

For your information...

FROM SCOTT & VICKI McCracken, Panagiotou 3
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Occasionally, we are asked by supporters and interested others about our financial setup for our various ministry projects and personal needs. You may or may not be interested in the following information. **THIS IS NEITHER A PRAYER REQUEST NOR A FINANCIAL APPEAL; IT IS SIMPLY FOR YOUR INFORMATION:**

MINISTRY... Each month we receive \$800 for "ministry" use only ("ministry" would be comparable to "business expenses" in the business world). This money is used **primarily** for the following purposes:

- 1) **Office supplies** (i.e., copier paper, printer ribbon, paper clips, etc.)
- 2) **Postage/stationery used for prisoner & supporter correspondence**
- 3) **Hospitality ministry** (either having refugees into our home for meals or taking them out to eat)
- 4) **Believers Aid** (i.e., helping provide rent, clothing, food, etc. for needy refugees)
- 5) **Phone/Fax bill related to ministry**
- 6) **Translation of Bible study materials**
- 7) **Gas/mileage for ministry purposes**
- 8) **Special outreach projects**
- 9) **Our trips out of the country every three months so that our visas can be renewed**
- 10) **Conferences, retreats, team outings, etc.**
- 11) **Miscellaneous**

PERSONAL... Out of the money that is sent to International Teams each month by our supporters the following deductions are made:

- a. \$130 for the "Home Service Contribution" (this is for the people in the home office who process the funds and provide training, counseling, and other supportive services).
- b. \$75 for the "Field Service Contribution" (among other things, this helps pay for literature, computers and printers, fax machines, and other equipment and projects that help set up the TEAMS for ministry).
- c. \$269 for the monthly family insurance premium
- d. \$124 for monthly FICA
- e. \$29 for monthly Medicare withholding
- f. \$45.55/month toward the Conference Escrow account which is to pay for the annual International Teams conference in Europe.

Our (net) salary check each month is \$1,847.00. This money is used to cover our tithe (\$200/month), our rent (\$800/month), our utilities (about \$150-200/month), our food (about \$500/month),

gas/oil for the car (about \$100), doctor and medicine costs, gifts, dates with my wife, and the hundred other "miscellaneous" personal items that come up each month. In the winter we pay more for utilities for the heating costs (for example, we paid about \$465 for heating oil in November; how long it lasts will depend on how mild or strong the weather is this year. Last year we had to buy the oil 3 times).

We are permitted on a quarterly basis to adjust our salary according to our needs and according to the level of support in our account. There is a "ceiling" (that we'll never reach) on how much we're allowed to raise our salary. We have only adjusted our salary twice in the last 5½ years.

There are also people who occasionally send us personal checks. Also, there are a couple of people who regularly send about \$50/month (each) to us here.

If there is an excess amount in our account at International Teams we are allowed to REQUEST it ONLY TWO TIMES A YEAR, and then it is subject to approval and has certain "special needs" limitations (this is because of IRS restrictions).

In the past couple years we have had people (or Sunday School classes) who were committed to monthly support suddenly drop off (or become extremely sporadic in their giving) without explanation. Total support lost from these adds up to about \$250-300/month loss.

* WE HAVE NO EDUCATIONAL FUND FOR OUR CHILDREN

* WE HAVE NO RETIREMENT FUND OF ANY KIND (we are Career Missionaries)

* WE HAVE **NOTHING** EXTRA IN SAVINGS AT THE END OF EACH MONTH (However, we DO have a 5-year-old money market account in the States with about \$2000 in it).

We have earnestly sought to be good stewards of the money that God has entrusted to us. We've always tried to walk the balance of putting our faith in God ALONE as our Source, and being effective, accountable communicators to you since you are part of our team and used by God to help meet our needs.

We **strongly** believe that we do **not** need to ask our current support team to do any more than what they are already generously and sacrificially doing. However, we are praying about the need to **EXPAND** our support team. If you know of anyone who is interested in becoming a part of this strategic ministry please let us (and them) know of this opportunity.

THANK YOU, THANK YOU, THANK YOU FOR YOUR FAITHFUL AND GENEROUS PRAYERS AND FINANCIAL SUPPORT! WE THANK GOD FOR MEETING ALL OUR NEEDS AND WE THANK YOU FOR LETTING HIM USE YOU TO HELP US IN THIS WAY. GOD BLESS YOU AS YOU CONTINUE TO LIVE FOR THE ADVANCEMENT OF HIS KINGDOM.

Financial gifts should be mailed to: International Teams
P.O. Box 203
Prospect Heights, Ill. 60070
re: McCracken