THE MESSENGER

A PUBLICATION OF FIRST PRESBYTERIAN CHURCH IN NORTH PALM BEACH



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FINANCIAL FOCUS

A Personal Budget

In the last issue of the Messenger, I recommended that if you struggle financially and don't have a budget, you should create one. How does a person even begin? Start by figuring out your current situation of what resources (cash, savings, investments, collectibles) you have and what you owe. Next, review your income and spending. If you have concluded that you are spending more than you make, or have not been able to save or tithe, identify your goals and what is important to you so you can determine where you could potentially cut costs.

Stephen Covey relates in his time management book, *First Things First*, a powerful illustration about an instructor who gave a seminar on time management. The instructor brought out a large wide mouth glass jar and a dozen fist-sized rocks which he carefully placed in the jar until it was filled to the top. He asked the class if the jar was full, to which they all responded, "Yes." The instructor then pulled out a bucket of pea-sized gravel. He dumped some in the jar and shook it, causing pieces of gravel to work themselves down between the rocks. The instructor again asked if the jar was full. Now the class was wary, and one participant answered, "Probably not." He then brought a bucket of sand and proceeded to dump it in. The sand easily settled into all the spaces left between the rocks and gravel. Once more the instructor asked if the jar was full. There was silence. The instructor then took a pitcher of water and poured it until the jar was filled to the brim. The point of the illustration was that if you don't put the big rocks in first, you will never get them in at all. For time management, it means if you don't schedule and prioritize the most important things you want to accomplish in a day or specific period of time, you won't fit them in. In other words, first things first.

What is true of your time and schedule is also true of your money and budget. You have to put the "big rocks" in first, or you won't get them in at all. If you are a Christ-follower, the first "big rock" in your budget should be your tithe. Proverbs 3:9 states, "Honor the Lord with your wealth, with the first-fruits (tithe) of all your crops." In Malachi 3:10 God tells us to "Bring the whole tithe into the storehouse, that there may be food in My house. 'Test Me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it." God established the tithe to test His people on if they truly have put God in the first position in their lives. It takes faith and trust in the goodness and faithfulness of God to return 10% to Him before you start addressing your other physical needs.

The next "big rock" should be to put money into savings. According to a recent study by GOBanking Rates, 57% of Americans have less than \$1,000 in savings. Not having enough savings can lead to significant stress which can lead to depression, anxiety, weight gain/loss, strained relationships, and even heart disease! If you are also trying to get out of debt, the amount you can save may be small at first, but you need to start building up an emergency fund. For the rest of the budget, add in your mandatory expenses, such as rent or mortgage, utilities, insurance, gas, groceries, etc. Some of these expenses are fixed and others vary from month-to-month or are periodic bills. For these, take a 12-month average. Lastly, look at your discretionary spending (gym memberships, dining out, cable, fancy vacations, large cash payment for that luxury car, etc.) Here is where it gets really difficult. Prioritize what is most important to you and cut back or cancel or downsize until you have an expense budget that represents less than your income. Say "no" to some things in the short term to say "yes" to a future filled with peace and God's blessings. Proverbs 21:5: "The plans of the diligent lead surely to abundance, but everyone

"Regarding tithing – 90% of what I have with God's blessing is way more than 100% without God's blessing."

(author unknown)

who is hasty comes only to poverty." If you would like help in creating a budget, contact Gayle Coughanour at the church. She will connect you with a financial planner who will assist you at no cost.

Financial News To Know

- If you have in the past or plan in the future to donate stock to the church, we no longer have a relationship with UBS Financial. We accept stock transfers only at Morgan Stanley. The account is in the name of First Presbyterian Church in North Palm Beach; account number 501-049930, DTC 0015. Please email Gayle Coughanour at gcoughanour@firstpresnpb.org or call her at the church so she knows it is coming.
- If you would like to make a quarterly distribution from your IRA, the easiest thing to do is to have your financial firm send the check directly to the church. They will ask you for our federal tax ID, which is 59-1516451.
- At our last Finance Committee meeting, we were discussing pledging and pledge cards. First Pres has a tradition of holding a stewardship pledge campaign each fall. One of the questions we are pondering is how important pledge cards are to our financial outlook. Do those of you who pledge do so just because the church asks for a pledge card, or do you complete one as a sign of your financial commitment to the Lord for the year ahead? In other words, would you give the same amount that you would write on a pledge card if you didn't complete a pledge card? I would love to hear your thoughts on pledging and stewardship pledge campaigns. Email me at gcoughanour@firstpresnpb.org.
- Through the end of February 2023 (7 months into our fiscal year), our general fund contributions are 3.7% above budget, although they are 2.1% less than for the same time frame last year. We continue to keep our expenses under budget, which provides a solid financial picture. We thank God for you who give so generously.

LOCAL MISSIONS

The Local Missions Committee, under the direction of Rev. Southard and new elder Seth Cohen met earlier this month. Seth replaced Colin Wright, who led the Local Missions Committee well from 2020-2022. The Local Missions Committee is responsible for: putting together an annual local missions budget, recommending qualified mission candidates, agencies and ministries for First Pres to support, developing ongoing supportive relationships with our mission partners, planning and implementing local service opportunities and projects that our congregation can participate in, and plannings and overseeing the Local Missions Fair, which is an opportunity for the congregation to get to personally know our mission partners. If you have a heart for missions and helping people in our community, please consider joining the Local Missions Committee. We meet generally on Monday evenings, every other month. Contact Suds or Seth if you would like to make a difference through this committee.

The funding for local missions is through the contributions to the General Fund of First Pres. As giving to the General Fund increases, the budget to local missions increases. Here are a couple of ways that your giving to the General Fund is impacting our community for Christ:

- First Priority of South Florida is one of the missions we support. It is a school club ministry that has been in Florida for 25 years under the direction of Chris Lane. They have 273 clubs in south Florida schools. Our youth staff, Kimberly Sanders and Andrew Wikse, participate weekly on Tuesdays at the First Priority club held at Palm Beach Gardens High School. Chris Lane reported that in the past two months alone, 514 students raised their hands to accept Christ on their public-school campus.
- First Pres was one of the top 50 financial partners of 2022 to First Care Women's Clinic, which helps women facing crisis pregnancies to choose life for their unborn children while sharing the love and Good News of Jesus Christ. In 2022 First

- Care bought a piece of land and are in the preconstruction planning phase for a building that will house a clinic and administrative offices, along with rental space to generate income for the ministry. It also purchased two state-of-the-art ultrasound machines capable of scanning unborn babies as early as 4 ½ weeks, and more importantly, saved hundred of lives from abortion and shared the gospel with many hundreds more.
- CROS Ministries serves the hungry in Palm Beach and Martin Counties through community collaborations. They operate eight food pantries serving 15 different locations. In 2022, 111,744 individuals, 31% being children and 11% were seniors, received 1,101,925 pounds of food from the pantries. 779,463 pounds of fresh produce were recovered from local farms and distributed to local food programs by their distributing partners. First Pres has been volunteering at various times for many years now to glean with CROS Ministries (see the cover photo of this edition of The Messenger). They also have a Caring Kitchen in Delray Beach which hands out To-Go Hot Meals five days a week to residents who are homebound and prepares meals for homeless veterans and seniors.



GLOBAL MISSIONS

A New Church In Havana, Cuba

The dream of a new church being started in Havana, Cuba, is becoming a reality. Thanks to your prayers and financial support (over \$66,000 was given), the purchase of a house for the church to meet in was finalized on Wednesday, March 15th. Pastor Ulises, his wife, Elizabeth, and daughter, Abigail, have already begun to move into the second floor of the house. The "church" will begin meeting in the first-floor space on Sunday, March 19. The church, in the Guanabacoa neighborhood of Havana, has been meeting in homes in the city and is excited to have a permanent space to meet in. Pastor Ulises is from this neighborhood and has a vision for making a difference in this part of Havana. For example, he has begun a relationship with an orphanage that is located near the church. The orphanage has nine children who live there and, as you can imagine, they have many needs for medicine, food, and clothes. The church desires to serve with this orphanage and encourage both the children and the adults who are caring for them.



First Pres will begin to take small groups of 6-8 people to visit and get to know the people who are part of this new church. Be on the lookout for these upcoming trips.

Summer Ministry in Athens, Greece

This May, three college students from First Pres will be serving the month of May with our global mission partner in Athens, Greece. This will be the second summer

that students will serve as interns with Alex Pipilios and his church in the Exarchia neighborhood of Athens. Annabelle MacIntosh, Kailey Nelson, and Macy Brockelbank will be working with a network of churches as they lead Bible studies for students, help with



children's ministry, serve refugees, and help host events to reach the people of Athens and connect them with a church. During their time in May, First Pres will send a small team to learn about how the network of churches in Athens starts new churches, develops leaders, and reaches their city. We will also be connecting with an Iranian congregation that is part of the Athens network of churches. Please be in prayer for the three interns as they serve this summer!

Thank You for Your Support for Ministry to Iranian Christians

Your generosity to Pastor Sasan's ministry with Farsi-speaking followers of Jesus has been amazing. We will be sending \$24,000 to The Outreach Foundation (which oversees Pastor Sasan's ministry). This contribution will assist a number of ministries and have an impact on what God is doing in and through Iranian people around the world!

FAMILY NEWS

· · · Baptisms · · ·

Luke Hawkins, whose parents are Tim and Stephanie, was baptized on February 5th.

· · · Births · · ·

We celebrate with these families in the new addition to their family and to our church family:

1/19/23 - Paige Elizabeth Craft, daughter of Darren & Melanie Craft

1/21/23 - Eleanor Strickland daughter of Chase & Leanne Strickland

1/30/23 - Calvin James Kimmey, son of Jordan & Sarah Kimmey

· · · Deaths · · ·

1/1/23 – Gretchen Farmer died during a visit to Thailand from a heart attack. She and her husband, Philip, have been attending First Pres since 2018.

1/21/23 – Richard (Rick) Spohn – Rick passed away shortly after a cancer diagnosis, leaving behind his beloved wife Mary and children Brandon and Breanna. They have been members of First Pres for 18 years.

1/31/23 – Connie Roads – Connie and her husband Mike began attending First Pres in 2019 on a seasonal basis as they also had a home in Charlotte, NC.

2/27/23 – Charles Spencer – Charles and his wife, Jan, joined the church in 1982. Jan passed away on June 23, 2022. Charles resided in a nursing home for several years until his death.

· · · New Members · · ·

On Sunday, March 12, the following people joined First Pres: Cynthia Canterberry, Ashley Debrowski, Drew & Lee Dinzik, Brooke Gudgell, Barbara Hendrickson, Lauren Homer, Andrew & Heather Karmeris, Reiny Knieriemen, Brad & Laurie Leonard, Jacklyn Leonard, Laura McNeill and Eric Painter. Welcome to the family!

ANNOUNCEMENTS & EVENTS

Communion Table Flower Donations

We are still looking for people to sign up to provide the communion table flowers for the following dates: July 23, July 30, August 13, August 20, September 3, October 8, October 22 and November 19. Please sign up on the flower calendar in the sanctuary foyer or contact Kara Avila at the church. The cost for the two bouquets is \$100 and is a tax deductible donation. It is a great way to honor or memorialize loved ones.

Vases

Do you have vases of any sizes in your house that you don't need? If so, please bring them to the church kitchen. Each week we take flowers from Sunday that the donor does not want to various people in the congregation such as those in the hospital, grieving, home bound, or celebrating a special event, and we are running out of vases.

New Members Class

If you want to learn more about First Pres and/or want to join the church, we will have a New Members class, which is a three week series, meeting at 9:30 am and offered again at 11:00 am on April 16, 23 and 30. This way you can go to the worship service of your choice and attend the class in the same day. Rev. Southard leads the class. Sign up on our website or call Rev. Southard.

Women's Circle

All women are invited to attend the monthly Women's Circle held in the chapel at 10 am, a special time of fellowship and learning. On Tuesday, April 18, Annie Dougherty and Sally Insinga will conclude the series we have been doing on how different ages are being affected by the changes taking place in the world. They will speak about how people in their 70's and up are affected. On Tuesday, May 16, we will have a celebration of the 60th anniversary of First Pres.

First Friday Women's Book Club

Ladies, join us the first Friday of each month from 9:30 – 11:00 am in the Fellowship Hall to discuss the book of the month. On April 14th (the second Friday in April as Good Friday is on April 7) the book selection is *Under* the Tulip Tree by Michelle



Shocklee. On May 5th the book is *The Scarlet Pimpernel* by Baroness Orczy.

"Share Your Faith Without Fear" Evangelism Seminar

On Saturday, April 29th, Rev. Southard will hold this seminar on sharing your faith without fear in the Fellowship Hall. There will be a continental breakfast from 8:30 – 9 am, the seminar from 9 – noon, followed by lunch. The event is free, but registration is required. Childcare will be provided if you register for it. Register online at tinyurl.com/fpc-evangelism

Prayer & Healing Service

On May 14th at 12:15 pm in the Chapel is the next Prayer & Healing service, a special time in the life of the church. James 5: 14-16 states, "Is anyone among you sick? Let them call the elders of the church to pray over them and anoint them with oil in the name of the Lord. And the prayer offered in faith will make the sick person well; the Lord will raise them up. If they have sinned, they will be forgiven. Therefore confess your sins to each other and pray for each other so that you may be healed. The prayer of a righteous person is powerful and effective." Are you in need of healing, whether it is emotional, physical, relational or spiritual? Are there people in your life that need healing? Invite them to come with you. The pastors and elders will pray over you. The service is designed to be welcoming and comfortable for all people.

CHILDREN'S MINISTRIES



The annual Easter Eggstravaganza is on Saturday, April 8th. Sign up on the church website so we make sure we have enough food as the Sons of BBQ are once again cooking. We are also looking for volunteers to help us with this event. Please email Cary Koepke at ckoepke@firstpresnpb.org if you could help out.

Wednesday Night Activities

Kindergarten through 5th graders meet at 6 pm in Fellowship Hall, room B for dinner and social time. At 6:30 pm they go to their individual club rooms for an hour for Bible stories, crafts and other activities. Clubs will meet through May 17th and then begin up again in the fall semester.

K'Motion is for Kindergarten and 1st graders, meeting in the children's library (on 1st floor of the Children/Youth building.)









Kingdom
Connections
is for 2nd
and 3rd
graders,
meeting
in room
101 of the
Children/
Youth
building.

Club 45 is for 4th and 5th graders, meeting in Hawkins Hall.





Vacation Bible School



Vacation Bible School is full for the children, but your child can be placed on a waiting list by contacting Cary Koepke. We are still in need of adult volunteers. Camp is from 9 am – 1 pm daily from June 12 – 16. Sign up online to volunteer. We are also in need of food donations for the VBS leaders. We have a hospitality room available to the volunteers all week and are in need of baked goods, snacks, and cut up fruit and veggies. Contact Cary Koepke to sign up.

Music Camp & Conservatory

This camp will be held from July 17 – 21, from 9 am – 1 pm. The Elementary Division is for students who have completed the 1st through 3rd grades. The intermediate division is for students who have completed the 4th through 6th grades. The conservatory is for students who have completed the 7th through 10th grades. Sign up online for this camp and to volunteer. There will be a final concert on Friday, July 21st at 6:30 pm in the sanctuary that the entire congregation is invited to.



JULY 17-21

9:00 AM - 1:00 PM DAILY FINAL CONCERT FRIDAY, JULY 21 AT 6:30PM

REGISTER AT FIRSTPRESNPB.ORG

STUDENT MINISTRIES

Ruth Play Performance 1/28

On January 28th, our Director of Student Ministries, Kim Sanders, brought a group of our students to see The King's Academy play on the Book of Ruth. The play was filled with many talented students, even one of our own, Ida Dunker! Thanks to all of the students for their hard work in such a great performance.



Leader's Breakfast 2/4

We are blessed to have a Student Ministry Team that is passionate about serving, encouraging and equipping our young friends in their faith. On February 4th, Renee Goodson hosted us in her home for an amazing time of worship, leadership development, and a wonderful breakfast. We are thankful to serve the Kingdom in this capacity and thank Renee for welcoming us into her home.

College Lunch 2/5 & 3/10

Once a month, we offer a lunch in The Way Building for all college-aged students! On February 5th and March 12th, we hosted students to meet, share with each other, enjoy a time of worship, and hear from our own Annabelle MacIntosh and Ben Corbin. It was amazing

to spend time together as a community. Thank you to Annabelle and Ben for their great messages and to Joanna Zein-Eldin for her gift of leading worship. We welcome any college-aged students to our future College Lunches on 4/16 and 5/21!



Gleaning Day 2/11

On February 11th, we volunteered with our Local Mission Partner, CROS Ministries, to serve with their gleaning program. We brought over thirty people to Boynton Beach and harvested over 3,500 pounds of green peppers. CROS Ministries distributes these peppers to local agencies with feeding programs for low-income families, seniors, people with disabilities, and the homeless.





After these 'Xtreme' activities, we worked up quite the appetite so we headed to iHop and enjoyed a great meal together. It was a great opportunity to build community.





Global Missions Visits Sunday School 2/19

On 2/19, our high school and middle school Sunday School classes were able to hear from Annabelle MacIntosh, Taylor Bartz, and Rev. Hillard about participation in global missions. We heard about their personal missions experiences and learned more about the global partners of First Pres! Thank you to Annabelle, Taylor, and Rev. Hilliard for taking the time to speak with our students. We are thankful to be part of a church that places an importance on global missions.



HS Xtreme Hangout 3/3

On March 3rd, we took 36 high school students to Fort Lauderdale, where we enjoyed go-karts, laser tag, roller skating, and arcade games at Xtreme Action Park.

Coffee on the Green at PBA 3/10

On Friday, March 10th we had the opportunity to bring coffee and donuts to the campus of Palm Beach Atlantic University! While there, we connected with students and met many new students walking around campus. If you are a student at PBA, come visit us on April 14th on the Rinker Green for coffee and donuts!

Car Wash & Rummage Sale 3/11

Our largest annual fundraiser for Student Life Camp is our Car Wash & Rummage Sale, where students sell various car wash tickets, meal tickets, and personal items to earn money for their trip to camp. This year was filled with a steady stream of cars for washing and many tables for rummaging. We especially want to thank Jack & Karen Baldwin for not only donating the meat for our meals, but also donating their time to cook and serve meals to our guests. We also thank everyone who served and supported our fundraiser; your contributions are appreciated by our leadership team and all our students going to camp this summer.









CREW/TEAM







Sign-ups are live to "egg your yard" for Easter morning. Spread the word to friends, families, and neighbors. Egg assembly dates TBA. Donations of plastic eggs and small non- chocolate candies are needed. Register to have us "egg your yard" on our church website, or contact Kim Sanders at 772-263-1226 or ksanders@firstpresnpb.org for more information.

Advance Lock-In, April 21

8th & 9th-grade students are invited to a weekend of bonding, serving, and fun as they prepare for graduating Middle School and stepping into a new chapter of life. April 21st is drop-off at 6:00 pm with pick-up at 6:00 pm on April 22nd, both at The Way Building. Cost is \$30. Please arrive in semi-formal dress for our kickoff dinner. RSVP by April 15th. 8th & 9th-grade friends are welcome! Contact Kim Sanders at 772-263-1226 for more information, or sign up online.

Communicants Will Join Church, April 30

On Sunday April 30th, the Communicants class will become covenant partners at First Presbyterian Church. We are excited for them to take this next step in their faith, and we hope everyone can celebrate with them as they grow in their spiritual journey.

Grad Sunday, May 21

We want to celebrate all of our Graduates! Please let us know if you, or your family member, are graduating from High School or College, so we can honor our grads. Please send all grad plans and additional info to Kim Sanders at ksanders@firstpresnob.org

First Priority

Every Tuesday throughout the school year, our Student Ministry leaders assist in running the First Priority Club at Palm Beach Gardens High School. While there, we meet with students from First Pres and other churches, to hangout, play games, and have a devotional time led by students. Through this club, we had the opportunity on 2/24 to participate in the school's Heritage Fest, where we were able to tell everyone about First Priority and the goodness of God.



Communicant's Classes



The Marriage of Ryan & Lilly Fink

Ryan is one of our interns. He and Lilly were married on February 18th. We look forward to seeing what God has in store for them as they enter their new chapter together, as husband and wife. Please continue to pray over their marriage and thank God for bringing these two amazing people together.



Andrew "Moose" Wikse:

We are excited to welcome our new full-time Student Ministries Associate, Andrew Wikse (aka 'Moose"). Moose grew up at First Pres, interned with us for three summers, and recently earned his Master's degree from

Florida State
University. We
are so excited to
have him on staff
as a leader to our
students. Make
sure to stop by
and meet Moose
on Wednesday
nights, Sunday
mornings, or
at any of our
upcoming events!



SENIOR ADULT MINISTRIES (60+)

All Are Invited!

Join with others for activities, cultural programs, speakers and wonderful eating opportunities, both at church and off campus. This group is supported by so many wonderful people and YOU and your friends are welcome to join!

Happy Spring Everyone!

I (JoAnne Hayes) pray that you are all getting to enjoy this beautiful weather, longer days, and the beauty of God's creation springing up all around you. I hope you are taking the opportunity to be engaged in worship, whether it's in the building or online, and allowing yourself to be moved by God's Word.

Holy Week & Easter Sunday is a great opportunity to invite someone to come with you to church. We know that hearts and lives will be changed by what God does during the worship experience. Please plan to join us for any/all the services listed on the back and invite a neighbor, family member or friend.

What does Easter mean to you? To me, Easter means so many things... family, friends and Jesus. I love all the Easter colors and chocolate, to be sure. I recall wonderful memories as a child, which for me included a new dress with a bow and new shoes every year, candy from Brach's which was only sold around Easter – (they have the best jelly beans in the world) and the beautiful flowers decorating the church. Easter also means for me: Life is now and everlasting. Grace is sufficient. In the end, Hope and Love wins. Easter means Jesus is alive.

Small Groups

Why do we have small groups? By being in small groups of like-minded and loving individuals, we are forming a strong church foundation by continuing Christ's footsteps. A small group is where people love, study together, serve, encourage, pray, and treat each other with love and respect. Everyone is welcomed to

our group on Thursday mornings at 9:30. We meet in the Fellowship Hall.

Farewell to Eileen Hamilton

Have you heard? Our wonderful friend is moving to Virginia to be with family. I think Eileen knew everyone and everyone who knows her, loves her. Do you know why? Because Eileen likes everyone and goes out of her way to get to know you. When I started volunteering at First Pres, Eileen showed me "the





ropes"- how to greet people, count money, how to fold bulletins, answer the phone, etc. She will be missed.

Dates For Upcoming Events

RSVP to JoAnne at jhayes@firstpresnpb.org or 561-308-9206



OUT TO LUNCH BUNCH (OTLB)

CONTINUES ALL YEAR LONG!

- **April 14** at Grandes Bella Cucina Italiano at noon
- May 12 at La Bamba Mexican Restaurant at noon

ADULT DINNER & PROGRAM

- April 28 at FPC at 5:30pm in the Fellowship Hall \$13/per person; Program: Wendy Sartory Link, Supervisor of Elections
- **May 26** at FPC at 5:30pm in the Fellowship Hall \$13/per person; Program: TBA

--- A Prayer For Spring ---

Lord, This month roots are sinking deeper into the dark, rich depths of the earth. We witness the miracle of growth from seed to plant. Help us bring this miraculous growth and deepening into our own lives. As You bless us, help us bring forth that which you have planted within us. Amen.



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