

Dr. H. Andrew Silman, Pastor - 828-884-3305

GREETINGS to you in the name of our Lord Jesus Christ! Thanks be to Him who preserves and protects us during these difficult days.

WEATHER: Reminder: February still brings some dangerous weather, so be alert to icy roads and event changes. If a church event, such as worship, is cancelled or postponed due to weather, we will notify you by e-mail. Be sure to check your e-mail messages before leaving home during inclement weather.

COVID PROTOCOLS: The Session continues to monitor monthly the risks that come with the COVID virus, with the objective of balancing the risks of infection with the desire to return to normal church activities. Our congregation includes a high percentage of people in higher risk categories, and as long as county infection rates are high, their risk is elevated. The current protocols at Cornerstone require that masks be worn and distancing be observed in the sanctuary. Air circulation, disinfection of surfaces, and limiting the time of indoor virus exposure are also within the protocols. In the Fellowship Hall, the same protocols exist except that the wearing of masks is optional. These protocols are sometimes frustrating, but rest assured that they will be loosened as the risks decline.

WORSHIP: Sunday worship services continue at 11:00 am in both the sanctuary (masks required) and in the Fellowship Hall (masks optional), where video transmission from the sanctuary is available. Communion will be served on Sunday, February 7th. We are blessed to be able to conduct in-person as well as video worship services at Cornerstone, even as some local churches are still restricted to video services.

SUNDAY SCHOOL: Weekly Sunday School classes continue to be cancelled to maintain the limits on indoor virus exposure times.

BIBLE STUDY: Home Bible Study is still encouraged via video and study guides published weekly with the Order of Worship sent to members by e-mail. In-person Bible Study will resume when COVID risks are lowered sufficiently. We all pray for an early reduction of risks.

SHEPHERDING ASSIGNMENTS: If you were wondering which member of the Session is your shepherd or who is the shepherd for someone else, here is the list. If you need help or if you have news to share with a member of the Session, contact your shepherd. They are there to help!

Last Names Shepherd A-F.....Paul Sawyer G-K.....Allen Monroe L-M.....John Rowe S-Z....Jorge Fogaca deCarvalho

2020 FINANCIAL HIGHLIGHTS: God has continued to provide our church with financial stability even through the disruptions of last year. Grateful thanks are due to our faithful members for their generous gifts. Operating Contributions decreased slightly to \$233,000 from 2019, offset by a decrease in Operating expenses from 2019 to \$217,000, leaving funds sufficient to pay for obligated building improvements in 2021. Because of a generous one-time contribution, we were able to pay off the mortgage on the building in 2020 and to reserve \$20,500 into a much-needed emergency fund. The Deacon Fund received \$7,461 in 2020. The Missions Fund received \$27,462 in regular contributions as well as \$11,000 in special one-time designated contributions.

2021 OPERATING BUDGET: At their January meeting, the Session adopted a balanced operating budget for 2021, with revenues estimated at the average of the last three years and expenses forecast at similar levels. Retiring the mortgage in 2020 reduced operating expenses by \$15,000/year, allowing us to fund some much-needed improvements, described below.

BUILDING IMPROVEMENTS: Improved wiring to the Fellowship Hall has resulted in clearer video and sound broadcasting from the sanctuary. Discovery of water intrusion around the main building foundations caused water damage and attracted termites. The installation of new French Drains during the next few months will alleviate this problem.

MISSIONS: Please remember our missionaries in your prayers, as they labor in rough places under the same COVID risks that we experience. Pray for their health, their perseverance, and for the working of the Holy Spirit in their ministries.

2021 FAITH PROMISES: The 2021 Faith Promise pledges for support of our missionaries totaled \$24,116, down slightly from the 2020 pledges of \$24,640. These generous pledges will allow us to continue the support levels of 2020. Again, we are grateful to God for the spirit in which these promises were made.

PRESBYTERY MEETING: The next meeting of the Highlands Presbytery is scheduled for February 27, 2021, at 9:00 am at Faith Presbyterian in Morganton. Note that the meeting may be rescheduled as a virtual meeting because of COVID and/or weather.

SESSION MEETING: The Cornerstone Session will meet next at 9:00 am on Saturday, March 13, 2021, in the Fellowship Hall.

NEW MEMBERS: The Session welcomed Marsha Elliott to our membership on January 10th. Marsha and her husband Mike live on a farm in Lake Toxaway, after moving here four years ago from Alpharetta, GA. Marsha, a former teacher, also operated a web development company. They have three adult children. We also celebrate the birth on January 11th of Child of the Covenant Lennie Jean Anderson, the new daughter of Rev. Cameron and Jeanna Anderson, and the granddaughter of Wallace and Paige Anderson. Congratulations to all!

BIRTHDAYS IN February: Wallace Anderson (2nd); Jessica Fogaca deCarvalho (2nd); Mary Bebout (3rd); Hunter Jones (9th); Janet Saucier (22nd); Howard Jones (25th); Karen McKee (27th); Marsha Elliott (28th).

WHAT WE BELIEVE: "And He went up on the mountain and called to Him those He Himself wanted. And they came to Him. Then He appointed twelve, that they might be with Him and that He might send them out to preach, and to have power to heal sicknesses and to cast out demons. Simon, to whom He gave the name Peter; James, the son of Zebedee and John the brother of James, to whom He gave the name Boanerges, that is, "Sons of Thunder;" Andrew, Philip, Bartholomew, Matthew, Thomas, James, the son of Alphaeus, Thaddaeus, Simon the Cananite, and Judas Iscariot, who also betrayed Him......" (Mark 3:13-19)