meals are at Hillcrest	Price	Number of tickets	Totals
Friday – Women’s Fellowship Luncheon & Program	\$22.00	x _____ =	\$
Friday – Fellowship Dinner	\$22.00	x _____ =	\$
Saturday – Lunch	\$12.00	x _____ =	\$
Saturday – <input type="checkbox"/> Fellowship Dinner– or – <input type="checkbox"/> Minister’s Dinner	\$22.00	x _____ =	\$
<b>Meals Total</b>			<b>\$</b>

## Step 4: Special Event, details on the web: [www.pswdcob.org/distconf](http://www.pswdcob.org/distconf)

<b>Ted &amp; Company</b> workshop – 2:15pm-5pm Friday The workshop is free, please indicate your plans so we can plan.	List the number of free tickets → → →	#
<input type="checkbox"/> Yes, <input type="checkbox"/> No, # of ordained ministers seeking CEU credit	→ → → → → → → →	#CEU

## Step 5: Summary of Fees to be paid

<b>From step 2: Registration &amp; Activity Fees</b> . . . . . total from above	\$
<b>From step 3: Meal Costs.</b> . . . . . total from above	\$
<b>Grand Total</b>	<b>\$</b>

Please make checks payable to: **PSWD Church of the Brethren**  
 P.O. Box 219, La Verne, CA 91750-0219  
 Contact us with any questions and we will transfer you to the appropriate person.  
 909-392-4049 • [Registrar@pswdcob.org](mailto:Registrar@pswdcob.org)

# New Life

Pacific Southwest District of the  
Church of the Brethren  
P.O. Box 219  
La Verne CA 91750-0219

NONPROFIT ORGANIZATION  
U.S. POSTAGE PAID  
SAN DIMAS, CA  
PERMIT NO. 78

Address Service Requested

---

## 47th Annual District Conference Schedule

At Hillcrest in La Verne, California

---

### Friday, November 12th

11:00am..... Registration Opens  
12:00-2:00pm... Women's Fellowship Luncheon  
2:15-5:00. .... Workshop with Ted & Company  
5:30 ..... Dinner  
7:00 ..... Opening Worship led by  
Moderator Felton Daniels  
8:45 ..... Fellowship Time  
9:00 ..... Orientation Session  
9:00-10:00 ..... Youth Activities

### Saturday, November 13th

8:00am..... Registration Opens  
8:45 .... Gathering Singing & Business Sessions  
10:45-11:45 ..... *Workshop session 1*  
11:45 ..... Lunch & Fellowship  
Noon ..... Registration: Closes for the weekend  
1:00 ..... Business Session  
2:00-3:45 ..... *Workshop sessions 3 & 4*  
4:00 ..... Business Session  
6:00 ..... Dinner  
7:30 ..... Worship with Ted & Co.  
9:00-10:00 .. Fellowship time & Youth Activities

### Sunday, November 14th

9:15-10:15 ..... *Workshop session 4*  
Christian Education  
10:30 ..... Worship

*Pages 5-7 have more details and a registration form.*

