



The Epistle

FEBRUARY 2026

First Baptist Church of Vienna, Va.

from the PASTOR

Grace and peace from God, our Father!

As we step into this new month together, I am reminded that God is always at work—calling us not only to move forward, but to return to what has been neglected, broken, or forgotten. Our theme for 2026, Reset2Restore, is both a challenge and a promise. It invites us to examine where we are, to realign with God's will, and to trust that restoration is not only possible, but ordained.

We have just come through a 21-day fast, a season of consecration that required discipline, sacrifice, and faith. In a world that urges constant noise and consumption, God invited us to pause, to empty ourselves, and to listen more closely. Fasting is never about deprivation alone—it is about clarity. My prayer is that what God revealed in this sacred time will continue to shape how we live, love, and lead.

It is with deep gratitude that we also celebrate our newly consecrated leaders. Leadership in

PASTOR, continued on pg. 5

Faith250 Coming to FBCV Soon

First Baptist Church of Vienna will serve as host for the second Faith250 Fellowship Night on Thursday, Feb. 12, at 6 p.m.

In honor of this once-in-a-generation moment in our nation's history, congregations from across our community—including First Baptist Church of Vienna, Northern Virginia Hebrew Congregation, Epiphany Episcopal Church, Unitarian Universalist Church in Reston, Trinity Presbyterian Church, Floris United Methodist Church, the ADAMS (All Dulles Area Muslim Society) Center, Oakbrook Church, and Oakton Church of Jesus Christ of Latter-day Saints—will gather to explore big ideas about America.

Faith250 offers an opportunity for multifaith communities to come together in fellowship, meaningful conversation, and local rituals that celebrate our shared civic story.

FAITH250, cont. on pg. 5

PANHELLENIC SUNDAY

In February of each year, the FBCV HBCU PANHELLENIC Committee has the opportunity to educate our young people about the contributions our Historically Black Colleges and Universities (HBCUs) and our Divine Nine organizations have made to the fabric of these United States. Most, if not all, of our HBCUs were born after the abolition of American slavery in 1865. Almost all colleges and universities in the Southern United States prohibited all African Americans from attending due to the Jim Crow laws in the South. The establishment of HBCUs provided more opportunities for African Americans to obtain a college education, which, in turn, led to the upward mobility of many African American families.

PANHELLENIC, cont. pg. 2



PANHELLENIC, *cont. from pg. 1* lies transitioning from poverty to the middle class in the 1950's and 1960's. Cheney University (1837), Lincoln (1854), and Wilberforce (1856) were the first HBCUs to emerge to educate free African Americans.

The PANHELLENIC Council, also known as the Divine Nine, is the nine historically Black Greek-Letter organizations (BGLOs). These organizations were founded in the early 20th century to provide support, community, and uplift to African American students facing racism and exclusion in higher education. These organizations promote scholarship, service, and lifelong sisterhood/brotherhood through members who graduate from their respective universities and blossom into influential figures in Black History, culture, and civil rights. Alpha Phi Alpha Fraternity, Incorporated, is the oldest African American fraternity, founded on the campus of Cornell Universi-

ty in 1906. Our Pastor, Rev. Dr. Vernon C. Walton, is a member of this illustrious Greek organization. Alpha Kappa Alpha Sorority, Incorporated is the first African American sorority ever to be established and was established on the campus of Howard University in 1908.

The Rev. Dr. Martin Luther King Jr., Vice President Kamala Harris, Ketanji Brown Jackson, Kelly Price, Zora Neale Hurston, Jerry Rice, Rev. Jeremiah Wright Jr., Arthur Ashe and Elvin Hayes are a listing of notable African Americans who joined one of the respective Divine Nine organizations. The question is, can you name which fraternity or sorority each of the aforementioned African American notables joined?

This brings us to Saturday, Feb. 21, right here at FBCV, where we want to dive deeper into educating our youth about our HBCUs and Divine Nine organizations.

The FBCV 2026 theme is: ResetToRestore: Rising in Excellence, Rooted in Legacy

We have several seminar sessions planned especially for the youth, such as:

- A Tale of Two Cultures: Differences between an HBCU & a PWI
- Financial Literacy during the College Years (Cash on hand, Credit Cards & Digital Currency (i.e., CashApp, Zelle, Venmo, and Apple Pay)
- It's a Different World: Life on the campus of an HBCU

The ask is that you register a young person to attend on Saturday, Feb. 21, via the link provided in the FBCV LinkTree. Don't just meet us there, but beat us there. We look forward to yet another opportunity to be blessed and be a blessing to our youth.

—Submitted by: FBCV HBCU PANHELLENIC Committee



Girl Scouts Are Blooming Again at Our Church!

We are thrilled to announce the launch of Girl Scout Troop 50370, a vibrant, multi-level troop welcoming girls of all ages to grow, lead, and shine together! Even more special, this troop revives a beautiful legacy: Girl Scout Troop 47, which served girls from our church more than 50 years ago. We are proud to bring this tradition back for a new generation of girls and families.

Guided by our theme, “Blooming Together in Faith,” Troop 50370 is building confidence, friendships, and leadership through fun activities, service projects, and meaningful experiences—all rooted in faith and community.

Who Can Join? Troop 50370 is open to girls in kindergarten through 12th grade, including both FBCV members and girls from the broader community. The troop meets at the church on the second Sunday of each month from 12:30-1:30 p.m., creating a welcoming space for girls across grade levels to learn and grow together.

Cookie Season Is Here! Our scouts have set an exciting goal of selling 1,000 boxes of Girl Scout cookies, and they would love your support! Stop by their cookie booth after church on the 2nd and 4th Sundays of February and March to grab your favorite cookies and cheer on our girls. If you can't make it to the booth, you can order cookies online at <https://tinyurl.com/cookiesales2026>.

Join or Volunteer: Interested in joining the troop or volunteering? Please reach out to the Troop Leaders, Helen “HB” McCown and Sharnnia Trimble, at girlscouttroop50370@gmail.com.

Celebrate this new chapter with us and support our Girl Scouts as they learn, serve, and bloom together in faith! — *Sharnnia Trimble*

JOIN US FOR FELLOWSHIP, PRAYER, AND 2026 MINISTRY PLANNING!

MEN'S MINISTRY KICK-OFF BREAKFAST

2026 FEB 07 9AM
in the Dr. Kenny Smith Fellowship Hall

FIRST BAPTIST CHURCH OF VIENNA
Dr. Vernon C. Walton, Senior Pastor
450 Orchard St NW, Vienna, VA 22180

3rd & 4th SUNDAYS
Dr. Kenny Smith Fellowship Hall

AGES 4 & UP

YOUTH CHURCH

FIRST BAPTIST CHURCH OF VIENNA
Dr. Vernon C. Walton, Senior Pastor
450 Orchard St NW, Vienna, VA 22180

Part of the Problem or Part of the Solution

February is Black History Month, following last month's celebration of the life and legacy of the Rev. Dr. Martin Luther King Jr. The prevailing question regarding social justice in 2026 is: "Are we part of the problem or are we part of the solution?" We find ourselves in 2026 with all that we see on the local and national news regarding the impacts of the U.S. Immigration and Customs Enforcement (ICE) agency on Latin and other minority communities. We witness daily where human beings are assumed to be illegal by default simply because of their hue. At the same time, they are forced to show their identification (ID) cards or risk being thrown in the back of a vehicle and hauled away, even when they are US-born citizens. We witness in the wealthiest nation in the world that refuses to extend healthcare subsidies to human beings who get their healthcare via the Affordable Care Act (ACA), which drives the monthly premiums and deductibles to a range that bankrupts a lot of low-income families. Their new reality is to



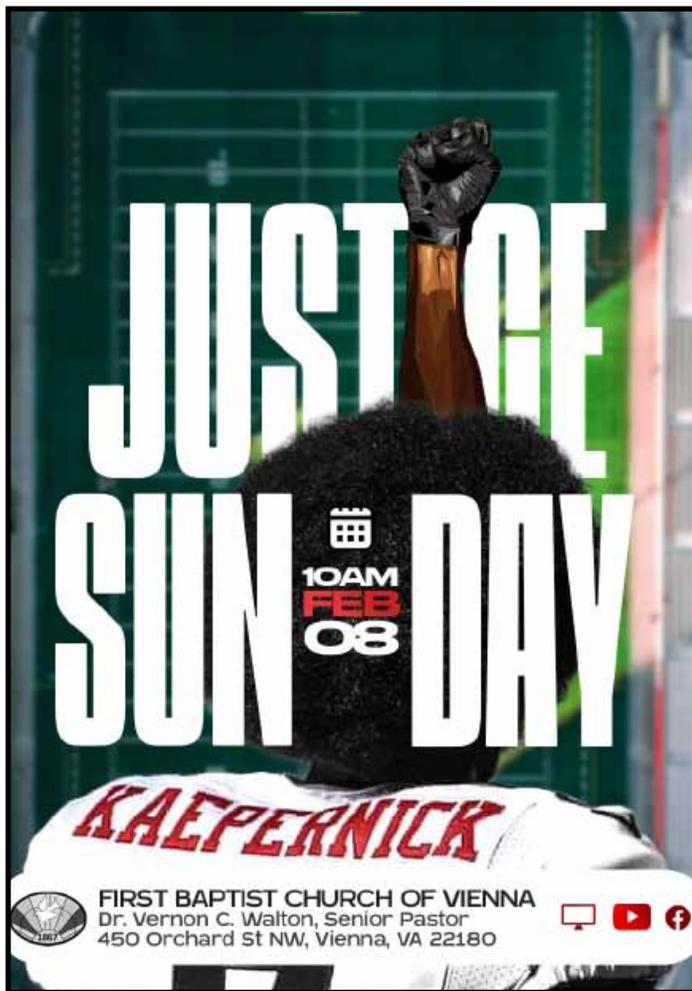
go without healthcare and to see a physician only when they have to go to the emergency room. So, I ask each of us again. Are we, as sons and daughters of the faith, going to be part of the problem or part of the solution?

Now is not the time for us to sit comfortably in our homes and take the stance that, well, it is not at our doorstep, so it is not my problem. The Rev. Dr. Martin Luther King Jr. stated very eloquently in 1963 in his letter from the Birmingham Jail: "Injustice anywhere is a threat to justice everywhere." In that very same letter stated that "We are caught in an inescapable network of mutuality, tied in a single garment of destiny," meaning that injustice to one citizen affects all. So, the question before us is: what can we do to be part of the solution? We don't all have to attempt to solve a problem in the same way, but we can do some sort of problem-solving in our own way.

Some of these solutions may look like sincere and fervent prayers for our nation and humanity, and we can reference 2 Chronicles 7:14 as a testament to the power of prayer. One can begin a letter-writing campaign to our legislative representatives or reach out to a friend or associate who is being targeted by ICE. We can assist a family who is losing their health coverage and help them navigate non-profits, branches of Zion, and community organizations with existing infrastructure to offset these offensive attacks. The point is that we can all do something as sons and daughters of faith, no matter how big or small it is.

Finally, we can't stand by freely and watch our brothers and sisters of other communities be so horribly mistreated. Take some time to read how Jesus views motherhood, brotherhood & sisterhood in Mark 3:31-35. The interpretation of that Holy scripture is that whoever does the will of God is the brother or sister of Jesus. Sons and daughters of the faith, are we a part of the problem or part of the solution?

—Submitted by: *FBCV Social Justice Ministry*



twentytwenty six

HERITAGE SUNDAY & Black History FAIR

FEB 15

Come in your favorite cultural attire. Be sure to join us after worship for our Black History Fair, presented by the Youth Ministry!

FIRST BAPTIST CHURCH OF VIENNA
 Dr. Vernon C. Walton, Senior Pastor
 450 Orchard St NW, Vienna, VA 22180

PASTOR, *continued from page 1*

the Kingdom is not about title, but posture. You have answered the call to serve with humility, courage, and conviction. We affirm you, we cover you in prayer, and we trust God to use you faithfully in this season of restoration.

This month, we are especially excited to host Faith250, recognizing the 250th anniversary of America’s separation from British rule. It is an important moment of reflection—one that calls us to recognize the full story. While America declared freedom, it simultaneously denied freedom to millions of enslaved people. As people of faith, we believe remembrance must be honest, because truth is the soil where healing and justice grow. We honor history not to reopen wounds, but to ensure we do not repeat them.

As we observe Black History Month, we do so with purpose—particularly in a time when there are active efforts to minimize, distort, or erase our history. Yet our story endures. It is a story marked by resilience, faith, brilliance, and hope. To remember is to resist forgetting who we are and whose we are.

This month, we will also lift up HBCU Sunday and Social Justice Sunday, affirming the sacred role education, advocacy, and communal responsibility play in our faith journey. As Dr. King reminded us, “Injustice anywhere is a threat to justice everywhere.” A living faith must move beyond belief into action.

February is short, but it is rich in purpose. We are moving—intentionally, prayerfully, and together. I invite you to join us, every step of the way, trusting that the God who calls us to reset is faithful to restore.

FAITH250, *continued from page 1*

The evening will feature a shared meal and guided conversation among members of our faith communities, with the goal of building relationships through fellowship and honest, even when challenging, dialogue.

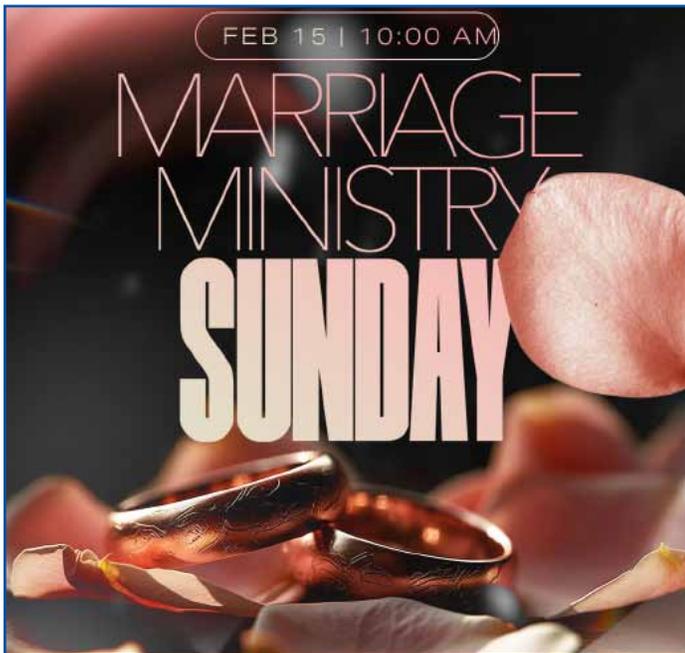
As hosts, we are committed to extending radical hospitality and ensuring every guest feels welcomed and supported. To make this truly memorable experience, we invite your help in serving and caring for our visitors by volunteering to serve as a table host.

Please use the link below to sign up to serve as a table host here: <https://forms.gle/zM4JLixGctG5MVtg6>

If you would rather simply attend and participate, please RSVP using this link: <https://forms.gle/ehWimoKPn4Sp1cLf8>

Marriage Ministry

In December, the Marriage Ministry hosted an engaging session titled “A Time for Everything: Navigating Marriage Through Life’s Changes.” Participants explored themes such as the seasons of marriage, overcoming grief, love languages, and communication within a safe, supportive environment. Rev. Dr. Yalonda Smith shared poignant stories that resonated deeply with the session’s theme.



Winter Connection Groups

We're excited to announce that registration opens soon! Connection Groups will begin the week of Feb. 23, offering meaningful opportunities to grow in faith, build relationships, and deepen your walk with Christ.

This winter, participants can choose from four engaging group experiences. Together by Ben Mandrell explores how the early church lived out their faith in everyday life, helping you develop healthy spiritual habits, align your priorities with God's, grow in generosity, and engage more fully in God's mission. Sermon on the Mount by John Stott invites you to dig deeper into Jesus' greatest sermon, examining how His teachings shape our relationships, values, and daily commitments while challenging us to live out kingdom-centered lives. Marks of a Disciple by Dean Inserra focuses on six biblical traits of spiritual growth, guiding participants toward a repentant life, healthy habits, sound theology, generosity, eternal perspective, and a heart for sharing the gospel. Follow Me by David Platt challenges cultural Christianity and calls believers to respond to Jesus' simple yet radical invitation to truly follow Him with surrendered lives.

In addition, children and youth will also have groups available. For more information and to register, visit tinyurl.com/fbcvgroups. Join us as we grow together in faith and community! —*Stacey Seay*

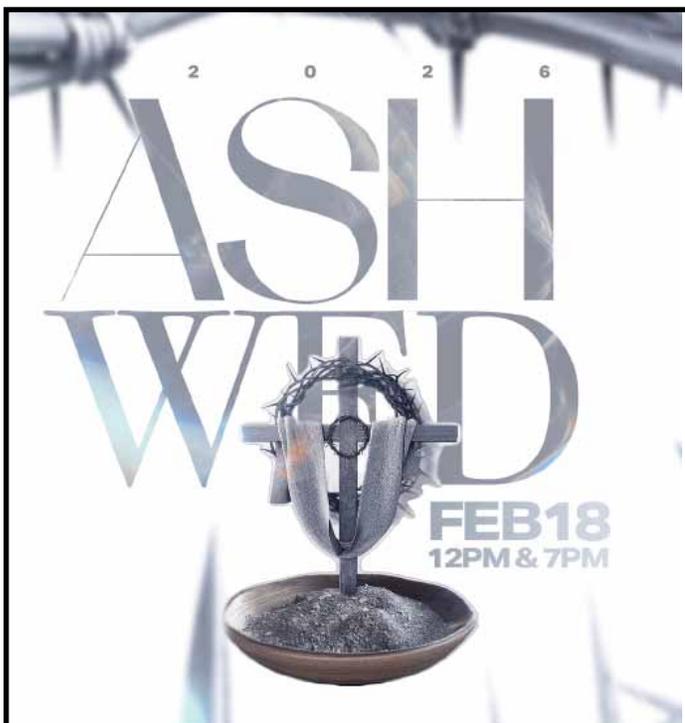
The Love God Desires

God's love is never meant to stop with us; it's meant to flow through us. When we love others, we reflect his very heart. As 1 John 4:12 (NIV) reminds us, “If we love one another, God lives in us and his love is made complete in us.”

This is the true mark of a Christian — love that reaches beyond comfort zones, opinions and differences. Jesus said in John 13:35 (NIV), “By this everyone will know that you are my disciples, if you love one another.”

The world is watching, not to see how loudly we profess our faith but how deeply we practice it. Every act of compassion, every gentle word and every moment of grace reveals something divine — God's love at work in us. The more we give that love away, the more it grows within us, mirroring the heart of Christ, who gave Himself for all.

So ask yourself: Does the world recognize you as his disciple by the way you love?



Shining Your Light in 2026

When you think back over your childhood, are there songs you learned then, that you still sing occasionally? Many of us remember Jesus Loves Me and This Little Light of Mine. These songs never seem to grow old. They both speak of universal Biblical truths. The lyrics of This Little Light of Mine, describe the way Jesus told His followers (you and me) to live our lives in a manner that illuminates Him on earth. You may ask: What is the source of our light, and where do we shine it? One version of This Little Light of Mine answers these questions: This little light of mine, I'm gonna let it shine, let it shine, let it shine, let it shine...Everywhere I go, I'm gonna let it shine...Jesus gave to me, I'm gonna let it shine ...

So, where in the Bible does Jesus command us to let our light shine? Look at Matthew 5:14-16. **“You are the light of the world. A city that is set on a hill cannot be hidden. 15 Nor do they light a lamp and put it under a basket, but on a lampstand, and it gives light to all who are in the house. 16 Let your light so shine before men, that they may see your good works and glorify your Father in heaven.”**

Verse 16 is the focus verse: **“let your light so shine before men that they may see your good works and glorify your father in heaven.”**

In 2026, I've asked the Holy Spirit to empower me to increase my passion to shine my light for Jesus and reach out to others in new ways. God heard my prayer and blessed me to learn that one of my favorite gospel artists and composers, Babbie Mason, is also an author. I discovered her book,

“Each One Reach One: Everyday Ways You Can Shine God's Light: Reflecting Matthew 5:16. This book is a “Godsend” for me. I relate to her life story and treasure her warm and loving manner of sharing God's love wherever she goes. This inspires me to love others with the heart of Jesus and bring His light into their lives.

As Babbie shares many everyday scenarios that are common to us, the reader is drawn into the stories. She supports her narrative with familiar scriptures, prayers, reflections, and songs that she has written.

In the introduction, p. 26, she says, “If you want to shine your light a little brighter and share your faith with more passion, this book will serve as a guide to help you become more sensitive, more compassionate, more confident, and more purposeful in being a witness for Jesus.”

I highly recommend this book to you, which is available in audible version narrated by Babbie, and in paperback, and invite you to join me in this life-changing journey.

Let's GLOW for Jesus in 2026!
—*Sylvia Taylor, Evangelism Ministry*

Historic Fairfax County Program

Dee Carter, Historic Vienna, Inc and Vienna250 are co-sponsoring Black History Month Program on Saturday, Feb. 28, from 1 p.m.–3 p.m. The speaker is Krystyn Moon, PhD, Professor of History and American Studies at the University of Mary Washington, Fredericksburg, Va.

Her presentation is “Deeply Rooted in the Land: African-American Legacies in Fairfax County, Virginia.”

She will present documents and information of African-American Families who owned land in Fairfax County according to the 1860 Census.

The event will be held at the Vienna Community Center, Community Room, 120 Cherry St. SE Vienna and open to the public. Please join Vienna's 1st annual Black History Program.

Please call me Dee Carter at 703-508-1799 you have any questions or need additional information.

4 WAYS TO CONNECT

- Follow us on Instagram Search "FBCVYM"
- Youth Update Scan QR Code to stay connected and in contact with the Youth Ministry.
- Min. ID info Be sure to stay connected with Min. ID at KJ.Jones@fbcv.org or on Instagram at [Lan.Lennard](https://www.instagram.com/Lan.Lennard)
- ONLINE www.fbcv.org

"Stay connected to the Youth and Young Adult Ministry."

SWAP Fulfilling Its Purpose

SWAP is on its mission of serving its purpose for the Lord by showing love and service to His people. When Dr. Emma Valentine was passionate in the 1990s to make life better for seniors through The Uniques activities and the Valentine Luncheon it made a senior feel special and active. The other members would decorate a themed table bringing china and silver for the meal prepared for the seniors. The Fellowship Hall would be festive and elegant and buzzing with celebration of life.

Presently, we have the SWAP (Seniors With A Purpose) Ministry that was established by Dr. Vernon C. Walton ten years ago. We are grateful that he supports the SWAP Ministry in its work. SWAP has served the 55+ senior community of First Baptist Church of Vienna and spread to the community churches and individual seniors. At least two senior groups at other churches have organized their senior program using our SWAP model. Seniors are involved on all levels of activity with dedicated younger adults volunteering. The SWAP Ministry has always funded their programs and invites others to join. The activities were led by volunteers and supplies are very often donated. There are volunteer leaders that meet and plan activities.

Activities have been varied: book reviews, Zoom sessions on health and wellness, instructions on using the cell phone internet and keeping plants healthy, security issues given by a policeman, exercise taught

by a professional trainer, arts and crafts, making jewelry and greeting cards have captured our seniors and kept them active and vital in today's times. And don't forget the Christmas Jazz Brunch that gives the mature citizens a chance to fellowship and celebrate our Savior's birth. Jazz is played and the brunch is delicious. Entertainment is sometimes a speaker or a comedian, soloists and Biblical games. Birthday celebrations were begun by SWAP and are now celebrated by members of our entire congregation. It is truly a birthday party with games, cake and ice cream. Sometimes there are paper hats for celebrants. They get birthday cards too.

A part of the mission of the ministry is to cheer and uplift the seniors. Staying home and often living alone usually leads to a sedentary life that brings about health issues. We held Zoom sessions during and after the pandemic. Doctors have been accessible with the use of Zoom. Seniors across the country often attend the sessions. The members of SWAP have requested Bible study for learning of our Lord's purposes for us.

One of our most popular projects was the making and donating of "Dolls for Girls in Haiti". An assembly line was used to cut brown fabric and make curly wigs for cloth dolls in colorful outfits. About 60 dolls were donated to girls in a school in Haiti. The boys could have a toy car although some boys wanted a doll. The children enjoyed receiving a toy that resembled them in skin color.

SWAP considers the mission of ministering to others in love very seriously. God has given us the time to do it and we are

showing love to seniors and the community.

Roses have been donated by AARP and cards are made by a member for delivery to send about seniors on Valentine's Day. We visit the sick members offering prayer and conversation. Our travels have taken us to New York for touring, Lancaster, Pennsylvania for plays, and to Cape Cod for a tour, apple or pear picking was done in the Plains of Virginia and The Bible Museum and The African American Museum. We have attended movies, lunch, local plays and concerts as a ministry always inviting other seniors of the community.

SWAP has published two books to encourage other seniors and show the blessings received as seniors. "I Remember When" gives biographical memories from seniors at First Baptist Church of Vienna. We published a cookbook that gives delicious recipes of our past and some memories around those recipes.

Book reviews give us the opportunity to hear from authors that are local. We raised funds to donate to Virginia Union University by having a concert. Our purpose is to be the light that is recognized by the Lord. Sharing and caring for others through the things we do. Being active in the SWAP Ministry means working for God's people to maintain faith in Him. It's a joy to be in the SWAP Ministry. If you are 55+ or not yet as mature, you are welcome to the SWAP Ministry to help us to make God's purpose our purpose. Some of us never say our age while some shout it out.

—Submitted by Esther
McCullough

2026 Spirit of King Awards

As part of our annual celebration honoring the life and legacy of Dr. Martin Luther King Jr., First Baptist Church proudly presents the Spirit of King Awards. Each year, we recognize individuals and organizations who embody Dr. King's spirit through their commitment to justice, equality, and compassionate service. These honorees remind us that the dream of Dr. King lives on through everyday acts of courage, care, and community building.

AWARD RECIPIENTS:

MPO JUAN VAZQUEZ Vienna Police Department

MPO Juan Vazquez is more than a community partner. He is a familiar and trusted presence among our youth, seniors, and families. For many years, he has faithfully walked alongside First Baptist Church, leading workshops, hosting booths at community events, and showing up with a smile and a genuine heart for service. He has watched our young people grow and reminds us all what it truly looks like to be a community helper. Through his presence, compassion, and consistency, Officer Vazquez embodies Dr. King's vision of building bridges, fostering trust, and creating a community where everyone feels seen, safe, and valued.

GWEN MINTON Fairfax County Supervisor's Office

Gwen Minton is a quiet force for justice, representation, and care within our community. Having served for many years first with the late Supervisor Catherine Hudgins and now with Supervisor Walter Alcorn, she has been a steady presence at countless community events and an even stronger presence behind the scenes. While she often describes her work as "just doing her job," we know that her dedication ensures that county residents feel heard, represented, and respected. Her commitment reflects Dr. King's call to serve with humility, integrity, and a deep love for people.

THE CIRCLE OF FRIENDS Karen Landwehr, Julie Nichols, Liz Idris, and Elizabeth Toledo

This circle of friends, our neighbors, saw a need in their community and refused to look away. Troubled by the thought that families might go without

Thanksgiving or Christmas in the midst of a challenging economy, they chose to be the change they wanted to see. Through their partnership with First Baptist Church, they provided canned goods, gift cards, and Christmas gifts that allowed us to expand the number of families we could serve during our Season of Giving. Their compassion in action reflects the heart of Dr. King's dream, reminding us that ordinary people, working together, can create extraordinary impact.

"Everybody can be great, because everybody can serve." – Dr. Martin Luther King Jr.



The family of FBCV member,
Barbara Taylor

James Carter, Jr. for the loss of his
brother, Lewis Berryman



Ceola Allen, Danny and Alfred
Bunaugh, grandchildren and great
grandchildren in loving memory
of their parents, grandparents
and great grandparents, George
and Bertha Bunaugh.

Compiled by Ceola Allen

MONEY MATTERS: Your Money Management Cheat Sheet

(Part 1; Part 2 will be
in March Epistle)

John Pelletier, Director of the Center for Financial Literacy at Champlain College, shared 20 financial rules of thumb for managing your money. These 20 rules can help anyone build a stronger financial foundation and become a cheat sheet to guide your everyday money management decisions. Here's a breakdown of these essential financial principles:

Rule #1: Spend Less Than You Earn

You can't save money if you're spending everything or more than you make. Small cutbacks, like saving \$50 per week on discretionary expenses such as coffee, vending machine snacks, etc., can make a big difference.

Rule #2: Pay Yourself First

Before paying bills or other expenses, set aside 10-20% of your income for your future self. Treat this as a non-negotiable expense, like a monthly bill. This money could go toward your emergency fund, retirement accounts, home down payment, college savings, or other financial goals. This can also help relieve day-to-day financial stress, knowing you have a cushion you can rely on.

Rule #3: Have an Emergency Fund

Maintain 3-6 months of essential living expenses in an easily accessible account. This financial cushion protects you against unexpected setbacks like job loss, medical emergencies, or major repairs, allowing you to avoid high-interest debt in crises.

Rule #4: Use a Budget or Scarcity Spending Method

There are endless budgeting styles and tools out there. You have to find the one that works for your lifestyle. If you are just starting, you can try following a traditional budget like the 50/30/20 rule – 50% necessities, 30% wants, 20% savings – or use the “artificial scarcity” model, where you automate savings and investments, and live on what remains in your checking account.

Rule #5: Avoid Lifestyle Inflation

As your income grows, resist the urge to increase your spending proportionally. This does not mean you shouldn't treat yourself, but to avoid overspending just because you can at that time. Keep your spending consistent and direct the additional income to savings and investments.

Rule #6: Set Financial Goals

Establish short-term goals (emergency fund, car down payment, credit card debt payoff) and long-term goals (retirement, home purchase, college fund). Studies show that people who set specific financial goals are more successful financially and feel better about their financial situation than those who don't plan.

Rule #7: Understand Compound Interest

Compound interest is earning interest on the money you've saved and on the interest you earn along the way, leading to faster financial growth over time. For debt, compound interest refers to paying additional interest on previously accrued interest.

Use the “Rule of 72” to estimate how quickly your money will double: divide 72 by your expected rate of return to find the years needed to double your investment. For example, at 8% returns, your

money doubles approximately every 9 years.

Rule #8: Know About Good vs. Bad Debt

Good debt is debt you take on that will help increase your income or net worth over time (education loans, mortgage, business loans). There is a sort of return on investment in these scenarios. Bad debt doesn't generate future income (high-interest credit card debt, payday loans, rent-to-own).

Rule #9: Maximize Your Credit Score

Maintaining a credit score above 700 reduces the amount of interest you have to pay on your automobile loans and leases, credit card debt, and even on your mortgage. The difference between excellent and poor credit can mean hundreds of thousands of dollars in extra interest payments over your lifetime.

Pro Tip: Use less than 30% of your available credit to avoid dropping your credit score. For example, if you have a \$6,000 credit limit on a credit card, keep charges on that card to \$1,800 or less per month.

Rule #10: Pay Off Your Credit Card in FULL Each Month

Paying the “minimum” amount does not negate interest accruing on the remaining balance. High interest rates on credit cards can quickly compound into large balances, becoming harder to pay off. With rates often between 20-30%, credit card debt is among the most expensive debts to pay off. Unless it is an emergency, only use credit cards for purchases you can pay off quickly to avoid unnecessary interest charges.

—Submitted by Willie Boykin

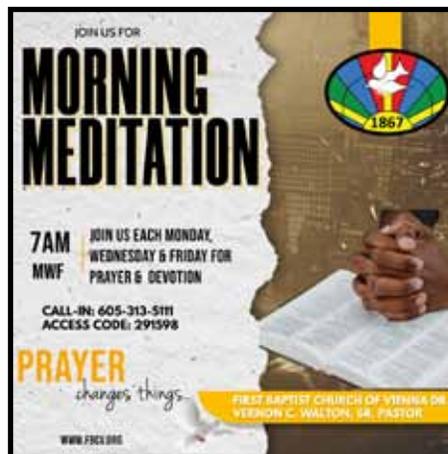
MINISTRY MEETING SCHEDULE

For more info call 703-938-8525

All are welcome. join a new ministry today!

Burden Bearers	M-5pm; T,Th, F-6pm; Su-7:30pm (Conference Call Line)
Feed the Homeless Ministry	4th Monday at 7pm (Virtual)
HANDS Health & Wellness	1st Tuesday at 7pm (Virtual)
Missionary	3rd Monday at 6:30pm (Hybrid)
Nursery	1st Monday at 7pm (Virtual)
Parking Lot	1st Sunday at 8:30am (In-Person)
Parent Nation	1st Thursday at 6:00 pm
Ushers	2nd Thursday Time? (Virtual)
Women's Ministry	3rd Tuesday at 6:30pm (Virtual)
Worship & Arts (rehearsals)	Tuesday Weekly at 7pm (In-Person)
Young Adults	2/6 and 3/6 at 6:30pm; 1st Thursday at 6:30pm (Virtual)
Youth Advisory Council	1st Tuesday at 6:30pm (Virtual)
Evangelism Ministry	1st Sat. at 10 am (in-person + conference call line)

WWW.FBCV.ORG



FIRST BAPTIST CHURCH OF VIENNA
 450 Orchard St. N.W.,
 Vienna, Virginia 22180
 (703) 938-8525
www.fbcv.org
 Dr. Vernon C. Walton,
 Pastor

February

2026

SUN	MON	TUE	WED	THU	FRI	SAT
1 Communion Vision/ Consecration Sunday 9:00 am CLA 10:00 am Worship	2 7:00 am Prayer Call	3 11:00 am Mid-day Bible Study	4 7:00 am Prayer Call 7:00 pm Mid- Week Worship	5 5:30 pm Excellence Academy	6 7:00 am Prayer Call	7 9:00 am Men's Kick-Off Breakfast
8 Justice Sunday 9:00 am CLA 10:00 am Worship	9 7:00 am Prayer Call	10 11:00 am Mid-day Bible Study	11 7:00 am Prayer Call 7:00 pm Mid- Week Worship	12 5:30 pm Excellence Academy 6:00 pm Faith250	13 7:00 am Prayer Call	14
15 Marriage/ Heritage Sunday 9:00 am CLA 10:00 am Worship	16 7:00 am Prayer Call	17 11:00 am Mid-day Bible Study	18 7:00 am Prayer Call Noon & 7:00 pm Ash Wednesday Worship	19 5:30 pm Excellence Academy	20 7:00 am Prayer Call	21 9:00 am HBCU Conference
22 HBCU/Pan- Hellenic Sunday 9:00 am CLA 10:00 am Worship	23 7:00 am Prayer Call	24 11:00 am Mid-day Bible Study	25 7:00 am Prayer Call 7:00 pm Mid- Week Worship	26 5:30 pm Excellence Academy	27 7:00 am Prayer Call 6:30 pm Women's Kick- Off	28



**Nursery is open 2-4 Sundays
Youth Church 3rd & 4th Sundays**

"I, therefore, the prisoner [of](#) the Lord, [beseech](#) you to walk worthy of the calling with which you were called, with all lowliness and gentleness, with longsuffering, bearing with one another in love, endeavoring to keep the unity of the Spirit in the bond of peace. **There is one body and one Spirit**, just as you were called in one hope of your calling; ⁵one Lord, one faith, one baptism;" Ephesians 4:1-5