

BRIDGING THE GAP

FAIRVIEW HEIGHTS CHURCH OF GOD
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Volume XIII No 7

July 2009

From the Pastor's Desk

Today I share with you information from a resource that I helped to developed for Illinois Ministries last year. The manual is called **D.I. E.T.**

- D-** Discover Financial Freedom
- I-** Improve Pastoral Health
- E-** Establish Missional Churches
- T-** Teach churches to create and maintain a community of peace.

Part One: Developing Financial Freedom

Statistics on debt in the U.S: 70% of Americans live paycheck to paycheck. 80% of graduating college seniors has credit card debt before the even have a job. 97% of people don't systematically pay extra on their mortgage. Credit user spends 12 to 18% more when using credit instead of cash. Teens are now the number one target of credit card companies. 78% of time, after someone consolidates credit cared debt, the debt grows back. 56% of Americans do not systemically prepare for retirement by investing. 54 out of 100 65 year olds still work because the have to. The average credit cared debt is \$8,562 per person, per family. More than one million households declared bankruptcy each year. Christians generally have not been trained to handle their finances according to biblical principles. This lack of training has profoundly impacted

the way they spend, save and give. **These statistics were taken from the book The Total Money Makeover by Dave Ramsey.**

The Problem! Our checkbooks tell us more about our priorities than does anything else. That is why Jesus talked so much about money. Sixteen of the thirty-eight parables were concerned with how to handle money and possessions. Jesus said more about money than about almost any other subject. The Bible offers more than 2,350 verses on money and possessions. The Lord said a lot about it because He wants us to know His perspective on this critical area of life. So how do we get out of debt? The following seven steps can be a guide for your journey.

1. Pray! This first step is the most important. To ask for the Lord's help and guidance in your journey in becoming debt free. As you begin to eliminate debt and accelerated debt repayment, the Lord will bless your faithfulness. But it all starts with prayer!
2. Establish a written Budget! A written budget helps you plan ahead and analyze your spending patterns to see where you can cut back on impulse spending.
3. List your assets-Everything You Own! List every possession you own, your home, car, furniture, etc. Evaluate the completed list to determine whether you should sell any assets. Think about how much you will gain which can be applied to your debt reduction.
4. List Your Liabilities-Everything You Owe! This will help you to get an accurate picture

of your current financial situation. Listing your debts will help you establish a priority of debt reduction.

5. Establish a Debt Repayment Schedule for Each Creditor! Nobody ever gets out of debt by accident. We all need a systematic written plan to reach the goal of "D" Day, Debtless day! Decide which debts to pay off first. Your decision should be based on two factors, the size of the debts and the interest rate charged.

Pay Off Small Debts! You will be encouraged as they are eliminated, and this will free more cash to apply against other debts.

Pay Off Higher Interest Rate Debts!

6. Accumulate no New Debt! The only way to accumulate no additional debt is to pay for everything with cash, a check, or a debit card at the time of purchase.

7. Do Not Give Up! Recognize from the beginning there will be a hundred reasons why you should quit or delay your efforts to get out of debt. Don't yield to the temptation of not following through on your commitment. Don't stop until you have reached the goal of debt-free living. Remember, getting out of debt is just plain hard work, but the freedom is worth the struggle. Next month will talk about the next letter I- Improve Pastoral Health from the Illinois Ministries Resource

Enjoy The Journey,

Pastor Clayton

Sermon and Service Outline July 2009

**July 5
Children's Hand Bells**

**AM Service "Eating With The Enemy!"
Luke 14:12-24 Pastor Clayton**

**PM Service 4th of July Weekend
No evening service**

July 12

**AM Service "What Ever Happen to the
Ten Commandments?"
Exodus 20:1-17 Pastor Clayton**

**PM Service Trivia Night: Food, Fun and
Fellowship**

July 19 The Church of God: Part One

**AM Service "What is the Church of God
and When did it Begin?"
Pastor Clayton**

**PM Service Praise, Prayer and
Preaching**

July 26 The Church of God: Part Two

**AM Service What is the Church of God
and What do we Believe?"
Pastor Clayton**

**PM Service 5:00 P.M. Family Night:
Film, Fellowship and Food**

Faith Café Lesson Plan

Starting August 2nd we will begin our new times and format. All the adults, youth, and children will be meeting in the Fellowship Hall at 9:00 A.M. for a light breakfast. At 9:30 A.M. the children will go downstairs for their class, the youth will be in the Sanctuary, and the adults will stay in the Fellowship Hall. The Faith Café will not be a lecture Bible study; It will be a time of sharing of insights on the Bible and current topics. I want you to feel free to voice your thoughts and opinions so we can grow and learn together. The following list is our lesson plan for the next few months. All you need to bring is a Bible and a pen.

Hope to see you there,
Pastor Clayton

Aug. 2 **Saying Only Things That Help**
Aug. 9 **Finding The Way In This World**
Aug. 16 **The Meaning of Pain**
Aug. 23 **Dialing “911” For The Lord**
Aug. 30 **Don’t Get Lost Because of Signs**

Sept. 6 **Life Questions**
Sept. 13 **What Happens At Home?**
Grand-Reopening of the Church
Sept. 20 **What Happens At Church?**
Sept. 27 **What Happens With My Enemies?**

“Tuning Into God”

Oct. 4 **Yesterday (Depression) Job 29**
Oct. 11 **Penny Land (Loving People) Romans 16:1-16**
Oct. 18 **Hey Jude (Taking Advice) 1 Timothy 4:11-16**
Oct. 25 **The Long and Winding Road (Path To God) Jeremiah 29:1**

Youth Summer Activities

July 1-8-22-29--Drama Practice with snow cones after the July 8th practice
July 5th--No youth meeting/no evening church service
July 9-13--Older Teen Camp
July 12th--Trivia Night--youth to have their own table with Jim and Candy
July 14-18th--Younger Teen Camp
July 19--Destination unknown--5:00 to 8:00
July 26--Family Fun Night

August 5-12-19-26--Bible Quiz Practice Starts
August 2--Rock the River
August 9--Youth Meeting
August 11--Youth trip to Six Flags
August 16--Grand Prix Races--youth to race their cars
August 26--Back to School party at Niemeyer's
August 30--Youth Meeting

2009-2010 Board Members

- **Board of Trustees**--The powers and duties of this Board shall be restricted to the management of the Properties and finances of the church
 - Jim Niemeyer-Chairman
 - Ken Bowman-Vice Chairman
 - Brenda Caito--Treasurer and Recording Secretary
 - Floyd Whitton--Financial Secretary
 - Gary Hamilton
 - Bill White
 - Bud Evans
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- **Board of Deacon**--Mainly responsible for assisting the Senior Pastor in maintaining the spiritual life of the congregation and promotion the well-being of the congregation in all of its activities, programs, forms and practices.

- Pastor Clayton--Chairman
- Darlene Hamilton--Vice Chairman
- Belinda Floyd--Secretary
- Carol Hamilton
- Jan Evans
- Adam Peiffer
- Jayn Willeford
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- **Board of Christian Education--**
Duties shall be to correlate the various phases of the Christian education work of the church including the work of the Sunday School, and other areas of educational ministry as the Board deems necessary to accomplish the goals of Christian Education.
 - Jayn Willeford- Sunday School Superintendent
 - Darla Clayton--Assistant Sunday School Superintendent
 - Belinda Floyd--Sunday School Secretary
 - Carol Hamilton--Member from Board of Deacons

***Note--meetings are open to any member of the congregation wishing to attend--see church calendar for meeting days and times.

Youth Carwash

The youth group wishes to thank all of you who came to our fundraiser carwash on June 13th. We raised \$137.00!! As many of you know, our group tithes from our fundraisers and traditionally we have waited until Youth Convention and tithe to the "I Love Youth" offering. We thought it would be cool to present Pastors Guillermo and Juanita Herrera with our tithe to take back to their youth group for their ministry their in Nicaragua since they were visiting our church the following week. We presented them with 13-one dollar bills and a note from our group in Spanish courtesy of Seth Hamilton. The remaining \$124 will be split by those youth that worked the carwash to

help pay for future youth events like convention. Pastor Guillermo then gave us a business card with their email address and has encouraged us to send an email to their youth group. Their son, Leslie, is their youth pastor and does speak English. What a cool opportunity God has given us!

Τριωια Νιγητ

The above supposedly says "**Trivia Night**" in a font named "Bookshelf Symbols." I can't figure it out and good luck if you can! But I'm still looking forward to the Sunday evening 6:00 P.M.

JULY 12th Trivia Night

Cost: One can of food per person to be donated to the Food Pantry.
No more than seven people on a team.
Five Rounds will be played..
There will be a "small gift" for the First Place Team.

The Power of a Smile

Move over, misery. Happiness may love company even more. Researchers from Harvard Medical School and the University of California found that happiness may stem more from a group effort than from a person's lifestyle and choices. The twenty year study of 5,000 individuals shows that a person's positive emotional state is actually contagious, affecting not just her immediate social circle, but her friends' friends and even friends' friends' friends. The upbeat vibes ripple out to touch those she's never met, with the effect lasting up to a year. Even better news?

Sadness can't hold a candle to this kind of emotional contagion. So why not start your own chain reaction? Do something today that lifts your spirits and you'll be sending out waves of contentment to those around and

beyond you.