

G.T.A.H.

Great Things Are Happening



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UNION GROVE MISSIONARY BAPTIST CHURCH

FINANCE



Our Motto: We are a changing people changing the world for Christ.

FINANCE—Bro. Jermaine Smith

Many of us are not satisfied with the amount of money that we have saved or earned. Countless times we've asked God to make a way. Why are we so broke? What are we doing with the money that we make? Are we spending it on things that don't last? Are we paying credit card bills for things we don't have anymore? Many of us have become imprisoned by debt. If you can't account for all the money that comes into your possession, chances are you aren't being a good steward over your finances. We shouldn't expect God to bless us with more wealth if we are mismanaging the money that we have right now. Our mindset has to change.

Recently, Pastor Clarke challenged all of us to reflect on how we manage our finances based on the aftermath of

Hurricane Katrina. We all should look differently at what God has blessed us with. Maybe many of us don't really want our financial situation to change. Are you one of those people who *ain't gone* move. Your parents struggled to make ends meet, your siblings are struggling financially, but what about you? Are you afraid of change? What are you afraid of losing? Money is not everything, but does your lack or mismanagement of finances produce anger, depression, or deception? "Those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with a pang." 1 Tim 6:9-10.

I don't think God meant for us to struggle so much that we don't have any hopes of having a more abundant life.

What is your earliest memory of money? When did money mean something to you? These questions challenge us to reflect on how our view of money was developed. Did you grow up in an environment where people around you were constantly trying to show off? Were lottery tickets on every grocery list? Were bill collectors calling your house? Did your water or electricity get cut off regularly? Was having a new car viewed higher than a buying a house? Were your parents or friends tithing? Was your financial struggle viewed just as a normal way of life?

So how do you break this generational cycle of financial mismanagement? -continued on pg 5

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G.T.A.H. Mission Statement:

"To aide others in spreading the knowledge of Christ and encouraging spiritual living through printed words."

Our Mission Statement: To draw people to Christ, maximize our potential, and creatively meet the physical and emotional needs of the church and community.

Youth Moment - Sis. Wendy Hughes

Krunk Fest 2005/ Give A Kid A Chance kicked off on Saturday, August 6th at 10 a.m. at the Warner Robins, Recreation Center. Pastor Paul Jenkins, Bro. Mack Woodard, Corporal Robert Davis, and Darlene Jenkins teamed up to speak to the kids concerning teen pregnancy, gang awareness/bullying, youth healthcare, and HIV/Aids. The MC for the day was radio personality from 97.9 (WIBB), Mr. 4th of July. The players of Houston County opened the event with prayer. The Northside High School ROTC Color Guard posted the colors, and Sis. Sonya Jenkins sang the Star Spangled Banner. There was plenty of fun and drinks for everyone. The kids enjoyed the Warner Robins Fire Department mobile unit. A fire was simulated and the kids called 911 to report the fire. The rock climbing wall proved to be challenging, but was an exciting activity. Several radios and two bikes were given away. Over 200+ kids received book bags.



The event ended with a concert at the Warner Robins Civic Center. Big Ups to Youth Pastor Mike Phippen from New Hope International who put together the final line-up: KADALACK Boys, One Accord, Toya from UGMBC (dancer), New Era Ministries from New Hope International, Steven Little and Crew, and our featured artist Nova for Jehovah. The night ended with an altar call and several youths gave their life to Christ. We rejoice with each of them knowing that their life will never be the same as they embark on a glorious journey with our Lord and Saviour, Jesus the Christ.

Special thanks to our Pastor, David A. Clarke, Sr. who supported this event to the end, Pastor Paul Jenkins for his relentless service, Union Grove members and youth who served in various capacities, City of Warner Robins, Warner Robins Police Dept, Warner Robins Fire Department, Warner Robins Recreational Center Director, Mr. Dodson, Warner Robins Civic Center, International City of God, DA Kelly Burke, Logo Pro, LaRahna Hughes, local businesses, and all of the other participating agencies and churches.

2005 Youth of the Year

The Youth of the Year is acknowledged at the Church Anniversary Worship service, which is held the first Sunday in September. The Youth of the Year award began in September 2002. Every year we award an outstanding young lady “**Extraordinary Esther**” and an outstanding young man “**Determined David**” for the Youth of the Year. The criteria for the award is: participating in community events, church events/activities, regularly attending Sunday school and/or bible study, and maintaining at least a “B” average in school. The recipients receive a gift and their name on the Youth of the Year plaque.

This year the female recipient is Arnece McCants, a senior at Houston County High School with a G.P.A. of 3.74. She has been an Honor student for the last three years. She is also the UGMBC Youth president, LUV choir president, and a member of the Nursery Ministry. Arnece has volunteered her services for Christmas in April for the past several years. She also participated with the Krunk Fest 05/Give A Kid A Chance Festival this year.

The male recipient is LaDareon Copeland, a 6th grader at Robins Elementary School. Every grading period he has made all A's and 1 B or Honor Roll. He was qualified this year in the gifted program called FLIGHT. He is a member of the following ministries: Puppet, Genuine Praise Step/Dance ministry, and LUV choir. He also assisted with the Krunk Fest 05/Give A Kid A Chance Festival.

We praise God for all our youth and their families here at The Grove Zone, for they truly are a blessing.



Paying Your Home Off Early —Deacon Charles Lenoir

One of your biggest assets and investments is your home. Larry Burkett, a financial advisor, often spoke of the advantages of paying off your home early. In reading his articles and listening to his radio broadcasts, we decided to implement his financial principle, in paying our home off.

There are mortgage companies that will send you correspondences on how to pay your home off early. This offer is not presented to you as a free offer, a fee is required.

We purchased our home with an agreement of a 30 year mortgage. At the time of our closing, interest rates were 8.6 percent. We had acquired a good savings account, earning 5.5 percent interest. Looking at this picture, we were receiving 5.5 percent interest and paying out 8.6 percent on our mortgage. We were paying out 3.1 percent more than we were earning! We decided to use our savings and reduce the 8.6 percent interest rate.

My wife and I reviewed our amortization chart concerning our payment schedule. This chart shows payments, principles, interest, and the balance you owe on your home. I used the Microsoft Excel computer program to

prepare our payoff schedule. I calculated the amount we would pay toward the additional principle and the amount of interest we would save. Our goal and plans were established to pay off the mortgage in five years and retire from the work force. Many times, people don't retire due to the debts they have acquired. Our goal was to be debt free when retirement time approached. You determine your goal based on your needs and finances.

Our very first mortgage payment included the payment and four years of additional principle: the four years of additional principle will be removed from the end of the mortgage. The thirty year mortgage is now reduced to twenty-six years, based on that one payment. During the beginning of your mortgage, the amount toward your principle is a low dollar amount toward your loan reduction. A very large portion of your payment is paid as interest. Our first payment included the regular mortgage payment

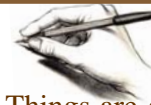
and the four years of additional principle payment of \$3,605.34. To our surprise we had a savings in interest of \$36, 204.03. Our second payment included one year of additional principle of \$1,041.39. The second note and additional principle saved us \$8,275.40 in interest. We paid our home off in four years, saving a total of \$182,812.00 in interest.

The saving of interest outweighs any tax advantage you may have anticipated. Owning your home eliminates the worry of a roof over your head. Even when, or if, hard times come, you have shelter for your family. Many of us have very good incomes, but are we as wise as the ants? Joseph realized hard times were coming, so during the good times, he stored supplies. What are you doing to prepare for hard times?

By utilizing your computer and the amortization chart, you can plot your own home pay off schedule. We are willing to share this process with anyone who has a desire to payoff their home.

***"We were paying out
3.1 percent more than
we were earning!"***

Greetings From Mosul, Iraq—Bro. Kevin N. Nelson



"Hello to all. I would like to bring you greetings from Mosul, Iraq. Things are going okay for me over here. Despite what you may read in the papers or see on television, there are a number of good things going on here in Iraq. We have opened a number of schools, parks, and job training centers throughout Mosul. The idea that the youth of this country are going to determine it's future is spreading throughout and more efforts are being directed to the youth. Also, they are about to hold elections for the adoption of the Iraqi Constitution, so we have been doing a lot of things to get ready for that. The majority of the people are receptive to the progression of Iraq and welcome U.S. Forces. It is very motivating to see kids come out of their homes first to cheer, wave, and give us a 'thumbs up' when we patrol the city.

Thank you for all the prayers that have been sent up. I honestly feel God's protective hand over me each and every day. Nobody in my platoon has been injured despite the fact that we have been exposed to numerous forms of contact (hostel activity). I appreciate the CDs of the sermons. The chaplains here are good, but there is nothing like the connection with your 'home'. We have a month and a half left in our deployment. As of today, we are scheduled to be back at Fort Lewis between September 17th and the 19th."

Katrina, Katrina. Wherefore Art Thou?

© Rev. Rena Laster, Omega Sherhawabeth Family Ministries 2005

Sounds like a line from a romantic poem, doesn't it? But, the recent hurricane that swept through New Orleans and Mississippi has a message for those of us who don't live in those states. As I slept the other night, the Lord awakened me with a question to ask his people: What is your Katrina? There was a hurricane. But what storm is brewing in your life? What hurricane? What levee is waiting to break and flood your life because of a lack of preparation? Is it the levee of disobedience, the levee of procrastination, the levee of pride, the levee of busyness, the levee of neglect or the levee of loneliness?

We're often caught off guard by life's realities that we take for granted. It has been said that we're either going through a storm, just coming out of a storm or getting ready to go through a storm. Hurricanes in our lives come, revealing that we are "Hiding Underneath Reality Revealing Individuals Crying out And Needing Everything" and "Hiding Until Reality Reveals I Can't And Needs are Everywhere".

We think we've got it all together until that one storm or hurricane comes and blows us away. Time runs out on us. Things we've been meaning to do. Things we've been meaning to say. Places we've been meaning to go. The levee of time breaks, flooding us with needs that we've neglected a moment too long.

Dr. C. C. Albertson wrote about our use of time: "It might be wise to take a little inventory of

our resources as to time and review our habits of using it. There are 168 hours in each week. Fifty-six of them we spend in sleep. Of the remaining 112 hours, we devote 48 to labor. This leaves 64; of which let us assign 12 hours for our daily meals...we have left 52 hours, net, of conscious active life to devote to any purpose to which we are inclined. Is it too much to say that God requires a tithe of his people's free time? One tenth of 52 hours is 5.2 hours. How much of this tithe of time do we devote to strictly religious use?" Even if we went to church for two hours per week we'd still have 182 minutes a week or 26 minutes per day left of this tithe. In addition, we'd still have the other 46.8 hours of free conscious time. How do we spend it? How much of our time is spent in activities that will prepare us for the storms of life? How much time do we spend in prayer? How much time do we actually spend in God's word?

We see that in Genesis 6, God said to Noah, "Make yourself an ark". In other words, prepare for the storm. God was very specific about how to prepare. He was specific about what was being walled out or left behind. We, too, need to be aware of what we are walling out of our lives as well as what we are walling in. Those things walled in should contribute to our survival. They should contribute to God's purpose in our lives. We have an opportunity to prepare for the storms of life

through prayer, time spent alone with God, preparation in the areas of our spiritual gifts to be used in God's kingdom, and being in God's purpose. But our time is not spent wisely, building and preparing our ark of safety. We're complacent and comfortable until the storm comes. Then our family relationships suffer, our health suffers, and our jobs and finances suffer. The dam breaks. The levee breaks. All hell breaks loose seemingly without warning. But, weren't we warned ahead of time? Our health was failing, we were fatigued, arguments and bitterness had increased, we had no time for family and friends, or for ministry. The warning signs were there that the levee was strained. Take charge of your storm. Prepare for your Katrina.

"How do we prepare spiritually, physically, socially, and financially?"

How? How do we prepare spiritually, physically, socially, and financially? Know your Areas. Trust God to be

Ready In Needed Areas when your storm begins to brew. Be aware of your areas of vulnerability. Then ask God to help you reinforce the levee of those areas in your life. He will help you to Know your Anointing and gifting. Trust God to be Ready In any Needed Areas of ministry.

He'll reveal areas of weakness: poor lifestyle choices, our social connections, our relationships, lack of rest and, rejuvenation and restoration, deficits in our spiritual life, poor time management, or our attitudes. The list goes on and on in life.

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Katrina, Katrina. Wherefore Art Thou?

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He'll reveal where our levees are weak, where more preparation is needed and where we need to evacuate. Begin to ask God to reveal them to you. Margaret Langstaff says, "Joy is the thank-you, thank-you, thank-you from the bottom of our hearts that erupts when we are put in touch with what really matters". Know your areas of gifting and anointing that will break yokes in someone's life. In turn, someone's anointing will break yokes in your life. You'll reap what you sow. Sow anointing, healing and restoration, and you'll reap anointing, healing and restoration. Even in the midst of the roughest storm Jesus said "Peace be still". Jeremiah 33:6 NIV says, "I will

heal my people and let them enjoy abundant peace and security".

Continue to pray for the victims of Hurricane Katrina. Pray that God will restore their spiritual, physical, emotional and financial health. Give unto them as God has given unto you. Their healing and recovery will take months, maybe years. But, remember that we serve a God who can do exceedingly, abundantly above all that we can ever think. Expect many miracles and glory to God even in the midst of this storm.



Farewell Dear Member

Kim Garnes relocated to Baltimore, Maryland in August, 2005. She will be greatly missed. She was very active in several areas of ministry here at The Grove Zone. Far too many to list here. She did however make a special impact in our Youth Ministry, specifically the summer camp program among other areas. We ask for your prayers for her and her family. We pray that God will bless and keep her during her transition.



Finance

-continued from page 1

Make a list of all your expenses...bills, housing, groceries, entertainment, etc. Determine how much money you need to take care of your basics like housing, transportation, food and clothes. Most people spend more money than they think they are spending. My advice to anyone reading this article is...you must have a BUDGET...no matter how much money you make. Ask God to touch your heart and change your mindset. Yes, ask God to change the way you think. Don't just ask God to help you get out of your current financial situation, but ask Him to help change your mindset to never find yourself in that situation again. Don't just be the one paying the loan off, but the one providing the loan. Ask God to surround you with people who will PRAY with you and hold you accountable for being a good steward. Every year we have a financial workshop at the church...show up. Read books on financial management such as The Complete Financial Guide for Young Couples by Larry Burkett.

Your situation might not change overnight, but SEEK God to move in this area of your life. Your bondage doesn't have to last for a lifetime. God remembers His covenant with us. Go ahead and praise Him right now for what He's about to do in your life. There's so much that we don't know. Tell God that. We really don't know what we need or what He has ordained for us to have. Time and time again He has continued to show out in my life by opening up windows in heaven and pouring out blessings that I don't have room enough to receive.



Life Changers Center

Union Grove Community Enhancement Group (UGCEG)

Executive Director: Minister Rena Laster

"Mission: Teaching Our Community How To Fish"

Volume 1-No. 10-Issue 6



From the Director's Heart:



I greet each of you in the precious name of my Savior and Lord, Jesus Christ:

The Life Changers academic year has started off with a BANG! We have 13 partners enrolled: 4 men and 9 women. They range in age from 16 to 65. All are geared up and say that they are ready to change their lives and circumstances. Remember that this represents 13 different families whose lives we can help influence and change.

We are in need of volunteers to tutor adult students in reading skills. Skills coaches are also needed. To those of you who helped coach last term, we need you back!

New to Life Changers this fall is the addition of the Advisory Committee. Members are: Pastor Rivers, Chairman; Yvonne Caesar, Secretary; Jeanette Cabbage, Chair of Fundraising; Jerome Stephens; Maxine Woodard; Tammy Carpenter; Juanita Cofer; Jennifer Shortt; Irene Booker; Life Changers graduates Stanley Newman and Sherrie Wiley. The purpose of the committee is to provide administrative support to the director, fundraising, and public relations. A retreat is being planned with the Board of Directors and the Advisory Committee for the purpose of team building.

The hours of operation for the center are 9:00-5:00 P.M on Mondays, Wednesdays and Fridays. We will be closed for lunch from 1:00-2:00 P.M. On Tuesdays and Thursdays the center will be open from 12:00-8:00 P.M. We invite you to stop by and have a cup of tea, offer encouragement to the partners or sign up to teach a class. Most classes only require a one- time commitment of 2 hours.

We solicit your prayers. Your support and financial donations continue to make this great program a success in changing lives in the Houston County area.

Life Changing Moment: Everyday that passes puts us that much further behind in our purpose and goals if we did not use that day's time wisely. How did you use your time? Did it further the kingdom of God?

Prayer: Dear God, Thank you for the gifts and purpose that you have placed within me. Help me to order my days and use my time wisely to fulfill my purpose here on earth and to bring glory to your name. Forgive me for timewasters. I thank you for the gift of time. In Jesus' name I pray and give you glory. Amen.

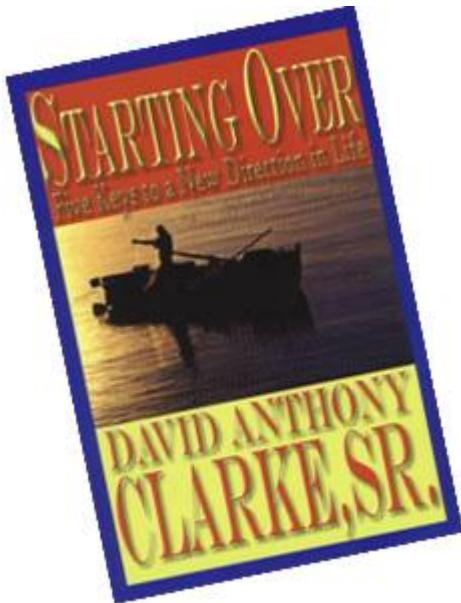
Until next time,

Minister Rena Laster,

Executive Director

Starting Over for Katrina Victims

In order to help out with the Katrina Relief, Pastor Clarke is donating 20% of all sales of his book, *Starting Over: Five Keys to a New Direction in Life*, for September and October toward the effort.



He is also asking for your help in getting copies of the book donated to survivors of Hurricane Katrina who have been displaced and are in the need of some hope and motivation. The book is retailing for \$10.00. But, for every \$5.00 donated he will give a free copy, in your name, to someone who has been displaced. For \$450.00, a case of 92 copies will be donated to a shelter housing dislocated evacuees. Although *Starting Over* focuses on a different context than what these survivors are enduring, there are still some principles that can motivate them as they strive to move on with their lives. Your help with this effort is greatly appreciated. If you would like to mail your donation, please make the check or money order out to Clarkehouse and send it to the following address:

Clarkehouse
P.O. Box 6318
Warner Robins, GA 31095

Birth Announcement

Union Grove welcomes its
NEWEST ADDITION to the family:



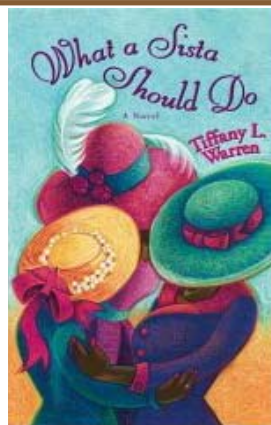
Jasmin Renee Wester

September 11, 2005
9:30 pm

7lbs 11oz, 20 inches

Parents: Maisha & Michael Wester

Glory Girls Book Review



The next Glory Girls book is entitled "What A Sista Should Do" by Tiffany L. Warren. The book description is as follows:

Pam Lyons has a husband who places more trust in money and marijuana than in God. Yvonne Hastings is a minister's wife whose husband's infidelity and physical abuse brings their marriage to a crossroads. Taylor Johnson is a single mother who is looking for a good Christian man to help raise her son, but is unable to rid herself of the guilt left over from her promiscuous past. The secret of Taylor's child's paternity is the catalyst for the tumultuous relationship between the three women. Together, they will learn unforgettable lessons about love, forgiveness, prayer, and sisterhood.

The review of this book will be held on Friday, October 28, 2005 at 6 p.m. at Sis. Shannon Windhom's home. Please contact Sis. Michelle Clarke for more information.

INFORMATION PAGE

Happy Birthday!!!

Business Stewardship Trustees Ministry

Bro. Henry Allen 929-2931
 Bro. Ben Respress 923-4310
 Bro. Jermaine Smith 218-0106
 Bro. Charlie Tuck 988-3321
 Sis. Emma Harrison 923-2935

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 Pastor Paul Dunbar 953-3793
 Pastor Frankie Rivers 218-2907
 Min. Milo Bradley, Jr. 971-3346
 Min. Lee McCants 953-5139
 Min. John Dukes 953-8789
 Min. Rushia Jackson 923-1350
 Min. Mary Ann Lollar 328-8810
 Min. Grace King 929-1272
 Min. Charles Byrd 218-0185
 Min. Rena Laster 929-4658
 Min. Shane Hardee 825-0446
 Min. James Ford 929-0577
 Min. Marilyn Byrd 218-0185
 Min. James Gaines 972-0429
 Min. Antonia Simmons 953-4290
 Min. Lonnie Klutz 971-4479
 Min. Eugene Johnson 328-7069

Deacons

A-C Deac. Jerome Stephens 929-1476
 D-F Deac. Michael White 923-2938
 G-I Deac. Louis Laney 329-0957
 J-K Deac. Robert Simmons 953-1173
 L-N Deac. T.C. Caldwell 714-0155
 O-R Deac. Monroe Clark 953-2044
 S Deac. Charles Lenoir 953-2350
 T-V Deac. Edward Jarvis 923-5139
 W-Z Deac. Nathanel Davis 923-7713
 Deac. Donald Woodard 987-9865

“The Grove Zone Vision Statement”

To be a global network of learning, loving, and life transforming ministries where hungry worshipers are discovering and walking in their God-given purpose with exceeding great joy.



Allen, Chris
 Blackmon, Charlie
 Bradley, Milo
 Clark, Anquan
 Clark, Quenton
 Cohen, Jerame
 Collins, Laurie
 Dunbar, Sandra
 Dupree, Kay
 Emanuel, Chandra
 Finkley Jr., Leo
 Ford, Anna
 Forte, Burnice
 Fuller, Lazarus
 Grant, Sabir
 Jackson, Corey
 Jenkins, Paul
 Johnson, Min. Eugene
 Johnson, Ramon
 Jones, Cal
 King, Grace
 Mallard, Christopher
 Mathis, Marion
 McIntyre, Mary
 McNair, Kimberly
 Mitchell, Lorenzo
 Moorehead, Christian
 Moorehead, Kimberly
 Nelson, Tony M
 Pickett, Jermaine
 Pitmon, Kea
 Powell, Debra Y
 Price, Antwon
 Respress, Brandon
 Roberts, Gayprella
 Rodgers, Rosemary
 Scott, Keith
 Smith, Lillie
 Solomon, Ashley
 Stewart, Van T.
 Thorpe, Slater
 Williams, Marilyn
 Willis, James
 Willis, Margaret

What's Going on At “The Grove Zone” in OCTOBER 2005

- 10-15** A-C, G-I Church Family Fellowship, TBA
- 10-22** Pearl Stephens Class Reunion Concert, 6 p.m.
- 10-27** Quarterly Church Conference, 7 p.m.
- 10-30** Leadership Development (Major Min. Leaders), 7 p.m.

PLACES TO SERVE AT THE GROVE:

- **BUSINESS STEWARDSHIP MINISTRY-** Finance, Personnel Committee, Real Estate, Security, Trustees, and Wedding Ministries: *Contact Bro. Henry Allen 929-2931*
- **OPERATIONAL SUPPORT MINISTRY-** Bus, Computer Support, Floral, Food Service, Funeral, History, Media, Newsletter, and Public Relations Ministries: *Contact Deacon Edward Jarvis 923-5139*
- **OUTREACH MINISTRY-** Evangelism, Jail/Prison, Mission, Recreation Ministries: *Contact Minister John Dukes 953-8789*
- **SPIRITUAL MINISTRY-** Deacons, Deaconess, Married Couples, Men, Nurses Guild, Seasoned Saints, Serenity Addiction, Singles, and Women-(Ladies Retreat/Glory Girls) Ministries: *Contact Deacon Jerome Stephens 929-1476*
- **TEACHING MINISTRY-** Bible Study, Library, New Members, Sunday School, & Training Ministries: *Contact Minister Charles Byrd 218-0185*
- **YOUTH MINISTRY-** Children’s Church, Genuine Praise, Nursery, Puppet, Scholarship, & Youth Outreach Ministries: *Contact Pastor David Clarke 988-9358*
- **WORSHIP MINISTRY-** , Indoor Reporter, Ministerial Staff, Music, Surrendered , Ushers, and Voices of Prayer & Praise Ministries: *Contact Pastor David Clarke 988-9358*

If you would like to receive an online copy of this newsletter please visit: www.thegrovewr.org/website/newsletter.html

If you would like an online copy of the church calendar please visit: www.thegrovewr.org/calendar/calendar.html

To contribute to the newsletter email your submissions to newsletter@thegrovewr.org by the 3rd Fri. preceding the distribution month.

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