

*A monthly publication of Memorial Christian Church  
in the interest of promoting the Gospel of Jesus Christ  
and goodwill among His people, our friends.*

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**Chief Shepherd**

Jesus Christ

**Pastors**

Gordon Addington  
Forrest Cotter  
Bill Sites  
Bruce Wolf

**Deacons**

James Darr  
Gene Frazier  
Bernie Hill  
Gene McCoy  
Walt McKay  
Titus Neuenschwander  
Hubert Pickett

**Secretary**

Joy Williams

**Preachers**

Gene McCoy  
Titus Neuenschwander

**Who Should Participate?** by Dave Bettenhausen

When it comes to financial matters the only guarantee that can be made is change. Each stage of life brings a series of financial decisions. About the time we think we have our house in order, something changes in our life.

In my experience as a financial planner, I never did run across a client that did not need help in some area. We never found that individual or family that had achieved financial perfection.

Just like going to the doctor, sometimes it was obvious what was wrong. Other times it required a series of tests, checkups, research, family history, reviews and evaluations before a diagnosis could be made. It was our goal to identify any and all aspects of the client's (and their family's) financial matters that needed attention. Upon evaluation of the results, recommendations would be made. Just like in physical health, the patient (client) had to "want to get better". The patient has to be willing to change his behavior, change his

emotions, and be willing to follow the doctor's orders. Using the medical example, the best thing for all of us to do is take preventative medicine; eat right,

- A. You have money**
- B. You want to have money**

You don't have to be burdened with debt to benefit from Dave Ramsey's course. As a matter of fact, wealthy people have a more extensive menu of complex financial options. There is no substitute for information, education, and preparedness.

**Singles?**

Single people, whether just married, divorced, widowed or widower will especially benefit by teaming up with Dave Ramsey. If you are alone in making all your financial decisions, you have the disadvantage of not having someone to use as a soundboard. Those of us who have a spouse who acts as our business partner and household co-manager are very fortunate, indeed. The single person should have someone to think of as a personal advisor in areas where help is needed. If you are the person that takes care of all financial decisions in your household, you owe it to your spouse to see to it they get in this course. If something happens to you,



**Financial  
Peace  
University**

**Alumni Potluck**  
Noon – Sun., Jan, 7

**FREE! Preview**  
4:00 p.m. – Sun., Jan. 21

**Course**  
3:30–5:30 p.m.  
**Sundays**  
January 28–April 29

exercise, etc. Financially, the best thing you can do is to prevent the accident from happening. 100% of us have financial accidents. We all make mistakes. I am eager to share some great stories with you. But by following Dave Ramsey's basic principles, you will live to play the game tomorrow. You should participate if either of the following applies to you:

Who Should Participate?



MEETINGS

THIS MONTH

- 2 Worship Ministry Team Meeting
8 Willing Workers Meeting
8 Elders' Meeting
16 Benevolence Ministry Team Meeting
18 Property Ministry Team Meeting
24 Missions Ministry Team Meeting

NEXT MONTH

- 5 Willing Workers
5 Building Comm.
12 Elders
15 Outreach Ministry Team
20 Benevolence Min. Team
25 'Welcome to Memorial' orientation

(Continued from page 1) it is your responsibility to take care of them in your absence.

Employers?

If you are a business owner — an employer — the principles of Dave Ramsey will help you succeed in your business as well. Ideally, all of your employees should be offered the opportunity. What if everyone showed up to work on Monday because they want to and not because they had to?

Parents? Students?

As a parent, I think no child should be out on his or her own prior to attending this course. They should not receive a high school diploma. Only recently have educators noted that students know nothing about personal finance.

Retiring?

If you are nearing retirement, this course is a must. You will need more information, education, and money than you ever imagined. Will Social Security and Medicare even be available in the future?

Retired?

Already retired? Will you outlive your assets? How about health care? Long Term Care Insurance? Estate Planning? Have you been

putting off making a will or a trust? For that matter, at any age, if you have any obligations, liabilities, assets and, most importantly, children, do you have a will?

With the certainty of change, the coming years will place a premium on initiative and responsibility for those of us who can see farther ahead in our economic future. It will require we maintain self-discipline and determination to succeed against increasing odds. There are so many variable factors that we can't control we must take charge of everything that is within our power to provide the best for our families and ourselves.

The Investment

This course requires a time commitment of approximately 26 hours. The fee of \$100.00 results in less than \$4.00 per hour. The 'market value' in the professional setting would cost between \$150-\$250 per hour. So for about the same expense as a movie rental you have access to one of the nation's most recognized and respected names.

I am certain you are currently paying hundreds -- maybe thousands -- of

dollars more to your bank, credit card company, mortgage company, auto loan lender, insurance company, brokerage firm, 401(k) plan sponsor, IRA Custodian and the IRS.

What if?

What if you saved \$2,600 in interest payments? Saved \$2,600 in income taxes? Increased income by \$2,600? Think about it, you would be able to say you made about \$100 per hour to sit in a warm, friendly place with folks that share your common goals. Let's take the steps to stop 'leasing' our lives. Let's take control

Leave a legacy of owning, not leasing.

and start 'owning' our lives. Let's leave a legacy.

I did not know that there are more than 800 verses of the Bible that talk about money. I did not know that Jesus talked more about money than about love. What Dave Ramsey has taught me is how much I don't know -- how much I have yet to learn.

Enhance your life, your marriage, and your family's security. Feel the calm, feel the peace. Please join us and send everyone you love and care about on this learning experience.



Friday & Saturday, April 13 & 14
Central Church of Christ — Little Rock
Guest Speakers: Ken & Kaylene Idleman

The Teen Convention & Children's Convention are conducted concurrently

## *An FPU Testimony by Jan Schmeski*

As many of you know, I am a financial advisor. I want to say a few things about Financial Peace University by Dave Ramsey. This is a "must" course for all people at all ages. Of course, the younger the better. I'm sure you can tell that's spoken from experience!!

You see, most people come to me to find out how to save for college or retirement, or maybe invest an inheritance. All of those are good reasons to seek financial advice. But there is so much more. There are great ways to save for retirement and college planning. But if you don't have a budget in the first place, you will find that you're still not on track for retirement, and probably getting in more debt trying to save. That sounds like another comment coming from some experience, doesn't it? My point is that this course teaches us, - yes, even a financial advisor - how to budget, save, retire, and give.

That brings me to retiree's. Did you know that over 80% of every inheritance is completely gone in fewer than 6 months? Let's listen to Dave to find out how to truly help our children. When you're retired, it's just as important to budget and plan as it was in your younger days.

On a personal note, Rick and I thank the Lord for His forgiveness every day. And we are ever so grateful that the Lord teaches us by our mistakes! Many of you have heard much of our testimony about our giving to the Lord. We struggled financially for many years, as most people have. We were Christians! That was not supposed to happen! And then one day the Lord said "Hello! Needs, (duh) Wants!" Well, it wasn't exactly like that. But as we prayed and continued to seek the Lord's help, we heard more and more answers. Now the Lord has put me right where I'm supposed to be, so that I

might be able to assist others. Years later, after being in the investment business for quite a few years, I read one of Dave Ramsey's books, "More Than Enough, The Ten Keys to Changing Your Financial Destiny". I had been looking for more teaching materials. What I found and learned from him was far more than I could ever pass on in a few investment classes. I chose the book in the first place because I noted he is a Christian. He has found a way to teach us financial peace that starts with everyday spending and reaches to estate planning. I must admit that even though I'm much smarter than my brother, I would have never been able to make these classes more understandable than he does! Please join us and share the experience of Financial Peace University.

*Editor's note: Jan's brother, Dave Bettenhausen, is the FPU instructor. We have enjoyed some banter at church regarding their "relative" intelligence. Get it? Never mind!*

## *Building Finance Committee Report*

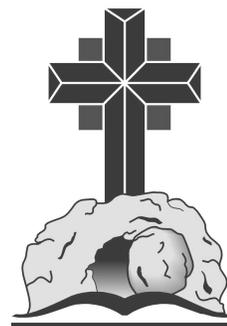
*by Gene Frazier, Deacon & Chmn.*

The committee's most recent meeting was on Wednesday, December 13. Roy Lincoln, retired church finance consultant from Joplin, MO, explained the benefits of utilizing church bonds as a means of financing our new facility.

The committee has determined that two methods of raising the necessary funds are available - conventional bank loan and bonds. Both methods limit our borrowing capability to about 3 1/2 times

the church's annual income. This is approximately \$1,000,000.00 maximum indebtedness for our current income. The repayment should not exceed 30 -35% of the monthly income, but 25-30% is better. One million dollars is the current estimate of the amount needed to relocate.

Anyone wanting more information about utilizing bonds may contact the Elders or members of the Church Building Finance Committee. ■



### **"The Rock" Weekly Themes and Adult Bible Class Schedule**

**Sun., Jan. 7**

Family & Friends Brunch

**Sun., Jan. 14**

#### **"Run to the Rock"**

Light breakfast & juice  
"Solid as a Rock: Can the Bible be Trusted as Truth?"

**Sun., Jan. 21**

#### **"Stand on the Rock"**

Light breakfast & juice  
"Who Moved the Stone: Did Christ Really Rise from the Dead?"

**Sun., Jan. 28**

#### **"Build on the Rock"**

Light breakfast & juice  
"Family Foundations: Blueprints for a Healthy Family"



**Wednesdays,  
Jan. 17 & 24**  
Explorers! For  
the elementary  
children

The adult midweek study will also complement the overall theme.



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Sent With a Prayer to

### Meeting Schedule

Sunday Morning	Wednesday Evening
9:30 Worship	5:30 Supper
10:45 Bible Classes	6:30 Bible Classes

The LORD'S COMMISSION is OUR MISSION  
Matthew 28:19-20

## *Building Committee Report by Jim Darr, Chairman*

The Memorial Christian Church Building Committee is up and running. Members include Jim Darr (Chairman), Joey Peglar, Norm Lueck, Bob Haines, Lesli Neuenschwander and Gene Frazier.

The main responsibilities of the Building Committee are (1) to gather input from all the ministries in the church, (2) to gather input from the entire congregation, (3) to gather input from the community, (4) to locate an adequate site for a new building, (5) to plan and design a new church building with an architect (6) to develop a master plan for future growth, (7) and to keep the Elders and the congregation informed.

The Building Committee held its

first meeting on November 27, 2006, at which time the following mission statement was developed:

**“To accept GOD’S call to EXPAND HIS KINGDOM within our church family and in the Christian outreach to the surrounding community and the world.”**

Subcommittees were established to gather input from ministries in the church and to locate land.

Subcommittees are:

- 1. Education** Norm Lueck  
Lesli Neuenschwander  
Sunday school – youth, nursery, adult and community
- 2. Fellowship** Bob Haines

Fellowship hall, kitchen, office space

### **3. Planning and Property**

Joey Peglar, Jim Darr  
Needs assessment, locate property  
acquire property

### **4. Publicity** Jim Darr

Minutes, updates in Contact, newspaper and web site

### **5. Worship** Gene Frazier

Sanctuary, sound, lights, and baptistery

### **6. Finance** Gene Frazier

Fund raising

The Building Committee is distributing a survey to gain congregational input regarding the importance of various items of a new building. ■