

***THURSDAY
MAILING***



NATIONAL CAPITAL

PRESBYTERY

Missional • Pastoral • Prophetic

July 7, 2011

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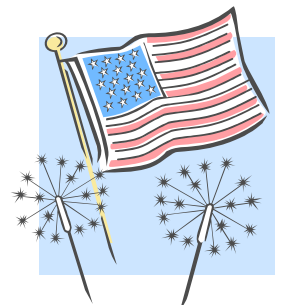
Birthday Greetings for the Month of **July**

Eric Beckman
David Bower
John Boyles, HR
Nancy Clark
George Forner, HR
Mark Frimpong
Norm Gordon
Connie Jordan-Haas

Gene Kendall
Geong Mok Kim
George Kroupa
Chris Looker
Riley McDonald, HR
Truman Nabors, HR
Walter Owensby, HR
John Peterson

Bill Phillippe, HR
Suzanne Rudiselle, HR
Samuel Shin
Tara Spuhler McCabe
Knox Swayze
Jackie Thomas
Charles Van Gorder
Robbie Wellington
Susan Wilder

From
the staff of
National Capital Presbytery
carla, debbie, dick l., dick m., howard, janet,
jeannie, lajuan, and wilson



Announcements

Thanks to the commissioners at the June presbytery meeting for adapting to the changes in registration and advance issuance of the meeting bulletin. The new process of registering online and bringing the confirmation form went extremely well, and the majority of attendees also brought their copy of the bulletin that had been posted in advance. We hope that from the commissioners' standpoint, the new drop and go process went very smoothly and you are pleased with the change.

HEADS UP FOR CHURCH TREASURERS

Treasurers, please note the following pieces of information:

- The IRS reimbursement rate for business-related mileage increased on July 1 to .555 (fifty-five and a half) cents per mile. Most pastors in our presbytery are on this reimbursement plan. This new rate applies to miles driven on or after July 1.
- Committee on Ministry has announced that the recommended 2012 COLA (Cost of Living Adjustment) for pastors in existing calls is 2.4%. On an effective salary of \$70,000, the COLA would thus be \$1,680.
- The Board of Pensions has just announced that effective January 1, 2012, the dues percentage attributable to medical costs will increase by .75 (three-quarters of one percent). Unless there are other changes, this means that your pastor's effective salary now gets multiplied by 32.25% instead of 31.5% in order to cover pension/medical/death and disability.

Brentsville Presbyterian Church is in need of a few Red Hymnals. Please contact Lucy Hartman directly, 703.335.2201, if you have hymnals available.

Join us for Last Minute Summer Fun at Meadowkirk!

- There are a few spots left for Summer Camp 2011 – call to register
- Platform Tents are back! Enjoy a rustic experience with friends and family this summer.
- Pool Parties and Cook-Outs are a great way to spend a summer afternoon

Wondering about the availability of the new Book of Order?

Barring unforeseen circumstances, copies of the Book of Order 2011-2013 (including the newly adopted Form of Government) should be delivered to PCUSA warehouse during the first half of July.

Orders can be placed now via <http://store.pcusa.org> or (800) 524-2612 and asking for item #OGA-11-001. Orders placed now will be the first to be fulfilled once the books are in stock.

The price is \$10 for 1-9 copies, with a 10% discount for 10-24 copies, 15% discount for 25-49 copies, and a 20% discount for 50+ copies.

July , 2011 - CLERK'S CORNER



On July 10, the new Form of Government (we won't be calling it "nFOG" anymore!) comes into effect and the previous Form of Government is replaced by it. Elsewhere in this edition of Thursday Mail you'll see notice of an upcoming webinar which will explain the changes in great detail. I commend that to you. You will also see ordering information for the new Book of Order 2011/2013—keep in mind that by vote of the presbyteries the other two parts of the Book of Order—Directory for Worship and Rules of Discipline-- have also been amended in important ways. So it is important to be operating with the new Book of Order.

If you still have a copy of nFOG which we were distributing during presbytery's consideration of overtures, please discard it—it has already been amended in about a dozen ways, and really won't be helpful to your Session at all.

If you've been following the conversation throughout the church about nFOG, you will understand that by design it is shorter, less regulatory, more flexible and more permission-giving. One obvious place to see this is in the description of the Session—what it is and does. Previously it took nine pages to lay all this out—in the new Form of Government it takes just under three (G-3.0201-G-3.0205). Equally importantly, the work of Session—now called a "Council" of the church—is now organized under three macro-tasks which all Council share—*provide that the word of God may be truly preached and heard; provide that the Sacraments may be rightly administered and received; and, nurture the covenant community of the disciples of Christ.*

The goal of all of Session's work? To enable the congregation to be and to become a community of faith, hope, love, and witness to God's activity in the world. As your Session works into the new Form of Government—establishing a quorum for its meetings, writing a Manual of Administrative Operations if you don't have one, deciding what to do with your Inactive Members roll since the new Form of Government doesn't recognize that category—keep that goal in mind. This has been labeled "the polity for a missional church". Hard and thoughtful and prayerful work by all of us together will make that a reality.

Dick McFail, Stated Clerk



NATIONAL CAPITAL
P R E S B Y T E R Y

MEMORANDUM

July 1, 2011

TO: Visitors to National Capital Presbytery Offices

From: Richard Lowery, Managing Director

Subject: New Parking System

Recent changes have taken place with the installation of a new automated parking system at One Central Plaza, office of National Capital Presbytery. Visitors parking in the garage will experience the most change which necessitates this memorandum.

Visitors who elect to park in the garage have two options to pay after receiving an entry ticket. Visitors may now pay either in the lobby at the Pay-On-Foot machine or at the exit gate pay station. The lobby Pay-On-Foot machine accepts cash, Visa, MasterCard, Discover and American Express. It does not accept traditional ATM cards requiring PIN entry. Payment at the exit gate will require the use of a credit card only. No cash or traditional ATM cards are accepted.

Parking attendants are no longer available to assist visitors who choose to park in the garage. Therefore, it is imperative that visitors understand the pay options as a result of this new automated parking system when visiting the NCP office.

Parking rates are as follows:

- First 15 minutes – Free
- 16 minutes to 1 Hour - \$3.00
- 2 Hours - \$5.00
- 3 Hours - \$7.00
- Daily Maximum - \$8.00

Richard L. Lowery
Managing Director



News from Meadowkirk Conference and Retreat Center

From Your Director of Operations, Shannon Pitre

Many of you have heard by now that Meadowkirk Conference and Retreat Center has severe financial problems. The debt is large and the numbers can seem insurmountable. These challenges cannot be denied and should not be discounted. It is important to keep in mind however, that God is a God of all power, and that it took the Israelites 40 years of wandering in the wilderness before they reached the Promised Land!

When we think of retreat centers that have reached that "Promised Land," meaning they are successful, profitable, and nationally-known, many of us think of Ghost Ranch in New Mexico, and Montreat in North Carolina. Did you know that both of those retreat centers suffered severe financial challenges when they were first getting started? There were numerous times when bankruptcy and complete failure loomed near. Montreat was nearly completely destroyed by a flood that leveled several buildings and nullified years of labor and investment. Even today, those two fine institutions face financial challenges, and yet, they host retreats and conferences that are filled to capacity and are nationally recognized for their high quality leadership and programming.

We want you to know that the Meadowkirk staff, task force, and board of directors is committed to this wonderful facility during its time of wandering in the wilderness. God is doing miraculous things with the only retreat center that is owned by the National Capital Presbytery.

Did you know that Meadowkirk Retreat Center...

- Is running at full capacity with a small trained and dedicated staff, including Director of Sales, Laura Hunt, who is working tirelessly to introduce Meadowkirk to churches, businesses and non-profits in all of Loudoun County?
- Just hired a new program director, Susan Query Graceson, who can design a workshop or special event specifically tailored to the needs of your congregation or group?
- Is booked with retreats, conferences and camps year round?
- Is the only modern retreat facility of its kind in the Washington Metropolitan area?
- Is quickly becoming a sought-after venue for weddings and other formal celebrations?
- Is only a 30-minute drive from Dulles International Airport, making it a prime location for visitors from around the nation and the world?
- Has been and is being booked to capacity by large churches that use every bed available and hold workshops, worship services, and recreational activities all over the facility?
- Is supported and utilized by the Northern Virginia Astronomy Club (www.NOVAC.com)?
- Is in the heart of Virginia wine country and has already hosted successful wine-tasting events?
- Is in Middleburg, a small but prosperous town that draws visitors from around the globe for its fine equestrian and dressage events?
- Offers visitors to Middleburg high quality options for lodging in a town that has very few inns, and no hotels or motels?
- Offers a high ropes challenge course that is built over a 45-foot valley?

While expected by many to be an "improved" Glenkirk, the concept that became Meadowkirk actually evolved in reflection of the resources surrounding it. We continue to live into the rich landscape and culture which surrounds us. We hope you will draw on the blessings which are here, and avail yourself and your church to this resource which is with us here and now.

Coming Tuesday, August 2, 2011

***New Form of Government:
What's Next?***

a.k.a. nFOG for Dummies

***A Presbyterian Outlook
Live 90-Minute Webinar***

***Featuring
Dan Williams***

A Practical *How-to* Webinar addressing:

- The most significant changes the new Form of Government brings to your congregation's life
- The top 10 things to do in the next 3 months to implement nFOG
- The top 10 things to do over the next year

Tuesday, August 2, 2011

2:00 p.m. EDT – 11:00 a.m. PDT



Yes, a live, 90-minute Webinar!!!

Just \$29.95 will help you sort through all the changes brought about by the adoption of the new Form of Government section of the Presbyterian Church (U.S.A.)'s Book of Order.

This live Webinar will help you...

- sort between rumors and facts about the nFOG
- address the legal and polity requirements that have changed
- put into action the purposes of the nFOG: to encourage more missional ministry in your local church and to simplify much of the former red tape of management

About Dan Williams:

- Pastor of Second Presbyterian Church, Staunton, where he has served since 1995.
- Served as Stated Clerk for the Presbytery of Huntingdon, in W. Va.
- Served as co-moderator of the nFOG committee

Click here to register!!! : <http://www.pres-outlook.com/component/content/article/51-special-offers/11520-webinar-new-fog-whats-next.html>

...Call or email us for discounted group rates

*****If this day and time doesn't fit your schedule, register to receive an email link for you to view the Webinar at a later time of your convenience.**

Questions? Contact George Whipple at 800-446-6008 x 756 or gwhipple@pres-outlook.org

Tuesday, August 2 at 2:00 p.m. EDT, 11:00 a.m. PDT



Older Adult Ministries Certification

Rev. Dr. Marvin Simmers, Instructor



October 10-11, 2011
La Quinta Inns & Suites
303 Blum
San Antonio, Texas

Fall, 2011 Course Offering:

Reformed Theological Answers to Questions of Middle/Older Adults

offered in conjunction with the Annual Conference of POAMN (Presbyterian Older Adult Ministries Network), October 11-14, in San Antonio, TX.

Course Description

Through study of scripture, Reformed creeds, and theological reflection, we will explore Reformed theological topics, with a particular focus on how these relate to middle-and older-adulthood: heaven; resurrection; realm of God's rule; guilt and forgiveness; bereavement; the nature of body/soul; cremation vs. burial or donation of body to science; organ donation; medical ethics related to end-of-life issues; aging as God's plan for human life; and the church as a caring and supporting community.

Course Objectives

By the end of the course, participants will:

1. Have completed assigned readings prior to the on-campus class sessions;
2. Be able to articulate Reformed views/positions on the theological topics listed in the course description, particularly as these relate to middle-and-older adulthood;
3. Have prepared a six-hour adult education course, including complete lesson plans, on "This I Believe: Reformed Faith Affirmations for the Later Years."

OAM Certification includes four core courses, one elective study, and a final project:

- Spiritual Formation for Older Adult Ministry
- Teaching for Transformation with Older Adults
- Reformed Theological Answers to Questions of Middle/Older Adults
- Physical and Mental Changes in Aging

Courses may be taken in any order as they are offered.

Course fee: \$200, payable to POAMN (Presbyterian Older Adult Ministries Network), c/o Ginny Nyhuis, P.O. Box 700311, Oostburg, WI 53070, or visit www.poamn.org for an on-line option. For further information about Older Adult Ministries Certification, contact Jan McGilliard, Certification Coordinator, at 540-953-1366 or by e-mail: janmcgilli@gmail.com.

Reformed Institute

Confirmation Retreat

A retreat for teens who are preparing for profession of faith and their leaders



Young Luther

It is never too early to start preparing for the future, so start planning now for next year's Reformed Institute Confirmation Retreat. Get it on your church calendars and on the calendars of your confirmands.

March 9-11, 2012

at Bishop Claggett Retreat Center

The cost will be \$160 per participant

"What the Reformed Revolutions Were—and Are—All About"

At this retreat the young people will experience the benefits of a connectional church, learn about the history of our church, and discover concrete ways we can carry on this revolutionary legacy today. More information will follow, or if you have questions, contact Mary Hill at 703-518-5125 or mhill@reformedinstitute.org

120% of HUD Area Median Income FY 2010 Income Limits

County/Town Name	1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
Allegany County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950
Anne Arundel County	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,400	\$ 122,300	\$ 130,200
Baltimore City	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,400	\$ 122,300	\$ 130,200
Baltimore County	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,400	\$ 122,300	\$ 130,200
Calvert County	\$ 86,950	\$ 99,350	\$ 111,800	\$ 124,200	\$ 134,150	\$ 144,050	\$ 154,000	\$ 163,950
Caroline County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950
Carroll County	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,400	\$ 122,300	\$ 130,200
Cecil County	\$ 65,750	\$ 75,150	\$ 84,550	\$ 93,950	\$ 101,500	\$ 109,000	\$ 116,500	\$ 124,050
Charles County	\$ 86,950	\$ 99,350	\$ 111,800	\$ 124,200	\$ 134,150	\$ 144,050	\$ 154,000	\$ 163,950
Dorchester County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950
Frederick County	\$ 86,950	\$ 99,350	\$ 111,800	\$ 124,200	\$ 134,150	\$ 144,050	\$ 154,000	\$ 163,950
Garrett County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950
Harford County	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,400	\$ 122,300	\$ 130,200
Howard County	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,400	\$ 122,300	\$ 130,200
Kent County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950
Montgomery County	\$ 86,950	\$ 99,350	\$ 111,800	\$ 124,200	\$ 134,150	\$ 144,050	\$ 154,000	\$ 163,950
Prince George's County	\$ 86,950	\$ 99,350	\$ 111,800	\$ 124,200	\$ 134,150	\$ 144,050	\$ 154,000	\$ 163,950
Queen Anne's County	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,400	\$ 122,300	\$ 130,200
St. Mary's County	\$ 73,750	\$ 84,300	\$ 94,800	\$ 105,350	\$ 113,800	\$ 122,200	\$ 130,650	\$ 139,100
Somerset County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950
Talbot County	\$ 61,650	\$ 70,450	\$ 79,250	\$ 88,100	\$ 95,150	\$ 102,150	\$ 109,200	\$ 116,250
Washington County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950
Wicomico County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950
Worcester County	\$ 58,300	\$ 66,600	\$ 74,950	\$ 83,300	\$ 89,950	\$ 96,600	\$ 103,250	\$ 109,950

Look for the row with your city or county, then go across to the column that has the size of your household; your household income must be less than the dollar amount in that box.

Prime Counseling Agencies for EMA Program

City of Frederick/Frederick CAA 100 South Market St. Frederick, MD 21701	301-600-1506 www.cityoffrederick.com
Consumer Credit Counseling Services of Maryland & Delaware 757 Frederick Rd., 2nd Floor Baltimore, MD 21228	410-747-7414 www.cccs-inc.org
Diversified Housing Development, Inc. 8311 Liberty Rd. Windsor Mill, MD 21244	410-496-1214 www.diversifiedhousing.org
Eastside Community Development Corp. 7835 Eastern Ave. Baltimore, MD 21224	410-284-9861 www.eastsidecdc.org
HARBEL 5807 Harford Rd. Baltimore, MD 21214	410-444-2100 www.harbel.org
Home Free USA 3401A East West Hwy. Hyattsville, MD 20782	301-891-8400 www.homefreeusa.org
Home Partnership, Inc. 626 Towne Center Dr., Suite 301 Joppatowne, MD 21085	410-679-3200 www.homepartnershipinc.org
Housing Initiative Partnership, Inc. 6527 Belcrest Rd. Hyattsville, MD 20782	301-699-3835 www.hiphomes.org
Latino Economic Development Corp. 2405 Price Ave. Wheaton, MD 20902	1-866-977-5332 www.ledcmetro.org
Q.A. Dept. of Housing & Com. Dev. Services 107 N. Liberty St. Centreville, MD 21617	410-758-3977 www.qac.org
Southern Maryland Tri-County CAC 8383 Old Leonardtown Rd. Hughesville, MD 20637	301-274-4474 www.smtccac.org
St. Ambrose Housing Aid Center 321 East 25th St. Baltimore, MD 21218	410-366-8550 www.stambros.org



Maryland Department of Housing and Community Development
100 Community Place
Crownsville, MD 21032

1.800.756.0119
www.mdhousing.org

TTY/Relay: 711 (in Maryland) or 1.800.735.2258

EMERGENCY Mortgage Assistance PROGRAM



Frequently Asked Questions



Martin O'Malley, Governor
Anthony G. Brown, Lt. Governor
Raymond A. Skinner, Secretary
Clarence J. Snuggs, Deputy Secretary

Revised 06.15.11

What is the Emergency Mortgage Assistance Program?

The Emergency Mortgage Assistance program is administered by the Maryland Department of Housing and Community Development. The U.S. Department of Housing and Urban Development recently awarded \$39 million to the DHCD to help Maryland homeowners who are facing foreclosure due to an involuntary loss of employment or a reduction in wages or hours due to economic adversity or a medical condition.

Who May Be Eligible?

Homeowner(s) who at the time of EMA loan application:

- Are experiencing an involuntary loss of employment income because of the economy or a medical condition. Homeowner(s) must have a current income that is at least 15% less than it was prior to the loss of employment.
- Are more than three months behind on their mortgage payments and pending foreclosure. It must be the first mortgage on the principal residence of the homeowner.
- Have a total household income equal to, or less than, 120% of the Area Median Income, including wages, unemployment, and other income. (See chart on reverse side.)
- Have a reasonable likelihood (based on industry underwriting standards) of being able to resume mortgage payments within two years, when full employment has been regained.

How Does the Program Work?

If the homeowner meets the initial pre-application requirements, the next step is to compile documentation for the application. Homeowners will receive assistance in this process through specially trained housing counseling agencies or via certain foreclosure prevention events. When the application is complete, it will be

submitted to the DHCD, which will review applications and make final loan determinations. If approved for an EMA loan, the borrower(s) monthly contribution to the mortgage payment would be 31% of their gross monthly income or \$25.00, whichever is greater.

How Long Does EMA Provide Assistance?

The homeowner may be able to receive emergency mortgage assistance for up to 12 months of arrears and up to 24 months going forward, with a maximum combined total of \$50,000. The assistance will terminate when approved funds are expended or loan conditions are not met. If the homeowner defaults on their portion of the loan payment or fails to report changes in income, the assistance will terminate immediately.

What are the Terms of Repayment?

The Note is in the form of a zero interest loan with no payments for five years. The borrower(s) must keep the property as their principal residence and stay current and timely with their mortgage payments during that period. If these conditions are met, the balance due shall decline by 20% annually until the Note is forgiven after five years. If the borrower defaults on payments or does not comply with conditions, they become responsible for repayment of all loan amounts paid on their behalf.

Tax Implications?

The IRS has provided guidelines relating to the impact of these loans on borrowers at:

www.irs.gov/pub/irs-drop/n-11-14.pdf.

Borrowers should address any tax questions to the IRS or their tax preparer.

EMA PRE-APPLICATION CHECKLIST

	YES	NO
Are you three or more months behind on your mortgage payments?		
Are you unable to make full mortgage payments, but are NOT in bankruptcy?		
Have you received a notice or indication from your lender/servicer that your home is in danger of foreclosure?		
Is your delinquency due to involuntary: <ul style="list-style-type: none"> • Unemployment; OR • Underemployment (reduction in wages or hours); OR • Lost income due to a medical condition? 		
Has your income dropped by 15% or more?		
Is the delinquent mortgage the first mortgage on your home?		
Is the delinquent mortgage on your principal residence?		
Is the property a single-family residence (1-4 unit structure or condominium unit)?		
Is your current total household income less than or equal to the 120% Area Median Income for your area? <i>(See HUD chart on the reverse side - look for the row with your city or county, then go across to the column that has the size of your household: your household income must be less than that amount)</i>		

If you answered “NO” to any question, you should explore other loss mitigation avenues.

If you answered “YES” to all of the above questions, you may be eligible for assistance from the Emergency Mortgage Assistance program. See our website at <http://www.mdhope.org/EMA.aspx> for additional information. If you click on the “EVENTS” tab at the top of that page, you can see events which offer EMA assistance highlighted in red. There is also a link to a Complete Emergency Mortgage Assistance Application; this can be submitted at an EMA DIRECT event or through a Prime Counselor. Prime Counseling Agencies are listed on the back of this brochure.

All applicants should participate in financial counseling with an approved agency. Please see the full list of HOPE Housing Counseling Agencies on the website or pick one up at an EMA event. There is no charge for this counseling.

For more information, contact the HOPE Hotline:

1.877.462.7555
www.mdhope.org