

The Communiqué

OCTOBER
2009

FROM PASTOR KEN'S PEN (UH...PC!)

THE SEASONS OF LIFE

"To everything there is a season, a time for every purpose under heaven..." (Ecclesiastes 3:1a)

Our recent drive to New York and back provided a lot of "down" time for thinking about things that I seldom meditate upon. With increasingly cooler temperatures and changing leaves as we drove further and further north, I was reminded how noticeable the change of seasons are in the northeast. I fondly remember snuggling under a blanket at a high school football game, the first scattered frost (it was predicted the day we left NY), and piling brightly colored leaves only to have my children run through them or jump into them. Without a doubt, fall is my favorite season back home. Circumstances took us homeward this year and we witnessed a different kind of seasonal change. Mom and Dad, in all their glory, have definitely reached the wintertime of their life. With increased "snow on the roof" and a more "weathered" look, they find themselves struggling to care for one another. To complicate matters, a "storm" of sorts is brewing in

Mom's life. Someone wisely said, "Old age is not for sissies!" Thank God, our Savior is greater than the storms of life!

Our lives are seasonal, aren't they! It seems like just yesterday that we were in the springtime of our lives, frolicking in and around the wildflowers of life, hopping, skipping and jumping to our heart's content. We felt good, looked good, worked hard, slept hard, and felt invincible. The dreams and aspirations we conjured were greater than any cares or anxieties, and our whole lifetime was before us. Sooner than we expected, we found ourselves in the "summertime" of life, beginning to feel the heat and welcoming afternoon naps. We still felt pretty good, looked pretty good, worked and played, and continued to feel good about what lay in store for us. We vacationed, traveled, picnicked, and continued, perhaps, climbing the corporate ladder. Suddenly, almost without warning, our pace begins to slow, our activity lessens, the body begins to cry out for added rest, our diet necessarily changes, and we begin wondering if we have laid enough in store for "wintertime." Fall had finally arrived.

There's a cute story

about a man in a nursing home who decided to spice things up a bit, so he streaked bare naked across the activity room floor, and as he dashed in front of two ladies seated in rockers, one lady asked the other, "What was that, Ethel?" "I don't know," Ethel replied. "But it sure needed ironing!" Yes, wintertime is creeping onto the scene. Snow is gathering on the roof and the fire in the fireplace is flickering, in need of more fuel. The term, "rocker," no longer refers to someone with a screeching guitar, it's now a place to plop down and rest. Evenings seem quieter, and almost in deafening silence, we find ourselves reflecting on children's laughter, hoping that the phone will ring or an email will pop up on that new fangled computer. But, in the midst of it all, life gets richer, fuller and deeper. Repeat after me: "I will not let my increasing age rob me of my joy!" Those who reach old age are living proof of God's promise to those who obey Him. Indeed, He blesses faithfulness.

Moms and Dads, you're not getting older, you're getting better. And though the sands of time have mostly passed through the glass, "He has made everything

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beautiful in its time (season). He has put eternity in our hearts..." (Eccl. 3:11). Love life, live it fully, for to everything there is a season!

See you in church,

Ken

WORSHIP SERVICES

Just a reminder that there are **two** worship services each Sunday—**9:00AM** and **11:00AM**. We look forward to worshipping with you at one of them.



NOV. 1 @ 2:00 AM

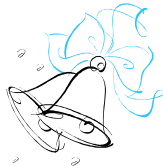
OCTOBER ANNIVERSARIES

19 Gene & Sonja Meisberger

26 Erich & Barbara Vey

OOPS!!!

Apologies to Kerry & Lacy Wrobel whose anniversary was September 11.



OCTOBER BIRTHDAYS

1 Barbara Sera

7 Eiko Magner & Melanie Tucker

9 Zib Chilson

10 Marvin Pool & Shirley Rieger

12 Janet Schuring

14 Billie Ronna & Sue Rumford

15 Jack Williams

17 Isabel Olsen & Erich Vey

19 Linda Dixon

20 Patricia King

21 Chris Newkirk & Dot Schaffer

22 Cecelia Ingraham

23 Carol Reasor

27 Joe Rieger

29 Linda Pool



HEARING AID BATTERIES

Do you need hearing aid batteries? Dottie Bridges has some "Power One" and no. p10 batteries that are Zinc -Air which she would like someone to be able to use. Contact Dottie @ 352-742-2531 if you are interested.

MISSIONS AND BENEVOLENCE

On August 23, Corbin and Pam Miles son, C. Neal Miles, was our guest speaker at both services. He and his wife, Stacy, along with their four boys, will soon be heading to Paisley, Scotland to start a church there. It was a delight to hear their story and visit with them at the luncheon that followed in Deatherage Hall. We offer our prayers and blessings as they head off for this time of service.



THANK YOU

To our lay readers, ushers, greeters, communion servers and flower arranger for the month of September:

Scot Fulks	Julie Fulks	Jim Bassett
Margie Pohle	Nancy Turnbull	Rosie Hawthorne
Diane Burden	Dodie Willis	Murray McMahon
Jim Brate	Joni Newkirk	Patricia King
Norine Spitzer	Linda Dattler	Pud Williams
Laurel Ziegler	Corbin Miles	Pam Miles
Barbara Vey		



BITS FROM BETTY

- ◆ Just as a reminder, Daylight Savings Time ends at 2:00 AM on November 1. Your clocks should be turned back one hour.
- ◆ **ALL** calendar scheduling should go through the office to avoid conflicts or confusion.
- ◆ If you have unlocked the door—or are the last to leave—**PLEASE MAKE SURE** to lock the door, turn off the lights and turn down the a/c in the church, Deatherage Hall, or Grace Place. The Lake County Sheriff Dept has warned churches that they are being targeted for theft.
- ◆ Address for Hank Wolsmann: Hank is now moved north. Please call the church office for his new address.

GREETING CARDS WITH QUILTING

This class will be taught by Lois Bandt-Weber and will meet on Fridays during the month of October from 10:00—noon in Deatherage Hall. People need to sign up so there will be enough starting kits. There will be an initial fee of \$5.00 for the kit which will give you the necessary materials for this class. Please bring SMALL pointed scissors, tweezers, and a small bottle of Aileen's Tacky glue. Checks should be made out to Lois Bandt-Weber—money or checks can be put in an envelope (marked QUILTING) and placed in the offering basket. If you have any questions, call Lois @ 352-323-8939.

CHURCH HUMOR

These actually appeared in church bulletins:

- ◆ The Fasting & Prayer Conference includes meals.
- ◆ The sermon this morning: 'Jesus Walks on the Water'. The sermon tonight: 'Searching for Jesus'.
- ◆ The church will host an evening of fine dining, super entertainment and gracious hostility.

Community Church **FINANCIAL RECAP** as of 8-31-09

Operating Account

Beginning Balance	\$28,800.92
Disbursements	-\$16,407.86
Deposits	+\$14,281.00
Ending Balance—Operating Account	\$26,674.06

	<u>August</u>	<u>YTD</u>	<u>Budget 2009</u>
Pledge Receipts	\$6,784.10	\$61,511.00	\$100,000.00
Non-Pledge Receipts	\$3,086.00	\$31,131.09	\$ 65,000.00

Contributions Received—Capital Campaign	\$ 71,901.40
Balance Land Purchase Mortgage	\$312,797.45

P & L Recap YTD

Year-to-Date Operating Income	\$ 94,427.17
Year-to-Date Operating Expenses	\$102,364.47
YTD Income (Loss)	- \$ 7,937.30

LAND PURCHASE UPDATE

As was stated in our last newsletter update, we are still moving forward to get the church's property re-zoned. The civil engineer, architect, and several members of the church met with the Lake County Zoning Board staff in late August to review the documents that were submitted. This was to ensure that any questions from the staff could be answered quickly so as not to delay our request going before the Board of County Commissioners in October. This was a very informative meeting as representatives from the interested departments were in attendance. As a result, we learned that instead of 10K gallons of on-site water storage we will have to have at least 15K gallons. We also heard that the local transportation engineer would recommend to the State DOT that we be required to build both left and right turn lanes on SR 19. However, this is not a requirement for the re-zoning, but it will have to be addressed when we actually start devel-



opment. There were also discussions regarding the well size and pumping capability, and the new landscape ordinance that is being put before the Commissioners for approval. That will require that we plan for an additional 5 ft. of landscape buffer around the entire perimeter of the property. Again, this will become a development issue. Also, a zoning board member visited the property and noted the presence of gopher tortoises on the property. Therefore, we will be required to have a survey prior to development and take the necessary steps to have them relocated.

There was a follow-up meeting with the architect and engineer on Wednesday, Sept. 16, during which these items were discussed in some detail. Following that was a general Q&A session that included questions regarding the costs of the project and how those costs were broken down between preliminary design, architectural design, site work, and construction.

Currently, the Public Hearing be-

fore the Zoning Board is scheduled for Oct. 7th, and the hearing before the Board of County Commissioners is scheduled for Oct 27, 2009. Both of these are scheduled for 9:00 AM. You are encouraged to attend these meetings. For details on location and time, please call Dave Hoffmeyer @742-4528.

Please continue to pray for us and for our efforts as we move toward building a facility that will provide a place to bring more of our community to God. This is our charge and we have seen God's influence as we watched various stumbling blocks melt away. Now, as we come to the end of this first phase of our planning we are even more in need of your prayers, support, and assistance as we struggle to find a way to fund such a massive undertaking. Please remember that we are doing this for those who will come after us, just as our predecessors paved the way for all of us.

Dave Hoffmeyer, Co-Chair
Capital Campaign Committee

BUDGET 2010

Two of my favorite courses to teach were Economics and American Government. In each school where I taught Economics, early in the semester my students were assigned to make a budget for themselves after high school graduation, either for the following year or for the time when they finished college and were supporting themselves. They were assigned to make a second budget for their own economic unit, whether that economic unit included one or two parents and regardless of the number of siblings. The purpose for the family budget was for the students to assist parents in improving the budget. In Lanier High School in Jackson, Mississippi, more than 90 percent of the students ate free lunches, and another 5 percent ate reduced-price lunches. Of course, all financial information remained confidential.

A budget is necessary for all individuals and families, for all institutions, churches, organizations, and units of government regardless of income. Writing a budget begins with income, usually expressed in monthly income. The first requirement is to determine the income for the month. My seniors at East Ridge High School received a handout consisting of tables listing more than 100 occupations and pay scales for each occupation in the Orlando area. The educational requirements were also listed, ranging from Ph.D. to less than a diploma. Each student was assigned to find his most likely occupation, in terms of his grades, interest and educational goals.

Secondly, a budget must then provide for expenditures less than the income, and certainly not more than the monthly income. Some savings should be included for emergencies. The budget must begin with the necessities of food, clothing, and shelter, and include other items that modern Americans consider necessary. Typical budgets include the following types of expenditures: church, rent or mortgage, house insurance, house

furnishings, house and yard maintenance, electricity, gas utilities, water, sewer, groceries, clothing, shoes, and medical expenses. These are the essentials of food, clothing and shelter. However, most Americans include transportation and communication as essential. Items such as auto payment, insurance and maintenance, gasoline, telephone, cell phone, cable or direct TV, computer, printer and printer inks are included. Discretionary income refers to the income remaining after the purchase of essential goods and services. These include books, magazines, newspapers, professional and other memberships, physical activities, eating out, movies, concerts and social events, photography or other hobbies, cosmetics and toiletries, contributions other than church, savings, emergency and vacation travel, payroll taxes (SS and Medicare), federal income tax or EITC welfare and property taxes.

Each person must fill out their own budget for 2010. No one can do this for you, though someone may assist. As a volunteer tax consultant for EITC recipients and senior citizens, I have filled out a large number of tax forms and assisted with budgets. Economics teaches that our wants are always greater than our needs or necessities. Everyone must choose how to spend time and money to their best advantage, especially our discretionary income.

I believe in the theme **Discretionary income belongs to God**. This does not mean that I spend nothing on physical activity, eating out, photography, etc. It does mean that I choose to reduce or eliminate discretionary expenses so that more money can be returned to God. For example, eating in a fast-food restaurant costs \$10 for two people. Eating in a "name" restaurant costs \$20 plus a \$5 tip for two people. By eating out less often, that money is returned to God.

All of my being belongs to God, including my physical being. Therefore, I spent \$12 in September to

maintain physical fitness. Daisy and I last traveled out of this area in November 2008 to a family funeral. I do not know whether our next emergency travel will be to a graduation, a wedding, a family sickness, or a family funeral. I do not include vacation travel in our budget, unless income was larger. During September 2009, I have received more than a hundred requests for contributions. Two on my desk right now are worthy organizations: Boys Town and Feed the Children. I cannot contribute, for the percentage given to Community Church is still less than a tithe of 10 percent. These are just some examples of how **Discretionary income belongs to God**.

The necessities in a budget can often be limited in scope. As a retiree, I have spent nothing on clothing or shoes for myself for the past two years, though Daisy needs these items in our budget. I have also given gifts of clothing to others. Since I grew up during the Great Depression in a house with no electricity, running water, or communication outside the house, I am frugal by nature, education and experience. I over committed myself in some necessities after losses during hurricane Katrina.

Prospects for increased income during 2010 look rather bleak. There will be no COLA increase for 2010, and any COLA increase for 2011 now stands at a negative 2 percent. With static incomes and increasing living expenses, most members of Community Church face a tightening squeeze between income and living necessities. Making a budget for 2010 becomes essential. I challenge myself and each of us to limit our expenses where we can do so, in order to return a larger percentage of income to God.

Wallace Hoffman

Stewardship & Finance Chair



TOO OLD FOR SCHOOL

My sister was recently sitting with her 90 year old mother-in-law, who suffers from advance stages of Alzheimer's. Her mother-in-law began reading aloud from the Bible and as she read, Janis could see joy and happiness in her face. And while mother-in-law may not remember much of what she read, Janis found it comforting just to listen and learn along with her. No, we're never "too old for school" when it comes to the word of God.



Women of HCC, mark your cal-

endars! Beginning Tuesday, October 6 at 6:00PM, all women of HCC and any friends you would like to invite are welcome to the next Beth Moore Bible Study – "Esther". We will meet each Tuesday for ten weeks in Deatherage Hall from 6:00-7:30 pm. Please contact Billie Ronna at 324-1223 or bbronna@gmail.com to sign up.

Other happenings:

The Adult Sunday Morning Discussion Group – "Pairs and Spares" – meets at 10:00AM in Grace Place. We are currently studying "Philippians" using the Max Lucado study book. *Anyone is welcome to*

join.

Children's Sunday School is every Sunday at 10:00AM in Deatherage Hall.

Thursday Bible Study with Pastor Ken continues each week at 4:00PM in Deatherage Hall. Everyone is welcome to attend and join in the study of "Acts". No, you do not have to be a theological genius to participate but get ready for some great discussion. This group is growing by the week.

Joni Newkirk

Chair, Christian Education

OUTREACH REACHES OUT

Your Outreach Committee meets on the second Thursday of every month to plan just how Howey Community Church can best reach out to the communities we serve. We are tracking several new visitors, but not nearly enough. All of us need to re-energize our "Bring a Friend to Church" policy. That's the easiest way to grow.

"Halloween Open House" will be the end of October, providing a refreshment and fun stop for parents and children. We will need candy contributions so that each child visiting will receive a bag of treats along with church information. We will place a box in the narthex to



receive your contributions.

As we reported previously, the City of Howey is planning a huge December 12 event to welcome in the Christmas season -- parade, exhibits, antique car show, and lots of activities. Our Church has accepted the opportunity to serve a pancake breakfast for all the attendees that morning. This will be a great fundraiser with ALL profits going to our Capital Campaign Fund. Outreach is working with Rosie to plan this event, but ALL the church will be needed to make it a success. Cooking and serving pancakes, ham, coffee, juice and fruit for a few hundred folks requires a lot of work from a lot of people. Please consider volunteering for an hour or two of preparation, set-up, kitchen help, mixing pancake bat-

ter (secret formula), serving guests, selling tickets, handling money, and cleanup. Many hands make light work, so please call Don Burke at 787-2973, and volunteer for an hour or two. "JUST SAY YES".

On another subject - if you live in a subdivision that has a periodic newsletter, and it happens to list "new residents", please drop a copy off at the office or give it to Diane Burden or another Outreach member. We will send them a very nice "welcome" letter and invite them to Howey Church.

Join us on the second Thursday of the month at 6:30 and become part of this active Outreach Committee.

Diane Burden

Elder – Outreach Committee

PRESBYTERIAN WOMEN

Our first guest speaker this year will be Pastor Linda Hall, founder of True and Faithful Outreach Ministries, an Emergency Shelter for the Homeless in Lake County. Pastor Hall receives no governmental funding but relies on donations to meet expenses for the shelter; therefore, PW has placed a jar in the Narthex for your pennies and loose change. Please help make a difference. Whatever is collected will be given to Pastor Hall at the meeting on October 8.

This year we have a strong group of women leading PW and welcome all women of the church to participate whenever you can. Vice President Pat Polit is planning many interesting speakers throughout the year. Other officers are Secretary— Phyllis Forsberg, Treasurer—Martha Foster, Corresponding Secretary—Julie Fulks, and Mission Coordinator—Pam Miles. Subcommittee chairs who always need many volunteers are PW Devotions— Billie Ronna, Altar Flowers—Barbara

Kyle, and PW Hostesses—Janet Doetsch.

Do plan to join us on Thursday, October 8. Fellowship and refreshments begin at 10:00AM, and our meeting this fall starts at 10:30. Come and enjoy each others company in Christian fellowship and work together toward church related goals.

Anne Preston,

PW President



OCTOBER 2009

SUN	MON	TUE	WED	THU	FRI	SAT
				1 Finance 2:00 GP Bible Study 4:00 DH AA 7:00 DH	2 Art 9:30 Quilling 10:00—noon	3
4 Communion Sunday Session 6:00	5	6 Men's Breakfast 8:00 Women's Bible Study 6:00 DH	7 Choir 6:30	8 PW 10:00—Noon Bible Study 4:00 DH Outreach Mtg 6:30 GP AA 7:00 DH	9 Art 9:30 Quilling 10:00—noon	10
11 Fellowship Luncheon	12 Membership 10:00 GP	13 Men's Breakfast 8:00 Women's Bible Study 6:00 DH Worship Cmt 6:30 GP Christain Educ 7:30 GP	14 Choir 6:30	15 Bible Study 4:00 DH AA 7:00 DH	16 Art 9:30 Quilling 10:00—noon	17
18	19 Newsletter deadline 9:00	20 Men's Breakfast 8:00 Women's Bible Study 6:00 DH	21 Choir 6:30	22 Crafters 9:30—noon Bible Study 4:00 DH Deacon Mtg 6:30 GP AA 7:00 DH	23 Art 9:30 Quilling 10:00—noon	24
25	26	27 Men's Breakfast 8:00 Women's Bible Study 6:00 DH	28 Choir 6:30	29 Bible Study 4:00 DH AA 7:00 DH	30 Art 9:30 Quilling 10:00—noon	31 Halloween Open House



NEW OFFICE HOURS
Monday—Thursday 8:30—1:30



FOOD FOR THOUGHT

And to think I was afraid there would not be enough meat for our “meat & potatoes” luncheon last month. I should not have worried because I’m pretty sure Joni Newkirk is on a first name basis with the fried chicken department of Publix. Joni, thank you for the huge platter of delicious fried chicken. And to the rest of you marvelous cooks – also a big thank you. If you attend the early service and don’t come back for lunch, you are missing some scrumptious food, not to mention the great fellowship.

For the October fellowship, I’m

suggesting a casserole and dessert luncheon. We all have our favorite vegetable or main dish casserole recipe so bringing a dish to share should be an easy task.



I have a question for all of you. Are you aware that Community Church has its own special angel who has made himself indispensable to both David and me? His name is Jim Brate and he serves our church in so many ways. He’s our “coffee guy” on fellowship Sunday who comes in

early and plugs in the pot, he puts the trash cans out and takes them in, he keeps the water fountain clean and working, he checks for batteries in the wall clocks and looks for light bulbs that need replacing. He keeps a watchful eye on Deatherage Hall, the restrooms, and the grounds and lets us know when something needs attention. I thank God for Jim Brate, and I hope the next time you see him, you will thank him too.

Rosie Hawthorne
Fellowship Elder

NOTES FROM NORINE

Greetings to All,

Unclean water in Tavares! How I longed to take a long, hot bath or a shower to wash my hair. I wanted to use my ice cubes and the water from my refrigerator. And I definitely did not enjoy brushing my teeth out of a cup of water! I did not like camping (this was what I was reminded of), and I definitely did not like living without water in our home that was not contaminated by Ecoli! You just have to wonder, how on earth could this have happened? I am reminded of how much we take things for granted! Not just the comforts of life found in and around our homes, but also the freedom to make our own decisions for education, jobs, travel and above all else, the freedom to worship our Lord and Savior where and when we want.

Is it that far fetched to consider the possibility that one day we or our children and grandchildren may not

enjoy freedom of religion? There is so much evil in the world today, I fear we shall all witness things worsen before they get better. Perhaps this is a wake up call. I believe that Christians need to unite and take a stand against those who try and eliminate God from everything. Generations of children said the Lord’s Prayer and the Pledge of Allegiance to our country’s flag in school. But, oh how things have changed. The Ten Commandments were demanded to be removed from in front of a court house, and Walmart can no longer wish customers a Merry Christmas! These are only a few instances of what we, as Christians, are up against.

Several weeks ago, I sang a song called “Praise The Lord”. The words tell you to “lift up your mighty shield of faith, for the battle must be won”, and to “Praise the Lord, He can work through those who praise Him”, for

our God inhabits praise. Please remember these words, for He needs us, His children, to help Him while we are here on this earth!

I am happy to become better acquainted with members of our church attending the 9:00 service. I do appreciate the positive comments made to me by many who appreciate having the special music during that service. Thank you to Pastor Don Doggett and Jean for the wonderful instrumental duet. Remember, if you play an instrument or have a friend or relative with such a talent, we would love to be blessed on Sunday morning with those instrumental abilities. And don’t forget, the choir meets every Wednesday at 6:30 PM.

It is never too late to join the choir.

Praise Him!

Norine



MINISTRY FAIR

COMING SOON!!! Community Church will hold a Ministry Fair on Sunday, November 15 from 9:00-1:00 in Deatherage Hall. The Ministry Fair’s purpose is to help people grow spiritually by finding a place to serve. During the month of October, Pastor Ken’s sermons will focus on cultivating your spiritual gifts. On the first two Sundays in November, you will receive a spiritual gift survey which will help you identify your unique set of spiritual gifts. Then on Sunday, November 15, everyone will have the opportunity to participate in our Ministry Fair by stopping at the various tables and learning what ministries might best fit your gifts. Watch for more information in next month’s Communiqué.

COMMUNITY CHURCH

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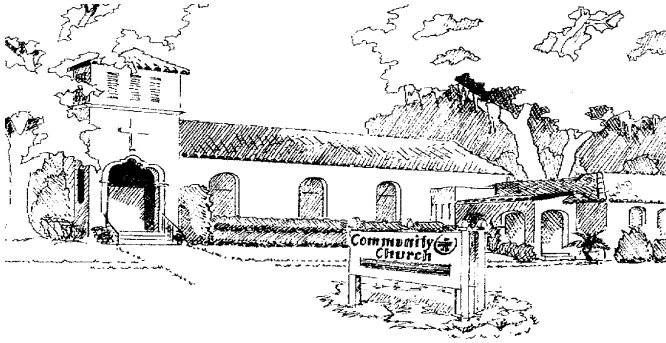
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The Communiqué

A monthly publication of

Community Church

Howey-in-the-Hills, Florida

Worship Services	Sunday 9:00 & 11:00 AM
Sunday School (Children)	Sunday 10:00 AM
Nursery Provided	Sunday 9:00 & 11:00 AM
Pairs and Spares (Adult)	Sunday 10:00 AM
Children's Church	Sunday 11:00 AM
Fellowship Luncheon	Sunday (2nd) 12:00 PM
Women's Bible Study	Tuesday 6:00 PM
Choir Practice	Wednesday 6:30 PM
Presbyterian Women	Thursday 10:00—noon (2nd)
Crafters	Thursday 9:30—noon (4th)
Bible Study	Thursday 4:00 PM
Art Group	Friday 9:30 AM