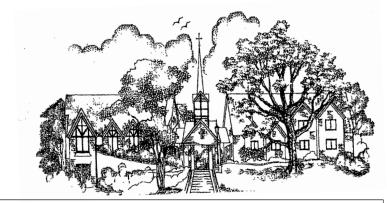
The Tempo

Holy Trinity Episcopal Parish

A people passionately seeking to love with the heart of Christ, think with the mind of Christ, and act in the world as the Body of Christ.



OCTOBER 2017

Keeping the Faith: Suz's Monthly Message

My Dear Sisters and Brothers in Christ,

Pumpkin Spice has returned to the marketplace, nature has begun to hint that autumn is on the way, and Clemson football brings its sleep challenge back to Saturday nights. All of these seasonal markers remind us of the rhythms of our activities, year by year. In the church year, this is the time of planning for the future: developing a Statement of Mission for the parish and launching our Annual Stewardship Campaign to fund the mission. (*Please see "Why Do We Do That?" on page 2 for a fuller explanation of the Annual Stewardship Campaign and its connection to Stewardship.*)

Talking about money in the church can be tricky. People get nervous-even more nervous, I think, than when we talk about sin and hell. What is intriguing to me about that reticence is that, as Brother David Vryhoff of the Society of Saint John the Evangelist writes, "in the gospels Jesus has more to say about money than about any other topic, including prayer." I suspect that Jesus found it necessary to talk about money so much because he quickly determined that its hold on our hearts and imaginations can be so strong that it becomes a source of disease, and thus his teaching so often focuses on the disposition of our hearts—toward money. Money is one of the ways in which disciples of Jesus Christ give back to God that which God has given to each of us. We also give back of our time and talent, and all of our giving is to the honor and glory of God. All aspects of giving are important, and it is healthy to seek a balance in the types of giving we offer to God. However, monetary giving happens to be the source from which we literally pay the bills each month.

That is why we conduct an Annual Stewardship Campaign, seeking pledges of support for the Statement of Mission. The Statement of Mission is the budget set by the leaders of the parish, beginning with the Finance Committee, with input from the staff and Ministry Team leaders. The SOM is finalized and approved by the Vestry, your elected board of lay leaders who undertake the fiduciary responsibilities of maintaining the assets and conducting the business of the parish. The SOM is presented at the Annual Meeting of the parish in January. This parish is incredibly generous and faithful in fulfilling pledges to a degree that is greater than any I've experienced and equal to anything I've ever heard of in almost twenty years of paid and volunteer involvement in parish administration. Y'all ROCK when it comes to putting your hearts and treasure in the same place! I am grateful for each of you.

I would like to take a moment to address a delicate topic: in the interest of transparency, we are stating explicitly that "pledge information is known to the Rector." However, the specific details of your pledge are kept in confidence. I have access to and study very carefully general information about all pledges, but not the names attached to any individual pledge other than my own. I am aware when a significant change occurs in any single pledge, and at that time I will obtain that name from our Parish Administrator so that I can make a pastoral call to that individual or family. In that case I am not as concerned about the money as I am about the well-being of the persons involved. I will, of course, also keep that information in strict confidence. I care very deeply about each of you because you are my brothers and sisters in Christ. Please take a moment to read the information about the Annual Stewardship Campaign located elsewhere in this newsletter. God bless you and keep you—and you keep the faith!

Grace & peace to y'all, Suz+

The Tempo is a publication of Holy Trinity Episcopal Parish 193 Old Greenville Highway Clemson, SC 29631-1335

> Phone: 864-654-5071 Fax: 864-654-5066

www.holytrinityclemson.org

Submissions are due by the 22nd of the month by e-mail to:

htchurch@holytrinityclemson.org or ibbrh@bellsouth.net

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*Ministry Team assignment in parentheses

WHY DO WE DO THAT?



What is the Annual Stewardship Campaign?

The Annual Stewardship Campaign is the church's method of fundraising to support the Statement of Mission, or budget, for the next calendar year. It is one aspect of Stewardship, a much larger component of a life of faith in the church. Stewardship is rooted in the idea that "all things come of Thee, O Lord, and of thine own have we given Thee." Everything we have is God's gift to us: life, community, spiritual gifts, talents, time, and money. We respond in gratitude for these gifts by giving back a portion of each.

In our Ministry Fair, held the final week in August, we recognized the many ways that parishioners give of their time and talent in the various ministries of Holy Trinity. As I mentioned in "Keeping the Faith," my monthly letter to you on the front page, we focus our attention at this time of year on giving back financially. The purpose of Stewardship is reflected in the picture above: we are a worshiping community located on our "Holy Hill" across from Clemson University to love, think, and act in this place, according to our Mission statement. The Annual Stewardship Campaign is what enables Holy Trinity to live into that mission.

On Sunday, October 8th, we will kick off our Annual Stewardship Campaign. You will receive a mailing from Holy Trinity that will include some general information about the Campaign, a letter from me, and a pledge card. This year, we will include for families with children some information about teaching children the importance of giving back to God and a special pledge card for them. The purpose of this is not to squeeze every last penny out of the parish, but rather to begin teaching every member of the parish about balanced giving of time, talent, and treasure.

The Stewardship Ministry Team, the Vestry, Wardens, and I ask you to consider prayerfully making a commitment to support the Statement of Mission for 2018 by returning a pledge card by November 12, when we will give thanks for the commitments we've received and ask God's blessing on them at each of our worship services.

The amount that you give is up to your discernment—so many of you already give with extraordinary generosity—but is it important that we receive a pledge of support from as many parishioners as possible in order to plan for growth after meeting our expenses. If you are currently giving without pledging, we are immensely grateful for your gift, and we would like to answer any concerns you might have about pledging—please feel free to contact me (scate@holytrinityclemson.org) or our Stewardship Chair, Ray Eisenbies (rayeisenbies@aol.com).

Suz+

LIMINAL SPACE: Deacon Christopher's Monthly Message

Notes from the In-Between

I recently found myself in an online discussion that was inspired by a quote from John Philip Newell: "I'm amazed that we continue to say the Nicene Creed. In what other area of life would be tolerate being told what to believe by a 4th century council of men who have been appointed by empire? So my feeling about the Nicene Creed is, yes, it's part of our family history so it has a place in the library, but let's make sure it's in one of the farthest corners of the library instead of placed beside the front door as required reading for everyone to come in. This is a piece of theology from a moment in time when we very dangerously came into a type of subservience to empire, and that empire worship has continued to be part of a lot of Western Christianity." ~ John Philip Newell (on Episode 133 of Rob Bell podcast)

I think Newell pretty seriously misses the mark on this one. Some thoughts in response:

When it comes to the Nicene Creed, to borrow from one of my seminary professors, many of us in the Church "know how that sausage was made." Rather than being a reason to discard it, that storied and controversial history is one of the main reasons to retain the Creed!

We in the present day like to think that the arguments that divide us and threaten to tear our Church apart are so much more cosmic, epic, and insurmountable than anything the Church has ever experienced before. That is not only historically inaccurate but also the height of vanity. The Creed is an important reminder that Christians have been arguing about what to believe, about what constitutes the "true" faith, and about the relationship between the Church and the State (empire) from the beginning, ever since Christ Himself was incarnate in the first place.

While we're at it, we might also do well to acknowledge the fact that those 4th Century theologians Newell so casually dismisses were in general far more brilliant than most modern religious pontificators can claim to be. But the Creed does more than just remind of that history. No, it does not express and define the full range of Christian belief, nor was it ever intended to by those who crafted it in the first place. Rather, it outlines the outer circumference of the faith—the far borders, so to speak—within which we can all live and worship (and disagree!) together.

The Creed is therefore essential to the fundamental concept of "unity in diversity," to use the modern phrase, that is necessary for the Church not only to survive but to thrive. Folks in post-modern America are thirsty for a faith with some substance, instead of flashy but empty style, and that they are looking for some clear values and concrete beliefs. That makes the Creed a crucial "selling point," especially among Millennials. If we as the Church were to say "We'd better ditch this Creed thing if we want to attract new members," we'd be shooting ourselves in the foot, in terms of evangelism, and selling our souls all too cheaply in the process. There's no need to betray who we are in the hope of coaxing people into the pews. The answer is not to become something we are not, but rather to proclaim who we are—and what we believe—boldly.

Another objection to the Creed was that it is "wrong" to tell people that they have to believe certain things in order to be "Christian." By withholding church membership from folks who don't hold those beliefs, it was argued, we're cutting people off from the radical transformation that Christ offers everyone. Christianity, it was argued, is not about beliefs but about transformation. Well, that's a tough one. Christianity *is* after all about transformation. In the Anglican tradition, we do not require new members of the church to sign any doctrinal statements in order to join. And yet ... it's perfectly possible—necessary, in fact—to say that there are certain teachings, certain ideas, certain beliefs which if one rejects then one is not Christian. The religious life is a matter of deep heart-transformation AND deep engagement of mind—"both/and"—or it means nothing. We can light up people's hearts till they glow like the sun and point them towards transformation all day long ... but if we don't engage people's minds with specific beliefs, tenets, concepts, etc., then folks have no clue what they're to be transformed into, or why, and the whole process is mindless, "transforming" believers into automatons who have no real understanding of whatever it is they claim to believe.

On the other hand, if we do not engage people's hearts, if we fail to ignite that deep yearning after God that leads to utter transformation, then the faith gets reduced to hollow and empty "philosophizing" that means absolutely nothing and has no real value. It becomes endless pontificating over "how many angels can dance on the head of a pin," and the fire of the Holy Spirit flickers and dies, and with it any hope of being born again into New Life, which is the point of the Gospel. Christians do not need to toss away the basic tenets of Christianity in order to be open to transformation—because coming to know Christ is by definition transformative. Christianity will get you there, and cognitive engagement with the established teachings of the Church is one of the things that facilitates that process.

OCTOBER CALENDAR

Sunday, October 1 Day School Sunday

8:45 am Holy Eucharist 8:45 am Breakfast 9:30 am Sunday School 10:30 am Holy Eucharist 11:40 am Coffee Hour

2:00 pm Clemson Cropwalk

3-4:30 pm Family Promise Ice Cream Social

5:00 pm Holy Eucharist—St. Paul's

Sunday, October 8

8:00 am Holy Eucharist 8:45 am Breakfast 9:30 am Sunday School 10:30 am Holy Eucharist 11:40 am Coffee Hour

3:00 pm Blessing of Animals at St. Paul's

Saturday, October 14

7–10 pm St. Paul's Churchyard Ghost Walk (Pendleton Historical Foundation)

Sunday, October 15

8:00 am Holy Eucharist 8:45 am Breakfast 9:30 am Sunday School 10:30 am Holy Eucharist 11:40 am Coffee Hour

5:00 pm Evensong—St. Paul's

7:00 pm Vestry Meeting

Oct 15-Oct 22 Family Promise

Thursday, October 19

4:00 pm Blood Drive

Sunday, October 22

8:00 am Holy Eucharist 8:45 am Breakfast 9:30 am Sunday School

10:30 am Holy Eucharist (CU Men's Choir)

11:40 am Coffee Hour

Monday, October 23

5:00 pm Nominations deadline

Friday, October 27

6:00 pm Oktoberfest

Sunday, October 29

8:00 am Holy Eucharist 8:45 am Breakfast 9:30 am Sunday School 10:30 am Holy Eucharist 11:40 am Coffee Hour

Tuesday, October 31

4-6 pm Trunk or Treat

ONGOING EVENTS

Mondays 12:15 pm Contemplative Practice

At Cooper Library

6:00 pm Education for Ministry

Tuesdays 11:00 am Reflectionary Bible Study

Wednesdays 12:00 pm Women's Book Club

At Central Library

5:45 pm Children's Choir Rehearsal

6:00 pm Canterbury 7:00 pm Choir Rehearsal

Thursdays 9:30 am Davis Library Book Group

(1st Thursdays only)

Saturdays 8:00 am Holy Trinity Book Group

"Liminal Space" continued from page 3

There's a reason the Creed has lasted 1700+ years. But we must be careful not to mistake the tool for the task. The Creed isn't the point. It points to the Way.

As to the notion that hearing the Creed recited is going to scare newcomers away, well, I can't say that that's never happened, but my experience thus far -- especially with younger folks -- is that those who are searching for a religious home and find the Creed to be a deal breaker are either turned off by Christianity full stop, any particular creeds notwithstanding, or are not interested in organized religion at all. My experience is that folks who in post-modern America are thirsty for a faith with some substance, instead of flashy but empty style, are looking for some clear values and concrete beliefs. That makes the Creed a crucial "selling point," especially among Millennials.

If we as the Church were to say "We'd better ditch this Creed thing if we want to attract new members," we'd be shooting ourselves in the foot, in terms of evangelism, and selling our souls all too cheaply in the process.

There's no need to betray who we are for the sake of butts in the pews. The answer is to proclaim who we are boldly, not to become something we are not."

A Word from Your Stewardship Chair:

"Each one should give as you have decided, not reluctantly nor under compulsion, for God loves a cheerful giver!"

As a prelude the 2018 Annual Stewardship Campaign, I wanted to share some information about last years' campaign. As some of you may know, we have been looking at statistics about pledgors and other identified donors with respect to demographics and other trends. Rest assured, confidentiality has been maintained because none of the individual records contain names. It is important to note that, based upon comparison with other diocese and national statistics, Holy Trinity parishioners have been very generous, and we appreciate this fact very much. The church has been able to accomplish a great deal of good as a result.

Pledges for 2017 increased to \$477,016 from \$462,462, a \$14,554 increase (3%) over 2016. There were 149 pledgors for 2017 compared to 143 for 2016 thanks to new members as well as persons who pledged in 2017 that did not pledge in 2016. The average pledge for 2017 was \$3,201. In addition, there are 12 identified donors who have given \$7,050 thus far in 2017; this dollar amount should increase as the year progresses.

If you look more closely at the demographics surrounding the pledgors, it is clear that 92% of pledgors (by dollar) have birthdates in the Greatest Generation (1901-1945) and Baby Boomer (1946-1964) eras. This is not unusual because other demographic groups (Gen X and Millennial) are just getting started in their careers and have less excess funds available to donate. Most churches have this distribution of pledges, but it is particularly striking here at Holy Trinity.

Within the increase in total pledges by \$14,554 during 2017, there are a number of moving parts. We received new pledges of about \$43,000 for the year (\$9,000 from new members) and \$13,000 from increases to existing pledges for a total increase of about \$56,000. These are significant increases! However, there was also about \$42,000 in reductions to pledges and persons who pledged in 2016 but not in 2017. This is no different than other churches and is probably a result of pastoral and economic issues within pledgors' families and no doubt some attrition. The net result is that in order for church revenues to move forward consistently and significantly, we have to swim against a considerable tide.

With this information in mind, Mother Suz and the Stewardship Committee (with the input of the Wardens and Vestry) have designed the 2018 Stewardship Campaign to increase the pledge budget to cover the ever increasing costs of Holy Trinity (just like your home budget) and additional staff required to support the many ministries of Holy Trinity. The budget is being prepared by the Finance Committee, and our target will be announced on Stewardship Sunday.

The actual campaign is intended to increase:

the number of pledgors. Based upon statistics, it appears that approximately 64 parishioners or family units do not pledge or donate.

the individual pledges, where possible.

the number of pledgors by converting the identified donors into pledgors (so that we can plan).

We do not intend to implement a "hard sell" campaign. Instead, it will be very similar to previous years' efforts featuring:

A Stewardship mailing with letter from Mother Suz, a pledge card and a brochure describing the campaign and reasons for pledging.

A Stewardship Sunday sermon by Mother Suz and remarks by the Stewardship Chairman

Periodic updates and Lay Witness comments about what Holy Trinity means to them.

Ingathering in mid-November and follow up by members of the Stewardship Committee, Vestry and Wardens with those parishioners who have not returned the pledge cards.

This year, we will implement a special pledge card for families with children to teach them about the importance of giving back to God and supporting the church. Details will follow.

More opportunities to thank parishioners for their generosity. The Wine and Cheese party was the first such event.

One of the most important features will be educating parishioners about the details surrounding pledges and the uses of the additional funds obtained by Holy Trinity. Informed parishioners will be more likely to support the fundraising effort.

As said previously, on behalf of Mother Suz, the Wardens, the Vestry and the Stewardship Committee, we want to thank you for your past generosity. Because of your kindness, we have been able to accomplish great things at Holy Trinity. With your continued assistance, we will be able to accomplish even more.

If you have questions, please contact me at rayeisenbies@aol.com or Mother Suz.

-Ray Eisenbies, Stewardship Chairman

Commissioning of Teachers

On September 10 during the 10:30 am service, the church school teachers and acolyte director were commissioned for the upcoming year.



Blessing of the Animals 3 pm on October 8th at St. Paul's

The annual Blessing of the Animals will take place at 3:00 pm, Sunday, October 8 at St. Paul's in Pendleton. In this celebration of the Feast Day of St. Francis of Assisi, all pets and their humans are welcome to this brief service of prayer for our furry, scaly, wiggly animal friends. All people are welcome to join in prayers of thanksgiving for Nature and all who dwell therein.

Evensong 5 pm on October 15th at St. Paul's

The Episcopal service of Evening Prayer is typically referred to as Evensong when its liturgy is chanted or when music makes up a significant portion of the service. The liturgy of Evensong has its roots in the great Anglican tradition of chanted liturgies and choral worship music.



Office – a series of liturgies for prayer services that is intended to be used throughout the day, hearkening back to the monastic origins of these liturgies. "Office," in this sense, derives from the Latin for "work," as daily prayer is part of the work expected of the faithful.

When Evening Prayer is sung as Evensong, however, the service recalls the feeling of celebration we recognize in the Sunday Eucharist. And on October 15, 2017, we will gather at St. Paul's for a celebration of choral Evensong. The service will begin at 5:00 pm, and everyone is invited to come together for this deeply moving experience of our shared Anglican tradition.



Clemson University Men's Choir

On Sunday, October 22nd, we are pleased to host the Clemson University Men's Choir under the direction of Anthony Bernaducci at the 10:30 am service at Holy Trinity. Be prepared for a real treat as their sounds fill our Holy space.



Family Ministries

"Almighty God, whose loving hand hath given us all that we possess; Grant us grace that we may honor thee with our substance, and, remembering the account which we must one day give, may be faithful stewards of thy bounty, through Jesus Christ our Lord. Amen." BCP Prayers—For the Right Use of God's Gifts, p. 827



It's officially fall and, in churches big and small, that means talking about stewardship. Many adults get squirmy when the topic of money is brought up, but how often do we put those feelings aside and include our kids in a conversation about money or managing resources well? Talking about money itself can be fairly simple as our kids grow. They learn to count small coins, and maybe earn a few bucks here and there doing odd jobs as they gain independence. Eventually, high schoolers learn to write checks and whip out mom and dad's debit card with ease.

Looking beyond the mechanics of money, how often do we talk to kids about creating a budget, and as a part of that conversation, setting aside money to give back to God? The concept of stewardship is that all the resources our families enjoy; food, clothes, being in nature, as well as money, are all gifts from God. As Christians, we believe that God asks us to give back a portion of what he has blessed us with.

As we get into the fall, and stewardship, season, we will be having more conversations within our parish about giving back to God. Take these concepts home and talk about them with your kids, if you aren't already. Here are a few ways to introduce concepts of stewardship to kids in different stages:

Preschoolers: Give them a quarter or dollar bill to put in the offering plate each week **Elementary Students**: Help them sort their money into Spend, Save, and Give jars. Encourage them to bring money from their Give jar to church as their own offering to God.

Middle Schoolers: Include them when you write the family's monthly tithe check. If your family gives online, show them how much your family gives, and how you budget to honor that pledge.

High Schoolers: Ask them if they feel ready to make a pledge of their own this year, as a sign of their growing financial independence and ability to manage money.

Don't forget to mark your calendars for our Family Ministry Events in October!

Oct. 1—Day School Sunday (10:30 am Service)

Oct. 8—Pet Blessing (3 pm at St. Paul's)

Oct. 31—Trunk or Treat (4–6 pm at Holy Trinity) Blessing of Costumes will be at 4:15 pm.

Chloe Cashwell

Our Place—A Shared Vision



Please complete a survey to help us decide on the next steps for the use of this priceless property adjacent to our education building, called Trinity Place. You may read and respond to a survey either online at https://www.surveymonkey.com/r/58WS9NT or go to the church office where you can obtain a paper copy. We need participation from as many parishioners as possible as we work toward preparing for the future of Trinity Place. Thank you for your input and assistance. The deadline for completing the survey is Trinity Place. Thank you for your input and assistance. The deadline for completing the survey is Trinity Place. Thank you for your input and assistance. The deadline for completing the survey is Trinity Place. Thank you for your input and assistance. The deadline for completing the survey is midnight-on-one of this priceless pricel



CHRISTIAN FORMATION

Episcopal Day School



In May, 2017, the Episcopal Day School completed its 57th year of operation. Congratulations to the wonderful staff and students! On Sunday, October 1, we will celebrate the ministry of Holy Trinity's Episcopal Day School at our 10:30 am service. The service itself will be designed specifically for little ones, weaving elements of the Day School and Children's Church services into our Liturgy of the Word for the day. There will be no Children's Church on this day; instead, we will use the readings and the prayers from our Children's Liturgy, and the homily will be a brief Gospel lesson for the children (and the adults can listen in). We will recognize and thank the Episcopal Day School Director and teachers. We will welcome Day School families, as well. Please greet them with a smile and welcome them to Holy Trinity! Join us in the Parish Hall for cake and fellowship following the service.

The 2017-2018 School Year is off to a great start! The students are enjoying school and growing new knowledge. The three-year-old Yellow Bird and four-year-old Red Bird students will enjoy field trips this month to Clemson University's Brooks Center to see Tri-ART Performances, "Click, Clack, Moo" and "Air Play." The students will also enjoy a visit from the Clemson University Fire Department for National Fire Safety Week which is October 8th-14th.

The school will have School Spirit Week from October 2nd-6th. Each day the students and teachers will show their spirit: Monday is Silly Socks Day, Tuesday is Wacky Hair Day, Wednesday is Class Colors Day, Thursday is Favorite Character Day, and Friday is Clemson Tigers Spirit Day!

If you have questions about the Day School, please contact Suzanne Watkins at swatkins@holytrinityclemson.org or (864) 654-0298.

4K Redbird Class











Nominations for Upcoming Parish Elected Positions Now Being Accepted

Dear Fellow Parishioners,

Nominations are now open for the following elected positions at Holy Trinity:

- 4 Vestry Members (3-year term)
- 1 Delegate to Diocesan Convention (4-year term)
- 2 Alternates to Diocesan Convention (1-year term)
- 2 Day School Board Members (2-year term)
- 1 Day School Board Member (1-year term)
- 1 Senior Warden (1-year term, can serve up to 3 terms; Current Senior Warden has served 1 term.)
- 1 Junior Warden (1-year term, can serve up to 3 terms; Current Junior Warden has served 1 term.)

Position descriptions and a Nomination for Parish Service form and position descriptions are available from the church office. The position descriptions include qualifications and responsibilities associated with each position.

Nominations will be accepted until **Monday, October 23 at 5:00 pm**. Parish members may volunteer for nomination or nominate other parish members. Please make sure that anyone you nominate is willing to serve and completes the Nomination for Parish Service form. Section IV.6 of the Parish By-Laws prescribes the following eligibility requirements for vestry members:

Any parishioner who is a communicant in good standing, as previously defined, is eligible to serve in the Vestry except that no immediate family member (*i.e.* spouse, parent, child and sibling) of Parish staff, Day School staff or clergy is eligible for Vestry service and no member of the same family (spouse, parent, child, or sibling) may serve on the Vestry concurrently.

The term "communicant in good standing" shall mean a baptized and confirmed, or received member of the Episcopal Church who is contributing to the support of Holy Trinity Episcopal Parish.

Diocesan Convention Delegates and Parish Day School Board members must also be communicants in good standing.

Ballots will be emailed or mailed to all parish members, along with bios of nominees, on Thursday, October 26. Hard copies will be available in the church office. Voting will close at noon on Sunday, November 5.

Terms for these positions will begin at the conclusion of the annual meeting in January 2018.

If you have questions or need further information, please contact one of the following members of the nominating committee.

Iris Reed, Chair <u>ibbrh@bellsouth.net</u>

Kaleb Ellison <u>Kalebellison@rocketmail.com</u>

Joe Yanes joe.yanes@gmail.com
Kathy Sparks ksparks@clemson.edu
Jody Hunter kjh1980@aol.com
Wendy Longo wlongo@bellsouth.net

Serving in a parish elected position is an important way to share your time and talent with your parish family. We ask you to prayerfully consider volunteering for nomination or nominating another parish member.

Yours in Christ,

Your Vestry Nominating Committee



CHRISTIAN FORMATION



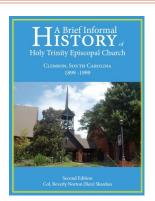
Fall semester is upon us and our delightful (and hungry!) Canterbury students are back with us. Canterbury is a wonderful college ministry reaching out to students at Clemson, Tri-County Tech, Anderson University, and SWU. They are so appreciative of the home cooked meals provided by our Holy Trinity volunteers and the chance to know us better.

Dinners are every Wednesday at 6 pm in the parish hall. The kitchen is available for preparing the meals. Plan for about 15-20 students, and please join them for dinner. Share your family's favorites or any of your specialties. This group is easy to please!

Please sign up for this fun and rewarding ministry and help make Holy Trinity a home away from home for our students. Ask a friend or two to join you. You're sure to have fun!

Sign up at this link: http://www.signupgenius.com/go/30e0d4ba8ae2ea0f94-canterbury or contact Sue Smink (864-557-4500; ssmink55@gmail.com) and she will sign you up. Thank you!

Holy Trinity History



Be sure to get your copy of <u>A Brief Informal His-</u> tory of Holy Trinity Epis-

copal Parish 1899-1999, written by our beloved Col. Ben Skardon. In honor of Ben's 100th birthday, the book was revised to include more recent events of the parish as well as some beautiful photographs showing the growth of the little church up on the hill. Kathy Crouse still has some books left. They sell for \$35 (to help cover printing costs.)

Notes from Your Junior Warden

Love with the heart of Christ, think with the mind of Christ, and act in the world as the Body of Christ - Making, Equipping and Sending Mature Disciples of Christ

Happy Birthday to the Parish Hall! Many thanks to everyone that donated items to the parish hall kitchen in honor of its 20th birthday. I can't wait to open them so that we can start using them during our ministry programs!

Unfortunately, the Parish Hall is beginning to show its age as many of its original systems are starting to need major repairs. The Buildings and Grounds committee is currently working on developing a prioritized list of upcoming repairs for the 2018 Statement of Mission. Not wanting to wait until 2018, two air units in the Parish Hall needed to be replaced. I am grateful to Beth Kunkel, Bill Hurst, and Lynne Farmer for helping research the new units as well as members of the Finance Committee for their work in helping cover the expense.

Hurricane Irma also left its mark on the church. Many thanks to Will Mayo for his help in removing the large limb that fell out in front of the church and to the great folks at Tree South for removing the even bigger branch from the parking lot at St. Paul's. Mike Cauley came in and helped restore the shade canopy for the Day School playground. Members of the youth program went and helped several parishioners to clear debris from their yards.

Finally, I would like to thank everyone that helped donate to the improvements in the nave. The carpet and seat covers look beautiful! Thank you to Mickey Harder and the Nave Committee for their help in spearheading this effort.

As always, please let me know if you have any questions or concerns about buildings/grounds. I continue to be blessed as I serve the parishioners of Holy Trinity as your Junior Warden! As always, please reach out to me with any questions or concerns!

Kathy Crouse



Fun for All

Save the date for Holy Trinity's second annual Oktoberfest! This will be a family friendly night of fun and great food for eve-

ryone! Friday, October 27th, 6:00 pm! Wir sehen uns Dort (We will see you there!)

Cindy Thackham

Sunday School Class "Living as if we are going to die"

Your Pastoral Care Committee has developed a forum and Sunday school class for Fall 2017 on both spiritual and practical issues for the end of life. All ages are welcome—these are conversations particularly valuable to have with family members in different generations. The class will be based on the book: Faithful Living, Faithful Dying: Anglican Reflections on End of Life Care, but the book is optional because its style is rather academic. We will explain key ideas from the book so that those who don't choose to read it won't miss anything crucial.



Please join us for an adult forum on September 10 and then a Sunday school class that will meet weekly until early November. If you have questions in advance or questions that you hope will be raised about one of these topics but don't want to bring up yourself, email Pam Mack at pammack@clemson.edu.

- Oct. 1: **Ch. 3: Ethics and planning ahead: wills, planned giving and passing on our stories**Chapter: We need to express our ethics and values in our end of life choices: think about the family and community, not just the individual Teaching: Wills, planned giving, recording family stories
- Oct. 8: **Ch. 4: Goals of medicine and choices**Chapter: Using our medical power responsibly to individual, family and community, artificial hydration and nutrition, pain relief, argument against medical aid in dying Teaching: Examples: Why people stop eating, feeding tubes, total sedation, voluntarily stopping eating and drinking
- Oct. 15: **Ch. 5: Treatment choices**Chapter: The basis of our thinking should be not autonomy but the purpose of life, this requires that the person making the decision has all relevant information Teaching: Medical power of attorney, living wills, distribute and discuss Five Wishes
- Oct. 22: Ch. 6: Accepting death, hospice, and being a friend
 Chapter: How clergy and congregations can support the dying and their families Teaching: The value of involving hospice early, rituals around death
- Oct. 29: **Ch. 7: The church as community**Chapter: Clergy roles at the time of death, rituals for difficult circumstances Teaching: Funeral planning and the paperwork that follows
- Nov. 5: Ch. 8: Broadening the conversation: the future of health care Chapter: Ethics and health care policy Discussion: Health care policy on a Gospel basis.

Pam Mack

HALLOWEEN FUN



Mark your calendars – on October 31^{st} , Holy Trinity will have a Trunk or Treat from 4 pm – 6 pm in our back parking lot. Kids are invited to come trick or treat, play games and activities, and even have their Halloween costumes blessed before heading out to enjoy all the trick or treating Clemson has to offer!

The Blessing of Costumes will occur at 4:15 pm. For more information, contact Chloe Cashwell at (864) 654-7051 or email ccashwell@holytrinityclemson.org.





SPOTLIGHT

St. Paul's Committee

The purpose statement of the St. Paul's Committee is: Serving in mutual ministry with the Priest-in-Charge, this Committee, as representatives of Holy Trinity Episcopal Parish, is entrusted to serve as agents in all



matters concerning the care, support, and preservation of St. Paul's Church and Churchyard.

The Committee will guide efforts to support and maintain St. Paul's church and churchyard as a beacon of hope for all who pass by and pass through. Committee members are Eric Naeseth (Chairman), Jack Davis (Vestry Liaison), Donna Davis, Betty Snowden, Wendy Longo, Diana Manly, Sally Mathiasen, Jim and Iris Reed, Alden Valentine, and Clyde and Frances Gorsuch.

You must know and understand your past in order to thrive in the present and prepare for the future. At Holy Trinity, we are honored to be the caretakers of a wonderful and beautiful historic property. Established on June 17, 1819, St. Paul's Episcopal Church of Pendleton is the "mother church" of Holy Trinity, having long been a part of the local ministry of the Episcopal Church in the upper part of South Carolina. It is an important and tangible piece of the Holy Trinity story.

Caring for a historical property has its challenges. As you may recall from the September issue of *Tempo*, there was mention of upcoming repair and or rehab projects at St. Paul's Church in Pendleton. Here's a bit of background and how this has come about. During several meetings in the fall of 2016 and the first one in January of this year, it became apparent to the St. Paul's Committee that the church structure was facing same fairly expensive (exceeding one hundred thousand dollars in total) upkeep work beyond the scope of funding available to the Committee or Holy Trinity Parish.

At the behest of our rector, Mtr. Suz, a working group of the St. Paul's Committee consisting of then Committee Chair Jack Davis, Wendy Longo, and Eric Naeseth put together a Statement of Mission (SOM) application for consideration under the 2018 budget year. After being reviewed and approved by the Vestry for submission, the SOM was submitted by the February 24, 2017 deadline to the Diocese of Upper South Carolina's Commission on Congregations and requested funding support of \$106,000.

While Holy Trinity Parish oversees the care and upkeep of the church structure of St. Paul's and its grounds, St. Paul's is the property of the Diocese. Given its historical and spiritual significance to the town of Pendleton and the surrounding area that includes Clemson, Mother Suz was thrilled to be advised in early June that not only had the Diocese approved the funding request, they did so for the full amount requested out of *the current year's Diocesan budget*.

The St. Paul's Committee, working in conjunction with Holy Trinity's Buildings and Grounds Committee, and with guidance from our Junior Warden, Kathy Crouse, is seeing that St. Paul's will receive a complete repainting of its interior, window repairs, repair of coping on one of the family grave plots in the churchyard, tree removal and or trimming to mitigate risk of damage to the church building, the Thrift Shop, or headstones in the cemetery, repointing (*i.e.* re-mortaring) on some of the pillars underneath St. Paul's, plus a complete repaving of the parking lot. It has proven to be a challenge finding contractors that are able to work on an historical property. We hope to have work begin in the upcoming weeks and it most likely will extend into the early part of 2018.

A special thanks to our Buildings & Grounds Committee Chairman, Bill Hurst, is in order for his outreach to contractors in the Upstate area to submit bids for work on these various projects. Remember, our mother church is almost 200 years old, the initial building being finished in 1822, and it remains the core mainstay of the current St. Paul's church building. Its beautiful bell tower on the top of the building offers a beacon of hope for all those that pass by or pass through St. Paul's.

Eric Naeseth and Kathy Crouse



Holy Trinity Bazaar and Artisan Market

Mark your Calendars! The annual Bazaar the Artisan Market will be Saturday, December 2 from 10am to 3pm. The event features a variety of home-made and hand -crafted goods, including themed gift baskets, baked goods and frozen meals, plants, jewelry, woodwork, quilts, etc., along with a great lunch and a silent auction. As most of you know, nearly all of the proceeds from the event go directly to numerous local charities selected by you each year.



The success of the Bazaar depends on the time and talents of our parishioners. There are many ways in which you can contribute to this success. Please consider (1) con-

tributions of home-canned jellies, pickles or the like, baked goods (cakes, cookies, candies), frozen meals, hand-crafted Christmas ornaments, quilts, jewelry or other craft items, plants, Clemson memorabilia, etc.; (2) contributions of small gift items to be included in the gift baskets which Iris Reed creates; (3) contribution of services or gift items to the silent auction (see separate note below); (4) sign-up to help the day of the Bazaar to work at one of the tables, help with lunch, or clean up afterward; (5) plan to attend on Saturday, December 2 and bring a friend or two to do some holiday shopping!

For any questions, to share ideas, or help in any way, please contact Carol Yardley: <u>carolyardley@gmail.com</u> or call 864-639-4728 or Robbie Grider: <u>rbgrider64@gmail.com</u> or call 864-944-7092.

Stained Glass Ornaments- Reproductions of Windows at Holy Trinity



The stained glass windows of Holy Trinity Church, installed in the first few years after the church was consecrated in 1995, were made in England by the J. Wippell Company, Ltd., and were designed by Roy Coomber of that same company. The windows on each side the nave depict major events in the earthly life of Christ.

The Annunciation window was given to the glory of God in memory of Dr. James Hagood Sams, Jr., and Elizabeth Dargan Sams. Holy Trinity is in the process of having the windows reproduced into stained glass ornaments by the Museum Masterworks Company of Richmond, VA,. and the Annunciation window is the fifth in this series. These ornaments are available at a cost of \$25 each, and will be sold at this year's Holy Trinity Bazaar and Artisan Market.

Holiday Bazaar—Time and Talent for the Silent Auction

Music, art, IT savvy, organizational skills, personal trainer, cooking, baking, singing, handyman, dog training or cat or dog sitting, tutoring. Do you have talent in any of these areas? Why not offer up an hour or two of your time and talent as a silent auction item? Examples of items sold last year are: dog training, closet organization, personal trainer, nutritional counseling, in home IT help, and singing telegram trio.

Folks, Holy Trinity has talent, not to be kept under a bushel:) Please consider sharing a one or two hour session of your talent, for all to enjoy. Thanks! For your questions, ideas, or more information please contact

Judy Surak, Chair — 864-933-5205 or judysurak@yahoo.com

Lynn Luszcz — 864-656-6704 or <u>lluszcz@clemson.edu</u>

Sue Williams — 864-654-3213 or williams6118@bellsouth.net



Church Mice

Angel mice have joined the family of Holy Trinity Church mice to be presented at the 2017 ECW bazaar. The procession with crucifer, acolytes, choir, deacon, priest, bishop and now heavenly angel mice complete the Holy Trinity family of church mice.

The angel mice are adorned with lace wings, pearl halos and of course, no Southern angel would be complete without a pearl necklace.

Unfortunately, these cannot be ordered ahead of time. There are a limited number of these adorable hand-made church mice so don't miss them. They will be available at the Holy Trinity Crafts table.





This October, over 500 students will descend on Bowman Field, to construct the 25th Homecoming for Humanity House. They are willing to do the work, but they need your financial support. The student chapter works tirelessly to raise the funds for the Homecoming house. Then, they put on work clothes and lead the building. They surely merit support from the community.

In addition to the Homecoming House, plans are underway for a second student house. The volunteers for that house will be CU athletes. Building two houses means buying twice the lumber. So, we are asking you to help. Please consider making a Foundation Donor gift of \$100. 150 Foundation Donors will provide enough resources to purchase the framing materials. Completion of the house is possible with 300 such donors. A list of Foundation Donors will be posted in the house during on-field construction. A contribution of \$25 buys a symbolic square foot. Your name will be entered on a one-foot square, drawn on the floor of the Homecoming House.

Construction began on Wednesday, September 27. Come by to support the students and offer your encouragement. We invite everyone to come see the house on Homecoming, which is Saturday, October 7. Whatever you are able to give, please keep this project in your prayers.

Building on Faith Support

Make checks out to Clemson University Habitat and mail to 111 Sloan Street, Clemson, SC 29631

We would like to include your name in our list of supporters.



Family Promise Meal Preparers and Servers

Principles and Guidelines: Our Vision is to host well-fed families, feeding the body and the soul. Through our universal need for nourishment, we pray, break bread, and celebrate the lives of our families. Our Mission is to offer the facilities and hospitality of Holy Trinity to allow our partners at University Lutheran and our parish to serve nourishing meals, provide companionship, and contribute to some of the basic needs in the lives of our guests.

As Meal Preparers and Servers, we are responsible for food for at least two meals per day for the 7 days our guests are with us. Depending on the circumstances, guests may have access to lunch elsewhere, especially school-aged children during the school year. When required though, we provide food that may be assembled or packed as lunches. We are given information as early as possible from Family Promise concerning special dietary needs of guests, allergies and diabetes being among the most common situations that we have to address. We feel our attention to nutrition and proper diet is important to our mission and to our guests.

Breakfast is provided each day with a variety that all of us are used to: Cereals – cold and hot, milk, juice, fruit, yogurt, protein bars....We ask our guests during our first meal together about what they may prefer. Often frozen egg and sausage/bacon biscuits are popular. Administration of breakfast is by the volunteers that stay with the guests. Breakfast is done in the basement area so it is convenient for these groups. Dishes are collected and left for washing at the evening meal. Often during the school year, guests are leaving before 6:00 am. Breakfast supplies are generally procured by our staff volunteers and are monitored daily to insure an adequate supply each morning. Volunteers may be asked to provide some of the staples that are popular. This is under direction from the staff.

Lunch, when required, is made from supplies the guests may request. Volunteers could be asked to provide staples such as bread, lunch meats, or traditional lunch/snack supplies. There is a Saturday lunch provided as the guests remain at our facility for the day. This is prepared by a volunteer as described below and may be more casual and appealing for a mid-day meal.

Dinner is the major meal of the day for our guests. It is a time of social interaction among our guests, our staff, and volunteers. Comradery is established and we learn a bit about our guests. Dinner is prepared by volunteer cooks/ chefs in their own homes who sign up as our schedule develops. They are kept informed of numbers to expect (could be 5 to 16), likes/dislikes in food, favorite food styles, food allergies, etc. Schedule generally dictates that dinner is served about 5:45–6:00 pm. Staff sets up for staples such as salt/pepper, drinks, plates, utensils, etc. Cooks may deliver their meal around 5:30 pm. A warming oven and full oven/stove are available to keep dishes warm if necessary. Space is available in a refrigerator or freezer. Regarding the meals, nutrition should be the major consideration, but certainly good and tasty are requirements. Simple variety always wins, with salads and vegetables always popular. Main courses are always the focus, and our guests are like all of us, appreciating most manners of entrées. Again, simple always seems to be most appreciated. Staff may guide our volunteer chefs if there are situations that warrant notification. At all dinners, our volunteer chefs are encouraged to break bread with us. It is the best way for our guests to have an opportunity to express their appreciation to the chef for the meal. It is also a time for our volunteers to see situations that may be foreign to us, but that we must acknowledge and do our part in helping and ministering.

We need your help. To volunteer in any of the above areas or for any other ministry area for Family Promise, please contact Liz Halpin (ehalpin59@gmail.com or 864-654-5230) or Eric Naeseth (naesethk@aol.com or 410-533-1231). You can also get more information by coming to the Family Promise Ice Cream Social—see the top of the next page.



Family Promise Ice Cream Social

Mother Suz, Deacon Christopher, and Family Promise Coordinators are hosting an Ice Cream Social on Sunday, October 1st, from 3:00 pm. – 4:30 pm. All who have volunteered during the last three years, please come! Those who are eager to learn how they can become involved with Family Promise, please come for ice cream and social interaction. All who want to meet and interact with volunteers from University Lutheran, our support church, please come and meet new friends. Come and enjoy ice cream and social interaction!



Armilla Moore, Executive Director of Family Promise, and JoAnn Brink, Case Manager for Family Promise, will be here to answer questions and to meet the wonderful volunteers.

Please call the church office by September 27th to let us know you are coming. Bring your family to enjoy ice cream, social interaction, and to learn what happens when Family Promise and University Lutheran host our Family Promise guests.

Family Promise will be at Holy Trinity October 15th - October 22nd. We will be responsible for evening meals on October 19, 20, 21 and lunch on October 21. We are starting to line up cooks. Anyone interested in more details on this opportunity, please contact Bill Hurst at 864-508-6323 or https://doi.org/10.2007/nurst2@clemson.edu.

Your Family Promise Team

Volunteers Needed for Meal-Packing Event



The Episcopal Church of the Ascension in Seneca needs volunteers to pack 10,152 meals on Saturday, October 21, 2017, at 9:00 am.

Ascension is located at 214 Northampton Rd., Seneca 29672. Call the church at 864-882-2006 for more information and/or to volunteer.

Blood Drive

The next blood drive at Holy Trinity will be on Thursday, October 19, beginning at 4 pm in the Holy Trinity parking lot. For more information, please contact Tim McPeak at 864-723-4486 or tcmcpeak1@bellsouth.net. All donors will receive a free Clemson or South Carolina T-shirt.





Annual Clemson Cropwalk Sunday, October 1st

This walk benefits Clemson Community Care. The route starts at Fort Hill Presbyterian Church. You can help by walking, donating money for our Holy Trinity group that is walking, or volunteer to help distribute refreshments. Registration begins at 2 pm and the 3.6 mile walk around Clemson University begins at 2:30 pm. There is also a shorter walk route option available. Great for individuals and families. We will be taking up donations after the 8:00 am and 10:30 am services.





So All May Eat

Our So-All-May-Eat garden by the playgrounds has produced an abundance of vegetables and flowers this summer. The cart containing some of the remaining abundance is being shared with parishioners on Sunday mornings and with CCC during the week. And, if you have extra in your home garden, feel free to bring it in to share. Any extra will be taken to CCC on Mondays; they love to be able to supplement their clients' food packages with fresh produce and are excited about the possibility of also providing fresh flowers.

Contemplative Practice

Join us for a half hour of Contemplative Practice on Mondays when Clemson University is in session. We gather in Room 109 (in the basement of the library) beginning at 12 noon. We spend the next half hour prayerfully contemplating a short passage of Scripture, or we practice silent, centering prayer. We finish by 12:50 pm. All are welcome.

Peace, Suz



Have a Singing Rooster Christmas!



We have the perfect Christmas gifts for those hard to get family, office, and friends!

French or Vienna, Caf or Decaf, ground or whole bean!

Cange Kupps for Keurig also available in Vienna & Decaf!

Superb gourmet chocolate bars also available in Plain, Orange, and Lemon-Ginger flavors!

\$10 per bag for Coffee; \$3 per bar for Gourmet Chocolate – payable to: Holy Trinity Outreach. If you have any questions, please contact Harry Morse by text, phone, or email: 864-314-9996 (phone or text); hgmorse@gmail.com (email).

Please order by Sunday December 3 to ensure delivery by Sunday December 10. Thanks for your support of our work in Haiti!!

Note—An increasing body of scientific data suggest that coffee consumption is linked to increased quantity and improved quality of life. Though data for chocolate consumption is less robust, some would hold this truth to be self-evident!! References available from Dr. Morse!

ECW Treasurer Change



Cindy Thackham took over as the new Episcopal Church Women Treasurer on September 17, 2017. Iris Reed was the previous treasurer, serving in that position since January 1, 2007.





Singing Rooster Coffee

Perhaps the best quality, and certainly best tasting, fresh coffee available anywhere in the Upstate is Singing Rooster fair-trade Haitian Mountain Blue which is grown on the volcanic mountainsides in rural Haiti and currently under cultivation in our villages of Bois Joli and Morne Michel, high quality and exceptional taste are its hallmark.

Remember that 70% of the proceeds from each sale go directly back to Haiti. Of each \$10 purchase, only \$3 goes toward processing, shipping and handling while \$4 goes directly back to the farmers and \$3 goes to support our Ecole Bon Sauveur in Cange. Look for a member of our Outreach Committee Singing Rooster sales force (Phil Maiberger, Pat Geldard, Glen Quattlebaum, Rachael Mayo, & Harry Morse) after the 8:00 am or 10:30 am service in the Parish Hall.

Minister's Cook-Off



Save the date!! This year's Ministers' Cook-Off will be held Thursday, November 2 from 5:30 pm to 7:00 pm at the Methodist Church on Frontage Road in Clemson.

This annual community event raises money for Safe Harbor which runs women's shelters in Anderson, Greenville, and Oconee County serving Anderson, Greenville, Pickens, and Oconee Counties.

Come taste delicious food and see your friends from throughout the Clemson area. While you're there, look for the Holy Trinity Clergy Team, who will be serving up delicious Lentil Salad!

Local Connections



"Thomas Green Clemson, the University's founder and namesake, was as complex as the times in which he lived. In his 80 years, he achieved fame as a diplomat, an agriculturalist and a mining engineer. ... In June 1831, Clemson received his formal diploma as an assayer of mines from the French Royal Mint in Paris. With this degree in hand, he was internationally certified as a mining engineer. In addition to his studies, Clemson became interested in politics. As a student in Paris, he took part in the Revolution of 1830, which replaced Charles X with Louis-Philippe as king."

(Source: www.clemson.edu/about/history/bios/thomas-g-clemson.html)

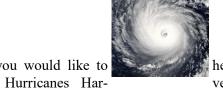
This was the "Student Rebellion," on which *Les Miserables*, the Victor Hugo novel is based, and, in turn, the musical *Les Miz*. (Source: https://en.wikipedia.org/wiki/July Revolution)

Les Miz is returning to the Peace Center in Greenville from October 31—November 5, 2017.



Healing a hurting world

Hurricane Relief



If you would like to help those affected by Hurricanes Har-vey, Irma, and Maria, go to www.episcopalrelief.org/ and type in "Ready to Serve." Look for more opportunities to help.

Carlo Troise

Flower List

The flower sign-up book is in the Narthex for people to designate flowers to the memory of, in honor of, and/or in thanksgiving for their loved ones or for a special occasion. Please sign up!



Coffee Hour

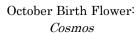
Do you enjoy coffee hour as much as I do? This fellowship time after the 10:30 service is gaining more popularity and we are in need of people willing to host each week. There is no pressure to put out an elaborate spread – this is not lunch! If you have a friend you can team up with, even better. If you have never done it before but are willing, we will partner you with someone who will help train you.

Please call, text or email Cindy Thackham and she will arrange a coffee hour date for you: 864-280-0539 or cdipt@att.net.

OCTOBER BIRTHDAYS

10/1	CB Maertens	10/20	Will Carter
10/1	Wyatt Murphy	10/21	Saharra Hopkins
10/2	Genevieve Bishop	10/21	Oliver Turnbull
10/5	Sarah Donaher	10/23	Alan Armstrong
10/7	John Wilson	10/23	Samantha Murphy
10/8	Sylvia Linvill	10/23	Charlie Quattlebaum
10/11	Mary Butler	10/23	Lou Thompson
10/12	Cheryl DeSellier	10/25	Jan Cribb
10/12	Tom Wehrman	10/25	Faye Johnson
10/13	Judy Barton	10/26	Jere duBois
10/13	Carol Henry	10/27	Mary Beth Johnstone
10/16	Reese Murphy	10/28	Celia Jane Robb
10/17	John Allen	10/29	Robert Burington
10/17	Olivia Smink	10/30	Molly Tindal
10/17	Bob Twiggs		-







October Birthstone: Opal

Financial Update as of September 30, 2017

Operating Fund

	Monthly Budget	Monthly Actual	Budget YTD	Actual YTD
Income	\$42,957.00	\$37,964.68	\$386,619.00	\$394,962.52
Expenses	\$42,959.00	\$37,246.47	\$386,619.00	\$364,191.52
Income +/-Ex	xpense \$2.00	\$ 718.21	\$0.00	\$ 30,771.00

Trinity Place Fund

Phase II-Prism Pledge Offerings July 1, 2011-----June 30, 2016

Amount Pledged \$735,600.00 Offerings received as of September 30, 2017 -<u>\$826,756.34</u> + \$ 91,156.34

The Walls Campaign

Amount Pledged \$171,945.00 Offerings received as of September 30, 2017 \$\frac{-\$159,739.60}{\$12,205.40}\$

First Citizens Bank Notes Payable as of September 30, 2017 \$684,604.54