

THE LATEST Word

SEPTEMBER

For the members, family and friends of the Downey Adventist Church

Wisdom

by Pastor Mitch

This is the 40th anniversary of NASA's Apollo 15 mission. The space vehicle was launched from Cape Canaveral on July 26, 1971. It was the fourth American space mission to land men on the moon and is remembered as the "moon-buggy" mission. (www.foxnews.7/26/2011)

The scientific knowledge and skill to launch a space craft and land it safely on the moon is literally out of this world—pun intended. We marvel at the

intellectual prowess of the engineers and astronauts.

However, intellectual aptitude does not guarantee a successful life. Bernie Madoff was a very smart man but he swindled some of his closest friends out of their money. Now he's living life in jail. Lucifer was the covering cherub nearest to God who tried to take God's place. His future includes an appointment with the lake of fire.

While intellect's source is books, education

and focused study, wisdom for living comes only from the hand of God. The Bible says:

"For the Lord gives wisdom, and from his mouth come knowledge and understanding. Then you will understand what is right and just and fair — every good path. For wisdom will enter your heart, and knowledge will be pleasant to your soul. Discretion will protect you, and understanding will guard you" (Proverbs 2:6, continued on page 2)

Seek to please

Shift your prayer life from "Please, God" to "Please God." Take the comma out of those two words when you pray, and transition your praying from asking God for things to asking God for the pleasure of God's pleasure.
—Homiletics

Pathfinder Induction

Mark your calendars to be part of the Pathfinder Induction service on September 17. The induction service is a dedication for all our Pathfinders to the Lord. Please be aware that your presence is essential for a successful Pathfinder Club. They need our prayers, our support and our financial help.



Pastor Mitch will lead the service with the message *Character Building*. Be sure to invite families with Pathfinder aged kids to this service. They may be looking for a great club to join. †

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Wisdom (cont. from page 1)

9-11, NIV).

On September 3, the message is called *Wisdom to Follow*. All wisdom comes from God. Wisdom is not something mankind can discover in isolation from God. For wisdom is not an accumulation of information but the results of an ongoing relationship with God. Wisdom is a gift and a donation from God as we spend time with him in prayer and Bible reading. Bring a friend with you to hear how God's wisdom can give us direction in this world of uncertainties.

The singing group Mere Image will present a musical worship on September 10. Mere

Image hales from the Whittier Adventist Church. Their music presents the message of Christ and His soon return. Under the

ects. Plan to stay and meet the Mere Image singers at the fellowship luncheon on September 10.

Mark your calendars to be part of the Pathfinder Induction service on September 17. The induction service is a dedication for all our Pathfinders to the Lord. Please be aware that your presence is essential

for a successful Pathfinder Club. They need our prayers, our support and our financial help. I'm looking forward to this service with the message *Character Building*. Be sure to invite families with kids to this service.

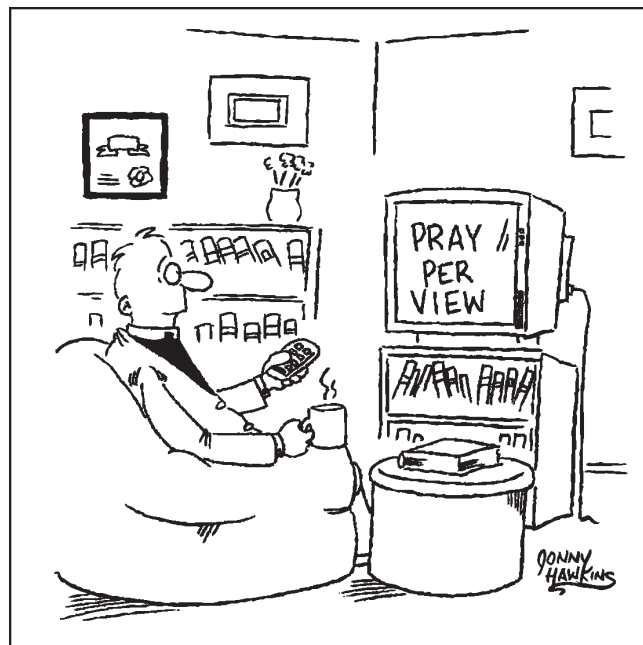
Communion is September 24. All of us

look forward to this healing service and the fresh start it provides. This is the service to invite those who haven't attended for a while and those who feel unworthy. All of us are unworthy but we have a Savior and He is Worthy. He invites us to come boldly to his throne with our prayers. He is the one who established the Communion service and the One who forgives. This service offers all of us a new start.

See you when the church gathers. †

“ **intellectual aptitude does not guarantee a successful life** ”

Direction of Henry Murray Sr., Mere Image has provided music for different organizations throughout Southern California over the years. The group has created a scholarship fund through which they assist needy students attending Adventist schools as well as supporting mission proj-



The Latest Word
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God, Webster & You

by Linda Bewley

The Hall of Fame

Webster says “foundation” means, “a basis upon which something stands or is supported . . . a body or ground upon which something is built up. . . .” (*Webster’s Ninth New Collegiate Dictionary*).

God says “The fundamental fact of existence is that this trust in God, this faith, is the firm foundation under everything that makes life worth living. It’s our handle on what we can’t see. The act of faith is what distinguished our ancestors, set them above the crowd. . . anyone who wants to approach God must believe both that he exists and that he cares enough to respond to those who seek him” (Hebrews 11:1-2, 6 *The Message*).

I’m planning a trip in September to the Rock n’ Roll Hall of Fame. I’ll be meeting my sister in Cleveland which only makes the anticipation of the trip better, as I have not seen her since November last year. I was thinking about it this morning and an idea occurred to me. I wonder how many halls of fame there are here in the U.S. So of course I decided to see if the Internet could help me make that determination and logged on to Wikipedia. I was expecting to find a lot of them but when the list popped up, I was surprised to find more than I would ever think possible. Without counting them, there appear to be more than 100. There is a hall of fame for just about every

sport you can imagine. Football, basketball, baseball, soccer, bicycling, boxing and bowling, just to name a few. Other cat-



egories include show business, music, bands, theater, aviation and space. In fact, there appears to be a hall of fame for just about anything you can imagine.

Wikipedia describes a hall of fame as “a type of attraction established for any field of endeavor to honor individuals of noteworthy achievement in that field. . . these halls of fame consist of actual halls or museums which enshrine the honorees with sculptures, plaques, and displays of memorabilia . . . In others, the hall of fame is more figurative, and just simply consists of a list of names of noteworthy individuals maintained by an organization or community.”

You know, God has provided us with a hall of fame of sorts—a list of noteworthy individuals. You’ll find the list in the

Book of Hebrews, Chapter 11. Noah, Abraham, Sarah, Isaac, Jacob, and Joseph, just to name a few. The writer goes on to say that it would take too long and too much space to list them all. It appears to me, though, that there was one requirement for making the list. The bottom line is that they are commended, they make the hall of fame, not because of their actions but because they had faith in God. Don’t believe me? God’s word says, “All of these people . . . received God’s approval because of their faith” (Hebrews 11:39).

How exciting will it be to get to heaven and meet all these legends? We won’t be looking at or taking pictures of sculptures, plaques or displays of memorabilia. No, we’ll be seeing them with our own eyes, speaking to them and perhaps hearing their stories. And, as I write about that, what is most phenomenal to me is that we will have been added to that list. We will be there, because God has added our names to the Book of Life. Not because of anything we’ve done, but because our faith lies in Jesus Christ, our Savior. †

Worship Schedule

September 3
Mitch Williams
Wisdom to Follow

September 17
Mitch Williams
Pathfinder Induction

September 10
Mere Image
Fellowship Luncheon

September 24
Mitch Williams
Communion

Before the Father

by Linda Fernandez

Repentance

“I have not come to call the righteous, but sinners to repentance.”

Luke 5:32

I vividly remember having wandered off the straight and narrow road where life looked a little more exciting...

After taking a little detour from my virtual journey to travel down Prayer Lane, I decided to continue mentally checking off the list of beliefs I choose to live my life by. I was thinking about this when a friend shared her salvation story with me. Like many, it was one of having been taught from the Bible as a child, but choosing a different path in her teen and early adult years.

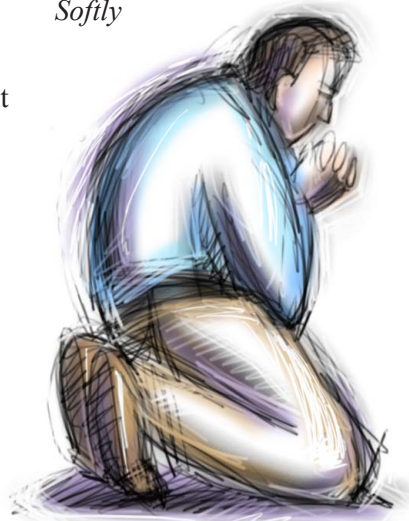
As my friend’s story unfolded, it was apparent that she knew in her heart she was making wrong choices and was being drawn back to Jesus, little by little. Her life was becoming more and more turbulent and unsettled and soon she felt there was nowhere else to go.

I found two wonderful songs by country artists I chose to go along with this topic. The first is a bluegrass number titled, *Drifting Too Far From the Shore*. I like the rendition by Ricky Skaggs, especially the chorus: “Come to Jesus today, let Him show you the way, you are drifting too far from the shore.”

I thought about this song as I listened to my friend’s story and thought back on my own salvation story. I vividly remember

having wandered off the straight and narrow road where life looked a little more exciting only to find myself lost and confused, but still able to hear that still small voice I heard so clearly as a child.

That brings me to my second song choice; an old favorite, *Softly*



and Tenderly (Jesus is Calling) sung by Jim Reeves. If you don’t already have the words to this song memorized, take time to read through them again. They remind us that Jesus is calling, ever so softly and tenderly. Though we have sinned He has mercy and pardon for you and for me. Oh, how will we ever be able to comprehend the power of the cross?

The two

songs I chose reminded me too of a story my mother told me of a time she and my step-father had taken my son on vacation with them. Using binoculars for the first time, in his fascination, he moved closer to whatever he was looking at. Just in time, his grandfather realized he had come perilously close to a precipice. Not wanting to shout a warning at him and possibly cause him to step further ahead, he quietly told the boy to stop right where he was and back up just a little. He was then able to reach him and pull him from danger. I am filled with awe and wonder every time I think about the many times I drifted too far from the “shore”, now knowing Jesus was there all the time, patiently watching and waiting, calling, “Oh Sinner, Come home.” Let’s pray:

Father, lead us to repentance so that we might accept your gift of salvation. †



From Ginny's Kitchen

Sherbet & Frozen Yogurt Pops

SHERBET

2 cans sweetened condensed canned milk

1 14 oz. canned crushed pineapple with juice (do not drain)

½ gallon Orange soda

Mix well together and freeze in Tupperware container with sealed lid.

YOGURT POPS

2 cups *unsweetened* pure grape juice

1 6 oz. can concentrate frozen apple juice

¼ cup lemon juice

2 cups low-fat vanilla yogurt

With an electric blender or Vita Mix, whiz all-

together until well blended.

Pour into popsicles molds and freeze. †



The Joy of Work

How do we know if we are doing the work we are meant (or called) to do? The clue is whether we feel joy when we carry out our daily duties. There is no joy, if we agonize daily because our particular laboring leaves us unfulfilled and restless. Our mental and spiritual health might demand a change.

Christians believe that God has a plan for our lives. God has given us talents to do certain work. When we are not doing the tasks we are suited for, we will probably be in some misery.

Workers who delight in their jobs can hardly wait to be productive. Many who love their work find joy in what they accomplish and are able to say, "I'm glad that I'm able to serve God through my work."

—Charles Ferrell



Follow God's Lead

Have you ever watched a well-trained dog walk with its master? On or off a leash, the dog will slow or quicken its pace, turn left or right, or immediately stop at the soft command of his master's voice.

Such isn't the case with my pooch. Either he's straining ahead or lagging behind, darting after a bird or stubbornly lingering over an interesting scent. He isn't content to follow my lead.

Sometimes that latter scene

resembles my own walk with God. At times, I rush ahead or lag behind, veer to the right or stumble to the left, oblivious of my Master's pace and direction. How much better to walk closely with God and let him lead!

"O LORD, God of Israel, there is no God like you in heaven above or on earth beneath, keeping covenant and steadfast love for your servants who walk before you with all their heart" (1 Kings 8:23, NRSV). †



September

Downey Adventist Church

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
Visit www.downeychurch.org S.S. - Sabbath School				7 pm Women's Prayer Group	7:19 pm sunset 7 pm Band Practice	9:30 AM S.S. 10:50 AM Worship Mitch Williams
4	5	6	7	8	9	10
	 LABOR DAY Office Closed	 <i>NewsLetter</i> DEADLINE		7 pm Women's Prayer Group	7:09 pm sunset 7 pm Band Practice	9:30 AM S.S. 10:50 AM Worship Mere Image 12:30 Luncheon
11	12	13	14	15	16	17
 Patriot Day September 11				7 pm Women's Prayer Group	6:59 pm sunset 7 pm Band Practice	9:30 AM S.S. 10:50 AM Worship Mitch Williams Pathfinder Induction
18	19	20	21	22	23	24
				7 pm Board Meeting 7 pm Women's Prayer Group	6:50 pm sunset First Day of Autumn 7 pm Band Practice	9:30 AM S.S. 10:50 AM Worship Mitch Williams Communion
25	26	27	28	29	30	
				7 pm Women's Prayer Group	6:40 pm sunset 7 pm Band Practice	

Stewpot

by Gordon Botting,
DrPh, CHES

Adjectives give ‘flavor and taste’ to the plain old English noun. However, the descriptive character of an adjective can often go from meaningless to the ridiculous. Recently, I came across an example of this in a book by the former Internet Monk, Michael Spencer:

“The ‘Victorious’ Christian Life.” Is there any other kind?

“A ‘Good’ Christian Witness.” Should any of us aspire to be a bad Christian witness?

“‘Dynamic’ Worship.” Don’t get me started.

“‘Anointed’ Preaching.” I don’t see any oil on the preacher’s head, unless it’s Vitalis.

“‘Extreme’ Youth Ministry.” Have Christians abused any other adjective as much as this one?

“‘Really’ Saved.” It’s like being pregnant. You either are or you’re not. You can’t be a little bit saved.”¹

In the financial world of debt, adjectives divide debt into two categories: ‘good’ debt — items we borrow money for that under most circumstances appreciate (i.e. house and business), and ‘bad’ debt — items which depreciate (i.e. vehicles and clothes). In a strange twist of fate during this current economic crisis, vehicles, especially used

Digging Out of Debt

ones, have held their price or even escalated in value, whereas houses have plum-



meted in value over the last three years. In reality, there is no such thing as ‘good’ or ‘bad’ debt. There is *just plain debt*. Twenty-six verses in the Bible specifically speak about debt and every one of them does so negatively. If what I have just said in the last paragraph about the importance of releasing ourselves from the bondage of debt rings true, then the following ideas can assist us in becoming debt-free.

TERMINATE CREDIT CARDS

The majority of individuals and families would be better off if plastic became obsolete. As a realist, I am aware that we do need credit cards to conduct financial transactions, such as business travel. Conversely, we certainly do not need to be

tempted by the 14 credit and charge cards that the average person carries in their purse or wallet. Today, the average household owes approximately \$10,000 on their credit and charge cards, which at an annual rate of 15 percent is costing us \$1,500 in

interest. If we were to invest that interest each year by paying our credit cards in full every month and earning an average eight percent over the next 30 years, we would have over \$180,000 more to spend in retirement.

SHARE VS. SPEND

Another reason we fall into the debt pit is our love affair with things, particularly the need to personally own everything we use. This is far from the truth. Twenty years ago my wife and I purchased a new home in a delightful neighborhood. Each of these newly constructed houses had lawns and a few shrubs in the front and nothing but dirt in the back. Most of my neighbors immediately purchased sod for the back portion of their lot. They also

continued on page 8

“We have to stop putting our money in purses with holes. We have to let go of the mentality of ‘never enough’ and say to God, ‘You are enough.’”
— Marybeth Whalen

“Some debts are fun when you are acquiring them, but none are fun when you set about retiring them.”
— Ogden Nash

“Credit cards give the perception of prosperity but in reality of impoverishment.”
— Richard A. Swenson, M.D.

Digging Out of Debt (cont. from page 7)

bought a wheelbarrow to help transport the sod from the front street to the backyard. After that task was complete, those wheelbarrows were stacked against the side of the garage and slowly rusted away. Instead of purchasing a wheelbarrow, I asked my neighbor across the street if he would kindly lend me his for a couple of days. What if my neighbors had purchased or rented just one wheelbarrow to share among us? The expense would have been only a few dollars per household. All of us would have benefitted. I like how Richard Swenson in his book *Margins* summarizes this concept. “We need to develop a new *depreciation* of things and a new *appreciation* of people.”²

MONETARY FAST

Each year over \$1,200 is wasted by the average American household in the food items they throw away. Instead, we need to follow the example of Jesus, who after performing the miracle of feeding the five thousand with a small boy’s lunch of five loaves and two fishes, commanded his disciples to: “Pick up the pieces that are left over. Let nothing be wasted.” [John 6:12 NEV] If the God of the universe sees the importance of not squandering twelve baskets of excess food how much more should we. Truly, the old adage “Waste not, Want not” still applies, and along with that, the message on your grandmother’s embroidery plaque on her

kitchen wall that reminds us to, “Use it up. Wear it out. Make it do. Do without.”²

PURCHASE A HOUSE, NOT A CASTLE

Granted, only a small percentage of young families can afford to purchase a home without acquiring a mortgage. However, that does not mean living your whole life with a mortgage hanging over your head. Tragically, according to a recent poll, 70 percent of Baby Boomers plan to continue paying on their mortgage after retirement. If you are currently thinking about purchasing a home, there has never been a better time to do so with the rock bottom prices on real estate and the low interest rate on your mortgage loan. The secret is to choose a property smaller than your ideal and that is also approximately 80 percent of the maximum amount the lending organization will qualify you. Then aggressively retire that mortgage in half the time by paying additional principle. For example, if your home loan is \$100,000 for 15 years, you could pay it off in seven years by adding approximately a third more in principle with each payment. This means that in seven years you would have saved a sizable deposit for your next home, your dream home, while keeping a realistic monthly payment for its mortgage.

According to a recent

survey conducted by LendingTree, nearly three-quarters of Americans envision themselves being debt-free. Unfortunately, only 50 percent have a plan for how they will reach that worthwhile goal. Decide today to dig yourself out of debt by making a debt-free plan and daily repeating this new motto: “The less debt my family has, the happier and better-off we will be.”³

WHAT’S YOUR DEBT/INCOME RATIO?

When it comes to debt, many individuals and families are like the preverbal ostrich hiding their heads in debt-drowning sand. But if you would like to know if your debt is at a dangerous level, then you should find out your Debt/Income ratio (D/I). For many years bankers have used this Debt/Income ratio when deciding to approve an individual or a family’s house loan application.

To figure out your D/I ratio, first take a piece of paper and make two columns. In the first column, list the total amount you currently owe on each liability (i.e. telephone, utilities, vehicle payment, etc.) Do not list the original amount owed but the current outstanding balance. In the second column, list the monthly amount you pay on each of these bills. Secondly, determine your monthly income plus any other steady revenue, such as interest on investments.

Do not include hoped for bonuses, tax refunds or overtime. Finally, divide your monthly bill payments by your total monthly income. An example of this would be monthly bill payments of \$1600 and a monthly income of \$4,000. Your D/I ratio is 40 percent.

Once you have done your calculation and come up with a percentage, the following is what you need to know.

35% or less: A debt ratio of 36 percent or less is generally considered healthy. Your banker will probably be willing to give you a loan.

35% to 40%: Credit card companies will most likely be willing to offer you a credit card, but your banker will be less reluctant to approve a mortgage.

45% to 50%: At this level you are barely keeping your head above water and there is a greater chance that monetary trouble is lurking around the next financial corner.

50% or higher: Immediately come up with a strategy to take charge of your mounting debt and reduce it before it is to late.⁴ †

Reference:

1. Michael Spencer, *Mere Churchianity*, Waterbrook Press, 2010, p. 129.
2. Concept from Richard A. Swenson, M.D., *Margin*, NavPress, 2004, p. 145-7.
3. Brad Reagan, *Live Debt-Free*, *SmartMoney*, September 2007, p. 62.
4. Gerri Detweiler, *Is Your Debt at Dangerous Levels?* *Sound Investing*, August 2008, p. 118.



September Birthdays

- Yazmin Williams – 2
- Pilar Centeno, Jr. – 5
- Pat Novinski – 6
- Kean Aispuro – 9
- Elora Chavez – 9
- Shelby Jackson – 11
- David Guerrero – 12
- Mario Delgado – 12
- Dolores Gamboa – 13
- Amber Macias – 15
- Mitch Williams – 19
- Hector Archila – 21
- Enoch Aispuro – 22
- Patricia Jackson – 23
- Eloy Luna – 23
- Dennis Navarro – 26

If your birthday is left out in the monthly newsletter, please contact the church office so we can put it in.



Upcoming Events

Thursdays - 7 p.m. Women's Prayer Group
Fridays - 6:30 p.m. Band Practice

- September 5 - Labor Day - Office closed
- September 10 - Fellowship Luncheon
- September 11 - Patriot Day
- September 17 - Pathfinder Induction
- September 22 - Board Meeting
- September 23 - First Day of Autumn
- September 24 - Communion



The Latest Word
deadline is the 5th
of the month.

Coming Soon

- October 8 - Small Group Series Begins
- October 29 - Fall Party
- November 5 - Friendship Day

THE LATEST WORD

The Latest About

Our Church Family

Quite a few people have been on vacation recently. Be sure to ask the Ortega, Luna, Mondragon and Cento family about theirs. Mitch and Ginny will be happy to tell you about the grandkids. Evan and Alex were in Tahoe too.



Ask them about their trips.

Remember to pray for our students this year.

If you have any Church Family news, please contact the church office

so we can get it into the newsletter. †

Thank you to everyone who has been saving Box Tops for Education. That is greatly appreciated.

For the Box Tops for Education, please save the Box Tops coupon.

Please give your labels to Linda Aumack. Thank you for your support! †



Labor of Love

During Labor Day weekend worship, many congregations bless members of various occupations. From painting to parenting, from truck driving to teaching, from farming to pharmaceutical research, work is honored as holy.

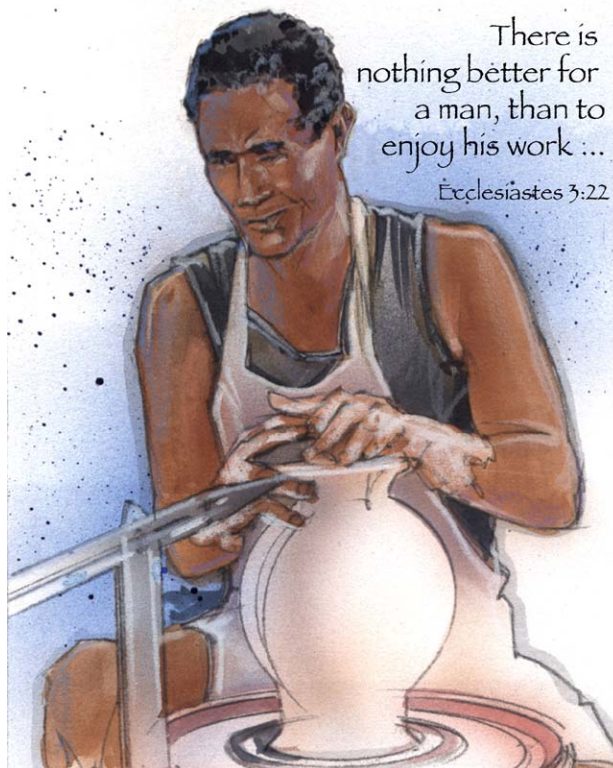
Some might believe that certain jobs — pastor, missionary, bishop — are holier than others. But in his classic book *The Practice of the Presence of God*, Brother Lawrence, a 17th-century Carmelite monk, tells of performing even the most common, tedious tasks as holy service to God: “I turn the cake that is frying on the pan for love of [God],” he wrote. “It is enough for me to pick up but a straw from the ground for the

love of God.”

No matter your field of work, remember that any task done in God’s name and to his glory is holy. †

Practicing the ABCs

As school resumes, Christians of all ages can practice their faith ABCs. Connie Willems, editor of *Discipleship Journal Online*, suggests praying through the alphabet to describe God.



There is nothing better for a man, than to enjoy his work ...
Ecclesiastes 3:22

What would you list? Ideas include Almighty, Blessed, Christ, Divine, Elohim, Faithful, Gracious, Holy and so on. If Q and X stump you, relax the rules a bit: Quitting? Never! and Xcellent! surely describe our Lord.

Try a similar approach to think of people and things to thank God for: Apples, Books, Cats, Daddy, Elephants, Friends ... and on and on! †

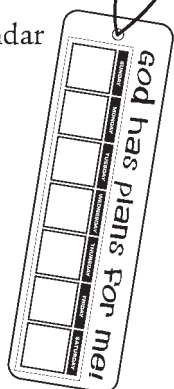


A daily reminder

Make this bookmark to remind you that God is with you every day.

What you need:

- An old calendar
- Scissors
- Cardstock
- Glue stick
- Pencil or marker
- Stickers
- Hole punch
- Ribbon or yarn



What you do:

1. Cut out the first line of squares from an old calendar, including the days of the week along the top.
2. Cut the cardstock into a rectangle a little larger than the calendar section.
3. Glue the calendar section onto the cardstock.
4. Write "God has plans for me" (Jeremiah 29:11) on the bookmark.
5. Add stickers or other decorations on the back.
6. Punch a hole on one end of the bookmark.
7. Loop some ribbon or yarn through the hole.



PUZZLE

GOD'S PLAN

When we ask God for guidance, he will show us his perfect plan for our lives.

Directions: Use the shape code to the right to write out Jeremiah 29:11, NIV.

plans know and for hope I not declares give
to prosper harm have the LORD you future a

Answers: "For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future." (Jeremiah 29:11, NIV)

▶▶ Odds & Ends

Ponder This...

† “Heaven is blessed with perfect rest but the blessing of earth is toil.”

—Henry van Dyke

† “It is useless to pray for more knowledge, power or faith until you begin to use what you have already.”

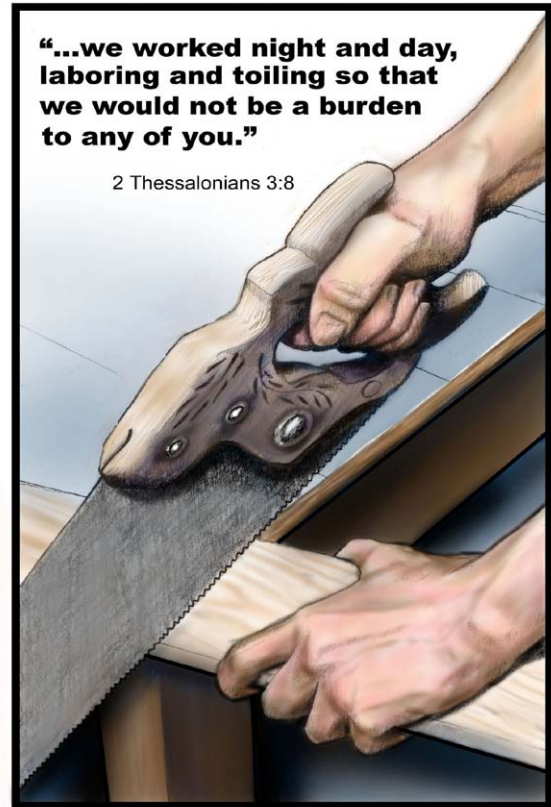
—Henry Bucklew

† “Life will only work out successfully one way, and that is God’s way.”

—Leslie Weatherhead

† “No Christian has ever been known to recant on his deathbed.”

—C.M. Ward



Downey-Florence Seventh-day Adventist Church

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DATED MATERIAL

Return Service Requested