



Money: Don't Start There

Shocking news. You won't believe it. You'd never guess it. Ready? From today's *CNN Money* report, "Many Americans spend more than they can afford to in an effort to keep up with people around them." Amazing! Who would have thought?

You say you knew that? It's actually somebody you know? Of course, it's nobody who reads this newsletter, but it's our friends.

"Faking a lifestyle becomes so much a part of your identity that you just don't see it anymore," the article continues. "Some who pretend a higher income bracket at least admit to themselves they're faking it. Many others don't."

Another article, this one in today's *AOL Personal Finance*, reveals the following statistics:

- 71 percent of people admit that they have at least one money secret they're hiding from people important to them.
- 30 percent admit that they have misrepresented their professional or financial success to family or friends.
- 25 percent admit to lying to others for personal gain.
- 12 percent say they have inflated charitable contributions for a bigger tax deduction.

Robert Feldman of the University of Massachusetts at Amherst, says, "Money is one key way people feel they are valued." One person, in explaining her misrepresentation about money, said, "My fear is that someone will find out my real financial position and think, 'She doesn't belong.'"

How interesting, especially in light of God's directives about money in the Bible. All the tragedies and inconsistencies listed above assume a wrong starting place about a discussion of money. They assume we own it. That's where all these errors begin because, in fact, we don't. It's all God's money, and we just have trusteeship over a little of it during our years on earth. Once we understand that, all the strutting and preening seems sort of foolish, doesn't it? It is. And that's the point. G. Crowe

The Power of Renewal

Spring is in the air. The clouds have parted and the sun is peering through; the wind tunnel under the math building is getting warmer; birds are singing the Purdue fight song; and we are once again reminded of renewal.

Renewal is a powerful and critical concept in Christianity. The entire history of the people of God is sprinkled with renewal. Cut to the heart because of their idolatrous behavior, the people of God time and again would turn to Him, crying out for His help and for His favor. God disciplined the people for their lack of faith, but then . . . renewal. Discipline was always followed by renewal and blessing.

Why did God renew them over and over? Because we serve a God who knows no other way. His very nature is to renew. He casts light where there is only shadow; he demonstrates love where there is only hate; he brings life where there is only death. He is a renewing God!

The statement made by Christ in the recent Hollywood film depicting his death captures this notion quite well: "See," he said falling beneath the weight of the cross, "I make all things new!" And he has. For you, for me, for all.

So, crack your window. Let spring come inside, and remember the renewing power of our Father . . . Praise to the God of Spring! ~Dan

\$\$ Two Steps Toward \$\$ God-Honoring Finances

In the next few weeks, two special events will take place at Elmwood to help all of us take a look at the way we use the financial resources God has given us. This is an important topic. You may not have realized these facts:

- Financial stress is the #1 reported cause of divorce.
- Debt is the #1 deterrent to Biblical giving.
- An average of 14% of the average family's income is currently consumed by credit card debt.
- 50% of all credit card holders struggle to make their minimum monthly payment.
- Last year 40% of Americans spent more than they earned.



Because of this, the elders have requested that we devote significant time this spring to examine this crucial topic. First, a two-sermon series will be preached on the topic beginning April 3. In preparation for these sermons, small books have been given to every family in the church. In this booklet, titled *Escape the Debt Trap: Let the Lord Lead you Out*, are five chapters. We are asking that every member of the family read the first two chapters before coming to worship on April 3, and the last three chapters before April 10.

Second, beginning on Tuesday night, **April 19**, a special six-week course, *Good Sense*, will be taught by Brent Branstetter and Janet Boston. This course will look at Biblical financial principles that will, literally, transform your finances and your life. Details on this course will be explained on April 3 and 10, and opportunities to register will be given on those Sundays.

Prayer Concerns....

Naomi Hunt is recuperating at home from surgery to repair her leg. After two months in a cast, she will have more surgery....**Joe White** continues daily radiation treatments....**Elaine Borie's** father, **Burnell Gulden**, continues chemotherapy for lymphoma. He is at Rosewalk Village....**Margaret Gustafson's** sister, **Geneva Hamilton**, is at a nursing care facility in Kokomo....**Terry Pepper**, Pauletta Smith's cousin and Paul Verett's nephew in Texas, continues treatment for cancer of the brain.... Remember to pray for **Leta Jenkins, Minnie Scott, Eunice Whitesell, Mark Eddy, Ramona Farris, Irene Fox, Delpha Allen, and Bernice Todd.**

Expecting babies in the near future: the **Sipe, DeWoody, Hombs, Studebaker, and Wilson** families.

Serving in the military: **Josh Hunt** will return to Iraq at the end of this week; **Loren Sniffen** is in Afghanistan.

Attention High School Students!

Rochester College is hosting a weekend program for all high school students to coincide with *Celebration 2005: Hollywood*. There will be plenty of free food and fun, as well as devotional time, giveaways, and complimentary admission to the Saturday matinee performance of the show. Dates are **April 1 & 2**. For more information, check out the *Celebration* website at www.re.edu/celebration. To register, call 248.218.2031.



Our Sympathies...

Sympathies to former Elmwood campus minister, **Robert Montgomery**, on the recent death of his father, **Thomas Montgomery**.

Sympathies also to **Al Dale** on the death of his sister, **Nelle Stewart**, 88, of Nashville, Tennessee.

A Celebration of Marriage

The Christian Counseling Center, a ministry of the Broadway Church of Christ in Paducah, Kentucky, is hosting "A Celebration of Marriage," presented by Dr. Carl Brecheen and Dr. Paul Faulkner at the Executive Inn in Paducah, Kentucky. On Friday, April 29, the opening message will be "Commitment to God's Design." On Saturday, April 30, is "Commitment to Husband/Wife" and "Communication & Oneness." Call the church office (447-2874) for registration forms.

Youth & Seniors Together

Many of our seniors would enjoy visits and assistance from our younger people. We're looking to match kids and teens with a senior. If you're interested, please contact Michelle Robson at 583-3106.

March 27, 2005

Class: 186 Worship: 319

Contribution: \$6,635

Budget: \$8,100

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LEADERSHIP TRAINING FOR CHRIST – Salute!
Well, this year's convention has come and gone so it is time to say thank you and honor the hard work of all our students and the adults who worked with them. Please note that we have listed virtually all of the awards our students received on the back of the calendar inserted in this newsletter. As always, we may have missed someone, so if we have, please let me know. To clarify, you will see two events with no award listed. First, there is Senior Chorus. In this event, we just wanted a special way to honor our students at LTC one last time. The chorus was a volunteer group and they had very limited practice time. At the Celebration, the seniors were able to join together with Express from Ohio Valley College and Autumn from Rochester College to "sing their farewells" to LTC as participants. We do hope they will return as coaches, sponsors, event coordinators, etc., some time soon. So, no gold, silver, or bronze award was given for this event. The second event you will see no award listed is for Leadership Challenge. In this event, Sr. High students work with younger students as their coaches and mentors. The whole focus is on developing the older students' leadership skills. The question is how do you rate or judge that? In the board's opinion, these students have stepped up to the highest level possible. For that reason, each student who completes the task of Leadership Challenge is awarded a special "blue" colored plate to add to their plaques. One thing you will not see listed on the page of awards is scholarships from colleges. I am proud to announce that **Peter Bell, Erin Simmerman, and Kelsey Sutherlin** were all awarded \$500 scholarships from *David Lipscomb University* in Nashville, TN. **Mark Moore** received a \$500 scholarship from *Oklahoma Christian* in Edmond, OK. Nearly twice as many students from LTC applied for scholarships this year. I do want the Elmwood family to know that we have great representation in the scholarship process as our own Harry Linback is one of four members of the scholarship team for the MWLTC Convention. When you see Harry, be sure to give him a pat on the back! Please also let Phyllis Simmerman know you appreciate her wonderful efforts as Church Coordinator for the past couple years! She and her team have done an incredible job!

UPCOMING:

This weekend is Celebration at Rochester. If anyone wants to go, please let me know immediately. We will leave Friday and return late Saturday night. Sunday, the Teen LIFE Groups are responsible for feeding the group meeting at the CSC. April 15-17 is the Area-wide Retreat in Bedford, registration and \$ are due by April 4 (Monday). The 48 Hours of Passion Retreat is April 29-May 1. **Just a reminder:** we never expect any teens to attend everything, but we want to offer many options – do what you can and what you need!

– Lee



Congratulations to **Michael Woody** on his baptism last Sunday, March 27. After studying with Sam Postlethwait and discussions with Dan Cooke and others from the Christian Student Center, Michael made the decision to make Jesus Lord of his life and obey Him in baptism. Michael is the nephew of Joe Woody. He lives at 2525 Kossuth St., Lafayette 47904. Phone: 449-0671.

Get out the Scrapbooks!

A reunion is on the horizon. May 17-19 (Tuesday through Thursday) has been reserved for an Elmwood reunion specifically for people who were here during the John T. Smithson era. At this date people from all over the U.S. have committed to converge here for those three days. Besides the Smithsons, the guest list includes a former elder, several former deacons, a missionary, grad students, and others who were a part of the Elmwood family.

A special Wednesday night devotional service, led by people from that era, is being planned for May 18. This will be a great time for the "currents" and the "alumni" to mingle and celebrate the ties—both spiritual and Elmwood—that bind us. Save the date.

For more information, contact Sam at 463-3976 or postleth@bilbo.bio.purdue.edu or Bud Darby at 463-5536 or buddarby@fcconnections.com.

Join the Senior Servants

Elmwood Senior Servants meet next Wednesday, April 6, at 11:30 AM, in the fellowship room. Bring a sack lunch and enjoy the fellowship.



March 30, 7 PM....Bible Classes for all
April 3....LIFE Groups meet
May 20-21....Promise Keepers in Ft. Wayne
Oct. 21-22....Men's Retreat at Camp Tecumseh

Read:

Deuteronomy 28-Joshua 4;
Luke 11-14; Psalms 77-80;
Proverbs 12:18-28

2005 Spiritual Adventure

Week 15: April 11-17

The Conditional "If"

Did you notice all of the "if" clauses as you began your reading in Deuteronomy 28-32 this week? It kept reminding me of the Spiritual Adventure article I wrote on I and II John a couple of years ago.

In Deuteronomy 26:16-19 God had made a covenant with the Israelites that "if" they would keep the pledge they had made that day to obey Him and follow in His ways, He would make them His holy people, His treasured possession, and would shower them with blessings; but "if" they disobeyed, His curses would come upon them. Chapters 27-29 are examples of the blessings and curses. At the end of 29 and continuing in chapter 30, there is a way back when they abandon the covenant. "If" they will return to God, taking His words to heart, obeying Him wholeheartedly, He will have compassion on them, again blessing them, circumcising their hearts so that they may love Him with all their heart and soul. He insists that obeying His commands is not too difficult or beyond their reach. He admonishes them to choose life by loving God, listening to His voice and holding fast to Him. He promises never to forsake those who keep His covenant; but when people forsake Him, He hides His face from them, brings His wrath upon them and no longer looks upon them as His children. How poignant the words of the song in 32:4-6!

Are the principles not the same in I and II John? "If" we walk in the light as He is in the light and keep His commands, we have the promise of continual cleansing through Christ's blood. "If" we return to the darkness and never repent, we will experience God's wrath at the judgment. God's promises are conditional, depending upon our obedience or disobedience. "If" you love me, you will keep my commandments," Jesus said. In I John (NIV) alone, there are 20 "if" clauses. Read and circle them! Did you find all 20? What is your conclusion?
-Wanita White

 Weekly Schedule	 Elders	 World Missions
Sunday Worship 8:00 a.m. Bible Study 9:30 a.m. Worship 10:45 a.m. Life Groups 6:00 p.m. Wednesday Bible Study 7:00 p.m.	Bill Bell 463-1139 Joe Matthews 474-8369 Rick Swensen 463-6822 Don Vice 471-8653	Kevin Chambers World Christian Broadcasting Anchor Point, Alaska 99556 Loren and Penny Hollingsworth Phuket, Thailand 83000
	 Staff	
Elmwood Nursery School & Pre-K Preschool: Tues-Thurs 9-11:30 am Pre-K: Mon-Thurs 9-11:30 am Director, Susan McClain 447-2874	Ministers Gayle Crowe 447-6940 Lee Porter 463-6993 Dan Cooke 743-0954 Office Manager Sherry Marks 447-2874	City of Children Ensenada, Mexico Bren and Cheryl White P.O. Box 245 New Market, MD 21774

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