



Circuit Rider

St. Paul's United Methodist Church

714 Herbertsville Road
Brick, NJ 08724

January 2012

From the Pastor's Desk

*Shout for joy to the LORD, all the earth.
Worship the LORD with gladness; come before him with joyful songs.
Know that the LORD is God.
It is he who made us, and we are his; we are his people, the sheep of his pasture.
Enter his gates with thanksgiving and his courts with praise;
give thanks to him and praise his name.
For the LORD is good and his love endures forever;
His faithfulness continues through all generations. Psalm 100*

Praise the Lord! Here we are at the beginning of another year. It is hard for me to get my mind around the reality that it is 2012. The changing year allows us time to reflect on our lives.

As I sit here today, I am thinking about this past year 2011. For me it was a year of joy. At the end of 2010 I proposed to the Paula and we began to make plans for our wedding. In the middle of this year, on June 18th, we were married. I want to again thank everyone for their love and support. You showered us with so much love it is hard to know how to thank you. Our wedding day was wonderful. As all wedding days, there is always the unexpected. Getting to the church was a challenge with all the construction going into Ocean City. But I will never forget how Paula looked as she came down the aisle. I think it might have brought a tear to my eye... Actually I think I cried through the whole ceremony.

And what a blessing to have Rev. Carlton Bodine, Jr. and Rev. Ron Smith lead our service. Carlton was my pastor growing up in Barnsboro and then Paula's pastor when she grew up in Waretown. And Rev. Ron Smith is such a dear friend and mentor to me for over 30 years.

I not only found someone to share my love with for the rest of our lives but also I have a family of my own. Jayson and Abigale are a huge blessing in my life. To instantly have a teenage son is awesome. Jayson is a polite, kind and respectful young man who enjoys going to the movies and sushi! And to have a little girl that calls me her "Smart Daddy"well as the commercial says is..."Priceless." God is so good!

The other day someone asked me what has been the biggest challenge in being married. I had to think for a minute...I could not think of anything! Everyday in life has it's challenges. I have seen a lot of marriages succeed in my life and I have seen many marriages fail. The thing that keeps our marriage together each day is our commitment. We made a decision before God...period. If there is a problem, I first try to look at myself and see if I am the problem. Am I being selfish? Am I unwilling to adjust or change? I knew there would be changes in my life and I have sought to be willing to adjust without complaint. I love Paula, Jayson and Abigale with all my heart and nothing will ever change that reality.

I praise God for his blessings! I encourage you to take some time and reflect on this past year. How has God blessed your life? Have you stopped to thank Him? Are you anticipating the blessings of this year? How will God bless you and how will God use you to be a blessing to someone else?

See you in Worship - Pastor John

Youth

Peace, nothing broken, nothing missing, well-being, complete....

This is a good attempt at defining a very rich Hebrew word called Shalom. We typically translate it "peace," but as you can see, it means a whole lot more than what we might imagine. In fact, it could be that our understanding of shalom would help us incredibly in understanding that word we use called "peace."

Nothing broken? The reality is all kinds of things in our present world is broken. Broken families, broken promises, broken hearts, broken dreams... and the list goes on. We've got a world that is desperate for shalom, and thank God that we have a Prince of Peace who has got the power and the promise to truly heal what is broken in our world!

We are truly broken people, but Jesus' body was broken for us so that our brokenness can be truly healed! Jesus' power over sin and evil was made known through His resurrection from the dead - a beautiful preview of God's ultimate healing of the brokenness in us and in this world (see Revelation 21). "Out with the old and in with the new!" This is the attitude with which the New Testament encourages us forward toward a life of shalom in Christ - starting now! Scripture says that "You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires; to be made new in the attitude of your minds; and to put on the new self, created to be like God in true righteousness and holiness." (Ephesians 5.22-24) The "old" self is born in sin and a broken tendency to distance itself from God, while the "new" self is born again, transformed from within, and being remade to be more and more like God by His grace!

All of this is a free gift made possible by His grace, and His grace comes through faith - through trusting Jesus! Have you put your trust in who He is and what He's done for you? And if you have, what pieces of your "old self" are still hanging around that need to be thrown out? What part of the "new self" do you need to put on?

As we put aside an old year and embrace a new one, may you too put aside the kind of life that has no place in God's Kingdom and embrace the life in

Christ that will live on in eternity! May you embrace God's shalom in this New Year!

- Matt Kay

Financial Peace University

Learn How to Get Out of Debt

FPU is BACK!!!! Financial Peace University is a 13 week course that teaches you how to get out of debt, stay out of debt, and financially plan for your future. More than one million families have attended Financial Peace University with amazing results. On average, these families paid off \$5,300 in debt and saved \$2,700 in just the first 90 days! Stop worrying about money, and start your journey to Financial Peace today. Classes will meet on Tuesdays night starting on February 7th at 7 pm. The cost is \$100 per family and includes all materials and a lifetime membership to the program. For more information please contact Stephanie. To sign up for the course fill out the form below or contact the church office.

I am interested in attending the FPU class starting February 7th.

Name _____

Phone _____ Email _____

Commitment Reminder

We recently sent out letters asking the congregation to prayerfully consider their contribution to the ministries of St. Paul's. The Commitments are for the Unified budget of the church and the Mortgage Fund. **We appreciate all who have filled out and returned their Commitment card and encourage everyone who has not returned a card to do so now.** To date we have received pledges totaling \$5,300 per week. We ask that everyone please fill out a Commitment card so that we may more accurately determine what our income will be in 2012. The Finance Committee is determined to remain within our income without stifling the ministries and missions of the church. Thank you from the Finance Committee.

Financial Matters

Ways to Help Yourself and Others

In our December Circuit Rider, we described efficient ways to gift cash / checks to the Church so as to be able to possibly itemize these as charitable deductions. We would like to continue this month by offering an additional idea for you to contemplate; pooled income funds. As previously mentioned, these ideas are meant to offer mechanisms by which one can achieve certain financial advantages, possible tax advantages, and help our Church at the same time. As everyone's financial situation is unique, please consult your tax advisor.

Pooled Income Fund – Some people may have low cost basis stock that they have held more than one year, but still need the income it generates for living expenses.

There are many entities that administer pooled income funds, one such fiduciary is Fidelity. While the minimum initial transaction with Fidelity is \$20,000, the mechanism works like this. A person has low cost basis stock, that if sold would result in possibly considerable capital gains, and / or some people find themselves holding disproportionately

rather consistent and steady, and may be an improvement over what the contributor had been receiving in income up until then. (The actual current rate quoted to me was 5.095%). The 5% annual amount is paid to the contributor in quarterly installments, and would be taxed as ordinary income. The fund sells the contributed investment upon receipt, reinvests the amount, and pays the contributor the 5% target rate. Whatever the amount has grown to over the contributor's life is what the Church receives upon the contributor's demise.

If you have questions, or would like to discuss this in further detail, please feel free to contact Pete Buckley, Finance Chairman, Rich Dworzak, or the Church office. Rest assured that any inquiries will be treated with tact and confidentiality. As with anything of a financial nature, consult your tax advisor as well.

large positions of such low cost basis stock. (Recall that for 2011 and 2012, if a tax filer is in the 15% top marginal income tax bracket or below, the capital gains tax rate is zero. Selling of such stock would result in a reportable gain that would count towards the reportable income in a certain tax bracket and therefore has to be considered in determining in which top marginal bracket you fall.) They feel they can not sell the stock to diversify risk (due to the capital gains tax that may result); besides, they need the dividend income the stock generates. In this scenario, the stock is contributed in kind to **the pooled income fund by reregistering its ownership** to the fund. At that time, the contributor names a charity or charities to receive what is left over upon their demise. The contributor can name St Paul's.

Upon completion of the transfer, the contributor gets a tax deduction, depending upon their age – the older an individual is, the higher the current deduction. By way of example, a 70 year old would receive a charitable deduction of 55.608% of their contribution. The contributor also receives a stream of income for life at a target rate of approximately 5% of the value contributed. This may actually improve ones cash flow. Often, the term can be defined as either your life solely, or that of your life and then your spouse's. This rate has remained

Food Pantry Needs

Many people have been coming in during the month of October and November as food stamps have been delayed. We are **very low** on many items due to the demand for food baskets. Listed below are the items most needed but just about any non-perishable is appreciated:



**Canned Fruit, Juice, Chili, Stew, Hash,
Crackers,**

Spaghetti Sauce, Rice, Jelly, Canned Vegetables

Please leave all donations in the round tub by the mailboxes outside the Narthex. Thank you for all you do.

Marriage Moments

Ruts: we all fall into them. Very subtly, routine becomes ingrained and you start doing things because, well, that's what you do. You forget why, or how it started, you just do it... mindlessly. The longer the pattern holds, the harder it becomes to change. Some repeated behaviors are positive. A routine can be a good thing if it removes decisions that cause undue stress, if it stops conflicts before they start. There is a dark side to routine though

It becomes hard to change even when the change is for the better. Look at your relationship: look specifically at activities and behaviors that are always the same and ask whether or not they are having a positive or negative impact on your marriage. It's been said that the definition of insanity is to do the same things over and over and expect different results. If your marriage is not all you and your spouse want or need it to be, then maybe doing things differently is in order.

In weightlifting, if one does the same exercise all the time it becomes less and less effective. As the body gets used to the motion, it becomes more efficient at it and the muscle building gains of that exercise diminish. This is called a plateau - to move beyond a plateau, you have to do something different; catch your muscles off guard by making them do something they aren't expecting.

Marriage relationships are no different. If you are in a rut, then your love is not growing to its full potential - time to shake it up a little bit, break out of the routine. New activities done together are great ways to spark conversations, find out things you didn't know about each other. Abandon comfortable activities and behaviors that have become stale and replace them with ones that provide opportunities to talk, learn and grow. If necessary, turn off the TV. Turn off the computer and mute the phones. Get to know that person you decided to spend the rest of your life with all over again. Consider Paul's words in 1 Corinthians 10:23:

All things are lawful, but not all things are profitable. All things are lawful, but not all things edify.

There isn't necessarily anything wrong with the things that you and your spouse are doing, the routines you've settled into. Ask yourself though,

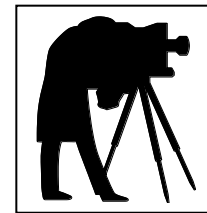
are they EDIFYING? Are these things helping your love to grow, your relationship to strengthen? Resolve for the new year to change things up so that they are.

Brian

ANGELS (2nd-5th graders) IN JANUARY

The Angels will be bowling at Ocean Lanes in Lakewood on Sat 1/21/12 at 3:00 PM. As always, each child needs to be accompanied by an adult. If you have any questions regarding the Angels youth group, please contact Ed.

Get a Free Portrait and Help the Church!



Did you get your picture taken in November or are you signed up for January? If not you need to sign up right away so you do not miss this incredible offer!!!! You do not need to be a member to take advantage of this offer – everyone is welcome and encouraged to get their picture taken! Every family that has a picture taken will receive a \$25 credit towards the purchase of pictures. This is enough for a free 8x10 family portrait or a 5x7. Or you can use this credit towards the purchase of other portrait packages that will be available. Olin Mills has been doing the directories at St. Paul's UMC for many years and always does a fabulous job on your pictures. *The photographer recommends that you do not wear blue shirts as this will blend in with the background.*

The dates the pictures will be taken are **January 4, 5, 6, 7, 13 and 14.** **Signup outside of Norcross Hall on Sunday between services** or you can call the office during the week. The church will get free brochures and directories if enough people come out (every family counts whether a member or not). So come get a free picture and help the church too.



Pancake Breakfast



We will be putting up a new sign up chart for you to dedicate the flowers on the altar for dates in 2011. The flowers cost \$25.00. We ask that you please use the envelopes provided for your payment. We all enjoy **fresh flowers** at our services each Sunday, and encourage our members to remember their loved ones by dedicating a flower arrangement for them. Please remember you must make your payment in the envelopes provided so we can know who has paid. *We will not order flowers unless payment has been received and recorded in advance.*

**Saturday January 14, 2012
8:00—11:00 A.M.**

The United Methodist Men of St. Paul's
Will be having an

All you can eat Pancake Breakfast.

At St. Paul's United Methodist Church
714 Herbertsville Road
Brick, NJ

\$5.00

(Under 12 \$2.50)

United Methodist Women

Dates to Remember

January 3 Executive Board 7 PM

17 Covered Dish Dinner 6:00 followed by Installation of Officers after which Jen will be sharing pictures and stories from her trip to Lesotho, Africa. Also sharing about Touching Tiny Lives and the work that they do for the women and children of that country be giving a talk on her trip

The United Methodist Women wish to thank all the members and friends of St. Paul's who helped with the Holiday Shoppe and Attic Sale. Thanks also for all the contributions made by many. We made over \$3,200 to go towards our many mission projects and missionary support in 2012.

Senior JOY

Senior Joy will be held on January 12th at 12:30 PM. Bring a sandwich- dessert and beverage will be provided.

Interested in Becoming a Member of St. Paul's?

Recently several people have indicated that they are interested in joining the church. To become a member at St. Paul's UMC we request that you first attend a membership class so that you will understand what membership means. Our next class will be Saturday, January 7th, 2012 and will be from 10am to 2pm in the library.

If you would be interested in taking the class please contact Laura or call the office. We will keep your name on file and contact you when we get closer to the class to confirm your attendance. If you have any other questions please contact Laura or the office

Thank You

Special thanks to all who made "The Polar Express" dinner and a movie such a success! Over 200 people attended and \$685 was raised for the Unified fund. Thank you to all who helped make this such a wonderful experience.

January Dinner Night

When: January 21, 2012

Where: Norcross Hall

Time: 6:00 pm

MENU

Beef Stew

Chicken Pot Pie

Vegetables

Salad

Bread and Butter

Dessert

For the kids Hot Dogs





St. Paul's United Methodist Church

January 2012



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
9:00 Sunday School rooms 2,4,5,9,10 youth 9:00 Adult Bible Study - Library 9:00 Trad. Worship Service 9:00 & 10:45 Childcare- Rm 1 10:10 Fellowship – Norcross 10:45 Contmp. Worship Service 10:45 Adult Bible Study – Youth 5:30pm Youth Group (Jr. & Sr. High) 8:00 Alcoholics Anonymous	4:00pm Girl Scout trp 1471 – Nursery+ 6:00 Cub 33 – Tigers – Rm. 10 6:00 Cub 33 – Wolves– Norcross/Rm. 7 6:30 Cub 33 – Bears – Rm. 6 6:30pm trp 1493 Girl Scouts – rm. 8+ 6:30pm Roots - Youth Disciple Group 7:00pm Monday Night Bible Study – Nursery Before/After Care 7:30-9:30am 12noon – 6:00pm Youth Room	7:00 Boy Scout Trp 33 – Norcross (except 3 rd Tues) 7:30 Safe Place – Rm. 6 Before/After Care 7:30- 9:00am 12noon – 6:00pm Youth Room	6:00am Men's Breakfast 9:30 The Quilters – Youth Room 10:00 Ladies Share Grp- Penrods 1:00pm Staff Meeting 4:30pm Cherub Choir 6:00 Handbell Choir 6:00 Volleyball 7:30 Praise Team Practice (every other) Before/After Care 7:30-9:30am 12noon – 6:00pm Youth Room	6:00 Daisy trp 352 # 6:45 Men's Basketball 7:00 Carol Choir 7:00 Celebration Choir 7:00 Bible Study 8:00 Chancel Choir Before/After Care 7:30- 9:30am 12noon – 6:00pm Youth Room	9:00am Bulletin Team – Lib 4:30pm Daisy Troop #102^^^ - Nursery 7:00 Praise Team Practice (every other) Before/After Care 7:30- 9:30am 12noon – 6:00pm Youth Room	7:00 Men's Disciple – Youth Room Every 3 rd Saturday – Men's Breakfast - Library
1 New Years Day Communion Sunday	2 Holiday – Office Closed 7:00PM Trustees	3 7:00pm UMW Executive Bd.	4	5	6	7 10AM Membership Class
8	9 9am HSA - Library 7:00pm Finance Mtg 7:30	10 12noon Rebeccah Circle 6:30PM Miriam Circle	11 7:30PM Lydia Circle	12 12:30PM Senior Joy	13	14 8AM UMM Pancake Breakfast 2PM Pinewood Derby Workshop
15	16 Martin Luther King Day	17 5:30pm UMW Dinner setup 6:00 UMW Dinner 6:30 GS Troop 339 – Rm. 6 7:00 Troop Leader Mtg – Rm 5	18	19	20 6:30am Breakfast for the Homeless	21 8:00AM Men's Breakfast 6:00PM Fellowship Dinner
22	23 7:30pm Administrative Board	24	25	26	27 6:00PM Pinewood Derby Setup	28 11:30 Pack 33 Pinewood Derby
29	30 7:30 PM SPR Meeting	31				