



The Shepherd's Watch

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Issue 5

Praying for Knowledge

"... (I) have not ceased praying for you and asking that you may be filled with the knowledge of God's will in all spiritual wisdom and understanding, so that you may lead lives worthy of the Lord, fully pleasing to him, as you bear fruit in every good work and as you grow in the knowledge of God." —Colossians 1:9-10

This is originally part of a beautiful prayer from Paul and his fellow workers in ministry to the faithful in Colossae in the first century. But it is also a prayer I use in order to pray for my Adult Ministry leaders and all of those involved in any of the programs under my guidance.

It is meaningful to me because it expresses a kind of knowledge that includes the heart and spirit as well as the mind. It proclaims that the highest form of knowledge is that which is able to discern God's will. As we like to say in our Disciple classes, it is the kind of knowledge that transforms rather than just informs. The ultimate purpose of our classes is not to teach information but rather to grow disciples. And an important part of growing disciples is to grow them to a point where they begin to "bear fruit in every good work." Discipleship is not just something you learn about, it is something you do.

One of our Disciple classes is called Into the Word, Into the

World. It attempts to teach the rhythm of discipleship which becomes a sort of circular motion of growing in the knowledge of God by studying the Bible and then bearing fruit by doing mission out in the world, and then coming back to scripture and prayer for more growth, and then going back out into the world.

Being a disciple of Christ is something you are and something you are always in the process of becoming. It involves the whole person - body, mind, heart, and spirit.

Sometimes I get very frustrated trying to come up with class titles and descriptions because they always seem to fall so far short of what I know can actually occur in our SHPC classes. There is so much growth which occurs simply by being in fellowship and community with other Christians and that has nothing to do with any particular topic.

Christ never intended anyone to be in discipleship all by themselves. In fact, he taught that we can't do anything by our own strength. It is only through His strength and the power of the Holy Spirit that we are able to do anything worthwhile at all. And we are to work together as a body with each part sharing its own special gifts.

I invite each of you to come to at least one class and to participate in at least one mission project. And I pray that, as you grow in the knowledge of God's will, you will naturally continue to produce good fruit. Blessings,

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SHPC Staff Guide

Larry Coulter	Senior Pastor
Mike Killeen	Associate Pastor
Britta Dukes	Associate Pastor
Sherry Smith	Adult Ministry
Kim Arthur	Nursery Ministry
Pattie Lawrence	Director of Preschool
Belva Koerth	Office Manager
Kimbol Soques	Communications

Sermons for May

May 3	James 1:1-18 Testing Faith
May 10	James 1:19-27 Faith That Works
May 17	James 2:1-13 Favoritism
May 24	James 2:14-26 Word and Deeds
May 31	James 3:1-12 Tongue Lashing

grow connect
serve invite

It's May, and May brings Mother's Day. While Mother's Day in and of itself isn't a religious holiday, we here in SHPC Communications started talking about how parenthood so often deepens a person's faith. Sometimes parents reach to God for comfort; sometimes parenting gives insight into God's boundless love and grace. After all, God *is* the ultimate Parent.

In honor of Mother's Day, two of SHPC's mothers share how their motherhood intertwines with their faith. Enjoy! —ed.

Inheritance

My youngest has fiery red hair and the will to go with it. She slipped into our family through the tiniest crack in a nearly closed window yet we cannot imagine life without her. Feisty from the start, Cora was sent to whittle my parenting skills and keep me humble. Our scrapbook boasts a picture taken on our twelfth anniversary. Red splashes across a sky of deep blue. Forty weeks later, Cora appeared bearing the signs of that evening, red hair above eyes of the same deep blue.

Long before she reached her first milestone, I learned that my previously honed parenting style needed a refresher course. I recall the day when she was crawling on our coffee table. She negotiated her way across the solid wood frame pieces, deftly avoiding the fragile plastic inserts, intent on reaching the toy on the far side. My frantic "Cora, stop!" yielded a brief pause, direct eye contact, then a determined rush to the other side before I could stop her from attaining her goal. She succeeded in catapulting over the edge to nearly disastrous results. When she surfaced, bruised yet victorious, I knew I was in for a different ride.

On one morning in particular, I had fixed Cora a sippy cup of milk for her consumption, but she was intent on pursuing her brother's identical vessel. No amount of cajoling, threatening or re-directing worked. I awaited the inevitable explosion when her older brother entered the room. But then, an unfamiliar voice worked its way out of my mouth and said something like:

"Cora, Mommy made this cup of milk just for you." Surprisingly, it got her attention.
continued, next page

I only lost my baby once.
At the waterpark, in July.

We were buying pizza for everyone...
auntunclebrotherbrothermomdadbabybaby

The littlest of us we carried, but
my blonde baby (no, Big Girl!)
had to walk.

She was with her brother father uncle
brother aunt

but when we got to the table

she was nowhere.

W h i t e - e y e d f e a r
—immediately slammed in a tiny box—
with a sea of humanity holding my small drop
there's no room for panic

We split up, voicing our choices as we disperse
I pick the little bridge, back toward the turnstile.
I step down to the other side, to see

her holding a worker's hand,
eyes wide but not yet startled.

I beam like the sun.

I shout joyfully— You found me!

Her bewildered face eased
Oh, yes. I found Mama.

And I chatter her back to the table.

Do you panic, God,
when we turn
and walk away?

I've seen you beam.

Inheritance, from page 2

She climbed into my lap and looked up at me so I continued.

"I picked out this sippy cup with you in mind, knowing it is your favorite. I filled it with cool milk from the refrigerator. Your special milk in a special cup, made exclusively for you." Large round eyes looked up at me then narrowed with distrust and glanced sideways at her brother's cup. She reached out and picked it up, rolling off of my lap in the process, and started to ooze away toward the living room with her coveted prize. I almost took the bait. But again, words that were not mine came forth.

"You could take your brother's cup." She paused and looked back. Was I really giving her the ok to steal?

"You could," I repeated, "but I cannot say how he would react. He might get angry and take it away. He might take something of yours in return. You see, this cup," I held up hers to view, "was made just for you, with you in mind. Your brother's cup will never be right for you - for it is his, not yours."

My infant daughter wiggled back to me and into my lap abandoning the ill-gotten milk and receiving her inheritance. I was amazed and amused. I seriously doubt she understood my words but something in my voice brought her back and encouraged her to act on her best self. The words, I realized, were not for her but for me. Isn't this what God tells us every day? "My child, I have given you all that you need. I have forged a path that is just right for you. I have given you talents and skills, a personality that suits you. Accept it as your inheritance. It is yours and no one else's will ever be as good."

—Kathy Lewis

Pentecost

At a party several years ago people were asked to share their birthdays. I saw it coming when a friend proudly said the date of his birth—"September 11." A groan came from the crowd. His birth-day took on extra significance from events beyond his control. Days do that. A date that we never spent much time thinking about suddenly takes on great significance. August

20 and December 2 passed me by without much thought, until they became the days my children were born. Now they are the first dates I put in a new calendar—a bright notation with a party attached.

For the early Jewish people, Pentecost was the holiday party that celebrated the first fruits of harvest, looking forward to an abundant final harvest. A good day on the calendar—made bet-

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For every time there is a season...

by Margaret Nakamura

Dressing in Liturgical Style

This month marks the only time the congregation is invited to wear liturgical colors!

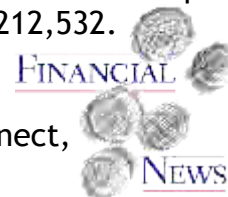
The communion table cloth and the pastor's stoles remain white throughout the month in on-going celebration of Easter. **On May 31st, though, the congregation may help decorate the worship center for Pentecost by wearing red.** Red dresses, red jackets, red ties, red shirts—whatever may be available in anyone's closet—can add to the celebration of the day when the Holy Spirit galvanized Jesus' followers to go out into the world to spread the Good News. (Unlike St. Patrick's Day's green, however, no pinching is allowed for those not in red!)



The Master Plan committee has spent April interviewing the three architectural firms on the narrowed-down list of candidates for the firm that will lead us through a master plan process early next fall. As of press time a final decision had not been made; please continue to pray for the Master Plan Committee and their work together.

Through March, SHPC has received \$213,240 in operating income through the generous stewardship of our members and friends. The anticipated budget through March was \$212,532.

Thanks to your gifts, SHPC continues to minister in Christ's name as we worship, grow, connect, serve and invite together.



Beyond the Year Book

The Graduating Class of 2009



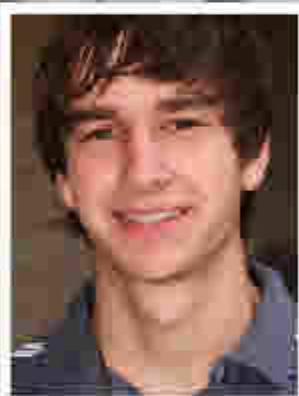
Emily



Carly



James



John



Kelly



Lizzy



Mark



Liana



Will

Graduating from *Bowie High School*—Liana Green, John Addison, Jenny Dietz, Elizabeth Ramirez ::
Austin High School—Emily Pellerin, James Cognetti, Carly Ray, Mark Greathouse, Will Mattingly ::
Lake Travis High School—Kelly Coulter

Congratulations, Disciple Grads!

Heartfelt congratulations go out to all students who are “graduating” this spring from various levels of our *Disciple Bible Study* series. This year we had morning and evening *Disciple 1* classes and evening *Disciple 3* and *Disciple 4* classes. Each class has their own celebration where they look back over their year together and share a final communion service. However, the whole congregation will be able to congratulate them on May 17th, which is “*Disciple Graduation Sunday*” this year.

Of special note this spring, we have 9 people who have completed all four levels of *Disciple* and will be honored with a special multi-level lapel pin. These *Disciple* Bible scholars are: Steve Beard, Jim Black, Andy Craig, Laura Gore, Tom O’Meara, Sarah Peters, Ken Seiler, Kimberly Sellers, and Lisa Teeple.

For information on how you can become a *Disciple* disciple please contact coordinator Bob Beardslee at bobcarol1955@att.net. We are now signing up for fall classes.

Adult Ministry

Foundations Story

by Judy Schroeder

A few years ago we moved to Austin from my home state of Kentucky, and one of the first things on our agenda was to find a new church home. From the time we started coming to Shepherd of the Hills, my husband Mark and I found it to be a warm, friendly, comfortable place where we would have the opportunity to grow in our faith, and also a great place for our kids to be nurtured in Christianity. In our first few months there, I can remember several friendly folks inviting us to join the Foundations class, but with two young children we couldn’t seem to find the time to fit a weekly meeting into our schedules. While we were enjoying the worship, teaching at SHPC, and finding opportunities to serve (especially in the Children’s ministry!), we felt that we were missing that sense of community and friendship that we longed for in the church.

So when Stacie Tracy called to invite us to a Foundations event about one year after we had started coming to SHPC, we decided to take the plunge and find out what this group was all about. We were quickly and warmly accepted into the fellowship and Bible study and the social events as well.

Shortly after joining Foundations, we found out that our family would be relocating to South Africa. The group supported us in many ways during our time of transition, and after moving they remained our primary connection to SHPC. When we returned to the States 9 months later, we were welcomed back with open arms. It almost felt as if we had never left! Our weekly investment of time in Foundations has reaped the benefits of great fellowship, challenging Bible study, prayer support, and a sense of connectedness to the larger body of SHPC.

Foundations is a young family group which meets weekly, allowing you to come together and explore the Bible in a casual environment. Part of our studies focus on exploring the previous Sunday’s sermon and seeing how it applies to us individually, as a married couple, as a family, and as a faith community. But Foundations offers so much more. It is a place to build great friendships, share your joys and sorrows with one another, and to have fun. The class is open to all and targets young families - please come join us (childcare is available)! If you are interested in more information, please contact John Gillis (453-7866) or James Lee (577-7470).

Foundations

from page 3 ter because it was the day that the Holy Spirit was given to Jesus’ followers.

Now, Pentecost has never had the publicity of Christmas or Easter. We seldom make a big deal of it. Yet for the church, Pentecost is its birth-

day. The day Jesus promised. The day when the power of the Risen Lord became available to all who believe.

On Sunday, May 31st, we will celebrate Pentecost. Traditionally it is a day to wear red to church.

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What can I tell my friend who cannot pay next month's bills?

Difficult times are also times of opportunity—and the SHPC Financial Resources Team has an opportunity for you. An opportunity to learn more about how to deal with these difficult times and the resources available to anyone having financial difficulty. You may not need this information now...or ever. But your brother, your coworker, your neighbor just might. And your knowledge gives you the opportunity to share the love of Christ by reaching out to someone in need. Come. Learn. Prepare. And by all means bring a friend. A relative. A neighbor.

Who, When and Where
Moderator: Tom O'Meara
Presenters: Allen Gunter, Larry Coulter, Roger & Marilyn Wade, a guest speaker from Access Austin
Wednesday, May 6th, 7 - 8:30 p.m.
Portable A

Budget
 How to reduce expenses
 What to pay (and not to pay) like your mortgage or your credit card
 Community resources
 Foreclosure avoidance

Staying Healthy
 Stress Reduction
 Telling the truth
 Prayer
 Accepting Grace

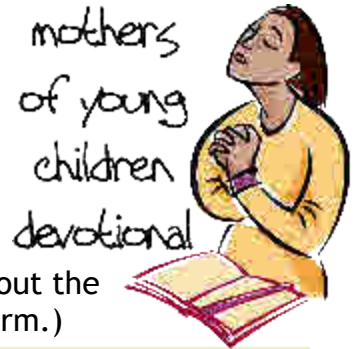
New Job
 How to conduct a job search
 Retool your resume
 Access to community services

Services for Those Who Need an Extra Hand

Medicaid	Mortgage Payment
Disability	Deferral
Supplemental Social Security	Food Stamps
	Housing Assistance
	Case Management


Mothers of Young Children Devotional ...for the summer!

Please join the Mothers of Young Children group this summer as we take a look at the book *Parenting with Love and Logic* by Foster Cline, MD and Jim Fay. **We will begin classes on June 18 and end August 20.** Meetings will be held **Thursday mornings** (except during VBS, and Club H2O) **from 9:30-11:30.** Childcare is provided for \$2 per child, per session, with a maximum cost of \$5 per week. There are scholarships available. Please contact Britta Dukes, britta@shpc.org, or Denise Berry, bberry15@austin.rr.com, for more information or to register.



(If you'll need childcare, please let us know how many children and what ages – but our childcare team also needs you to fill out the online child care request form.)

Library News



New and Noteworthy

241.1 GOD *God's Treasury of Virtues; An Inspirational Collection of Stories, Quotes, Hymns, Scriptures and Poems*

234 SWI *Grace Awakening; Hope Again; Simple Faith*—A collector's edition, written by the president of Dallas Theological Seminary

230 JOH *Finding God in the Questions* — Written by Dr. Tim Johnson, physician and journalist

220.6 FOX *Diagrams for Living*—“A beloved teacher and best-selling author [Emmet Fox] offers diagrams for living to show ‘how you can come out of limitation and find real happiness’”

248.4 FOX *Find and Use Your Inner Power*— “Dr. Fox has a faculty for discovering deep spiritual truth in everyday events, and he thus makes his message live with contemporary relevance.” —The Boston Herald

261 BEL *Velvet Elvis* —Who can resist a book with a title like this?

248.4 REB *The New Rebellion*—A devotional book too beautiful to resist

SAM News

(senior adult ministry)

The SAM Council functions to enhance Christian relationships at SHPC primarily for the older adults and friends of our church.

SPRING RETREAT AT CAMP BUCKNER

contributed by Sally Jo Elliott

Arriving on a beautiful spring afternoon, the Senior Adult group met at Camp Buckner and started with free time for games, fellowship or naps. A golf cart took folks to the dining hall for meals if walking wasn't easy. After our supper Larry Coulter opened the retreat, telling us about Moses' young life. The following sessions during the retreat continued through his life, looking at how God prepared Moses for his calling at each stage.

Larry is famous for adding additional topics; he provided us information on Christianity world-wide as well as what Austin is doing as an interfaith community.

On Wednesday afternoon, Kim Coulter showed us how to be kids again with a creative workshop involving painting, writing or listening, and observing. It was great fun once we got the hang of letting our "kid" out.

That evening we continued our study on Moses and then God presented a beautiful sunset that changed colors and layers right in front of our eyes. The evening ended with a movie or games as you chose.

The 2009 retreat ended on Thursday with an eloquent worship service and communion. Our worship culminated in the burning of our own centerpiece "bush" where we had placed written messages to be burned as a "fragrant offering" to God.

Several people were new to Buckner and liked our accommodations as well as the peaceful

surroundings and the fellowship of meeting others. We hope you will join us next time! SAM has lots of activities to offer with old friends and new.

May SAM Events:

SOUP TO NUTS: Our next celebration will be held on **May 19th** at **11 a.m.** in the **Family Ministry Center**. Our speaker will be Tom Spencer talking about *The Soul of the Garden*. Mr. Spencer spoke to us about the first part of this topic last year, but due to time constraints was unable to get into the



main part of his topic. This year he will begin where left off! A boxed luncheon will follow the talk.

Mr. Spencer is the CEO of Austin Area Interreligious Ministries

(AAIM). Previously, he served as a Host Producer for KLRU TV for over twenty-five years. During that time he won many awards and honors for his work in television which included nationally distributed documentaries on art and architecture. As an example, his documentary, *The Painted Churches of Texas: Echoes of the Homeland*, won the National Educational Television Association' award for Historical Documentary of the Year (2001).

Since 1983, Spencer has also produced and hosted a weekly radio program on gardening for KLBK-AM. The list goes on, but he currently hosts the *Central Texas Gardener*, a weekly gardening program presented by KLRU. He is an accomplished photographer; his work has appeared in galleries and has been published along with his written work.

His vast resumé is far too extensive to publish it here fully, but you will hear more about him when you attend Soup to Nuts on May 19th.

continued, next page

SAM News cont'd.

Please make your RESERVATION for this event no later than 14 May by calling Pat Haag at 512-288-3479 or Harriet Cavness at 512-261-3496. The cost for the luncheon is \$7.00.

More May SAM Events:

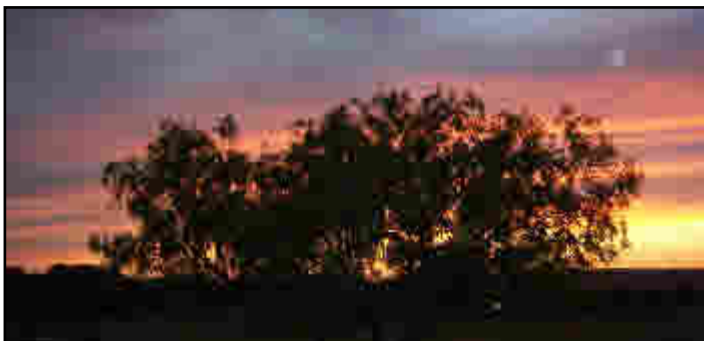
MARY MARTHA CIRCLE: The Mary Martha Circle will have their last meeting of the 2008-2009 year on Thursday, May 7th, at 10 a.m. in room 7. Carol Brandt will lead the discussion on Lesson 9, "The Mighty Are Brought Down...The Lord is Lifted Up." It covers scripture from Luke 18: 9-14 and 19: 1-10. After the meeting, we will enjoy a covered dish luncheon. Please come and enjoy good fellowship and good food. After taking a break for the summer, we'll gather together again in September. Contact Laurel Calhoun, 892-5530 for more information.

GROAN-UPS GAME DAY: Tuesday, May 5th in room 7 at 10 a.m. Contact Jim Black, 892-2982 or james7388@sbcglobal.net. No reservation needed.

FELLOWSHIP BRIDGE GROUP: Friday, May 8th at 7 p.m. in room 7. Our hosts will be Jo Doyle. To play, please contact Virginia McNutt at 288-7187 or Martha Meador at 288-3341. Our April winner was Barbara Challis.

GOLDEN YEARS LUNCH BUNCH: Saturday, May 9th 11:30 a.m. Please contact the hostess, Harriet Cavness, at 512-261-3496 no later than May 7th to reserve a chair. We will dine at the Red Lobster on S. Lamar.

RETIRED CHRISTIAN MEN'S ASSOCIATION: May 14th and 28th at 10 a.m. in portable B. No reservation needed. Contact Ron Miller, 892-1862 or ronald.miller1333@sbcglobal.net, for additional information.



shpc mission

(giving ourselves away in Christ)

On April 11th Cathy Beard mentioned, "Moo Wah (one of our Burmese refugees) has been successfully working at the OMNI downtown washing dishes. We are SO glad he has a job as any employment is quite coveted at the moment!"

School is coming... your child has no backpack, and nothing to put in it. Your teeth hurt, but there's no money for a dentist. You don't speak the local language. What do you do?

Manos de Cristo (Hands of Christ) focuses on recent immigrants, refugees, and the working poor of Austin. With a food pantry, a clothes closet, after-school tutoring, ESL courses, computer training, citizenship classes, and U.S. financial literacy classes, Manos de Cristo provides many ways to help people help themselves. Their dental clinic is currently the *only* low-fee, full-service dental provider in Austin. While Manos de Cristo's back-to-school drive may be their best-publicized outreach, all their services rely on volunteer time and resources... primarily from faith-based organizations like SHPC.

How can you help? Check their volunteer opportunities at their website, manosdecristo.org/volunteer.html.

Interested? Contact our Manos de Cristo liaison, Toko Sato, at tsato@austin.rr.com or 288-4845.

austin: shpc mission
Healthcare
Homelessness
Education
Nutrition
for the poorest of the poor



Children's Ministry News

Let's feed thousands with our fish!

Just as Jesus multiplied loaves and fishes to feed thousands of people, so now can we!

Children's Ministry is dedicating the entire month of May to One Great Hour of Sharing, a ministry that makes real the love of Christ for individuals and communities around the world who suffer the effects of disasters, conflict, or severe economic hardship.

Since 1949, Presbyterians have joined with millions of other Christians through One Great Hour of Sharing to share God's love with people experiencing need. Our gifts support ministries of disaster response,



refugee assistance and resettlement, and community development

that help people find safe refuge, start new lives and work together to strengthen their families and communities.

Recognizing that the hope we have in Christ is lived out in our hope for one another, we respond with gifts that help our sisters and brothers around the world find hope for a brighter future.

We pray this mission project helps our children realize that

each and every one of us has the power to share our resources and change lives. To help us do so, we will be distributing fish-shaped collection banks and a month-long "Sharing Calendar" that helps raise awareness regarding the various needs of our neighbors around the world. We also hope parents will carve out a few minutes of time each day for this project, especially to talk through the information shared on the daily calendar. For more information, please contact Pastor Britta at 892-3580, ext. 107 or check out www.pcusa.org/oghs. Extra banks and calendars will be available at the Children's Ministry table in the narthex.



Come celebrate the end of the school year with us! We'll eat, we'll laugh, we'll play—it's sure to be a great day!

Instead of hurrying off to Chuy's, Maudie's or Mickey D's,

please plan to join us on Sunday, May 31st, immediately following the 11 a.m. service, for a family picnic and game day. You can bring your own blanket and basket or sign up for a deli box that can be collected in the Family Ministry Center at 12 noon when our festivities begin.

Once everyone has lunched, we'll have board games set up in the FMC for those who want to play in a climate-controlled environment. Those who prefer the great outdoors can relax on

the deck, sprawl out on the lawn, and conquer the playground. Balls, frisbees, horseshoes, croquet and the like are also welcome if you and your family prefer playing outside.

We're looking forward to a great turnout to end the school year with a bang and escalate excitement about summer, so come meet some new friends and reconnect with those you already know!

Questions? Please contact Pastor Britta at 892-3580, ext 107 or britta@shpc.org

OBEDIENCE

TRUSTING THOSE WHO LEAD YOU BY DOING WHAT YOU'RE ASKED TO DO.

Preschool News

In April, the preschoolers continued to "bloom" with many fun learning opportunities. Our curriculum focused on Easter, Transportation, Space and Music. The Easter unit highlighted the wonders of Christ's resurrection while also including a festive party and egg hunt for each class. To culminate the study of transportation, the children enjoyed the annual Big Wheel Round-Up in which they got to bring their favorite riding

toy. An exploration of space and a "music hullabaloo" rounded out the month. It's hard to believe that the four-year old classes will soon be graduating and the last day of school will soon arrive on May 20!

—Gina Budd, SHPC
Preschool Board



The Duckling Class and Ms. Debbie, hunting eggs!

Meet the Nursery Staff: Charla Mac-Donald

I'm a native Texan, but I've

moved quite a bit. My husband Richard and I moved to Austin 14 years ago from Cleveland, OH. We have two children, Cliff (9) and Zoe (5). They are both smart as can be and very creative.

Before I decided to be a full-time parent, I was a case worker for the aged & disabled, arranged flowers, and worked as a librarian's assistant. I've worked at SHPC for 7 years. I've really enjoyed watching all of "my babies" grow up.

When I'm not taking care of children, I like to read, do puzzles of all kinds, and

VBS is coming!!!

July 13-17, 9 a.m.- noon

If you haven't already done so, sign your kiddos up now!

CAMP E.D.G.E. takes your children to an extreme adventure camp where they Experience and Discover God Everywhere! CAMP E.D.G.E. VBS is not your typical stroll through the woods. It's an action-packed, adrenaline-filled expedition that teaches kids their strength and might come from God. Through rockin' contemporary music,

watch TV and movies. I learned how to crochet last year, and I've had fun knitting and crocheting all types of projects. I also love to travel, especially road trips. I've made my way through 33 states! My family loves to go to zoos (19 and counting); we even spent the night at the San Antonio Zoo last summer.

larger-than-life recreation games, mind-boggling science activities, extreme sports videos, and cool, challenging crafts, you'll show your kids how to live on the E.D.G.E. in their faith.

CAMP E.D.G.E. VBS 2009 Daily E.D.G.E. Pledges:

God is with me. I will stay close to God.

God guides me. I will follow.

God teaches me. I will learn.

God loves me. I will love God and others.

God sends me. I will go.





Have You Gotten Your Mother's Day Present Yet?

submitted by Marilyn Wade, Endowment Committee

There are those of us lucky enough to still have our mothers with us, and if you're like me, you are looking for a special way to celebrate the love you have for your mother. How about a gift that honors her year after year? How about a gift in her honor to the Caring Forever Endowment Fund?

Gifts to the Endowment Fund are invested, and only the earnings are awarded every year. So your gift stays in the Fund forever, generating other dollars that are awarded...to expand and enrich the mission and ministry of our church. And that means that the gift you make today will continue to honor your mother and help others years from now!!

If you prefer, you can make a gift in honor or memory of someone else...a spouse, a deceased love one, a dear friend, or perhaps simply in celebration of God's love and the gift of his Son, Jesus Christ. Just complete the form below and we will send a special note to the appropriate person to let them know of your thoughtfulness

and love. We even have a special Mother's Day card for your mother.

On Mother's Day, Sunday, May 10th, the recipient(s) of the Caring Forever 2009 Award will be announced. Despite the tough financial year suffered by most investment funds, we are

A generous man will prosper; he who refreshes others will himself be refreshed.

Proverbs 11:25

able to award \$1,500 this year thanks to both earnings within the Endowment Fund and a special gift for the award. The Caring Forever Endowment Fund award is especially important this year because many organizations

and individuals continue their good works despite their tight budgets. Please continue your support by contributing to Caring Forever 2009. Just be sure your check includes the note "Endowment Fund." If your bulletin doesn't have a contribution envelope, there are some in the narthex.

Have questions? Just ask an Endowment Committee member (Gaston Broyles, Deb Fowler, Beaman Floyd, Marilyn Wade, or Doug Wilkins). Help us perpetuate the legacy God has given us through his Son, Jesus Christ.

Caring Forever 2009 Dedication Form

(Please Print)

This contribution is being made by: _____

This contribution is in honor memory of:

Name _____ (This is is not my mother)

Please send an appropriate card to:

Name _____

Address _____

(Please write "Endowment Fund" on your check. Thanks!)

How'd the thumb get so smart?

Ever stop and think about just how smart your thumbs are? I suppose not. After all, you would look pretty silly carrying on a conversation with your thumb! Can't you just see it? You're in a grocery store and ...

Hey, thumb. What's the better deal? 10 ounces of MooCow cheese for \$1.98 or 12 ounces of Utter Delight cheese for \$2.19? What's that? No, you can't ask Mr. Toe for help!

And yet, for years we've had "rules of thumb" to help guide our financial lives. Simple principles that are easy to learn, easy to use, and very effective. It's true, of course, that rules of thumb are approximate, not absolute. And I guess that's where the problems started.

We've got computers, now, and the Internet; fancy programs to help us manage our money and on-line bill payment. Pretty sophisticated stuff. Rules of thumb? They're outdated — great for grandma and grandpa, but the world has changed.

Or has it? Isn't the current mess telling us that it's not nice to fool Mother Nature? Maybe if we'd all stuck to the old financial rules of thumb things would be a lot better right now. Maybe if you start trying to use them from here on out, your financial life will improve.

Let's start with a rule about debt. Add up what you pay each month on all your debts — mortgage or rent, cars, credit cards, student loans, store loans for things like furniture and appliances, old medical bills, etc.

👉 Your total debt payments shouldn't be more than 35% of your gross monthly income.

So how'd you come out? Under 35%? Good for you! Over 35%? Chances are that you've got a pretty big mortgage payment, so let's look at that next:

👉 Don't spend more than 28% of your gross monthly income on housing.

If you're renting, that includes your utilities as well as your rent. If you own a home, it includes principal, interest, property taxes, insurance and maintenance.

How'd you come out on this one? These first two rules used to be used by lenders to help determine whether or not they would give you a mortgage. If lenders had just stuck with these rules, there wouldn't have been a housing bubble and the economy wouldn't be in the mess it is in today.

By the way, don't gloss over the cost of maintenance in determining how much you spend each month on housing. Those costs are tricky because they're not regular. So it's easy to forget about them in months when you don't have any. Fixing the air conditioner, replacing the water heater, painting, sprucing up the yard, even buying a new lawn mower — those are all part of maintenance and so part of your housing cost.

While we're talking about houses, keep these two rules in mind when it comes time to buy your next, or maybe your first, house:

- 👉 Don't take out a mortgage for more than 2½ times your gross annual income.
- 👉 Put at least 20% down.

Once upon a time, these rules were also used by lenders. Then the 20% went to 10% and then 5%, while the 2½ times simply disappeared altogether.

Yes, I know, a lot of people wouldn't have been able to buy houses if all of these rules of thumb were used. But let's think about that for a moment...hasn't it turned out that a lot of people really couldn't afford to buy the houses they did buy under the new "anything goes" rules?

Keep in mind that these rules of thumb are limits, not targets or goals. They don't mean that carrying a debt load of 35%, for example, is smart and will make you healthy, wealthy and wise. Think of them like the fence around the

continued, next page

playground. It keeps you from running out into the street, but the fun stuff is in the middle of the park, well inside the fence. The lower your debt, the less expensive your house, the more you put down, the better off you will be financially.

But enough of that negative debt stuff. How about some rules for building financial security? And that starts with saving:

- 👉 Keep three to six months worth of living expenses for emergencies.

The original idea behind this rule was to create a safety net if you lost your job. The range of three to six months was intended to account for differing circumstances such as family size and number of wage-earners.

But having a reserve like this can serve another purpose, too. It gives you a way to cover larger, infrequent expenses without increasing your debt. That air conditioner, for example, or car repairs. The key is to build the reserve back up as fast as you can each time you tap into it.

And when times are tough like now, and there's a good possibility of both a job loss and an unexpected expense, build up your reserve even more. How? By putting off some purchases, like clothing, and cutting back others, like fast food, eating out, and cable TV.

Here's an even stronger rule of thumb with respect to saving:

- 👉 Save at least 10% of every paycheck.

You've probably seen this one; it shows up pretty regularly when finances are the subject. Unfortunately, 10% just ain't enough. You're not going to be able to cover all of your unexpected expenses and pay for a reasonable portion of college for the kids *and* accumulate enough for retirement by saving just 10%. Especially if you don't start saving before you're age 30.

So start with 10%, but increase it whenever your pay goes up. Increase it as you work down your debt. Increase it whenever you can.

Why is it so much easier to take on debt, where you have to pay someone else, than it is to save, where you pay yourself? Especially when money you save can still be spent if you choose to, but money spent is gone. And money spent that you didn't have in the first place is, well, I'll let you complete that sentence.

Two more rules of thumb for you – a couple of my favorites. First,

- 👉 If it sounds too good to be true, it is.

This one is especially important now when there seem to be so many who are looking for ways to separate you from your money. There aren't any special investments that will get you double-digit returns without any risk to your principle. There aren't any programs that allow you to simply walk away from 40, 50 or 60 percent of your debt. There's no magic wand to wave and quickly cure whatever financial problem you may have.

And now for the single most important rule of thumb:

- 👉 Give 10% to God.

Look, I know times are tough. And giving to God seems so, well, discretionary. Giving to God just doesn't seem to have the immediacy that other things do. After all, He's not going to repossess anything or throw you out onto the street.

But everyone I know who is giving 10% to God off the top says the same thing: They've never felt more comfortable with their financial situation.

And that's not just their thumbs talking!

Want a little help with some aspect of your financial life? Call the Budget Guy, Allen Gunter, at 301-1246 or send an email to BudgetGuy@SHPC.org. I will help you in any way I can, and it's free and completely confidential. If you'd like to learn how to get out of debt and build financial security in a small group setting, ask Roger Wade (301-4921; rcwactuary@austin.rr.com) about the Dave Ramsey Financial Peace University program at SHPC.

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On that day, we celebrate God's power, peace and presence with us through the Holy Spirit. A normal day transformed by God into one tre-

mendous significance.
See you there!



ANNIVERSARIES

1 May Darren & Cassandra Stalbaum, Bill & Dorothy Stokes, Tim & Azam Waugh
 3 May Ron & Annie Ward
 4 May Rachel & Jeff Cloyd, Tom Nuckols & Sherine Thomas, Will & Aimee Petty
 6 May Bill & Kim Grubb, Mal & Blanche Hunter, Mark & Andrea Macera, Sam & Erica Taylor
 8 May Eric Schultz & Liz Boyce
 11 May Blair & Anne Streit
 12 May Ralph & Sarah Peters
 14 May Karen & Tim Wheeler
 15 May Marvin & Susan Sprouse
 16 May Tommie & Daisy Bates, Kelly & Brian Melnyk
 17 May David & Lisa Laird, Alfred & Rita Teague
 18 May Chris & Cheryl Olson, Bryan & Stephanie Parker, Tracy & Steve Reeves
 20 May Greg & Katy Bourgeois, Rob & Karen Johnson
 21 May Laren & Debbie Schiller, Dale & Shannon Shumaker
 22 May Todd & Jeanne Thompson, Allan & Margaret Fetty, Sharon & Terry Tutchings
 20 May Linda & Glen Vorwerk
 24 May Mark & Cecile Hanna, David Palmer & Linda Hargrove
 25 May Bo & Dana Wilkes, Barry & Dayna Wallace, Jim & Karen Ayers, Sarah & Sean Gollhofer
 27 May Nick & Jessica Goulding

30 May Deborah & Wes Ballew

SILVER ANNIVERSARY

5 May Kim & Larry Coulter

BIRTHDAYS

Grace Fowler
 1 May Maria Sato, Justin Wallace, Tison Palrang
 2 May Karen Harrington, Ken Johnson, Renee Philips, Glenn Dukes, Dayna Wallace, Carol Lee, Boniface Ngalamulume, Harrison King
 3 May Clift Bowman, Diane Ramirez, Nick Goulding, Andrew Petty, Blake Ayers
 4 May Mike Forsythe, Sarah Stranahan, Karen Ayers, Suzannah Land, Courtney Wilkins, Joey Killeen
 5 May Hal Elliott, Tim Scott, Sheryl Morgan, Lisa Laird, Elizabeth Collins
 6 May Barbara Ables, Debbie Chase, Mark Smith, Camille Philips
 7 May Sharon Rothert, Claire Gerlach, Abigail Bourgeois, Rachel Baschnagel
 8 May Louis Mize, DonAnne Williford, Ray Litteaur, Devin Chalberg
 9 May Connie Trevillion, Larry Coulter, Maia Batte, Adam Prosser, Grady Hicks
 10 May David Howard, Sean Ayers
 11 May Tracy Reeves, James Lee, Leslie Todd, Anna Floyd, Ethan Padovani
 12 May Corinne Davis, Kathy Kalda, Muffie Peterson

13 May Mark Danz, Jenna Wojtisek, Will Thomas
 14 May Steve Donnell
 15 May Kyle Folkers, Zoe Smith, Zack Smith
 16 May Ruth Weese, Marvin Sprouse, Wes Thomas
 17 May Tom Nuckols, Summer Whitten, Anthony Kirsch
 18 May Helen Turrentine, Ruth Stein, Cathy Busse
 19 May Linda Vorwerk, Jeff Elliott, Trevor VanOsselaer
 20 May Bear Wallace, Will Mattingly, Ellie Edwards, Natalie Thompson, Nathan Thompson
 21 May Ruth Olson, Mark Tarrant, Ben Boehman, Zach Reeves, Colson Farwell, Haydn Owensby
 22 May Becca May, Alana Rooke, Caroline O'Leary
 23 May Kim Klotz
 24 May Raynell Barry, Mitchell Forsythe
 25 May Brian Walsh, Alfred Teague, Jennifer Grance, Claire Moulton, Shawn McCoy
 26 May Mal Hunter, Barbara Coleman
 27 May Richard Nakamura, Marjorie Parmer, Chris Olson, Rhonda Biles
 28 May Carolyn Deutsch, Marc Sonnier
 29 May Ann Hayes, Lynn Wright, Cody McCrary, Andre Ngalamulume
 30 May Junie Ledbetter, Matt Arthur, Brittany Baschnagel
 31 May Amanda Hall-Merits, Luis Franco, Louis Owensby, Tory VanOsselaer, Blake Chase



Add to
your
prayer
list

Joys - Daisy Bates' nephew, Taiga Saevaetasi, returned safely from Iraq—John & Lynnette Gillis's new twin daughters are Caroline Ruth, 4 lb 2 oz and Mary Claire Louise, 5 lb. 3 oz, born March 26th—Kim Humphries' friend Maj. Steve Moser, recently injured in Afghanistan, has returned to the US

Sorrows - Lloyd Hudson, 87-year-old brother of Clyde Hudson, passed away April 8th—John Loucks, father of Karmen Miller, passed away April 4th after a long illness

Please pray for — Deb Coulter's boss's step-son Josh Wilhelm, burst C6 vertebra following an accident; he continues to be in ICU—Deb Fowler, ongoing health concerns—Daisy Bates, recovering from kidney cancer surgery—Gerald Merits, to pass his next cardiac stress test and not require any more stents—JW Cook's mother, Ellouise Cook, liver cancer; will begin chemo in 2 weeks—Bert Boehm, sister of Lydia Ellison, recovering from cancer surgery—Mindy Henderson, daughter of Dick & Susan Klusmann and wife of Michael, hospitalized following a severe car accident March 31st—Jack & Carol Gilchrist's daughter, Linda Sharp, recovering from an emergency appendectomy—Justine Kuiper, niece of Barry & Kathy Kalda, battling breast cancer—Ray Mitchell, father of Cathy Beard, recovering from a fall and complication of Alzheimer's—Fred Rothert, heart problems—Sharon Rothert, health concerns—Bobbie Barker, recovering from ankle surgery—Wes Ballew Sr., tracheotomy to assist his breathing; other vital signs are good—Pastor Clement Munthali & the congregation of Manyamula Presbyterian Church—Pastor Chimwemwe Mhango and his family

Please pray for members of the Armed Forces, loved ones, and all world leaders involved in war zone crises including:

Jason Addison, son of Al & Jai Leigh Addison and husband of Emily (Green)... Alan Robinson, former student of Carol Ideker... Brian Tiede, friend of Sherine Thomas & Tom Nuckols... Jeff Johnson, friend of Angela & Jeff Peterson... Clinton Purcell, Doug Budd's co-worker's son... Dennis Low... Todd Plybon, co-worker of Karmen Miller... Nicki Bradshaw's son William Steele... Chris Lehmann, son of Mark Lehmann... Sherry Todd's nephew, Michael Sybrant... AJ Gamez, brother of a co-worker of Amanda Merits... Chase Breed, son of Debbie & Rollin Breed... Brian Lugo, grandson of Joy Essary, son of Jennifer Lugo Sims, former student of Carol Ideker... John Fisher, Derek & Kristi Fisher's nephew... Keith Stewart, son of Joyce & Lewis Stewart... Carol Gilchrist's family friend Justin Ramsey... Michael McNelley's son-in-law, James Fester... Eric Huerta, nephew of Michael McNelley's co-workers...

May

3 Sunday

- 9:30 a.m. The Ark, UpStreet, NO Faithwalk
11 a.m. The Ark, Live B.I.G.
5:30 p.m. Finding Financial Peace
6 p.m. **Graduation Dinner, FMC** :: Family Matters, rm 7

4 Monday

- 5 p.m. DV*8, Student Lounge
5:30 p.m. Young Life, FMC
6:30 p.m. Disciple 1, library :: Disciple 3, Seilers'

5 Tuesday

- 10 a.m. Icing on the Cake, port. A

6 Wednesday

- 10 a.m. Calvin Study, port. B
6 p.m. Evergreen :: Foundations, port. A
7 p.m. My Friend Can't Pay His Bills..., port. A
Evermore Evening Fellowship :: Women's Evening Bible Study (WEBS)

7 Thursday

- 9:30 a.m. Disciple 1, library
10 a.m. Mary-Martha Circle, port. B
6:30 p.m. Handbell Choir, room 5
7 p.m. Worship Choir, sanctuary :: Disciple 4, library

8 Friday

- 7 p.m. Fellowship Bridge Group

9 Saturday

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

10 Sunday

Mother's Day

- 9:30 a.m. The Ark, UpStreet, Faithwalk
11 a.m. The Ark, Live B.I.G.
5:30 p.m. Finding Financial Peace
6 p.m. Family Matters, rm 7 :: Everlast Student Fellowship, Student Lounge :: Everafter Student Fellowship, FMC

11 Monday

- 10 a.m. SAM Council
5 p.m. DV*8, Student Lounge
5:30 p.m. Young Life, FMC
6:30 p.m. Disciple 1, library :: Disciple 3, Seilers'

12 Tuesday

- 10 a.m. Icing on the Cake, port. A
"Groan"-Ups Game Day, room 7

13 Wednesday

- 10 a.m. Calvin Study, port. B
6 p.m. Foundations, port. A :: Evergreen
6:30 p.m. **KidStuf! FMC**
7 p.m. Evermore Evening Fellowship :: WEBS

14 Thursday

- 10 a.m. Retired Men's Christian Association, port B
6 p.m. Handbell Choir, room 5
7 p.m. Worship Choir, room 5 :: Disciple 4, library :: Book Group, room 7

15 Friday

- 7 p.m. Bridge Class, rm. 7

16 Saturday

- 10 a.m. **Family Retreat Day Camp**, Bastrop State Park

17 Sunday

- 9:30 a.m. The Ark, UpStreet, Faithwalk
11 a.m. The Ark, Live B.I.G.
6 p.m. Family Matters, rm 7 :: Everlast Student Fellowship, Student Lounge :: Everafter Student Fellowship, FMC

JUNE NEWSLETTER DEADLINE

18 Monday

- 5 p.m. DV*8, Student Lounge
5:30 p.m. Young Life, FMC
6:30 p.m. Disciple 1, library :: Disciple 3, Seilers'

19 Tuesday

- 10 a.m. Icing on the Cake, port. A
11:30 a.m. Soup To Nuts, FMC
7 p.m. Prayer Shawl Ministry, port. B

20 Wednesday

- 9:30 a.m. Preschool Graduation
10 a.m. Calvin Study, port. B
6 p.m. Evergreen :: Foundations, port. A
7 p.m. Evermore Evening Fellowship :: WEBS

21 Thursday

- 9:30 a.m. Disciple 1, library
6 p.m. Handbell Choir, room 5
7 p.m. Worship Choir, room 5 :: Disciple 4, library

22 Friday

- June Childcare Deadline
7 p.m. Bridge Class, rm. 7

24 Sunday

- 9:30 a.m., 11 a.m. **NO SUNDAY SCHOOL**
5:30 p.m. Finding Financial Peace
6 p.m. Family Matters, rm 7 :: Everlast Student Fellowship, Student Lounge :: Everafter Student Fellowship, FMC

25 Monday

- The church office will be closed today.

Memorial Day

26 Tuesday

- 10 a.m. Icing on the Cake, port. A

27 Wednesday

- 10 a.m. Calvin Study, port. B
6 p.m. Foundations, port. A :: Evergreen
7 p.m. Evermore Evening Fellowship :: WEBS

28 Thursday

- 10 a.m. Retired Men's Christian Association, port B
6 p.m. Handbell Choir, room 5
7 p.m. Worship Choir, room 5 :: Disciple 4, library

31 Sunday

- 9:30 a.m. The Ark, UpStreet, Faithwalk
11 a.m. The Ark, Live B.I.G.
12 **Family Game Lunch**, playground & FMC
5:30 p.m. Inquirers' Class
6 p.m. Family Matters, rm 7 :: Everlast Student Fellowship, Student Lounge :: Everafter Student Fellowship, FMC