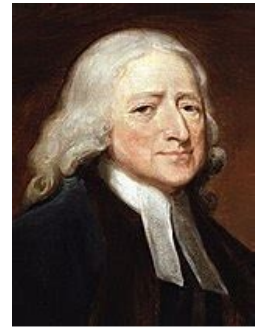




The Good News

Lake Gibson United Methodist Church



Our Vision: To be a joyful church family that is crucial to our community

November 2018

Steve Polk, Pastor

424 West Daughtery Road, Lakeland Florida 33809

Phone (863) 858-5431

From the Pastor's Desk

I am Methodist because of John Wesley; in fact I have described myself as being more of a Wesleyan than a United Methodist because in my opinion, the denomination has strayed from some of Wesley's foundations. Wesley was called a Methodist because he and his small group at Oxford College had a method for living out their faith. To Wesley the faith one puts in Jesus Christ should shape the life and actions of the believer; therefore, he developed a method of living. In his method there was public and private worship, tending to the Ordinances (taking communion and worshipping regularly), visiting those in prison or others confined by health, tending to the sick, helping the poor and widows, daily reading Scripture, meditating on it so that it permeated into your life and regular praying.

John Wesley used four things to determine how he would make a decision: Scripture, Tradition, Reason and Experience. Albert Outler, the premier scholar on John Wesley, explained his thinking and theology using what is called the Wesley Quadrilateral, and this has been taught in United Methodist Church seminaries for 50-plus years. Now a quadrilateral is a 4-sided figure and in it two of the sides are longer than the other two. In other words, it is not a square – all sides are not equal.

In Wesley's thinking the primary decision-making emphasis was on Scripture and Tradition. Now Scripture we understand – the Bible and how it applies to our life after we have meditated on it and allowed the Holy Spirit to apply it to our life. Tradition we misunderstand – it is not the trappings of what or how a church has operated in the past or the furnishings, colors or wording in a service. Tradition is the writings of the early church Fathers and the way the various Councils in the early church era made their decisions on what is and isn't orthodox (right belief). It is the writings explaining why things like Gnosticism and Antinomianism (the thinking that because of grace and forgiveness actions don't matter) were declared to be heresies, and the writings explaining how the Councils decided on right thinking and theology. In a quadrilateral these, Scripture and Tradition, are the two longer legs – they are given more weight than the other two legs when making a decision.

The shorter two legs are Reason and Experience. Reason is how we make rational decisions and in many ways is influenced by our education and environment. We know that Reason can be wrong. We don't know everything, even though we think we do, but God does and God wrote the Scripture.

Examples of Reason being wrong are: At one time Reason told us the earth was the center of the universe and the sun orbited around the earth – wrong. At one time we thought the earth was flat – wrong. At one time we thought our actions would not affect the natural earth, but we have found out otherwise. The way we reason can be flawed because of lack of knowledge or a skewed understanding of a principle, or a personal bias.

Pastor's Desk continued on the next page . . .

Pastor's Desk, Continued

Experience is what an individual has experienced for themselves – but everyone does not have the same experiences, and what helps one person may hurt another. I'll use riding a roller coaster as an example. To one person a roller coaster ride is fun and exciting, but to another it is terrifying and they never want to go on another one. Experience is fickle to say the least. Therefore, these two legs, Reason and Experience, are to be tested against Scripture and Tradition. All four must agree; if they don't, then the hypothesis is false.

In the church today I think that many people have forgotten that Scripture and Tradition are foundational truths and have replaced them with Reason and Experience. Therefore the conclusions they reach are flawed. It seems to me that people are making decisions based on what they feel and what they think, and are not relying on the Word of God and what the church has taught for centuries. They have gone as far as the twisting and/or denying what Scripture and Tradition plainly teach. They don't care if all four areas of thought line up or not. Just my opinion, but I am interested in having a discussion with you.

Have a Happy Thanksgiving.

Pastor Steve

Update on Electronic Sign

The electrical line has been run out to the sign's location, but we are on hold until the county can inspect the work.

Looking for Volunteers to Decorate the Sanctuary

This photo was taken on November 28th, 2017 showing Sue Shelton, Sandy Stanfield and Sarah Schiemann decorating the sanctuary. If you'd like to be part of the fun this year, please let the Worship Committee (specifically, Glenda Hess or Debbie Moore) know.



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Bishop Carter's Appeal for Hurricane Michael Donations

[Source: <https://www.flumc.org/newsdetail/hurricane-michael-special-collection-12240840>, reformatted for *The Good News*.]

October 12, 2018

Friends in the Florida Annual Conference,

Many of you watched with horror and disbelief as Hurricane Michael raged through the southeast. Our neighbors in the panhandle of Florida, located in the Alabama-West Florida Conference, have experienced catastrophic damage. The majority of the severe damage was located in the Marianna-Panama City District which includes areas such as Mexico Beach, Port St. Joe, Panama City, Marianna and surrounding areas. The District Superintendent, Dr. Doug Pennington, lost his home. Many of the national news outlets have conducted their broadcasts from these towns.

We know all too well the shock and helpless feeling hurricane survivors are left with when the storms pass. After a weather event of this magnitude, there are many ways to help but monetary donations are crucial in the immediate aftermath. I am requesting that all churches in the Florida Conference take a special collection this Sunday or next. The money will be sent directly to the Alabama-West Florida Conference so that they can distribute it directly to those who need it most. In addition to damaged churches, many pastors and staff are faced with the difficult task of rebuilding. Some are faced with high deductibles to pay to even get the process started.

I invite you to give generously to our United Methodist brothers and sisters who desperately need our help. I have personally expressed our desire to help with Bishop David Graves, Resident Bishop of the Alabama-West Florida Conference. He is most appreciative of our generosity and is humbled by this immediate action. Let us show our neighbors the meaning of our connection. I ask you to keep this conference in your prayers as they continue to assess the damage. I am grateful to each of you for your missional spirit and love. This denomination has proven that we are often at our best in times of need.

You may include these donations in the normal remittance process to the Florida Annual Conference using code 102080.

With Gratitude,
Bishop Ken Carter
Resident Bishop
Florida Annual Conference



The sanctuary of Lynn Haven United Methodist Church in Panama City, Fla., stands open to the sky following Hurricane Michael. Photo courtesy of Lynn Haven United Methodist Church.



The congregation of Lynn Haven United Methodist Church in Panama City, Fla., worships in the parking lot of their sanctuary, which was destroyed by Hurricane Michael. About 250 worshippers attended. Photo courtesy of Lynn Haven United Methodist Church.

Photos by Lynn Haven UMC were published in United Methodist News Service, 20 Oct 18, article by Jim Patterson.

Special Monthly Events Calendar for November*

*Events that do not repeat on a weekly basis, or the first occurrence of a *new* weekly event.

2018		NOVEMBER		SUNDAY		Single service, 10:30 am, Nov 18th	
CALENDAR YEAR		CALENDAR MONTH		RST DAY OF WEEK			
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
28	29	30	31	01 All Saints Day	02	03 UMW FL Conf Annual mtg, Sacred Spaces, 10 am - 4 pm, First UMC, Lakeland; Set Clocks Back 1 Hour	
04 Daylight Savings Time ENDS! (fall back); ALL SAINTS SUNDAY	05 UMW Heart to Heart mtg, 10:30 am, FLC; Board of Trustees mtg, 2 pm, Office	06	07 UMW Ruth Circle of Love mtg, 11 am, FLC	08 Craft Day, 1 pm, FLC; ALBOH Board mtg, 4:30 pm, FLC; Cub Scouts Committee mtg, 7 pm, FLC	09	10 Cub Scouts in Veterans Day Parade, Lakeland, 9 am - noon	
11 Veterans Day Scouts Color Guard; HARVEST SUNDAY (food pantry donations)	12 UMW Unit Mtg, 10:30 am, FLC; UMW Evening Circle, 6:30 pm, off campus; Staff, Pastor, Parish Committee mtg, 7 pm, FLC	13 Cub Scout Pack mtg and Thanksgiving Potluck, 7 pm, FLC	14	15 ALBOH Thankful Dinner, 6 pm, FLC	16	17	
18 Single service, 10:30 am, with Thanksgiving potluck dinner afterward	19 National Bible Week, 18 - 25 October; Finance Committee mtg, 7 pm, FLC	20 No Cub Scout Meeting	21	22 Thanksgiving Office Closed	23 Office Closed	24	
25 Christ the King Sunday; United Methodist Student Day (special offering)	26 UMW Leadership Team mtg, 11 am, FLC; Worship Com mtg, 7 pm, Sanctuary	27	28	29	30	01	

November Weekly Recurring Events

(Changes are announced in the Sunday Bulletin, which is available on-line or at Sunday services)

Sunday

Traditional Worship Service	8:00 am	Sanctuary
Adult Sunday School classes	9:15 - 10:15 am	FLC
Kidtricity Children's Ministry	9:15 - 10:15 am	FLC
Contemporary Worship Service (Nursery service available)	10:30 am	Sanctuary
Children's Ministry continues	10:30 - 11:45 am	Sanctuary & FLC

Wednesday

Mid-week Devotions	8:00 am	FLC (on hold)
ALBOH Chapel	9:00 am	ALBOH
Olive Tree Gathering	10:00 am	400 Vineyard Dr.
The Story Small Group 1	10:00 am	Foxwood Village
Choir Rehearsal	6:30 pm	Sanctuary
Bible Study with Pastor	7:00 pm	FLC

Thursday

Food Pantry	9:30 - 11:30 am	Office
Bible Study with Pastor	10:00 am	FLC
The Story Small Group 2	7:00 pm	Sir George's Trail

Monday

Intercessory Prayer	9:30 am	Sanctuary
Boy Scout Troop 711	7:00 pm	FLC

Tuesday

Deadline for Sunday Bulletin	noon	Office
Revelation Bible Study	2:00 pm	Lakeside Hills
Praise Team Rehearsal	6:30 pm	Sanctuary
Cub Scout Pack 711	7:00 pm	FLC



It's Time to Order Christmas Poinsettias!

Purchase a poinsettia to display in the Sanctuary this wonderful holiday season for the low price of \$10.00. Proceeds will help fund LGUMC ministries. Thanks so much for supporting our church!

Please make your check payable to LGUMC. **The deadline for ordering is November 16th.**

You may contact the church office at 863-858-5431 or email us at office@lakegibsonumc.com.

Fall Rummage Sale Photos



Lots of white teddy bears were donated and went to good homes.



The FLC looks so orderly now, but you should have seen the chaos on Wednesday when we unloaded the sheds and brought the goodies into it. Photos by Debbie Moore

October News

World Communion Sunday, October 7th (A Special Sunday with Offering)

World Communion Sunday is one of six church-wide Special Sundays with offering in The United Methodist Church. The offering raises funds for World Communion Sunday Scholarships, the Ethnic Scholarship Program and Ethnic In-Service Training Program. You donated \$165.00 for this special collection.

Rummage Sale, October 19th and 20th

What a tremendous sale we had! Thanks to God's blessing and the herculean efforts by so many people in the church, we raised just over \$3,900.00 which will go to various missions supported by the Lake Gibson United Methodist Women. The UMW thanks everyone who donated, set up the sales items and tore down the FLC afterward, and especially thanks all those who bought our treasures.

Walk to Emmaus Offered in October

Lake Gibson UMC had only one pilgrim (new participant) in the latest Walk to Emmaus, Sue Shelton. Sue was sponsored by Mike and Jan Booker and Betty and Tom Fischer. She has agreed to write about her experiences for the December newsletter (within the limitations of maintaining the surprise that characterizes this moving faith journey). In addition to these sponsors, Mike and Rosita Stafford were angels who helped the pilgrims along their walk.

October news continued on the next page . . .

October News, Continued

Bible Fest, October 27th

Bible Fest was great fun for children and adults. Thank you to Glenda and David Hess for photo props, extra games and Jacob's ladder, to Debbie and Rick McLellan for outstanding ideas and participation, to Pastor Steve and family, Ann Fox, Cindy Webb and others. We had ten children, eight were ours and two visitors. Thank you so much for all the candy you donated. We have left-overs to carry us till Christmas.



Photos from Debbie Moore [children's faces were cut out of these pictures to comply with our child protection policy]



Pakistani Friend Still Seeks Donations

The Christian refugee we call Amber (her actual name is Ambreen Amber) is still trying to raise enough money to hire an attorney to help her through the legal maze to bring her children to the United States. Several people in church have donated money for this effort, but she is still short \$2200 in having enough to pay the lawyer. Amber is working to raise money, but you can imagine that most of her earnings go to living expenses here. If you can help with any amount, she would appreciate it. You can make out a check to Lake Gibson UMC with an annotation "for Amber" and we will see that she gets the money. Alternatively, you can talk to her at church to see how you can help.

Editorial Policy

The articles contained in *The Good News* express the opinions of their authors, and do not necessarily reflect policies of the United Methodist Church or of Lake Gibson United Methodist Church. All members of LGUMC are encouraged to write articles and share their thoughts with the congregation. The purpose of this newsletter is to foster better communication of ideas and opportunities for worship and service among LGUMC members and friends as we seek to share God's love and to make disciples of Jesus

November Events

All Saints Sunday, November 4th

All Saints Day is observed on November 1st, the day after Halloween (All Hallows Eve), which is a Thursday this year. Traditionally, the day is marked by prayers for the deceased and visits to cemeteries. Lake Gibson UMC will honor its recently deceased members and friends during the services on November 4th. Those who have gone on to glory in the past year are:

Bob Butler

Marilyn Warnack

Vera Ridley

Dorothy McGehean

A memorial service for Dorothy is being planned for December 3rd. More information will be available in a Sunday bulletin later this month. All of these dear people will be missed by their families, friends, neighbors and this congregation.

Help Bring Christmas Joy to FUMCH

As Christmas moves closer the Children's Home is having their annual Christmas gift card drive. We are again asked to purchase gift cards to be distributed across the Children's Home ministry. The children will not just receive gift cards on Christmas morning. Since the house parents and therapists know the children well, they will go shopping for gifts using a portion of the gift cards received. These gifts will be wrapped and placed under the Christmas tree to be opened on Christmas morning along with a few gift cards that will allow the kids to go shopping. The goal is to have each child receive \$150 in gifts and gift cards.

Along with gift cards to major chain stores they also ask for gift cards to various restaurants so that the house parents can take the kids out to eat for special celebrations during the year. We will also be collecting various items for everyday use in each of the cottages.

Please look for the Christmas tree in the Narthex in November for the angels which explain what cards or home goods are needed. In order to prepare the campus for Christmas we have been asked to have the gift cards up to them the beginning of December.

Thank you for supporting the Children's Home,
Karen and Jeff Acor, FUMCH Representatives

Final Craft Day to be November 8th

We hope you'll join us in finishing small, hand-made gifts for our shut-ins at this last craft day of the year. We'll meet in the FLC at 1:00 pm. Please bring whatever tools you think you might need, or if you participated in the October craft day and took some things home to finish, remember to bring them in. Everyone is welcome to participate in this mission.

November Events continued on the next page . . .

November Events, Continued

Veterans Day, Sunday, November 11th

Boy Scout Troop 711 and Cub Scout Pack 711 will mark Veterans Day by presenting the Colors at both services. We hope you can attend this stirring, patriotic ceremony which will have many of the scouts' families present. Please make a point to greet the Scouts, their leaders and families when you see them. Let them know how proud we are that they chose Lake Gibson as their pack's sponsor.

Thanksgiving Celebrations, November 13th - 18th

Cub Scout Pack 711 Thanksgiving Potluck, Nov 13th, 7:00 pm, in the FLC

ALBOH Thankful Dinner, Nov 15th, 6:00 pm, in the FLC

LGUMC, Nov 18th, one service at 10:30 am and potluck dinner (turkey provided by the church). Please bring side dishes and/or desserts if you are able.

We hope you can support any or all of these events with your church family.

National Bible Week Starts November 18th

Sunday, November 18th is Bible Sunday; National Bible Week runs from the 18th to the 25th. Instead of reading the Bible through outdoors as we have done during the last two years, we are shifting the focus to Kidtricity, the children's ministry. The children's activities will emphasize the Bible each Sunday in November.

Consider Our Pew Bibles

When you pick up a blue-covered Holy Bible from the back of the pew in front of you, do you ever read its dedication plate? During National Bible Week take a moment before worship service starts to consider the individuals who donated these books, or the people to whom they were dedicated, 29 years ago. These were brand new issues of the New Revised Standard Version (NSRV) when they were donated to Lake Gibson UMC.

On October 10th, 2018 I finished my survey of pew Bibles. I found 97 Bibles in the Sanctuary with dedication plates inside the front covers (plus a couple of newer copies without dedications). I did not search in storage areas, the office or the choir room, so there may be other copies around the campus. There were a few familiar names on the plates, such as **Frankie Hooks** and her late husband **Wilbur**, who were cited on 2 for donations to the glory of God. **Ken and Bonnie Fuqua** were named on 5 plates (3 Bibles donated in honor of their sons and 2 in memory of their parents). Two Bibles were donated in memory of the late **Don Teske**, and one was donated in honor of **Lillie Mae Hughes** (Danny's mother).

This survey uncovered a mystery -- who was **Laura Hudson**? Fifteen Bibles were donated in her memory. I asked some long-time church members, but they did not recognize her name. If you know who Laura Hudson was, please let me know. Other people who donated multiple copies (that were still in the pews) were Cliff and Louise Reitz (4) and Rita Ashline (3); 3 copies were dedicated to the memory of Martha Jackson and Nancy Jackson.

Pew Bibles continued on the next page . . .

November Events, Continued

Consider Our Pew Bibles, Continued

My biggest surprise was finding two Bibles donated by Harold and Hazel Cook dedicated to their daughters, Judith C. Williams and Susan C. Upshaw. Judy Cook was my college roommate and best friend while we were at Virginia Tech. I contacted Judy and learned that her parents had moved to Lakeland from Seattle when her father retired, and they were members of Lake Gibson. Unfortunately, Mr. Cook died within a year and his memorial service was held at LGUMC in November 1989. Mrs. Cook remained in Lakeland for 10 more years before moving closer to their younger daughter in Richmond, VA, where she died.

Twenty-nine years is a long time for any book to remain where it “belongs”, and a Bible belongs where it is needed most, which may not necessarily be in our Sanctuary. I think it is likely that a lot more Bibles were purchased and dedicated than the ones I found. If you have a memory about the purchase and dedication of these Bibles, or about any of the people named on the book plates, please share it with me for a future newsletter.

Phyllis Kitchens

This Christmas Season Sign Up to Be A Salvation Army Bell Ringer!



Several, perhaps many, years ago we talked in church about how Lake Gibson can have a visible impact in our local community. One way to do this is to be a **Salvation Army Bell Ringer**. The Salvation Army starts this critical fund-raising activity the Friday after Thanksgiving, November 23rd. The salient information:

- Bell Ringers are needed *every day except Sunday*, from the day after Thanksgiving, **November 23rd**, until **December 24th at 2:00 pm**.
- **Hours are 10:00 am until 8:00 pm** until Christmas Eve.
- Ringers are asked to **work 1- or 2-hour shifts** (*1 hour is typical for older folks*).
- The Salvation Army reports the signup sheet for the **Publix Supermarket at Plantation Square** currently has a lot of openings for Bell Ringers. Since that is close to where most of us live or worship, I am proposing this be LGUMC's location.

If we are to live out our vision, *to be a joyful church family that is crucial to our community*, this is a wonderful opportunity to be engaged, visible and in mission in our local neighborhood. We already have a number of people who are volunteers at various organizations in Lakeland, but there are a lot of people attending Lake Gibson who are not actively serving outside of their own homes, neighborhoods or families. **We can do more to serve!** This is also a great opportunity to meet local people and introduce them to LGUMC.

Yes, we're an older congregation that is suffering physical illnesses and infirmities, and many are caregivers for other people. Not everyone is fully retired and free to volunteer during the day. If you fall into one of these categories, you have an excuse. I think it's time for more Lake Gibson UMC people to step up and be the hands and feet of Jesus in our community.

Be a Bell Ringer continued on the next page . . .

November Events, Continued

Sign Up to Be A Salvation Army Bell Ringer, Continued

Bell Ringers bring in an average \$30 an hour. **In just two hours of ringing, you can raise enough money to buy a week's worth of groceries for a family of four.**

Please call or email me if you are interested in volunteering to be a Bell Ringer this Christmas season at Publix Super Market #392 at Plantation Square Shopping Center, 5375 N. Socrum Loop Road, Lakeland. I will build a schedule that meets the Salvation Army's requirements, which will include taking blocks of time on specific days, rather than individuals working one hour here or there. I will keep the congregation informed as this mission unfolds; there may be some training required before we actually start ringing. **This mission may require some sacrifice on our part, but the result will be worth it.**

Phyllis Kitchens, phyllis_kitchens@hotmail.com
863-984-4564 (home)/410-790-2662 (cell)

Marina's Corner

Marina's Corner will return in December.

Volunteer Office Help Wanted: The office is looking for volunteers to perform general office duties such as courteously greeting guests, answering telephone calls, taking and delivering messages, making Phone Tree announcements to the congregation, proof-reading documents, etc. Protection of confidential personal information is a requirement. Work would be performed under the guidance of the pastor and the administrative secretary. Work hours are from 9:00 to 11:00 am, and you may stay longer if you like. Ideally, we want to have a volunteer worker on each of the days the office is open, from Monday through Friday.

Please Remember Our Food Pantry

[This fall the Food Pantry has been almost bare a number of times. Please remember to pick up some extra cans or boxes of food the next time you go shopping and drop them off at church. Ed.]

We are still in great need of the following:

- Spaghetti sauce
- Jelly
- Canned meat (Vienna sausages, canned ham and chicken, etc.)
- Breakfast cereal
- Soup
- Side items (mashed potatoes, scalloped potatoes, rice, Knorr rice side dishes)
- Canned beans

All items are greatly appreciated. Thank you for all you do. The next Harvest Sunday is November 11th, but you may bring items into the office whenever we are open (Mon - Fri, 9:00 am to 2:00 pm).

Marina Hernandez
Administrative Secretary/863-858-5431
office@lakegibsonumc.com

Finance and Related Topics

Financial Update

As you can see from the below table, we are good stewards of our funds. Over nine months we have taken in approximately \$4.00 more than we have expended! Since the Florida United Methodist Credit Union will not honor checks without sufficient funds, we are careful not to overspend our funds.

Are there other opportunities we could have taken if we had additional funds? YES!!! We rely upon tithes, offerings and contributions to keep us going. And the fact is, we don't get a lot, and it is often *designated* to a specific use, which prevents us from moving it to a higher priority need.

2018 - Month	Sundays	Revenue	Expenditures	Budgeted	Rev-Exp
January	4	\$23,610	\$18,082	\$25,256	\$5,528
February	4	\$29,950	\$36,746	\$25,256	(\$6,796)
March	4	\$29,201	\$25,465	\$25,256	\$3,736
April	5	\$26,066	\$21,129	\$31,571	\$4,937
May	4	\$19,712	\$23,095	\$25,256	(\$3,382)
June	4	\$20,390	\$21,104	\$25,256	(\$714)
July	5	\$23,856	\$26,221	\$31,571	(\$2,364)
August	4	\$16,727	\$18,369	\$25,256	(\$1,641)
September	5	\$24,401	\$24,340	\$31,571	\$60
October	4			\$25,256	
November	4			\$25,256	
December	5			\$31,571	

Current Year **2018**

Current Budget **\$328,334**

Month	Actual 2015	Actual 2016	Actual 2017	3-Yr Total	3-Yr \$ Avg Monthly	3-Yr \$ Avg Cumulative	Actual 2018
January	\$22,306	\$29,299	\$28,306	\$79,911	\$26,637	\$26,637	\$23,610
February	\$26,282	\$29,218	\$27,256	\$82,756	\$27,585	\$54,222	\$29,950
March	\$31,316	\$21,386	\$26,501	\$79,203	\$26,401	\$80,623	\$29,201
April	\$22,325	\$24,069	\$28,612	\$75,006	\$25,002	\$105,625	\$26,066
May	\$26,498	\$28,167	\$21,816	\$76,481	\$25,494	\$131,119	\$19,712
June	\$18,538	\$17,395	\$17,272	\$53,205	\$17,735	\$148,854	\$20,390
July	\$17,763	\$23,318	\$23,381	\$64,462	\$21,487	\$170,341	\$23,856
August	\$18,641	\$15,985	\$16,366	\$50,992	\$16,997	\$187,339	\$16,727
September	\$16,310	\$23,646	\$21,139	\$61,095	\$20,365	\$207,704	\$24,401
October	\$18,372	\$24,737	\$20,835	\$63,944	\$21,315	\$229,018	
November	\$32,022	\$22,606	\$21,926	\$76,554	\$25,518	\$254,536	
December	\$28,664	\$23,214	\$27,446	\$79,324	\$26,441	\$280,978	
Total	\$279,037	\$283,040	\$280,856	\$842,933	\$280,978	\$280,978	\$213,913

Financial Update continued on the next page . . .

Finance and Related Topics, Continued

Financial Report, Continued

The figures above solely reflect our General Fund (daily operations account). Additionally, we have at least **24 Designated Accounts** (special accounts such as roof repairs, air conditioner replacements, Children's Home, Sunday School classes, UMCOR, Missions, etc.). We can move General Funds around as needed during the year, but the Designated Funds are specifically reserved and cannot be used to meet other needs. An example is the near-term need to pay for roof repairs. We cannot move any funds collected and designated for our Insurance Reserve Deductible Account to pay for the balance of the roofing bill. We have some funds on hand in the latter account, which we hope will not be needed immediately for hurricane repairs, but just can't use any of it for something else. Those are the financial rules.

In looking at financial statistics from July – September of this year, **which include both the General Fund and Designated Accounts**, I see that:

Nearly 2/3rds of our 403 individual contributions (61.81%) were **less than \$50** – averaging \$24.85 over the quarter.

The \$50-\$100 donation range adds 93 individual contributions (14.26%) - averaging \$81.35.

The \$100-\$200 range adds 78 individual contributions (11.96%) - averaging \$150.56.

Donations over \$200 add another 56 individual contributions (11.97%).

In total, the first three categories represent 574 individual contributions (41.63%) or \$29,322 of the total \$70,444 received during the quarter.

The remaining categories represent 56 individual contributions (58.37% of the quarterly total of \$33,699), or 8.88% of total individual contributions. ***This means that less than 10% of the worshipping families are providing over half of the financial support for the church's mission.***

One of our seven vows upon entering membership in the United Methodist Church includes the following:

To faithfully participate in its ministries by their prayers, their presence, their gifts, their service, and their witness.

We all differ significantly in what we do to fulfill this pledge. We often hear the biblical concept of tithing, or giving a minimum 10% of our income to the church's mission. Many church leaders suggest that we **work toward** that objective if we don't currently find it possible.

We want to support our church's daily mission, plus its long-term needs. Our ultimate goal would be to significantly increase our General Funds contribution amounts, while weaning ourselves off the self-limiting Designated Funds. Let the leadership of the church have an opportunity to determine where they can best allocate available resources.

Dwight Kitchens, Co-chair Finance Committee

Finance and Related Topics continued on the next page . . .

Finance and Related Topics, Continued

General Operating Funds versus Designated Funds

Lake Gibson United Methodist Church requires funds to operate. Keeping the lights on, paying the staff, purchasing operating supplies, and other requirements constitute our General Operating Funds requirements. Our tithes and offerings normally show up in these accounts. In a perfect world, we would raise sufficient funds yearly to meet our General Operating Funds budget.

For fiscal year 2019 our General Operating Funds budget has been established at **\$290,593**. This reflects a major reduction in four areas:

1. No youth director and youth intern salary are included
2. No maintenance reserve has been specified
3. No new equipment purchase line
4. No repayment to the Youth Endowment (for funds incorrectly transferred previously) from the General Operating Funds

Why? Partially, our tithes and offerings have consistently come up short. In the past few years, we have built our budgets around what we thought we **should** be spending. Unfortunately, we have not met this goal. During the year we have managed our expenditures to insure that we did not expend more than we received.

In recent years, we have also raised Designated Funds. These are for **special projects not included within our budget**. Some believe that one must make an emotional pull at members' "heart strings" to get certain things funded. Over the past few years, we have requested that the congregation contribute to a number of Designated Funds. Some include:

1. Replacement of the Family Life Center (FLC) carpeting
2. Painting the inside of the FLC
3. Upgrading our audio/visual equipment within the Sanctuary
4. Painting the exterior of the FLC and the Sanctuary
5. Replacing landscaping around our buildings
6. Repairing the concrete entrance to the Sanctuary
7. Installing an electronic sign
8. Replacing the roof on the Sanctuary
9. Replacing numerous inefficient air conditioning units
10. Building an insurance deductible reserve fund to pay our 5% of insured value should a loss occur

As of October 30th we had the following in our three most recent, active Designated Funds accounts:

Sanctuary Roof Reserve	= \$22,890.72
Air Conditioner Reserve	= \$20,673.77
Insurance Deductible Reserve	= \$ 7,253.95

The Florida United Methodist Conference suggests that we totally eliminate Designated Funds accounts. Primarily, they suggest that we, like commercial entities, should plan for both our present and future expenditures. Once we determine what those requirements are, we should raise funds to meet those needs through our tithes and offerings.

Finance and Related Topics continued on the next page . . .

Finance and Related Topics, Continued

General Operating Funds versus Designated Funds, Continued

It is often suggested that we, personally, should have an emergency fund of six months' salary/living expenses. We might also be saving for the college education of children or grandchildren. Additionally, we need to consider tithes, mortgages, car payments, food, utilities, planned vacations, etc. Our church should be doing the same thing.

Lake Gibson UMC has a cash balance of approximately **three weeks** of our operating costs. We don't have a surplus which we can apply towards future requirements as they arise. We know that we must repaint, reroof, and repair on a periodic basis.

Over time, it would be beneficial if all recurring requirements, both this year's operating needs, and future years' anticipated maintenance needs, were rolled up into our budget and we contributed accordingly. Then, we could divorce ourselves from consistently establishing new Designated Funds each year, and know that we had funds set aside to cover our needs as they arise. Some might refer to this as a SURPLUS, but I believe it is just GOOD MANAGEMENT OF GOD'S RESOURCES.

Dwight Kitchens

Save Money with Your IRA Distributions

Are you taking distributions from an Individual Retirement Account (IRA)? If so, you might be able to save yourself some monies. How? Distributions made directly to you count towards your Adjusted Gross Income (AGI) for federal tax purposes. Distributions made directly to Lake Gibson United Methodist Church by your IRA manager do not. What this means is that the amount contributed would not be included in your AGI and therefore, is not taxable.

The standard deduction for 2018 has doubled from last year. Individuals apply \$12,000 while couples apply \$24,000.

The table below reflects the marginal tax rates applied to each income bracket. An example would be an **individual** receiving \$30,000 as a retirement payment, and \$10,000 from an IRA, for a total of \$40,000. I've not included Social Security payments, as they may or may not be taxable, depending upon your AGI. The taxable range for Social Security taxation is from 0% to 85%. Deduct the \$12,000 standard deduction from your \$40,000 AGI, and you owe taxes on \$28,000.

2018 Income Tax Brackets

Rate	Individuals	Married Filing Jointly
10%	Up to \$9,525	Up to \$19,050
12%	\$9,526 to \$38,700	\$19,051 to \$77,400
22%	\$38,701 to \$82,500	\$77,401 to \$165,000
24%	\$82,501 to \$157,500	\$165,001 to \$315,000

The first \$9,525 is taxed at 10%, or \$952.50. The remaining (\$28,000 - \$9,525) amount of \$18,475, taxed at 12%, equals \$2,217, for a total Federal income tax bill of \$3,169.50.

Article continued on the next page . . .

Finance and Related Topics, Continued

Save Money with Your IRA Distributions, Continued

Consider if, however, you normally donated \$500 per month to LGUMC. This annual total of \$6,000 is less than your standard deduction. Therefore, it has no impact on your taxes if you receive it first. If you had this \$500 per month sent directly from your IRA Administrator to LGUMC as a contribution, **it does not count towards your AGI**. Therefore, you would receive directly from your IRA Administrator only \$4,000 in addition to your retirement payment of \$30,000, making your AGI only \$34,000 less the standard deduction of \$12,000, for a total taxable amount of only \$22,000. The first \$9,525 is taxed at 10%, or \$952.50. The remaining (\$22,000 - \$9,525) amount of \$12,475, taxed at 12%, equals \$1,497, for a total Federal income tax bill of \$2,449.50.

Effectively, you would have saved \$720 in taxes merely by making your LGUMC contribution from your IRA rather than receiving the money first and then writing a personal check to the church. As your Adjusted Gross Income increases, the amount and percentage saved increases, as your contribution is excluded from income and lowers the amount included within your highest income tax bracket.

If you have an IRA, and are or will be receiving distributions, I would encourage you to consider applying some or all of that distribution to your charitable contribution to LGUMC by way of your IRA Administrator. Tax wise, you probably benefit.

Dwight Kitchens

Our Departments

Administrative Council

No report

Board of Trustees

No report

Music Department

No report

Lay Leader's Letter

No report

Our Departments continued on the next page . . .

Our Departments, Continued

Children's Ministry

In Sunday School (9:15 am) we are continuing to follow *The Story* and sing along with videos some of our favorite songs. We almost always have a craft. We learn self-control by participating and listening so we can go to the treasure box and select a reward.

In children's church (during the 10:30 am service after we leave the sanctuary), we are practicing with the hand bells for the Christmas cantata. Then we role-play the Bible. We are currently studying the life of Abraham.

We will be presenting something about the Bible each Sunday at Kidtricity time in November (during the 10:30 am worship service) because National Bible Week is observed this month.

I praise God our children are the ones of Proverbs 20:11 (International Children's Bible), "*Even a child is known by his behavior. His actions show if he is innocent and good. Pray that our children will continue to grow in the Love of God and follow His ways all of their days.*"

Debbie Moore, Children's Ministry Director
863-221-1096



A Little Bit of Heaven (ALBOH) Child Enrichment Center

Aida Sanchez is our new employee of the month. [Photo provided by Ms. Cook.]

We have five students who have signed up for **piano lessons**, which are being offered for **4-year-olds and up**. Private lessons are \$25.00 for a 1/2-hour session, and \$15.00 (1/2 hour) for a group session. Mrs. Mandy Carr is the teacher and she will offer lessons in the preschool. Days and times for lessons will be developed in coordination with parents and the teacher. A signup sheet is in the front office.

A member of LGUMC has provided a 2-month scholarship to a student based on financial need and recommendations of the instructor and director. **Gabriel Martin** is the first recipient of this scholarship.

ALBOH will be having a **Scholastic Book Fair starting October 25th - November 2nd**. It is open to the church and the public. The money raised will be used to purchase new books for the classroom and school library. (If you would like to donate your purchases to the preschool, they will be appreciated.)

ALBOH is also taking **donations** of the following items: **Lysol Spray, Lysol Wipes, Dry Erasers, and spray air freshener.**

Latisha Cook, Director
863-858-8400

Our Departments continued on the next page . . .

Our Departments, Continued

Worship Committee

No report.

Adult Sunday School Classes

Adult Sunday School classes meet in the FLC from 9:15 to 10:15 am. **Each class welcomes new members. Please join us!**

The **Friendship** Sunday School Class is led by Mike Stafford and meets downstairs in the multipurpose room.

The **Seekers** Sunday School class meets in Classrooms 1 and 2. Sue Heishman is the leader.

The **“Upstairs”** class meets next door to Kidtricity with Michael Moake as the leader.

If you need a book, let the Sunday School class leader know.

Our Ministries

Mission Moments

On October 9th I drove out to Cypress Lakes to play Bingo. That wasn't my primary reason for going there. I went to pick up the **donations for our food pantry that the Bingo players give to LGUMC**. Each person who brings a food item gets a free Bingo card for the first game of the evening.

As you can see from the photos, they are very generous. The gentleman pictured is **Earl**, and he and several others collected the cans and loaded them into my car. Charlie and I delivered them to the church office the next morning where Pastor Steve helped us unload them.

This job is usually done by **Shirley Lux**. Because of leg surgery, she needed a substitute this month. I think this is a well-kept secret. At least I did not know about the Bingo/food pantry connection. This generosity by the Cypress Lakes community and Shirley deserves a big **“Thank You”**. The only downside to the experience was that I did not win at Bingo.

Linda Alvarez, Missions Coordinator

[Photos by Linda Alvarez]

Our Ministries continued on the next page . . .



Our Ministries, Continued



United Methodist Men (UMM)

We would like to thank all those who helped with the **5th Sunday UMM event on September 30th**, as well as those who helped with the food preparation, set-up of the FLC and with the clean-up after the dinner. It was a blessing to see so many assist wherever they were needed. We all are stewards of God's blessings to share with others our fellowship and service where needed. (Hebrews 13:16)



The UMM would like to give **special thanks to the ladies** who helped in the kitchen, set up the serving tables and cleaned up. Their help enabled the event to run smoothly and kept us men out of trouble.

The UMM also would like to offer a special thanks Dale Gower, Ken Fuqua, Rich Thomas, Tom Burns, Charles Alvarez, Joe Moon, John Bernat, Dwight Kitchens and Michael Booker for their support of the Men's 5th Sunday service.

Our guest speaker, Pastor (retired) Lonnie Clark, told us he has served many denominations and brought greetings from Lake Wales UMC where he and his wife sing in the choir.

[Mike Booker took this photo of Michael Moake, Pastor Steve Polk, Pastor Clark and Dwight Kitchens at the conclusion of the service.]

The next UMM meeting will be on the November 10th at 9:00 am in the FLC. This will be a breakfast meeting. We will plan future projects to help maintain and keep up the church grounds, such as filling the cracks in sidewalk. If you have a concern or a project that we can perform, please feel free to contact us. We will then determine if your suggestions are within our capability.

We have completed the repairs to both of the air conditioner fence enclosures, and will be painting them to match the exterior of the FLC. A special thanks to Joe Moon, John Bernat, Leon Rumohr, Mike Booker and Charlie Alvarez for their time given to complete the final FLC AC enclosure.

The UMM are here for the church needs and to help, when possible. We, although small in number, do desire to assist all members of the church.

Feel free to contact me at home (863-816-3194) or by cell phone (386-965-0170).

Michael Moake
President

Our Ministries continued on the next page . . .



Our Ministries, Continued

United Methodist Women (UMW)

Fall Rummage Sale

October was a hectic month for the UMW. We were busy gathering donations, sorting them, pricing and selling them for the rummage sale (October 19th and 20th). We want to thank everyone for their donations of goods, time, and energy. This enabled us to collect a little over **\$3,900.00** which will enable us to bless our local missions. God is Good !

Pecan Sale

Our pecan sale is going well. If you were not able to order any pecans from one of the ladies, we have a few left of each kind: Plain pecans -\$14.00, Cinnamon glazed - \$10.00, and Chocolate covered - \$10.00. Please notify Pat Moon at (863) 858-6883 or Debbie Moore at (863) 614-7193 if you would like to purchase some. Hurry because we don't have many left and they are great for the holidays!!!!

Unit Meeting

On **November 12th, 10:30 am**, we will have our third and final Unit Meeting of the year. Unit Meetings are where all three UMW circles come together. We will have a special guest speaker, **Kathy Guin from Lakeland Volunteers in Medicine**. Mrs. Guin will inform us about the program and how we can be a help to this valuable ministry. After the short business meeting and our speaker, we will celebrate with a covered dish luncheon. So make your plans today to come and join us in the FLC! (All on the leadership team are being asked to bring a **soup as a main dish**.)

Upcoming UMW Events:

Florida Conference UMW Annual Meeting will be held on Saturday, November 3rd at First UMC, Lakeland, from 10:00 am to 4:00 pm. The theme is Sacred Spaces.

The next meeting of the **UMW Leadership Team (LT)** is scheduled to be **Monday, November 26th, 11:00 am in the FLC**. Proposals will be made for distribution of the money we've raised for missions. The three circles will review the proposals at their meetings and the LT will finalize the list at its December 31st meeting.

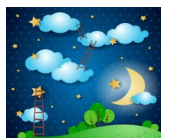
Circle News

Heart to Heart will meet on **Monday, November 5th, at 10:30 am** in the FLC. Please bring your lunch and a drink; dessert will be provided. All ladies are welcome to attend. For questions, contact Ruth Zona at 863-859-5967.



Ruth Circle of Love will meet on **Wednesday, November 7th, at 11:00 am** in the FLC. Please bring your lunch and a drink; dessert will be provided. All ladies are invited to attend. Contact Pat Moon, 863-858-6883 if you have any questions.

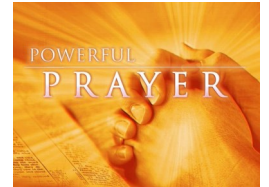
Evening Circle will meet on **Monday, November 12th, at 6:30 pm** at Debbie Moore's home, 400 Vineyard Drive, Lakeland. We start with dinner and dessert, so come hungry and enjoy the fellowship. Call Debbie Moore, 863-614-7193 for information.



Pat Moon, President
Our Ministries continued on the next page . . .

Our Ministries, Continued

Prayer Ministry



"Shout with joy to the Lord, O earth!" "Enter His gates with thanksgiving; go into his courts with praise. Give thanks to Him and bless his name. For the Lord is good. His unfailing love continues forever, and his faithfulness continues to each generation".

Psalm 100:1, 4 & 5 (NLT (1996))

As we come to Thanksgiving season we give thanks to all our Prayer Warriors for their continued service to LGUMC and our Lord. We have been blessed to add new prayer warriors throughout the year and currently have a total of 30. Please check the entire list of Prayer Warriors on the bulletin board in the Narthex.

If you would like to join in our prayer group that meets on Monday mornings, or if you wish to be a part of our Email Prayer Warrior Team by receiving prayer needs via email during the week, please check the "Connection Card" in the bulletin for becoming a Prayer Warrior and Prayer Ministry will contact you.

Thanks to our summer travelers who are in our prayer email group who received email prayer requests and continued to pray while you were away.

Paul writes in Ephesians 6:18 "Pray at all times and on every occasion in the power of the Holy Spirit. Stay alert and be persistent in your prayers for all Christians everywhere." (NLT)

May the grace of our Lord Jesus be with you during the Thanksgiving holiday,

Lake Gibson Prayer Ministry

Scouting Report

See November Events Section

Florida United Methodist Children's Home (FUMCH)

Please see Karen's report on the Angel Tree in the November Events section. Karen and Jeff Acor, are our FUMCH Representatives.

Neighborhood Missions Ministry

THANK YOU to everyone who answered the call for daily meal assistance for one of our "church ladies"! Church members, her UMW circle, her neighbors and Sunday School class members took food to her house or called with offers to help. The situation is now resolved, but visits and phone calls from LGUMC friends are always welcome.

If anyone would like to participate in this ministry, which exists to help our neighbors in need who don't qualify for assistance by other organizations, please call Phyllis Kitchens, 863-984-4564 or email phyllis_kitchens@hotmail.com. We have performed a variety of jobs inside and outside of homes to enable our church friends and neighbors to stay in their homes.

Our Ministries continued on the next page . . .

Our Ministries, Continued

Lake Gibson Members Living Our Vision:

To be a Joyful Church Family that is Crucial to our Community

[Debbie and Rick McLellan have been volunteering for several years at the Hope Center (also called Hope House) which helps homeless people in the north Lakeland area. If you are interested in helping them, please call them at 863-327-2893. Every week they provide a summary of actions taken during their service on Tuesdays to everyone who volunteers there (or to anyone interested). Here's a recent bulletin. Ed.]

TUESDAY October 23, 2018 at HOPE CENTER

Rick and Debbie opened for breakfast today, and served 16 guests a Sunrise Breakfast Casserole, hot biscuits with sausage gravy, and fresh hot coffee, cold milk and lemonade to drink. Guests also ate a variety of cereals.

Rick McLellan led our guests in prayer and a devotion from Luke 23, A PRAYER TO POINT US HOME. At lunchtime, Rick Nelson served Taco Salad plus various pastries for dessert. To quench thirst there was coffee, lemonade, fresh cold milk and root beer.

The ice machine worked well all day, and the shower and washers and dryers were busy. A number of clothing, toiletry and pantry items were issued. Deb Hawkins from *Reach the Masses Ministry* brought in razors, toilet tissue, bars of soap, shampoo and a multitude of needed items. What a Blessing she is! The *Full Gospel Church* brought in peanut butter and crackers and some clothing items. There was a wonderful attitude of gratitude at Hope House today.

God's Richest Blessings to You All,

Debbie and Rick McLellan

Celebrations

[Please let the editor know if there are errors in these lists so we can correct the data base. We print both members' and constituents' celebrations.]



Birthdays in November

<u>Date</u>	<u>Name</u>
11/3	Jason Gitt
11/5	Tracy Martin
11/5	Gail Smith
11/8	Emma Faircloth
11/9	Mary Hamilton
11/10	Jean Wesley
11/11	Barbara Bingham
11/11	Mary Futch
11/14	Robert Addems
11/15	Cheryle Bronson
11/17	Heather McGrath
11/19	Ashley Davis
11/19	John Travis
11/19	Nathan Van Zile
11/20	Pat Evans
11/21	Robert Schmidt
11/22	Barbara Towns
11/24	Reginald Laster
11/26	Ellen Haltiwanger
11/27	Brad Fox
11/27	Sandra Kampmuer
11/27	Donna McKnight
11/28	Sharon Hughes
11/28	Gene Vandervort
11/30	Jeri Spooner



Anniversaries in November

<u>Date</u>	<u>Names</u>
11/10	Barbara and Bob Gunter
11/14	Sharon and Danny Hughes
11/18	Pat and Joe Moon
11/19	Cyndee and Edison Arnett
11/20	Gail and Jerry Bishop
11/24	Karel and David Knox
11/27	Ann and Richard Kneeland

Lake Gibson United Methodist Church shares and supports the love of Jesus Christ.

Lake Gibson United Methodist Church
424 West Daughtery Road
Lakeland, FL 33809

Web Page: www.lakegibsonumc.com

Office Hours: 9:00 am to 2:00 pm, Monday thru Friday

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Support Staff

Marina Hernandez	Administrative Secretary 863-858-5431 office@lakegibsonumc.com
Sue Heishman	Bookkeeper
Debbie Moore	Children's Director
Glenda Grant Hess	Director of Music/Organist
Don Heishman, James Beck, Kristie Summers	Audio/Visual Support
Debbie Moore	Custodian

A Little Bit of Heaven Child Enrichment Center

Latisha Cook	Director
Office	863-858-8400
E-mail	alboh@lakegibsonumc.com

The Good News is a monthly church newsletter that supports Lake Gibson UMC's vision *to be a joyful church family that is crucial to our community*. We welcome your suggestions, comments and articles. Please contact the editor at 863-984-4564 (home) or 410-790-2662 (cell), or by e-mail her at phylis_kitchens@hotmail.com.