



# VOYAGER NEWSLETTER

St. Paul's United Methodist Church  
Coronado, California

October 13th, 2017

Last Week Attendance:

354

## FROM THE PASTORS PEN

### **Giving: Cash, Check, or Charge?**

Last Sunday, after preaching the 1<sup>st</sup> message in a 4-week series on the theme *Enough*, someone asked me what I thought about giving to the St. Paul's by credit card. St. Paul's UMC does accept donations by credit card, and I suspect that this helps people get more points on their card for personal travel. But this raises a larger question about the use of credit cards. Finance guru Dave Ramsey, if I understand him correctly, suggests that we should never ever use credit cards. The basis of Ramsey's advice, as I said on Sunday, is that we tend to spend much more money if we use a credit card than if we had made a similar purchase with cash. (Our companion book for this series says that we tend to spend 125 percent more!)

Even so, I tend to avoid hard and fast rules. For example, with my professional expenses, I find it is easier to track my expenses by using one dedicated credit card. Additionally, with a daughter in college in North Carolina, we have begun to use a points card to pay her tuition. That gives us the benefit of getting flights to bring her home!

I think the key is this: most people have a hard time sticking to their budgets if they use a credit card. We all need to be honest enough to discern if we can handle credit in such a way that we don't overspend and ensures that we can pay the whole balance at the end of the month. Research suggests that most of us aren't that well-disciplined!

Back to the original question. Giving to the church by credit card may work if you want to gain points on your card and if you are paying off the card every month. The credit card company does extract a fee from the charge, but our Treasurer indicates that many who give by credit card give a little bit extra to offset that fee.

My wife and I don't give that way because we want our first check of the month to be written to St. Paul's UMC and we have arranged for this to happen on the 1<sup>st</sup> day of the month through our bank.

To God Alone, Glory!

Pastor Robb

## *Group and Ministry Notes*

### MISSION CRAFTERS FALL FAIR THIS SUNDAY

Welcome fall with Mission Crafters this Sunday, Oct. 15th for our fall fair after each service. Homemade home decor items, gift baskets, wreaths and more. All proceeds raised will go towards supporting destitute children in the Dominican Republic through our Village Partnership with Alta Gracia and Algodon.

### UMW UPCOMING EVENTS

- **Sunday, October 15th - UMW Bake Sale**  
Our annual bake sale is back and will take place after each service. Casseroles, cookies, candies, and more will be available for sale. Sign-up to bring a casserole or baked goods, or come and stock up for the fall.
- **Thursday, November 30th - Christmas Dessert Night**  
The holidays are right around the corner! Kickoff the Christmas season with our annual dessert night. We are looking for hostesses for tables. Individual tickets will be for sale shortly.

Email [nadostpaulsumw@gmail.com](mailto:nadostpaulsumw@gmail.com) to sign-up for any events or with any questions. We will also be on the patio after each service.

### CARING CONNECTIONS COMMITTEE REMINDER

The Caring Connections Ice Cream Social brought 14 church and home buddies together for fun, fellowship, and homemade ice cream and cookies. A very enjoyable few hours allowed us to get to know new members better and simply revel in our Christian community.

Our group continues to grow. We welcome Fran Monroe and Greta Conway. If you are interested in being a buddy for one of our church members, please contact Sue Cargill (437-4866) or Linda Austin (619-437-8137) for more information [LindaLAustin@aol.com](mailto:LindaLAustin@aol.com)

## **Group and Ministry Notes (Cont'd)**

### **ST. PAUL'S YOUTH GROUP NOTES**

#### **Sunday Morning Youth Offerings**

**9:00am: Youth Worship - meet Liz on the front lawn before the first service for donuts and an interactive youth worksheet before heading in to worship together.**

**10:30am: Youth Bible Study - head to the Youth Den during the second service for fellowship and small group studies. This Fall we're continuing in Paul's letters of the New Testament.**

#### **High School Pizza Lunch This Monday**

**High Schoolers come to the St. Paul's upper deck during your lunch break for fellowship and free pizza!**

**(Sophomores and up)**

#### **Wednesday Night Youth Groups**

**Jr. High: 5:30pm-7:00pm (dinner, games, lesson)**

**High School: 7:30pm-8:30pm (snack, lesson)**

#### **High School Lock In (Friday 20th-Saturday 21st)**

**All High Schoolers are invited to our annual Lock-In for an all-night hangout of fellowship, food, and a field trip!**

**Email [lizflage.spyouth@gmail.com](mailto:lizflage.spyouth@gmail.com) for more information and to RSVP**

#### **2018 Youth Winter Camps Registration is Open**

**Jr. High: January 19th-21st (\$230)**

**High School: February 23rd-25th (\$230)**

**Email [lizflage.spyouth@gmail.com](mailto:lizflage.spyouth@gmail.com) to register**

## *Other Notes and Happenings*

### ST PAUL'S CHANCEL CHOIR'S FIRST PRACTICE FOR THE DECEMBER CANTATA"



### ROUND UP WITH COIN UP TO DONATE TO SPUMC

St. Paul's has partnered with "Coin Up" to raise money and awareness for our church. This is the future of giving and it can't get easier. Download the "Coin Up" app from the Apple Store on your smartphone or tablet, choose St. Paul's UMC from the charitable organizations, and register your credit or debit card. Every time you use that card to make a purchase each transaction will be rounded up to the nearest dollar and that difference will be transferred to our bank account! Set a monthly limit if you desire and receive a tax donation receipt. You are in control! Learn more at [www.coinupapp.com](http://www.coinupapp.com).



The St. Paul's e mail Newsletter will be sent out on Friday each week. We rely on groups/ministries to provide content for the newsletter. If you want to have something included, please e mail the announcement/article/pictures to the communications address below by Wednesday. Also include instructions about how many weeks that you want it to run

[nadostpauls.communications@gmail.com](mailto:nadostpauls.communications@gmail.com)