



THE LATEST Word

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

You can be Rich, Too!

by Pastor Mitch

Ginny and I are wealthy. We have everything one could possibly desire. We've been married—happily—to the same person for 47 years. We have three great kids who married three great kids which means we have 6 kids and a bunch—almost a dozen—grandkids. We love our vocations. Ginny is in management—mostly me—and I have the privilege each day of serving the Lord in full-time ministry.

Our portfolio includes

good health—even though we've faced a few unhealthy days. In addition, we love one another. We love our church family. We enjoy our neighbors. We laugh a lot—mostly at Ginny's jokes and my many social blunders. When confronted with a challenge we pray. When surprised by joy we give thanks. When things seem difficult we hold hands, bow our heads and open our hearts to the Lord.

We can't change the

fact that life is difficult. What we do is embrace the One who loves us the most. We do live with trials and tribulations like everyone. There are times we find ourselves in a storm or slowly moving through a fog bank. Those things don't change the fact that we're rich.

We're not bragging—but in a sense yes we are. We have it all—including a bunch of material stuff. In the next few weeks we'll reveal the secret to

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Spiritual Insomnia

Studies show that most Americans don't get adequate sleep. Whether an overcrowded schedule or insomnia is to blame, the short- and long-term effects are alarming. It's tough to maintain a healthy mind and body when you're sleep-deprived.

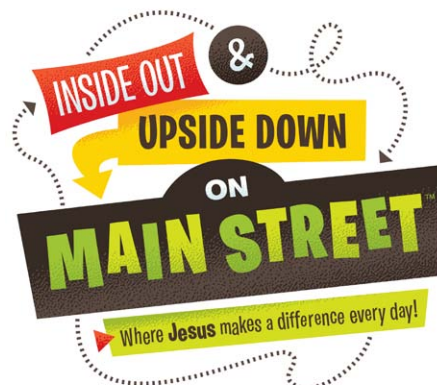
Likewise, we require sufficient, regular quiet time with God to stay spiritually healthy. Even Jesus needed time alone with God. Luke 5:16 says Jesus withdrew to deserted places to pray. Think how much more we need to listen for God's voice and learn from his Word!

Vacation Bible School

On Main Street, kids will be drawn into stories Jesus told about everyday people in everyday situations. But His stories were anything but ordinary! Jesus turned lives upside down and hearts inside out through parables that challenged people to look at themselves and others in new and unexpected ways.

So come join us on Main Street for an

inside-out, upside-down experience like no other...and let Jesus make a difference in YOU!



Join us starting **Monday, July 18 thru Friday, July 22** from 6 to 8:30pm at the Downey Adventist Church. There will be a free dinner each night from 6 to 6:30pm. Don't miss the fun! †

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You can be Rich (cont. from page 1)

true wealth. We'll share how you can be rich. I think you know what I'm about to write: when you have Jesus, you have everything.

Our richness began on Labor Day weekend, 1970 when we were baptized. Our richness is not about what we have, but who we serve. Being rich is about a relationship with Jesus. Oh, yes, I will brag—the Bible uses the boast—about my Savior.

This is what the Lord says: "Let not the wise man boast of his wisdom or the strong man boast of his strength or the rich man boast of his riches, but let him who boasts boast about this: that he

understands and knows me, that I am the Lord, who exercises kindness, justice and righteousness

“ Our richness is not about what we have, but who we serve ”

on earth, for in these I delight,” declares the Lord. Jeremiah 9:23-24 NIV

On July 16 we'll begin to reveal the secret of true riches with the message Wealth's Foundation. We'll interview a man who started life with the bare necessities but is best known today as the

wealthiest man in the history of the planet. Our inquiry will reveal a life pledge he made to himself and how following that pledge opened the door to wealth beyond measure.

The message for July 23 is Wealth's Response. As our relationship with the Lord increases, so does our understanding of ourselves. God holds us in the highest esteem as his children. Our value to him is priceless. The Bible says: "Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body" (1 Corinthians 6:19-20, NIV). For one of our members this understanding has changed his life. He's rapidly becoming one of the wealthy. Come and hear his God-story as part of this compelling message.

The final message on July 30 is Wealth's Gratitude. Everything we are and have is a gift from God. Be brought nothing into the world and we take no possessions out of the world at death. King David was allowed to gather the building materials for God's temple. He invited all the people to

participate in the construction of the temple by bringing their offerings. When King David and the people saw the vast offerings he said: "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand" (1 Chronicles 29:14-15, NIV). God's generosity to us prompts us to be generous to him.

On July 2nd, Evan Aumack will present a message called "TBD." As you probably remember, Evan is a young man in college. He has plans for his future. Some of those *continued on page 5*



The Latest Word
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God, Webster & You

by Linda Bewley

Life Training at VBS

Webster says “train” means “to direct the growth of . . . to form by instruction, discipline or drill . . . to teach so as to make fit, qualified or proficient. . . .” (Webster’s Ninth New Collegiate Dictionary).

God says “Train a child in the way he should go, and when he is old, he will not turn from it” (Proverbs 22:6 NIV).

Vacation Bible School (VBS) is right around the corner. That’s what I was thinking when I drove to church yesterday. I guess it’s not all that surprising. After all, we did have a VBS planning meeting last week. And two of my friends are already working on the props and decorations for our classroom

which will likely astound and astonish us all. But putting all that aside, what I was really thinking about in the context of VBS was the kids. I was remembering lots of the ways in which we’ve been allowed to care for and interact with all the children who come to our church each year. I was thinking about some of them who attended when they were small and are now grown up. And I thought about what a privilege it has been to have been involved in their lives, to see them when they were cute and adorable as little tykes and now witness how they are maturing into young adults. And for a moment, just a moment, I marveled at the process.

Busy with a couple of tasks, I put aside those

thoughts when I arrived at church and then later went into the sanctuary for the church service. But you know what? All those thoughts came rushing back to me when I saw several of our young people actively involved in the worship hour. One offered our intercessory prayer, another made the offer-

You know, some of us involved in children’s ministry have said on more than one occasion that we don’t get to see the results of our ministry. But, for me, watching our youth yesterday, hearing their prayers and watching them do what they’ve been trained to do, was pay off. **BIG TIME!** I love the



ing call and yet another served as a junior deacon. And they didn’t just do an “okay” job or appear they were forced to participate. No, their contributions to the service were outstanding. To be honest, I was in awe of them, as I recognized the leadership qualities they possess and the genuineness of their words and prayers. It occurred to me that they are examples of the training they’ve received at home and perhaps in small ways at church. And, again, for just a moment I marveled.

fact that our church has a heart for young people. I love that parents make the sacrifice to bring their children to Sabbath School, Pathfinders and other opportunities they can find. And I love that once a year all of us adults can act like goofballs, let our hair down and act like kids while we interact with children during VBS. Yesterday just made me happier to be a part of it all. †

Worship Schedule

July 2

Evan Aumack
TBD

July 9

Gustavo Ortega
The Prodigal Children

July 16

Mitch Williams
Wealth’s Foundation

July 23

Mitch Williams
Wealth’s Response

July 30

Mitch Williams
Wealth’s Gratitude

Before the Father

by Linda Fernandez

The Price of Freedom

“It is for freedom that Christ has set us free. Stand firm, then...”

Galatians 5:1

“The price of freedom is eternal vigilance...”

Attributed to Thomas Jefferson

During this series of articles, my goal was to meld my love of country music with the fundamental beliefs I hold to be true. This journey is taking place on a virtual country road, as I search out spiritual country songs along the way to remind me of the importance of each tenet. So far, I have passed the way markers of the Bible, the Father and Jesus, the Holy Spirit, Baptism and the importance of Fellowship in the church.

As I continue on, I am leaving the sanctuary of a church returning to my quest when I notice the shadow of the church’s cross over a small cemetery covered with small white crosses with flags posted at each site. It is a profound reminder that the freedoms I take for granted never come without a heavy price.

The songs I have chosen for this portion of my journey are: The Old Rugged Cross by Brad Paisley and Arlington by Trace Adkins. I have known the words to the old favorite since I was a child and they still have the same effect on me, no matter how many times I hear them. But the words to Arlington are sad even

as they ask the listener not to feel sorry for those who are honored to be at rest there.

During my research I learned a few things. I didn’t know that part of the statement on the back of the US WWII Victory Medal reads, “Freedom From Fear And



Want...” It is taken from the 1941 State of the Union Address by Franklin D. Roosevelt. As I searched for an appropriate scripture for this article, I was surprised to find the statement above attributed to Jefferson so closely echoing the words of Paul, the Apostle.

Paul encourages us to stand firm once we have taken hold of the freedom Christ has provided and in terms of the freedoms we enjoy in our country,

we must also remain vigilant. I find it interesting that citizens of oppressed countries are willing to risk their lives, protesting against their governments for some small semblance of freedom and yet it seems we who have been blessed with such freedoms have become complacent and have lost the desire to secure those freedoms so many have given their lives for.

As I maneuver the pitfalls and potholes of this rugged road of life, I find such peace in the reminder that it is through Christ’s sacrifice that I am provided freedom from the penalty of sin. At the same time, I am saddened but grateful for the ultimate sacrifice paid by those in service to our country to provide me with freedom from tyranny, fear and want. Let’s pray,

Father, Thank you for freedom, both nationally and spiritually . †



From Ginny's Kitchen

Cherry Supreme Jello Salad

- 1 3oz. pkg. raspberry gelatin
- 1 21oz. can or jar of cherry pie filling
- 1 3oz. pkg. lemon gelatin
- 1 3oz. pkg. cream cheese
- 1/3 cup Best Foods Mayonnaise
- 1 cup crushed canned pineapple
- 1/2 cup whipped cream
- 1 cup miniature marshmallows
- 1/4 cup chopped walnuts

1. Dissolve raspberry gelatin in a cup of boiling water; stir in cherry pie filling.
2. Turn dissolved gelatin into an oblong 9x9x2 dish. Chill until partially set.
3. Dissolve lemon gelatin in 1 cup boiling water, set aside.
4. Beat together cream cheese and mayonnaise. Gradually add the lemon gelatin.
5. Stir in crushed pineapple, juice and all.
6. Whip 1/2 cup whipping cream and fold into the lemon mixture and add 1 cup marshmallows.
7. Spread on top of cherry layer gelatin. Add chopped nuts over the top and chill until set.

†



Come out and support the Pathfinders on **Sunday, July 31st**. There will be a yard sale and car wash. But that's not all, there will also be some yummy food for sale.

Watch for opportunities in July to bring items to donate for the yard sale. Please remember that we have VBS July 18-22, so bring the big items after VBS is over. Thanks for your support.

†

You can be Rich (cont. from page 2)

plans are more firm and some of those plans are a little more nebulous. However, our plans should take a back seat to God's plan. "Many are the plans in a person's heart, but it is the LORD's purpose that prevails." (Proverbs 19:21) This means, that no matter where we are in life journey if you're following the Lord, the plan is not all the way known, it's "TBD" (To Be Determined).

On July 9, Gustavo Ortega's message, The Prodigal Children, is taken from Luke 15:11-31. This is the story of the lost son. We all have a little bit of the lost son in our daily lives. But as we look to the Savior, he provides his best robe for us.

See you when the church gathers. †



Downey Adventist Church

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--|--|--|-----------|----------|---|--|
| Visit www.downeychurch.org C.S. - Community Service S.S. - Sabbath School | | | | | 1 8:08 pm sunset 6:30 pm Band Practice | 2 9:30 AM S.S. 10:50 AM Worship Evan Aumack |
| 3 | 4  Independence Day | 5  | 6 | 7 | 8 8:07 pm sunset 6:30 pm Band Practice | 9 9:30 AM S.S. 10:50 AM Worship Gustavo Ortega |
| 10 | 11 | 12 | 13 | 14 | 15 8:04 pm sunset 6:30 pm Band Practice | 16 9:30 AM S.S. 10:50 AM Worship Mitch Williams 12:30 Luncheon |
| 17 | 18 | 19 | 20 | 21 | 22 8:01 pm sunset | 23 9:30 AM S.S. 10:50 AM Worship Mitch Williams |
|  Vacation Bible School 6:00 - 8:30pm | | | | | | |
| 24 | 25 | 26 | 27 | 28 | 29 7:56 pm sunset | 30 9:30 AM S.S. 10:50 AM Worship Mitch Williams |
| 31 Pathfinder Yard sale & Car wash | | | | | | 6:30 pm Band Practice |

Stewpot

by Gordon Botting,
DrPh, CHES

Frugality Fatigue

The December 6 cover story of Newsweek was “Money to Burn — Why Americans Can’t Stop Spending”. The core of the article can be summed up in this one sentence:

“Even as Americans are still struggling to meet mortgage payments, pay off credit cards, and replenish savings,

they’re also **starting to spend again — whether they have the money or not,**”¹ (emphasis added). It seems that old habits just will not die. The same shell-shocked customers, who pledged to be as frugal as their Great Depression grandparents are now on a spending spree. You would think the brutal lessons of the last 30 months would have consumers dedicated to save, save, save.

Unfortunately, we are not witnessing the rebirth of a frugal America. Even though 89% of American families are indicating to Gallup poll they are carefully watching their expenditures, their spending habits are sending a very different message. Mr. and Mrs. America state publicly “We’ve learned our les-

son and we will be thrifty families and individuals in the future.” However impatient they are with the slowness of this current economic recovery, many are back in the malls and



shopping centers with the attitude, “I am tired of this slow economy. I’m also tired of the ‘staycation’ plans. This year I’m taking a real vacation because when you stop spending, you plain stop living!”²

One way to prevent the “spending is living” stance is to turn your saving habits into a positive, long-term dream list for your future finances. Here are a few examples about how great savers dream:

1. Catch your Dreams

Saving money is really difficult—unless you have a plan in the form of a dream list. The best way to make your dreams come true is to write a list of your current dreams

as well as your lifelong dreams. These dreams may include practical dreams like saving the deposit to buy your first home, or to be totally debt-free from credit, charge cards and school loans by a certain date. Your list of dreams might be taking a trip to Europe or a relaxing cruise around the Pacific Islands. Other dreams could be humanitarian like joining a mission trip, saving for your children’s Christian education or spending several weeks at a spiritual retreat.

2. Prioritize Your Dreams

Once you have made your dream list, prioritize your financial dreams. Choose your first dream as well as the specific amount of money you must save, within a realistic time-frame, to gather this dream’s financial requirements. Next, boost your saving motivations by posting a picture of your new dream on the refrigerator or bathroom mirror or in your checkbook, like picture of your dream home, or your dream mission trip to Asia, or your dream cruise.

Remember: The key is to think long-term,

continued on page 8

“The only good news is that Americans are saving 5.7 % of their disposable income as compared to barely 0.8% in 2005.”¹

**“The wise man saves for the future, but the foolish man spends whatever he gets.”
— Proverbs 21:20
TLB**

**“Dreams are renewable. No matter what age or condition, there are still untapped possibilities within us waiting to be born.”
— Dale Turner**

Frugality Fatigue (cont. from page 7)

not just until your next paycheck. Learn to wait for your reward.

3. Begin Dreaming Today

Financial planners are always telling clients to begin saving early. The earlier you begin a saving plan the more likely you are to achieve your dream goals. The following example turns this ideal into concrete rewards: If you began investing \$2,000 per year at age 25 with an average rate of 4% return, forty years later you would have invested over \$300,000 with the bank. But if you delay this annual investment at the same interest rate for just 10 years, you will collect roughly \$135,000 for your retirement.

Remember: The best time to plant a tree was twenty years ago. The next best time to plant a tree is today. This same principle applies to saving for your financial dreams.

4. How to Make Your Dreams Come True

Making your dreams come true can be enjoyable if you and your family become a financial “think-tank and cre-

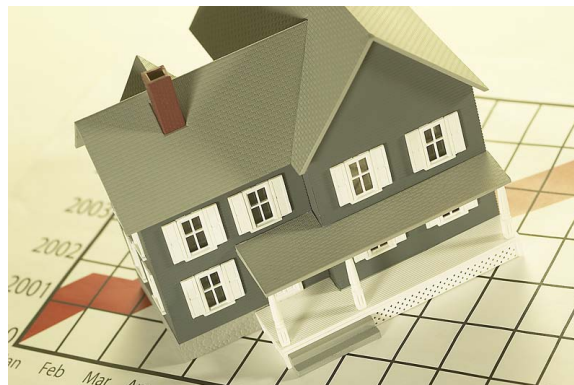
ate” durable and useful techniques of saving.

Here are three examples:

a. This year the average American family will pay approximately \$1,000 to \$1,500 in interest to their local bank or financial institution for the privilege of using their credit. Most investors would love to receive 16–18% interest on stocks or mutual funds on a regular basis, yet that is what 75% of credit card holders literally give away each year. Pay your credit cards off within the grace period and invest the interest saved for your dreams!

b. What you spend daily on fast food lunches and snacks could be from \$5 to \$15. Instead of a quick

restaurant lunch, why not brownbag just two days a week. That adds up to saving over \$2,000 a year. In cold, hard cash and that’s \$80,000 that might be saved over forty working years. Better yet, the previously mentioned \$2,000 invested annually at 6% interest over



40 years would amount to \$197,653.07—a great investment toward retirement!

c. A \$100,000 30 year mortgage at 5% interest will cost \$93,000 in interest over the life of the loan. If one was to add \$100 to each payment the loan would pay off in just over 21 years. The savings would be \$30,000 in avoided interest charges. Additionally, you would then have the \$636 each month to invest. Invest this amount at 4% and at the end of 9 years you would have saved \$84,000. Add the \$84,000 together with the \$30,000 saving in interest charges, and the homeowner is ahead \$114,000!



5. Make a Dream Deposit

The easiest way to save money is to have a set amount deducted each pay period. This amount could be automatically transferred to your bank or credit union savings account. The payday deduction is one of the reasons Europeans save at least seven times more and the Japanese save ten times more than Americans. Most of us would be better off if we were “forced” to save this way.

Remember: What you don’t see you don’t miss. Better still, what you don’t see you don’t spend!

As a financial educator, I believe the words of Victor Hugo when he said, “There is nothing like a dream to create the future.” Now go and begin dreaming and saving for your future! †

References:

1. Stefan Theil, “Money to Burn — Why Americans Can’t Stop Spending”, *Newsweek*, Dec. 6, 2010: 28.
2. “We’ll pay more but we’ll go anyway,” *U. S. News and World Report*, 16 May.



July Birthdays

- Pilar Centeno, Sr. – 7
- Bonnie Iversen – 8
- Alfie Macias – 9
- Lucille Martinez – 11
- Susie Munguia – 21
- Wayne Lewis – 21
- Kristelle Meade – 26
- Ethan Morales – 30

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

Upcoming Events

- 1st Sunday - 10 a.m. Community Service
- Thursdays - 7 p.m. Women's Prayer Group
- Fridays - 6:30 p.m. Band Practice

- July 4 - Independence Day, Office Closed
- July 16 - Fellowship Luncheon
- July 18-22 - VBS 6pm to 8:30pm
- July 30 - Teacher Dedication
- July 31 - Pathfinder Yard Sale and Carwash



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



Teachers & Helpers Needed

If you are willing to help teach, or with food prep, or crafts or anywhere else, please let Bill know.

Coming Soon

- August 15 - First Day of School @ AUS
- August 20 - Hawaiian Shirt Day and Beach Party
- October - Small Group Series

THE LATEST WORD

The Latest About

Our Church Family

Have you seen our new website? It's at the same URL, downeychurch.com. But that's about all that is the same. Check it out and let us know how you think the website can better serve you.

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! †



How do You View God?

In America's Four Gods: What We Say About God — and What That Says About Us, Baylor University professors Paul Froese and Christopher Bader examine research into Americans' perceptions of God.

According to research, 28 percent of Americans view God as authoritarian, 22 percent as benevolent, 21 percent as critical and 24 percent as distant. The remaining five percent are atheists or agnostics.

The authors say people's views of God affect their attitudes toward everything from love and war to economics and natural disasters. Those with an authoritarian view, for example, believe God

hands out punishments for misbehavior, while those with a benevolent view believe God is loving, not stern.

How do you view God, and what Bible verses back up that view? How does your view of God affect your faith and life?

†

Avoiding Temptation 101

A mom and her young son were walking through a mall when she suggested they go into a toy store to buy a birthday gift for the boy's friend.

"No, Mommy, I can't

go in there," he protested. "I'll see something I want and can't have. Then I'll cry. So it's just better if I don't go in."

Temptation wasn't yet in this boy's vocabulary, but he sure knew what it was. More impressively, he knew what to do about it.

Follow the boy's example: Don't put yourself into vulnerable positions in the first place. For "The spirit indeed is willing, but the flesh is weak" (Matthew 26:41b, NRSV).

†





PATRIOTIC PARFAIT

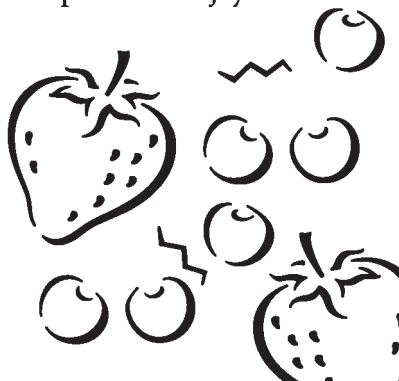
On the 4th of July, make this healthy, festive dessert to share with family and friends.

What you need:

- Clear glasses or plastic cups
- Spoons
- Vanilla yogurt
- Cut strawberries
- Fresh blueberries
- Coconut, whipped cream, red and blue sprinkles (optional)

What you do:

1. Place a couple of spoonfuls of vanilla yogurt at the bottom of each glass or cup.
2. Add cut strawberries to cover the yogurt layer.
3. Add more yogurt over the strawberries.
4. Add a layer of blueberries.
5. Repeat the layers until you reach the top of the glass or cup.
6. For extra fun, add coconut, whipped cream and sprinkles. Enjoy!



PUZZLE

Freedom in Christ

This Independence Day, remember that our true freedom comes from faith in Jesus.

★★★★★

Directions: In each set of letters, determine the pattern. Then write the letter that completes the pattern, to reveal Galatians 5:1, niv.

ABCDEFGHIJKLMNOPQRSTUVWXYZ

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| F | Q | L | V | C | R | O | | | | |
| G | R | K | U | D | Q | P | | | | |
| H | S | J | T | E | P | Q | | | | |
| — | — | — | — | — | — | — | | | | |
| I | O | B | H | A | L | P | Q | K | D | W |
| H | P | C | G | B | M | O | R | J | C | V |
| G | Q | D | F | C | N | N | S | I | B | U |
| — | — | — | — | — | — | — | — | — | — | — |
| F | E | U | L | P | W | E | D | V | | |
| E | F | T | K | Q | V | F | C | U | | |
| D | G | S | J | R | U | G | B | T | | |
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| P | B | Q | R | V | C | O | H | B | | |
| Q | C | R | S | U | D | P | G | C | | |
| R | D | S | T | T | E | Q | F | D | | |
| — | — | — | — | — | — | — | — | — | | |

Answers: It is for freedom that Christ has set us free. (Galatians 5:1, niv)



Ponder This...

† I was not born to be free: I was born to adore and to obey.”
—C.S. Lewis

† “If we ever forget that we are One Nation Under God, then we will be a nation gone under.”
—Ronald Reagan

† “Sometimes the most important thing in a whole day is the rest we take between two deep breaths.”
—Etty Hillesum



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DATED MATERIAL

Return Service Requested