

First Presbyterian Church

Tower Tidings

January 2016

Pastor Paul's Post

We want to start off right in the new year. A significant way we can do that is to address an area of our lives that we need to change. A way we are meeting one of those needs is by hosting Financial Peace University. This is a class for anyone who wants a better financial life. If you have credit card debt, or any other kind of debt, or are wanting to save for college tuition or a house or paying a mortgage or want to invest or give more, then this is the class for you.

What's the Goal of Financial Peace? From daveramsey.com: If you will live like no one else, then later you get to live like no one else. But what does that really mean? Does it mean that we want you to earn lots and lots of money so you get really wealthy and buy whatever you want for the rest of your life? Of course not.

There's nothing wrong with having money. And there's nothing wrong with using it to buy some fun stuff. There are a lot of people who have gotten the crazy idea that rich people are somehow evil or something. But it's simply not true!

Have you ever met a rich person who was a greedy, rotten jerk? Sure! Have you met a poor person who was a greedy, rotten jerk? Of course! But there are wealthy people out there who are some of the kindest, most generous people you'll ever meet. And there are poor people who are some of the kindest, most generous people in the world, too.

You may have heard the warning in the Bible, but pay close attention to the words of the verse. Does it say that money is the root of all evil? No! 1 Timothy 6:10 says that "the love of money is the root of all kinds of evil."

You see, money is amoral. It doesn't have any guiding principles of its own. Having money or not having it doesn't change who you already are. When you earn more money, it just makes you more of who you are. If you are a generous person and you get wealthy, you become a generous, wealthy person. It's all about whose hands the money is in.

Think about a brick for a second. In the hands of the right person, a brick can be used to skillfully build a home for a family. But in the wrong hands, a brick can be used to break your car window and steal your wallet. It's all about whose hands it's in. The brick doesn't care!

(Please note: The rest of "Pastor Paul's Post" continues after the Session Notes)

Pastor Paul's Post (Cont.)

So there's nothing wrong with making money or with spending it on some cool stuff for yourself! But as Dave says, "If you eat enough lobster, it starts to taste like soap." Having stuff will never satisfy you. That's why our ultimate goal of teaching you to take control of your money isn't building wealth for wealth's sake.

There are a lot of incredible things that happen when you learn to manage your money instead of letting the lack of it manage you. Here are some ways millions of families have experienced financial peace: Financial peace strengthens relationships.

You may not realize how much your relationship with money affects your relationships with other people! When teaching about money, Dave explains how to get on the same page and eliminate money fights for good. Marriage can be hard enough, so getting rid of one source of conflict altogether is life-changing!

Financial peace brings a sense of hope and freedom. When you find out where your money is going instead of wondering where it went, it's amazing how much less stress you experience in life. Not only are you not worrying about bills, but you have a plan for the future. You're giving every dollar a name on paper, on purpose, before the month begins. This brings about a sense of confidence, hope for the future, and freedom!

Financial peace changes your family tree. What kind of financial legacy do you want to leave to your family? You may not leave millions behind someday, but it's important to decide what kind of legacy you want to create. How would it feel to know that instead of leaving behind debt and unpaid bills, you knew your family would be taken care of—that generations to come would benefit from the wisdom you chose to live by? Now that's changing your family tree!

Financial peace allows you the freedom to give generously. If you've ever experienced what it's like to freely give to someone else, then you've tasted the joy of giving. There's nothing more fun and fulfilling to do with money than this! But when you've got debt payments out the wazoo, it's hard to feel like you can give. That robs you of the opportunity to give from your God-given desire to help other people and to meet the needs you feel most passionate about. When you get in control of your money, you're able to meet needs with joy instead of guilt. This alone is reason enough to bring financial peace into your life!

So wherever you are in your journey to financial peace, we're here to help. We want you to experience life to the fullest and discover a sense of peace and freedom that reaches far beyond your wallet.

Manger Scene Project

Thank You



for your Kindness

I would like to thank Lyle for donating wood. A big thanks to Maynard for tracing and cutting out the figures—he did a great job adding brackets for the display. I also want to thank Marion, Bonnie, and Linda Combes for helping me trace and paint. A huge thanks to Mary Prahl for the use of your garage, because without it this project wouldn't have happened until summer.

Paula Connelly

The Clown Report

By Butterfly the Clown



Is it really 2016? Are we ready for a new year—of course! We know that God is watching us and wants us to continue clowning for him, in the new year. So, let's dust off our clown wigs, press our clown clothes, and "check out" all our clown make-up. It is time to look over our list of clown skits and review our clown music. We "Jesters" need to gather together and do some brainstorming (can clowns do that?)!

The clowns will meet on Sunday, January 17, immediately following our worship service. We will be planning our annual "Clown Sunday" for February.

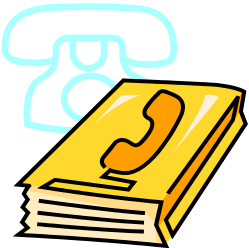
Until next time...."Butterfly" (The Clown)

Financial Peace University Coming to FPC!

We are hosting Dave Ramsey's Financial Peace University in January! This is an excellent program filled with practical wisdom from an expert who guides people to financial health. This will be perfect for any and all in our congregation and town who want to get better at personal finance, whether that means getting out of debt, investing for the future, or answering some questions you might have about money. This program has helped thousands and promises to benefit our church and neighbors as well. Financial Peace University classes meet for an hour and a half each week for nine weeks, during which time the average family pays off \$5,300 in debt and saves \$2,700. In nine lessons, you'll learn how to beat debt, build wealth, find bargains, invest for the future, give like never before, and much more! This information will change your life. All are welcome! Financial Peace University will be held on Tuesday evenings, starting on Tuesday, January 12th, and ending on March 1st. Sessions will be held at 6:30 p.m. The cost is \$93 per couple, or individual, and scholarships are available.



Register at: <https://www.daveramsey.com/fpu/registration/class/1009644/> or find us on their website under class finder.



2016 Church Directory

The 2016 Church Directory will be printed in February! Please notify the church office if you have changed your home address, e-mail address, or phone number in the past year so that we can keep our directory up to date.

Good news from our mission partner at Monticellobration a year ago!

A bone marrow match has been found from the drive that First Presbyterian Church organized back in September 2014!! It is terrific news that your group helped find a match for a patient in need of a life-saving bone marrow transplant!!! I will keep you updated if that person moves on to collections. Thank you again for all of the hard work that went into organizing this event and assembling the volunteers at the swab tables. We couldn't do our life-saving mission without you, our volunteers! Have a great day and I hope you have a Merry Christmas with family and friends!



Best Regards,
Amanda Schamper, DeleteBloodCancer.org

Please Note: Annual Reports for the 2015 Annual Report are due no later than January 21!

January 2016



Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 New Year's Day Church Office Closed 	2
3 Communion 9 am SS 10 am Worship	4 6:30 pm TOPS	5	6  Epiphany 9:45 am Ministerial Alliance Mtg. 6 pm Choir 7 pm Worship Mtg. 7 pm E&F Mtg.	7 9 am Women's Breakfast at Red Wheel 8 pm TN Group	8	9
10 9 am SS 10 am Worship	11 6:30 pm TOPS 7 pm Mary-Martha Circle	12 6 pm Friendship Circle 6:30 pm Financial Peace University	13 6 pm Choir 7 pm CE Mtg. 7 pm Mission Mtg	14 9 am Women's Breakfast at Red Wheel 8 pm TN Group	15	16
17 9 am SS 10 am Worship "J4J" Mtg. after Worship	18 MLK Jr. Day 6:30 pm TOPS 	19 6:30 pm Financial Peace University 7 pm Stephen Ministers Mtg.	20 6 pm Choir 7 pm Session	21 9 am Women's Breakfast at Red Wheel Annual Reports Due 8 pm TN Group	22 February TT articles and calendar events Due 	23
24 9 am SS 10 am Worship	25 6:30 pm TOPS	26 6:30 pm Financial Peace University	27 6 pm Choir	28 9 am Women's Breakfast at Red Wheel February TT Mailed 8 pm TN Group	29	30
31 9 am SS 10 am Worship 12 pm Annual Meeting						