



Senior Minister

Tim Lueking

Worship & Music Minister

Doug Wiggers

Adult Discipleship Minister

Dr. Steven Hancock

Youth & Family Minister

Chad Allen

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December 16, 2008

Dear Church Family,

Jesus taught his followers to count the cost of being his disciple (Luke 14: 28-30). We continue to seek God's will and divine wisdom in all that we do for the kingdom. We strive to have Him in the center of any equation relying on the undeserving favor that God extends to those who love Him.

Since August, your leadership has been prayerfully developing budgetary considerations for 2009. Our prayer is to be able to finish this year strong while continuing to reduce church debt, and challenge every attendee to join us in our efforts.

With the current economic pressures making future financial stability uncertain, we are all going to face some trimming in our budgets. The corporate church is no different. As you may know our leadership and staff have implemented many cost savings measures to reduce projected weekly expenditures in 2008. Below are listed just a few steps taken in 2008 to demonstrate ongoing good steward, while keeping all staff in their ministry areas.

- Refocusing efforts to reduce church debt
- Reducing utility kilowatt usage
- Researching a recycling program
- Shopped for new vendors to reduce costs
- Finished 3rd year with no staff pay increases
- Encouraging a love offering for our ministerial staff at year's end
- Restructuring daycare ministry
- Using great volunteers for grounds upkeep
- Regular monitoring of budget line items
- Placing a freeze on all purchase orders at least through the end of 2008
- Energizing the 50/50 Challenge with a financial blessing of over \$48,000
- Tithing 11% of the General giving to Missions
- Developing of a leaner Team Ministry
- Continued making above and beyond payments on our mortgage
- Maintaining a weekly expenditure average \$690 below original 2008 budget figures
- Discontinued color copy machine usage

In 2009 we are offering items listed below, both large and small in scope, to reduce the targeted 2008 budget weekly expenditure of \$17,869 to a weekly average in 2009 of \$15,637 as approved by the Team Ministry cabinet. The 2009 budget is available at our church website or through the office.

- In addition to the 16+ acres on which our buildings rest, the church owns about 72 undeveloped adjoining acres. To test the land market, we will list with a realtor 20+ acres on SR 19, as well as 19+ acres between the church property to the south of our building and the railroad tracks.
- Whenever possible, using and washing our dinnerware rather than using paper plates.
- Eliminated "perks": no conferences, tuition or mileage reimbursement.
- Sell the white fifteen passenger van.
- Heavily curb purchases of new curriculum and music by using what we currently have, develop, or trade with sister churches.
- Conduct regular and specific donation drives for many consumables (such as stamps, batteries, facial tissue, grape juice, paper....)
- Continue with basic building maintenance and pray for no failed equipment.
- Continue to pray that debt variable interest rate returns to and remains favorable.
- Reduction in some support staff hours.
- Take advantage in reduction of a payroll tax.

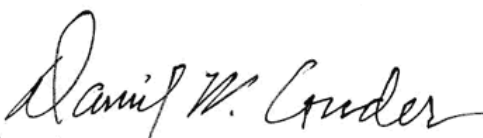
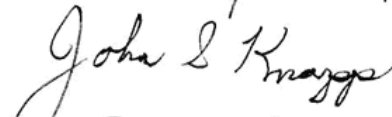
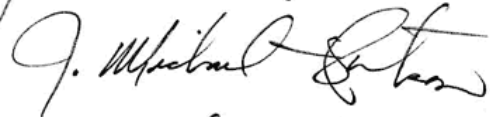
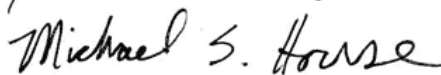
To all of this, and much more, we praise the Lord for the progress. As you can see we have made a significant attempt to enter 2009 with a much leaner financial forecast. However, even with these adjustments, we potentially may not be able to fully fund our ministry needs, given some current financial trends projected going into the New Year. Our task is not finished, as you may well guess. We are prayerfully seeking wisdom in finding a solution to replenish a shortfall created in 2008 which has eroded our general fund balance, primarily because variable loan rates increased our mortgage payment obligation. Although our budget expenditure proposal for 2009 is \$15,637 (2008 was \$17,869) and our current weekly income to the general fund is \$16,126, there are no guarantees the current economy will allow that average to continue as these economic hardships affect us all.

As you can imagine, there are many components in this budget process and we want to give each due diligence. There are always multiple levels of evaluation (Luke 14: 26 -35). There is spiritual evaluation, self evaluation, group evaluation, program evaluation, directional evaluation, and on and on. We have not allowed our basic goals of reach, teach and serve to be diminished. We still seek to evangelize the lost and bring 500 new converts into our family by 2012. We wish for a spiritual revival in Cicero, Hamilton County, Indiana, and the Nation. We wish to reach out with more K.I.P. (Kindness in Progress Servant Evangelism) endeavors to show our community the love of Jesus through our love for them. We want to excel in the worship of our Lord and God. We want to develop more "Timothy's" for the mission field to carry out the Great Commission. We wish to motivate more individuals to be involved in pursuing "community" as was given to us in the model of the first century church. We want to motivate more to use their gifts and talents for building the kingdom through volunteering service. This is not to earn anything, but to show God our appreciation for the plan of grace and salvation through His gift of love to us, His Son Jesus Christ.


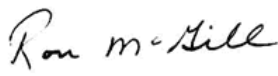


We close this note with the request made at the beginning. Pray with and for the leadership to help us in the difficult decisions that still must be made to be the best stewards possible, keeping the ministries at Cicero Christian Church reaching, teaching, and serving our community during these difficult times... Join hands in a unified effort to be the kind of stewards with which God is pleased, reaping the rewards He promised in Malachi 3:10.

Blessings to your household,

The Elders

Dan Conder
John Knapp
Mike Hutson
Michael House

Mike Jenkins
Ron McGill
Steve Zell
David McGill