

# The Shepherd's Watch



## 'Tis the Season – Stewardship at SHPC

October 2006

Issue 10

Published by Shepherd of the Hills Presbyterian Church

# Be A Good Steward for God

by Don Nowakowski, Stewardship Chairman

**W**ill you grow this next year in your stewardship of all that God has entrusted to you and your family? Let me challenge you today! Be a giver in life. Let people see the love and goodness of God in you. When you live a life of giving, when you give your time, when you give your talents, when you give your money, when you go around doing good things, you are displaying the character of God. You are showing this world what our God is like. Go and be a blessing to someone today. As you do, God will bless you exceedingly and abundantly above anything you can ask or think.

**G**iving is a decision that should not come from your head, but from your heart-where the Lord speaks to you. The Bible encourages each person to give "what he decides in his heart." Let me encourage you to seek the Lord and follow the instructions He gives to your heart. God uses all of us at SHPC to advance His kingdom in this generation, and generations to come.

**I**t is when friends like you support our many Shepherd of the Hills' ministries financially that we are able to reach out with God's message of unconditional love and unending hope. Every dollar you give is used to change lives with the Good News of Jesus Christ.

**I** believe God has great things in store for each of us! He is using you and me to make a real difference and that's exciting! When we give to the best of our ability, and are truly eager to give, we can make an impact in this world. Take a minute to reflect on all you have been a part of this last year that has affected people not only here in our community, but across the world. Now, take a minute and think about all the exciting opportunities that we have before us in this church that God wants us to act on.

**G**od is always giving us opportunities to grow and move forward in this life. But in order to experience God's best, you must be bold and willingly step out in faith to do what God says to do! In order to experience God's abundant life, you must keep your focus on helping other people. Make a decision to show God's love and goodness wherever you go. Be on the lookout for people you can bless.

**T**his month we will start our stewardship program for 2007. I encourage each of you to begin praying and in your prayers, ask God how he wants you to grow this next year in your stewardship for Him. Then in the quiet of your heart, listen for his response. He will answer!!!!

Great News on every page...

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## Sermons for October

### Sermon Series:

#### How God Prepares a Leader

Oct 1 Psalm 56

#### The Place for Complaining

Oct 8 I Samuel 19-20

#### How God Prepares a Leader:

#### Friends and Loyalty

Oct 15 Psalm 145

#### The ABC's of Praise

Oct 22 II Samuel 11

#### How God Prepares a Leader:

#### Failure and Its Consequences

Oct 29 Stewardship

# INTO THE WORD, INTO THE WORLD

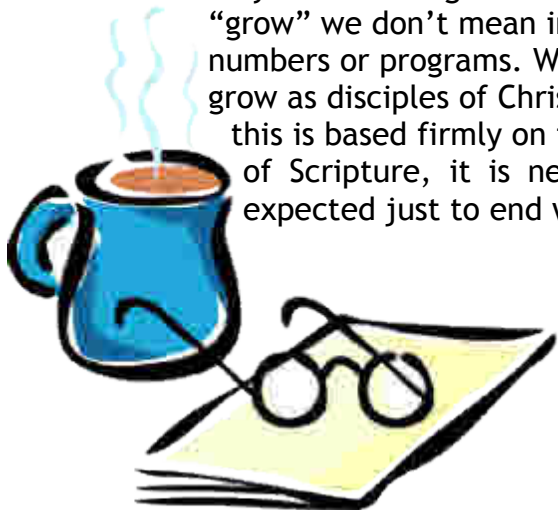
Sherry Smith, Director of Adult Ministries

The purpose of all our Adult Ministry classes at SHPC can be summed up by a quote from **Ephesians 4:12**: “to equip the saints for the work of ministry, for building up the body of Christ.”

**INTO THE WORD INTO THE WORLD** is actually the name of the second study in the **DISCIPLE** program. The following is some of what this particular class program aims to do:

- teach Bible study skills that take the participant deeper into Scripture
- reinforce the importance of keeping **Bible study related to witness and service** in the world
- **connect the inner life and the outer life**
- emphasize the **rhythm of coming to God and going for God**, of being in the Word and in the world individually and corporately
- understand the growing Christian as under discipline in community and in ministry to the world
- approach all experiences of life as **opportunities for faithful witness and service**

When we talk about our four main words here at SHPC – worship, grow, connect, serve – Adult Ministries is usually considered to fall mostly under the “grow” area. By “grow” we don’t mean in size or numbers or programs. We mean grow as disciples of Christ. While this is based firmly on the study of Scripture, it is never expected just to end with study.



## Adult Ministry

The purpose of scriptural study is always in order to eventually go into the world in service.

Learning and doing can never be separated in terms of discipleship. We are called to follow Christ’s example. He alternated time for prayer and study with time of intense service to others, a very important rhythm of *coming to God and going for God*.



Most of us have a natural preference for one of these aspects or the other. As for myself, I could easily while away my time in an ivory tower surrounded by all the books I’d like to read. But if I take the study of Scripture seriously enough to want to model my life after its teachings, it becomes very clear that I must also spend time in the real world dealing with the suffering of the world. I know others of you who will very quickly pick up some tools and head into the world to attempt to physically fix things. But, if not balanced by some study of Scripture, physical work can quickly become just striving, and not necessarily work toward building God’s kingdom.

Into all of creation, God has woven a natural set of rhythms. We work and we rest. We have alone time and community time. There is a time for study and a time for action. There is a time to praise God loudly and a time to worship Him in silent awe. Indeed, **Ecclesiastes 3:1** tells us, “For everything there is a season, and a time for every matter under heaven.” Let us, each in our own time, attempt to find balance in our lives of discipleship.

Our current catch-phrase of “worship plus two” invites you to worship with the SHPC community, but then also find one study class to take and one mission action in which to participate. But – God is good – we set no limits. You are welcome to go for worship plus ten or even more if you want!

# Senior Adult Ministry

## Senior Adult Ministry Retreat

by Ron Miller, SAM Council

**T**he 2007 SAM Retreat will be held at MoRanch on March 27<sup>th</sup>, 28<sup>th</sup> & 29<sup>th</sup>. The Reverend Larry Coulter plans to lead this event.

**T**he retreat will be centered on our Christian heritage. As usual, there will be opportunities for each of us to participate in seminars and Bible study; however, the ranch also offers fishing, canoeing, tennis, swimming, movies, nature walks and a labyrinth as special opportunities for refreshment of the body and soul.

**A**dditionally there is a very pleasant area for group meetings and evening games. In the past, folks have brought snacks and drinks for sharing.

**M**oRanch is a Presbyterian owned and operated hide-a-way in the Texas Hill Country to the west of Fredericksburg. The accommodations that we have blocked are in the Wynne-Flato Lodge which offers motel-style rooms with queen size beds and private baths. The room for double occupancy plus meals costs \$268.00 for a couple or \$215.00 for a single. If you are participating as a single, you may bunk in with another single and share the cost.

**W**e will coordinate car-pooling as we approach the time of retreat so that everyone may attend. Additionally, partial scholarships are available so that everyone is able to come.

**T**his is a wonderful time for fellowship and discovery that will warm every participant's heart. Please plan ahead! We will soon give you the opportunity to sign up for this event. If you are so inclined, invite and bring a friend to add to the special fellowship of this trip.

**I**f you have questions regarding this matter, you may contact Jim Black or Ron Miller.

Come join the Golden Years Lunch Bunch on Saturday, October 14<sup>th</sup>, 11:30 a.m. at the Olive Garden, 3940 S, Lamar Blvd. We have a good time. Please call Sybil Brady 916-4654 or Marvine Sass 358-8616 to let us know you are coming.

Mary-Martha Circle will meet October 5<sup>th</sup> at 10 a.m. in Room 7. Our lesson is "Let the Wise Listen" from our new study *Proverbs & Parables* and will be presented by Norma Burchard. For more information, please call Norma Burchard, moderator, at 394-0131.

## What is SAM Up To?

The "Groan"-Ups Game Day for October has been moved BACK to the 1<sup>st</sup> Tuesday just this once due to IHN guests. We hope to see you October 3<sup>rd</sup> for fun and games!

A NEW Older Women's Legacy (OWL) writing class is starting October 4<sup>th</sup> on Wednesday morn-

Fellowship Bridge Group will play the THIRD Friday (the IHN guests are here the second week), October 20<sup>th</sup> at 7 p. m. in Room 7. Our hosts in October will be Bob and Raynell Barry. Please call Virginia McNutt at 288-7187 or Martha Meador at 288-3341 by Tuesday, October 17<sup>th</sup> if you would like to play.  
September winner was Lydia Ellison.

ings. (See related article.)

## Writing Workshop Creates Living Memory

Do you remember stories from your aunt or grandma? Do you wish you could tell your stories to your family? Do the grandkids know how you met their grandpa? Have you ever told them how you felt the day they entered your life?

**You have a story to tell!** Your story is unique. You can learn to write your stories down, to save for generations or just for now.

Sponsored by the [Story Circle Network](#), a not-for-profit organization, Older Women's Legacy (OWL) workshops are designed to empower women to tell their stories.

A new Older Women's Legacy (OWL) workshop session starts Wednesday, Oct 4<sup>th</sup> from 9 - 11:30 a.m., ending Nov. 8<sup>th</sup>. The \$50 cost covers the workbook and other materials. Prior registration is required.

For more information about the upcoming class,

# PARENT HEROES

WE ARE IN THIS TOGETHER



*FASTER THAN A YELLOW SCHOOL BUS — ABLE HAND OUT WADS OF CASH IN A SINGLE BOUND — NO HOMEWORK TOO HARD — IT'S SUPER PARENT!*

OUR KIDS ARE IN PERIL ONCE AGAIN AND CALLING OUT FOR — SUPER PARENTS!

BRUSH TEETH, COMB HAIR, GET DRESSED, MAKE BREAKFAST, GET TO THE BUS STOP.... MISS THE BUS... DRIVE TO SCHOOL..... GO HOME, PICK UP MORNING MESS, GET READY FOR WORK ....

REPEAT FOR NEXT 20 YEARS.

I NOW KNOW THE PRESSURE OF BEING THE PARENT OF A TWEEN. HOW MANY PLACES CAN THIS KID NEED TO BE FOR SCHOOL, SPORTS, BAND AND FRIENDS?

OUR KIDS ARE GROWING UP WITH IN A WORLD WHERE THEY SEE THEIR PARENTS AS MEANS TO *THEIR* ENDS. WE TRANSPORT, PAY AND STAY IN THE SHADOW.

WHAT THEY WANT AND WHAT THEY NEED ARE SO VERY DIFFERENT!

AS SUPER PARENTS WE ARE CALLED AND EQUIPPED TO DO LESS! WE ARE TO MEET THEIR NEEDS FIRST, AND WANTS COME FURTHER DOWN ON THE LIST.

HERE IS A SECRET! WHAT YOUR KIDS NEED MORE THAN ANYTHING ELSE IS YOU. TIME WITH YOU. THE REAL SUPER

PARENT REALIZES THAT TIME IS BEST GIFT THEY HAVE TO GIVE THEIR KIDS. TIME AT THE PARK, ON A BIKE, AT THE MOVIES, IN THEIR SCHOOLS.

FOR A KID, GIFTS = FUN  
TIME = LOVE

SUPER PARENTS UNITE!

PROFESSOR M





**R**eading together with your child is the single most important factor to your child's success in school. When you share a book, you enjoy being close. It is a time to give each other your undivided attention. This time says, "You are special to me!" Even after a bad day, reading together restores peace and love in the home.

**R**eading helps children learn about language. They learn new words and what they mean. Children hear words in books that they don't hear in conversation. The colorful pictures in children's books give meaning to the words.

**R**eading to children helps prepare them for school success. Hearing books read aloud helps children learn to listen! As they follow along, they learn that the "marks" on the pages have meaning. This gives them the background they need to learn to read! As you read for longer times, you help to increase their attention span. Being able to pay attention in school will help them succeed.

**R**eading to your children will give them new experiences. Your child can learn about a farm before he ever visits one! Pictures of cows, pigs and cornstalks can teach him what a farm is like. He can "travel"

to the moon or the bottom of the ocean through books.

**B**ooks can prepare a child for her first visit to the dentist or her first day of school. Through books, children can learn about people who are different from the people they know. Reading about the unfamiliar can make it less scary. Books can expand your child's understanding of the whole world!

**What: HOW to Read to Your Child**

**Where: SHPC**

**When: October 18, 6:30 p.m.**

**Who: Marti Dryk**

**Register: Britta Dukes, [britta@shpc.org](mailto:britta@shpc.org), 892-3580 x107**



## IHN guests are coming!

*IHN (Interfaith Hospitality Network) guests are families with children who, because of a crisis situation in their lives, have lost their homes. The program provides for them to live at Austin area churches while they find housing and get back on their feet.*

During the week of **October 8-15**, four IHN families will live at our church and will be fed and sheltered by volunteers at our Church. This is your opportunity to help these families through this time of crisis. Tasks performed by hosts (church members and members of Faith Presbyterian Church and Abiding Love Lutheran Church) include:

Move-in: Sunday 12:30 - move guest's belongings and bedding into rooms and set-up

Breakfast Servers: 5:45 a.m. to 7:15 a.m.

Dinner Preparers: 6:00 p.m. to 7:30 p.m.

Overnight Host: 8:00 p.m. to 7:15 a.m.

Evening Host: 5:30 p.m. to 8:30 p.m.

Saturday Hosts and lunch: several shifts

Supply Donors: all week

Transportation Volunteers and Linen Washers.

Move-out: Sunday 6:30 am - load guest's belongings on trailer, cleanup and straighten up church, transport guests to Day Center, and take trailer to next church

Young children make excellent hosts, because the guests are mostly young children. Sign up in the narthex for this volunteer opportunity or contact Sarah Stranahan at 264-2319, [sstranahan@austin.rr.com](mailto:sstranahan@austin.rr.com)

# Welcome, New SHPC Members!

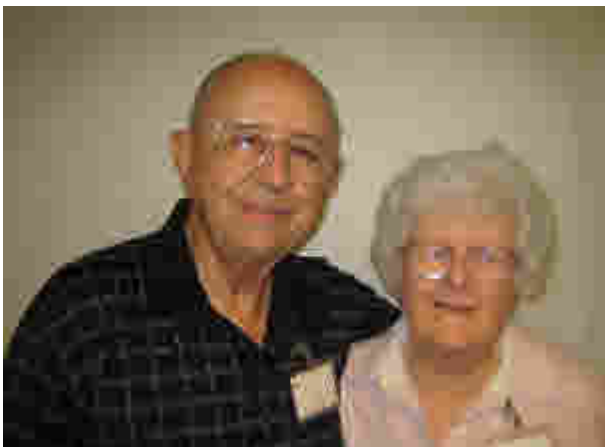
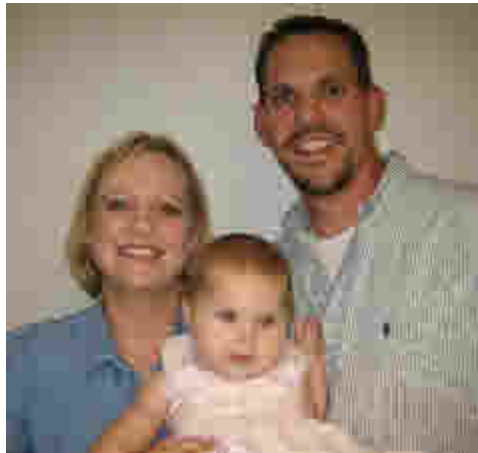
**Gretchen & Louis Owensby** have one son, Hayden, 16 months old, and are expecting another child in February. Louis is a field engineer and Gretchen a project manager at DMI.



**Adrenne Voskamp** (not pictured) is a language arts teacher and volleyball, basketball, track and soccer coach for Hays CISD. Her younger brother Ian and her dog Olivia live with her in south Austin. She enjoys reading, exercising, sporting events, and traveling.

**John, Sandy & Kaitlin Kaiser**

John & Sandy enjoy being first-time parents to Kaitlin; Kaitlin enjoys meeting new people, especially kids! John also enjoys playing baseball, cycling, and golf, while Sandy's hobbies are golf scrapbooking and rubber stamping.



**Bobbye & Bob Barker** are both retired – she from her administrator's role at the Austin Cancer Center, he from design drafting in the electronics industry. Bob enjoys building scale model airplanes and Bobbye's main interests are reading... and grandchildren!

**Norwood, Monica, & Sam Williams** recently moved from Brentwood in north-central Austin down to Oak Hill. Norwood is completing a second degree in geotechnical engineering and Monica is an editor and freelance writer. Sam is two and a half, and enjoys construction equipment.



**Mary Aversais** joining SHPC after attending with her husband Pete and daughter Alex for nearly four years. Pete's daughter Alyssa also attends when she travels to Austin from her home in Syracuse, NY. Mary is a self-employed training consultant working mainly in the restaurant industry.



**Brian, Pamela, Austin, Bobby & Daniel Walsh** Brian is a sales rep for Siemens Building Technologies; Pamela a technology assistant at Kiker Elementary. Austin is a senior at Bowie, and Bobby is a freshman there. Daniel is in 7th grade at Bailey.

**Lesley Fields** (not pictured) is a former kindergarten teacher who is now an editor at Harcourt Achieve. She grew up in First Presbyterian in Graham and spends every summer at a youth conference at MoRanch.

We're  
batty  
about ...



Even this bat wanted to hang around the Foundations retreat in August!

# Foundations

The Foundations Class is continuing their Fall program, "Crucial Questions about Christian Doctrine." October's classes cover:

- What happened when Jesus died on the cross and was resurrected?
- Spiritual Warfare: How do demons and angels influence my world?
- Why would a loving God send people to Hell?

Started in December 2003, the Foundations Class is built on three principles: Bible study, prayer, and fellowship. In addition to weekly meetings, we also participate in community service projects and social gatherings together. This class is open to other couples — please come join us!



**Lynda & Robert Wade**  
290 Trail Master Circle  
Driftwood TX 78619

**Daisy & Tommie Bates**  
1164 Ruby Ranch Road  
Buda TX 78610  
(512) 295-9561

**George & Nancy Lowe**  
10805 Beachmont Lane  
Austin TX 78739  
Phone # remains 327-5600

On August 28<sup>th</sup> Shepherd of the Hills Preschool once again opened its doors to a wonderful community of children and their families. The hallways have been buzzing with the excitement of a new school year.

Along with the unlimited exploring and learning activities going on in each classroom with unit themes such as The Circus of Sights and Sounds (5 senses), Community Helpers, and Farm Animals, the children have been focusing on all the wonderful ways God has blessed us. In chapel we have been talking about how "God loves us all," "God made each person unique and special", and "God is always present." We are all looking forward to a fun and fantastic school year! If you would like more information about the preschool, please contact Terri Courtney at 892-7528 or [terri@shpc.org](mailto:terri@shpc.org).

## Preschool News

submitted by Suzie Bridges



## Sunday-School Stewardship

-or-

### How We Serve

The majority of our Sunday-schoolers may be too young to sign up to volunteer (or even too young to sign their names!), but that doesn't stop them from fulfilling the "serve" component of our SHPC worship-grow-connect-serve identity. Quarterly, we select mission opportunities with whom we would like to be involved, and then we work to establish some sort of connection or relationship with these friends. In the past year alone, we have touched lives locally in Austin and central Texas, as well as internationally in Indonesia, Haiti, Sudan and Guatemala. Malawi is also at the top of the list with many of our children supporting and actively corresponding with World Vision Hope children there.

#### Take a look at how active we've been this year:

Last Christmas, we partnered with Manos de Cristo to sponsor various Austin families in need. These "angels" appeared on our Christmas tree and we gave generously until each family member received an item (or two or three) on their wish list. The best part of the entire process was having the chance to meet face-to-face with these families at a holiday party where they were given their gifts and we were given a few minutes to share

Christ's love and let them know we care.

In the spring, we participated in One Great Hour of Sharing's offering. Our gifts supported ministries of disaster response, refugee assistance and resettlement, and community development that helps people find safe refuge, start new lives, and work together to strengthen their families and communities. Indonesia, Haiti and the Sudan were this year's recipients.

During Vacation Bible School, the children decided to serve other children. We collected money for Presbyterian Children's Home and Services, which provides residential care and other services to children who have no place else to turn. Whether it's through one of their Group Homes, foster homes, or family programs, PCHS helps show the children in their care that each and every one of them is a beloved child of God.

Our next endeavor is a project called "Life Change." Our children will be collecting coins to support a new micro-loan program that benefits our partners in Guatemala. These loans will be given to buy wood-working tools, fabric to be sewn into clothes and other supplies to help these struggling, hard-

working people break the cycle of poverty. The need

for this assistance is especially acute after the devastation of Hurricane Stan last year when approximately 50% of the crops were destroyed by the storm.

Donations to Life Change are pooled and used to finance small loans to Guatemalan workers to start particular projects. When the project is at a stage where products can be sold, the loan is repaid and the money becomes available to new groups of workers, making this a gift that keeps on giving and giving! **Collection for Life Change will take place October 1<sup>st</sup> - November 1<sup>st</sup>.** We look forward to seeing our small change make a BIG change in the lives of our Guatemalan friends!

Likewise, we also look forward to seeing the BIG change that service opportunities such as these create in the lives of our little ones as they develop and mature into disciples who understand the meaning of living out Christ's commandment to "Love your neighbor as yourself."

*Britta Dukes*

October 31st.  
SHPC Parking Lot  
Join the fun as we pass  
out tons of candy to kids  
in the neighborhood.



Free Candy  
for every kid  
that shows  
up



Tons of  
sweet fun for  
the whole  
family



For those too  
big to Trick  
or Treat –  
Decorate your  
car and set  
up your truck  
to help pass  
out candy

Harvest party 2006

# TRUNK OR TREAT

# TRUNK OR TREAT

A SAFE PLACE FOR  
FAMILY FUN ON  
HALLOWEEN

5-7 PM

OCTOBER 31ST

# A 'Flat' surprise from Malawi

**O**ur 5-year-old daughter, Olivia Warren, just went on a 9,000-mile journey to Africa without her parents and had a flat-out ball.

**M**any of you probably are familiar with *Flat Stanley*, a book by Jeff Brown. In this classic book, Stanley is squashed flat by a bulletin board. While that sounds painful, it actually has many advantages; one being that Stanley is now able to visit friends by traveling in an envelope. Flat Stanley recipients take the flat version of their friend around their town and take photos with them. They then mail the photos back to their friend with a letter about their journey. It

helps children learn about geography and communication.

**W**hen Olivia's kindergarten class did the Flat Stanley project this spring, she immediately said she wanted to go to Malawi to visit our friends, Revs. Clement Munthali and Chimwemwe Mhango. We had the pleasure of having dinner with Clement and Chimwemwe during their visit to Austin earlier this year and our entire family loved hearing stories about their country and their faith.

**S**o, Olivia drew a flat version of herself that we mailed to Malawi, along with a disposable camera, return postage and a letter to Clement explaining the project. We were told that it would take 4 to 6 weeks to arrive in



The kindergarten and Flat Olivia had a great time together!

end of school in late May.

**W**ell, on the second to the last day of school, Olivia got a package from Malawi at her school, Mills Elementary. The package contained the disposable camera and a letter from Clement. We had the photos processed and were surprised to have about 25 images.

**F**lat Olivia met Clement's family, kindergarten and Sunday School students, along with many members of the Manyamula congregation. Clement asked Olivia to send greetings to everyone at SHPC.

**O**livia got to share the photos and Clement's letter with all her classmates. She also bought a CD of

Chimwemwe's music to class for the kids to enjoy.

**H**ere are some images from Flat Olivia's Malawi journey. It's a trip that she will always remember!

— Evelina and Bruce Warren



Baby Sarah Munthali and some of her family with Flat Olivia



Flat Olivia goes to Sunday school



Flat Olivia sings with the Women's Guild

Malawi, so we didn't have high hopes of getting a response before the



# Whiffle Ball Challenge And Church Picnic

## **Are you up to the challenge?**

Let's get together to play some seriously silly baseball. No real skill required! Teams will be established by age group (little ones Vs little ones, big ones vs. big ones). We will have a BBQ going with hot dogs but you should be sure to bring the rest of your favorite fixings for your family and some goodies to share. See y'all at the park!

**What:** The 1<sup>st</sup> ever Whiffle Ball Fat Bat Challenge & Church Picnic at Dick Nichols Park

**Who:** Just about everyone!

**When:** October 15<sup>th</sup> 2 p.m. - 5 p.m.

**Why:** Fellowship, Food, Fun and Bragging Rights!

## It Can't Really Happen... Can It??

**Y**es, I'm afraid it can. Even worse, I'm very afraid it will. When? I sure wish I knew! But I do know this, the longer it takes, the worse it will be.

**I**t could be prevented, or at least reduced, but you see, the human mind is great at believing that the way things are now is the way they will always be. They never are, of course.

**B**ut just how much more debt do you think you can take on? What is your debt doing to your plans for retirement? College for your kids? Ah, but those are tomorrow's worries, aren't they. Right now, though, there's just a couple more things you need to get and then you can live the really good life. You know, like you see on TV. And what you want need is even on sale at a store that just happens to accept all major credit cards...

**T**he problem is, they've got us, folks! You see, we're supposed to be in debt. Some 70% of our economy depends on what you and I spend each and every day. What's good for General Motors is good for the USA? Nah! It's you and me, baby, so keep that spending going! If you slow down at all to pay your debt off, the economy will tank. Baseball isn't our national pastime... consumption is!

**T**hink about it. Every time the economy slows, the talk turns to ways to get us consumers spending again. And what's the best way to do that? I suppose the government could try to put a few hundred dollars in everyone's pocket, but it's much more effective to make it easier for us to borrow. And easier for us to go further into debt.

**R**ecently, for example, it's been home equity loans which let us tap into that last bastion of savings – the equity in our homes. More recently, these have morphed into lines of credit you can tap on the fly (or through – dare I say it? – a credit card). In fact, you can now

mortgage up to 125% of the value of your home – and they'll still call it a home “equity” loan without the slightest wink-wink-nudge-nudge. (By the way, the number of home equity loans and lines of credit that are in arrears is increasing substantially each month...)

**A**nd when the economy hit the skids most recently, where did our spending money come from? Our houses again, only this time it was interest only, 0% down, shared appreciation, negative amortization, adjustable rate, balloon, option payment, you-name-it-we've-got-it mortgages. Under some of these, your monthly payment doesn't even cover the interest – your principal goes up each month! Anything goes, it seems, when it comes to helping you and me get further in debt.

**B**ut we love it! Homeowners have refinanced in droves. Maybe they intended to do it to improve their financial positions, but most just ended up buying more stuff. The end result? Another day older and deeper in debt. (By the way, the number

of homeowners who are now behind on their mortgages is up more than 50% from last year.)

**F**irst-time home buyers got into the act, too, buying more house than they could really afford. (Home prices always go up, don't they?) And for those at the other end of the scale who have a lot of equity in their homes there's the reverse mortgage.

**U**nfortunately, not only is our debt increasing, any savings we had is disappearing. For several months now, we Americans have actually been spending more than we've been making. And don't forget about our national debt. It's gotten so bad that the International Monetary Fund has called it “perilous,” saying it poses “significant risks” to the world economy.

**I**f our kids are any indication, it's not going to be any better for the next generation. We're leaving them quite a “heritage” – they're

*continued, next page*

If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?  
– Luke 16:11

becoming the best little consumers this country has ever seen! All financed with debt, of course.

**F**or every 10 college students there's one that is \$35,000 or more in debt. And it's not just the kid in the next dorm room – the average student has about \$3,000 in credit card debt alone, and the median student loan debt is some \$16,000 for graduates with federal loans. A recent study found that the majority of grads who come out of college with debt are now living paycheck to paycheck and using plastic for their basic living expenses.

**I**f you think I'm worried about all of this, you're right! Do you honestly think that anyone, let alone an entire country, can live on debt indefinitely with no pain? Something's got to give! The economy's starting to slow again – could this be the beginning?

**I**certainly don't know – I don't know what will happen or when, how long it will last, or how bad it will be. But I do know that I want to be prepared, because I expect it will be pretty ugly for a while when it does happen. And I do know where to look for help (and it ain't the Wall Street Journal).

**T**he first place to turn to is where you can always find the best advice – the Bible. As old as it is, it's always amazing to me how relevant Scripture continues to be. Take Romans 13:8, for example: "Let no debt remain outstanding, except the continuing debt to love one another..." And if that's not clear enough for you, check out Deuteronomy 15 and 28. There are verses in both chapters that make it clear that debt is a sin against God.

**N**ow why would God care? Because this money that we're playing around with is really His and He looks to us to be good stewards of it and everything else He has entrusted to you. As it says in 1 Corinthians 4:2, "Now it is required that those who have been given a trust must prove faithful." That coupled with Luke 16:11 - "If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?" – seem pretty clear. After all, money that goes out the door in interest

payments, finance charges, late fees, over-the-limit fees, etc. Isn't available for God's work.

**S**o Scripture makes it pretty clear that we'd best get our butts out of debt and stay there. Yes, I know that some debt is necessary to get a decent house and a reliable set of wheels. But after you've gotten rid of your credit card debt, there are ways to work your way out of those debts, too. It takes time, and it takes effort. Serving God isn't always easy, but the fringe benefits are fantastic!

**A**nd be honest for a moment, now – no one is looking. Don't you really wish you had less debt? Don't you hate what it's doing to your life? Aren't you just a little bit worried about what it might be like if you or your spouse got laid up or laid off and had to go without a paycheck for an extended period of time?

**T**he good news is that you're not alone. In fact, the Bible lays it right on the line in Proverbs 12:15: "The way of a fool is right in his

Let no debt remain outstanding, except the continuing debt to love one another...  
– Romans 13:8

own eyes, but a wise man is he who listens to counsel." So start with prayer and with the Bible. You'll find no better counsel than that which comes from God and Jesus! In fact, some 2,300 Bible verses and almost two-thirds of Jesus' parables deal with money and material wealth, covering pretty much every aspect of financial management.

**S**HPC can also help. Those Bible verses and parables are the subject of the Crown Financial Ministries Small Study Group. You can get more information on this eye-opening class from Margaret Fetty (608-0883; [mfetty1@austin.rr.com](mailto:mfetty1@austin.rr.com)).

**A**nd if you would like to learn about different ways to get out of debt, or any other aspect of managing your finances, get in touch with Allen Gunter, a.k.a. the "Budget Guy" (292-4035; [BudgetGuy@SHPC.org](mailto:BudgetGuy@SHPC.org)).



Add to your prayer list

**Joys** - Mike, Jennifer, and big brother Jacob Bullock welcomed Joshua Michael on September 19<sup>th</sup> - James & Kristi Ruiz welcomed Cooper Reed Ruiz on September 5<sup>th</sup> - Stuart Russell Gollither was born August 7<sup>th</sup> to Sarah & Sean Gollither - Hannie Cronje, mother of Hester Louw, is recovering well following her illness

**Sorrows** - Ernie Trevino, Richard Morales' uncle, passed away unexpectedly on September 16<sup>th</sup> in Corpus Christi - Robert Hackett, father of Carol Mize, passed away August 18<sup>th</sup> in San Antonio

**Please pray for** - Ben and Bruce, twin nephews of Sarah Stranahan, born very prematurely - Dorothy "Dottie" Crouse, sister of Pat Penwell, hospitalized for surgical treatment of an intestinal blockage - Carol Cunningham's cousin, Barry Adams, undergoing a biopsy to determine the cause of a huge mass in his brain - Art Nowakowski, Don's father, recently diagnosed with prostate cancer - Rebecca Robertson's family at a very difficult time - the family of Frausto Cano, friends of Letitia Frausto, upon the loss of their father, 55-yr-old Gilbert Frausto - Doris Peltzman, recovering from several recent surgeries on her eyelids and undergoing knee replacement on October 4<sup>th</sup> - Clyde Hudson, husband of Verna, recovering from heart surgery - Barbara Guerrero's friend, Sylvia Garcia, recovering from knee replacement surgery - C.E. Seiler, Ken's father, slowly improving at home - Ralph Philips, healing - Layde Philips' aunt, Betty Ann Jones, arm surgery and continuing recovery following strokes - Delores Johnson, friend of Rosemarie Barnett, breast cancer - Jay Holman, husband of former student of Ruth Ann Widner and Carlen Floyd, brain tumor - Lynn Kelley, worsening multiple sclerosis - Joan Lawson, mother of Lisa Teeple, recovering from colon cancer surgery - The Rev. Linda Reinhardt, that a new treatment will help her - Sally Schilstra, recently returned home from a rehab center - John Daniel, friend of the Gilchrights', a recent setback in his recovery - Mary Hackett, mother of Carol Mize - Beverly and her children - Anthony - Anthonessa - Tammy and

**Please pray for Members of the Armed Forces and all world leaders involved in war zone crises including:**

Quantrell Blake, friend of Tammy Boehman... Anthony Canas, son-in-law of Linda Brooke and Celestino Mendiola... Dennis Low... John Sanchez, son of Birdie Lindsey... Jason Addison, son of Al and Jai Leigh Addison... Clay Narey, cousin of Aimee Killeen... David B. Craig, son of Linda Kimmons... Michael Sybrant, Sherry Todd's nephew... Frank Lewis, friend of Sherine Thomas & Tom Nuckols... Kenneth McKinney, friend of Carlen Floyd... Paul Floyd, brother of Beaman... Philip Burns, cousin of Marvine Sass...



- 3 Oct Marylou & Jens Busch
- Gordon & Marsha Holt
- 5 Oct Billy & Cindy Baschnagel
- Kevin & Debbie Saul
- 8 Oct Tony & Gabrielle Adams
- 10 Oct David & Paula Boatright
- Steve & Sharon Peurrung
- 12 Oct Mike & Abby Brady
- Brenda & Albert Gonzales
- 19 Oct Paul & Ruth Stein
- 20 Oct David & Vanessa Erps
- 21 Oct Larance & Barbara Coleman
- Joel & Sarah Silva
- 22 Oct Bob & Carolyn Beardslee
- 23 Oct Bryan & Renee Philips
- Michael & Jean Thomas



- 24 Oct Margaret & Mark Danz



Jackson Fowler

- 1 Oct John Moehlman, Karmen Miller, Emily Brown, Robin Ward, Mason Hyde
- 2 Oct Callie Low
- 3 Oct Marvine Sass, Jim Immitt, Deb Fowler
- 4 Oct Ruth Budic, Andie Kruczkowski
- 5 Oct Faries McDaniel, Jeff Whitmire, Kendall Ort, Desiree Waugh, Hayden Murphy
- 6 Oct Terre Thomas, Tom VanOsselaer, Dan Brinks, Morgan Gray, Andrew Lewis
- 7 Oct Richard Chase, Kelly Melnyk, Emma Kolesnik
- 8 Oct Cindy Breed, Laura Morales, Heidi Gensler, Sho Sato
- 9 Oct Richard Snell, Jason Singhurst, Kendall Adams
- 11 Oct Gaston Broyles, Rick Lewis, Gabe Aardema
- 12 Oct Sharon Conner, Euna Faye Pryor, Jai Leigh Addison, Alice Lineberry, Vanessa Erps, Amy Gross
- 13 Oct Dallas Scott
- 14 Oct Stefan Haag, Ryan Wilkins
- 15 Oct Jane Hall
- 16 Oct Jean Thomas, Rob Johnson
- 17 Oct Alexis Valdes
- 18 Oct Margaret Nakamura, Sarah Scott, Tracy Kuper, Aimee Killeen, Brian Gollither
- 19 Oct Andrew Brock
- 20 Oct Dan Lawler, Robert Hicks, Kim Arthur, Tyler Chambers, Aidan Rooke
- 21 Oct Jeff Alexander, Leah Wheeler, Alexandra Buffler, Kate Buffler, Rachel Bode
- 22 Oct Johann Louw, Thomas Lane, Kevin Saul, Clay Perrin
- 23 Oct Martha Meador, Dan Mudgett, Pat Scoggins, Kayleigh Shumaker, Jacob Bullock
- 24 Oct Bill Richardson
- 25 Oct Karen Johnson, Andy Moore, Kristin Moore, Christi Dickinson, Gabriel Moore
- 26 Oct Dinah Strayhorn, Barbara Christenson, Marty Starkjohann, Scot Evans, Susan Manzello, Joanna Peters, Emily Geyer, Caleb Dukes
- 27 Oct Jessica Wade, Ethan Cole, Miranda Beard, Zachary Johnson
- 28 Oct Chris Gordon
- 29 Oct Howard Bonebrake, Ralph Peters, Mary Parsons, Tim Coolman, Jessica Litteaur, Liana Green, Katie Johnson, Ben Bell, Paul Sharpe, Andrew Erps
- 30 Oct Marti Dryk, Greg Guernsey, Dustin McManus, Olivia Paniagua
- 31 Oct Bob Barry, Tary Snyder, Roz Seiler, Gary Stroud, Don Nowakowski, Cindy Meyer, Kyle Chambless

# October

## 1 Sunday World Communion Sunday

- 9:45 a.m. Sunday School, no Faithwalk
- 11 a.m. Foundations, portable A
- 6:30 p.m. Everlast Evening Fellowship

## 2 Monday

- 11 a.m. Family Ministry Team Brunch/Open House

## 3 Tuesday

- 6:15 a.m. Men's Fraternity
- 10 a.m. "Groan"-Ups Game Day, room 7
- 6:30 p.m. Vision 2012 Planning Dessert

## 4 Wednesday

- 6:30 p.m. Women's Bible Study
- 6:30 p.m. Something Fishy
- 6:30 p.m. Evermore Evening Fellowship
- 7 p.m. Chancel Choir rehearsal

## 5 Thursday

- 9:30 a.m. Mothers of Young Children (MYC) Devotional
- 10 a.m. Mary-Martha Circle, room 7
- 12 p.m. Vision 2012 Planning Lunch
- 7 p.m. Crown Financial Ministry, portable B

## 8 Sunday IHN Begins

- 9:45 a.m. Sunday School; Faithwalk
- 5:30 p.m. Foundations, portable A
- 6:30 p.m. Everlast Evening Fellowship

## 9 Monday

- 12 p.m. SAM Council Meeting, library

## 10 Tuesday

- 6:15 a.m. Men's Fraternity

## 11 Wednesday

- 6:30 p.m. Women's Bible Study
- 6:30 p.m. Something Fishy
- 6:30 p.m. Evermore Evening Fellowship
- 7 p.m. Chancel Choir rehearsal

## 12 Thursday

- 9:30 a.m. MYC Devotional
- 7 p.m. Crown Financial Ministry, portable B
- 7 p.m. Book Club, room 7

## 14 Saturday

- 11:30 a.m. Golden Years Lunch Bunch

## 15 Sunday IHN Ends

- 9:45 a.m. Sunday School; Faithwalk
- 11 a.m. Foundations, portable A
- 1 p.m. Whiffleball Challenge & Church Picnic
- 6:30 p.m. Everlast Evening Fellowship
- 11:59 p.m. NOVEMBER newsletter deadline

## 17 Tuesday

- 6:15 a.m. Men's Fraternity
- 6 p.m. Stephen Ministry group meeting, room 7

## 18 Wednesday

- 6:30 p.m. How to Read to Your Children, room 7
- 6:30 p.m. Women's Bible Study
- 6:30 p.m. Something Fishy
- 6:30 p.m. Evermore Evening Fellowship
- 7 p.m. Chancel Choir rehearsal

## 19 Thursday

- 9:30 a.m. MYC Devotional
- 7 p.m. Crown Financial Ministry, portable B

## 20 Friday

- 7 p.m. Fellowship Bridge Group, room 7

## 22 Sunday

- 9:45 a.m. Sunday School; Faithwalk
- 11 a.m. Foundations, portable A
- 6:30 p.m. Everlast Evening Fellowship

## 24 Tuesday

- 6:15 a.m. Men's Fraternity

## 25 Wednesday

- 6:30 p.m. Women's Bible Study
- 6:30 p.m. Something Fishy
- 6:30 p.m. Evermore Evening Fellowship
- 7 p.m. Chancel Choir rehearsal

## 26 Thursday

- 9:30 a.m. MYC Devotional
- 7 p.m. Crown Financial Ministry, portable B

## 29 Sunday Daylight Saving Time Ends

- 9:45 a.m. Sunday School; Faithwalk
- 5 p.m. Foundations, portable A
- 6:30 p.m. Everlast Evening Fellowship

## 30 Monday

- 5:45 p.m. Babysitting Co-Op

## 31 Tuesday

- 6:15 a.m. Men's Fraternity
- 6:30 p.m. Trunk or Treat

Feel free to tear off and save this page to help you keep on top of everything that's happening at Shepherd of the Hills!