

JULY 2022

The

Epistle

First Baptist Church of Vienna, Va. | The Resilient Church!



From
**Pastor
Walton's
Desk**

Grace and peace First Baptist Family!

As we push further into the summer months, I am still reflecting on all that has transpired in the life of our church in recent weeks. Last month, we observed Pentecost in a momentous way that encouraged us to renew our commitment to service as a body. Likewise, we celebrated freedom and liberty during our Juneteenth events. It was such a blessing to see so many of your smiling faces once again. In the spirit of renewed commitment and freedom, I invite those of you who are comfortable to bring your family, friends, and loved ones to join us in the sanctuary on Sunday mornings to experience the move of God taking place weekly. It is my desire that we all worship together as a community of faith just as the disciples did in that upper room and I look forward to the opportunity.

Likewise, the summer is also a time of rest and renewal. As you begin to travel, I encourage you to stay connected to ministry, fellowship with the saints, and to our service efforts throughout the community. Equally as important, we must also stay commit-

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FBCV Building Fund Needs Boost for Short and Long-Term Projects

By Rick Taylor
Epistle Staff Writer

Proverbs 24:3-4 says, "Through wisdom, a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches."

To keep First Baptist's house—in this case, church—in order, Pastor Vernon C. Walton and the FBCV Trustee Ministry are asking the congregation to give to the Building Fund.

FBCV Trustees Servant Leader Cheryl Janey Calhoun said short-term fixes for several building projects are expected to cost about \$25,000 and that the Building Fund needs to be built up. She said that if each congregant gives at least \$25 monthly to the fund, that will help immensely.

"The Building Fund is essential because things do come up," Calhoun said. "We didn't have to touch it during the pandemic."

Among the projects that the Trustees have been shepherding:

- **Heating, ventilation, and air conditioning (HVAC).** The cooling towers shut down in mid-May, resulting in a failure of the entire church HVAC system. The system was repaired and a leak in the refrigerant line was discovered, along with a failed compressor, which were repaired. The system will have to be replaced by 2029 because it utilizes freon refrigerant, which is being phased out of all HVAC residential and commercial systems.
- **Roofing.** Rain has been getting into the mechanical and sacrament rooms of the church from the roof since May. The roofing contractor unclogged gutters and put a temporary fix where the roof damage was present. The contractor fixed the leak over the mechanical room and repaired the leak over the sacrament room on June 24.
- **Baptismal pool repair and modernization.** The baptismal pool is being updated with a new wi-fi remote control panel and pool operating system that will allow certain remote-control functions, such as filling the pool and setting the water temperature. The pool is also being repaired for water leakage around one of the jets that fill the pool, and parts have been ordered. The project was expected to be completed by the end of June. Calhoun said the pool will be replaced by 2024.

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COVID Protocols Refresher

- Everybody should register on the FBCV website to attend an in-person church service.
- Please enter the church through the Narthex and check in at the Registration Center; parishioners using the elevator will enter Door # 2.
- All entrants aged 2 years and above must wear a medical mask or cloth face covering at all times when in the building.
- Proper mask wear includes covering your nose and mouth.
- A member of the Hands ministry will check your temperature upon entry and direct you to the Registration desk.
- Once cleared, please follow the below guidance for available seating.
- Pews are marked with a placard on EVERY OTHER PEW; please sit at least 3 feet away from the next parishioner. (individual families may cluster)
- Ushers will assist and re-seat parishioners, as necessary, to comply with COVID protocols.
- When service is over, please wait for Pastor Walton or church leadership to give exit instructions. Ushers will assist parishioners exiting the Sanctuary to keep an orderly flow.



"We've come this far by faith. Leaning on the Lord."

We have made it to summer! I feel that July will be filled with joy, peace and spiritual rejuvenation. Although the

country celebrates the independence from the British this month, we can celebrate the independence from the chains that once had us bound. "I am free. Praise the Lord, I'm free." Let's thank him for all that he has done for us through song. We have been resilient through the storm and now it is time to celebrate sunshine.

I dare you to let go and watch God move in a mighty way as we operate in this new found freedom. The sun has us feeling energetic and I am excited to bring some new and upbeat songs for this month. The praise and worship team has been working hard to bring the latest and greatest songs that will have your foot tapping and hands clapping. We invite you to share with us this new energy as we continue to give God all of the praise and glory that he is worthy of.
—Kwan McKnight



See Something, Say Something

The recent random acts of gun violence occurring in schools, marketplaces, and places of worship nationwide has once again made it necessary to think about church security and safety.

As FBCV begins to get back to some normalcy with on-site Sunday church services, mid-week Bible study, and other activities on Saturdays, church members are reminded to report any suspicious or unusual behavior by any person(s) inside or outside FBCV property to a church officer, including the Pastor, Deacons, Deaconesses, Trustees, church staff and security team.

What you see and report is important for church security and safety.

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• **Wi-Fi.** Two of the five access point devices which amplify the internet signal across FBCV from the main router were not functioning. The technical support contractor made repairs, allowing FBCV to have the bandwidth for supporting hybrid worship as well as providing the Pastoral leadership, church staff and FBCV members to have internet access while in attendance. The church is also upgrading to a 5G internet system.

• **Christmas Tree.** The large blue spruce the church uses for the Christmas Tree Lighting is being treated for mites and fungus. This will help to save the healthy parts of the tree and give it a second chance at life. The trees behind the blue spruce will be trimmed and ground cover surrounding the base will be removed to also help the tree survive.

"The Lord has blessed us with a wonderful facility. We want to be good stewards of the building that we have," Pastor Walton said. "We want to continue using tithes and offerings primarily for the work of the church, and not dip into that for repairs."

The Disciples Corner: Leadership and Followership

As we seek to find balance and level ground going through this pandemic, it becomes imperative that all work together to achieve the goals that God has set out for us as a church. The work of FBCV has extended generations and has already endured the pandemic of 1918. The Spanish Flu lasted well over three years. As we embark on how we emerge for the COV-

ID-19 Pandemic, we are seeing trends from the bible that can help us navigate our course. The life of Moses and his example of leadership and followership give us a clue. Asking ourselves a few key questions can set the tone for what's ahead. At the end of June, Dr. Walton and I attended the 123rd Annual Session Congress of Christian Faith Formation of the Baptist General Convention of Virginia. Our 3-day Master Class was on Leadership and Followership.

Leading, planning, and organizing for the size of any church can have challenges. However, those challenges are more pronounced and detrimental when there is no leadership or vision guiding the growth process of God's people. God has designed His church and created His people for the purpose of doing work that aligns with the mission, vision, scope, and gifts within the local church and community. To be effective, everyone must know, identify, articulate, and become equipped with use of their spiritual gift or gifts. Often time professional talent comes into play to aid in the work. How can you tell when it's time for a Church Health Check-Up? A few highlights from our session were being able to tell when members and community are ready, willing, and able to move forward with the churches mission and vision. In our framework and as church we are using and working through this framework by looking at the life of Moses and how the people followed his leading as guided by God.

Learning to lead means also being able to follow. In the work of the Pastor and People each must understand not only their own role, but the role of the other. It will be the blending of these elements that guide our work toward sustainable transformation. Lessons from Moses allowed us to answer these questions: Who we are? What we do? How is it starting

out navigating the pandemic? How it's going as we move through the pandemic? What makes our specific dynamic unique as leaders? What makes our specific dynamic unique as followers? What strategic pandemic moves are we able to make?

We shared with our 3-day cohort the value of being able to answer these questions openly, honestly, and not in a vacuum or silo. We also encouraged and shared the importance of not getting caught up in what is not going well, but to celebrate the success of the team. Moses teaches us through their Exodus experience forward to the promised land, that it takes all kinds of gifts, talents, insights, and strengths to carry out the vision God has given them. So it is in our church, like so many others that we must follow God's lead. Some take aways from our session are related to the foundation upon which you both draw the blueprint and then build. Here are four cornerstones we glean from Moses' leadership: a great leader does nothing without God present; a great leader accepts help; a great leader builds a team; and a great leader celebrates the success of all the team.

The lessons also apply to the follower as they too will soon become leaders. The way in which church membership follows depends on how well the leadership leads! In the span of time your leadership as the Pastor or ministry leader or trainer has with those they are leading, comes in the moments of preaching and teaching so that the listener can then go out and live out the teaching and training, or adequately address what they are facing in their daily lives. In these arenas of teaching and training the goal is to leave the person and situation better than you found it. Getting all the people in the church on the same page is an age-old struggle. However, we can accomplish what is needed when the people desire to follow the will of God as given to the Pastor. – Dr. Jacquie Hood Martin





COLLEGE CONNECTION



May God's blessings be upon you today and every day. May you be guided by His love for you and find comfort in His care. May you grow to know and love Him more each day. Amen

July Birthday: Happy Birthday to our July Scholar: **Dylan Sparks**, a rising senior at Davidson College.

REMINDER: The College Connection Prayer Circle will resume at the beginning of the FALL 2022 semester.

The College Connection Ministry welcomes you... JOIN US FOR OUR NEXT MEETING on July 19 at 7 p.m. We have been meeting virtually. Please send Arnitra Duckett an email (arnitrad@mac.com) to request the contact information for our next meeting.

—Submitted by Jennifer Spriggs



Rosa and George Mangum
and family for the loss of her niece,
Carin Lorine Lovelace

The family of FBCV Member.
Esther A. Carter

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ted to the giving of our gifts through tithes and offerings. All of this must happen to ensure we are able to continue the work of the ministry even as we progress through this time of refreshing. As always, I am grateful for the ways that so many of you continue to give of yourselves and your resources. I pray God continues to bless us, as we endeavor to be the "Resilient Church!"



THE EPISTLE NEWSLETTER staff is always in need of dedicated writers, editors and/or proofreaders. Previous newsletter experience is not required, however, a good knowledge of English, communication skills for interviewing and an eye for detail to proof articles are needed.



Beyond number
God is all-knowing, and his thoughts toward us are beyond number.

Directions: Solve the addition problems and use the code to complete Psalm 139:17-18, NIV.



How 13+10 to me are your 12+6, God!



How 8+11 is the 10+3 of them!



Were I to 15+6 them,

they would 3+12 the grains of 4+18 —

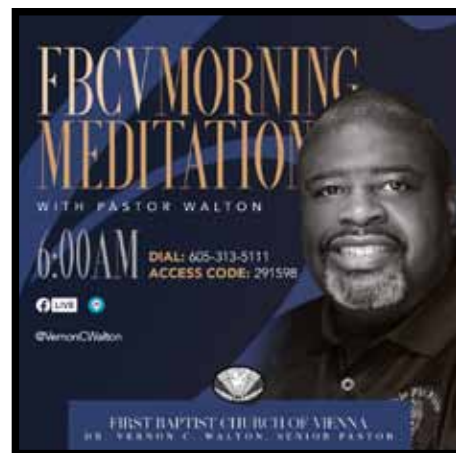
when I 13+4, I am still with you.



PSALM 139:17-18, NIV



Answer: precious, thoughts, vast, sum, count, outnumber, sand, awake



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Money Matters: When To Pay Off Debt vs. Invest

In general, the rule of thumb is that you should both pay debts and invest. In fact, try to consistently contribute to three buckets—debt payoff, retirement, and an emergency fund—said Linda Davis Taylor, former CEO of Clifford Swan Investment Counselors in Pasadena, California, and host of the podcast “Money Stories with LDT.” Even if that means you can only contribute \$10 or \$20 per paycheck per month to retirement or savings in addition to debt payoff, it’s worth doing.

What Factors to Consider:

Debt Interest Rate

If you have high-interest-rate credit card debt, focus on paying it off first. “Interest rates on credit cards are so high that you can never get ahead,” Taylor said. “Put yourself on a plan to eliminate your credit card debt, and be as disciplined as possible.”

The best way to illustrate this is to simply look at the numbers. Compare the rate of return on your investments to your credit card’s annual percentage rate (APR). Historically, average rate of return for stock market investments is around 10%, while on average APR on credit cards is hovering north of 20%.

So, if you are investing when you have credit card debt, you are likely paying a higher interest rate on your debt than you are earning via your investments. Unless you have a huge amount in investments, you end up losing money overall.

Faced with a high interest rate, Lynch suggests paying down the debt aggressively to free up money for investing, “but I’d never abandon retirement contributions entirely.” You want to be contributing to retirement early on, because the money will earn interest, which then earns more interest, compounding over time.

Why You Should Not Stop Investing

Retirement plans and emergency savings are both critical pieces of your overall financial puzzle, and retirement should be a major priority, as a rule of thumb. “Dollars invested early on can have an exponential impact on retirement earnings,” Lynch said, due to compound returns and market gains over time.

401(k) Employer Matches

If offered, strive to at least meet your employer’s match amount or percentage for a work-based 401(k)—it’s free money, after all. “If your company matches contributions, and you can’t get to that point because your debt payments are too high, that’s a time to stop and look at your budget,

Roth IRAs

If an employer doesn’t match your retirement savings, Lynch suggested looking into a Roth IRA, because investment growth isn’t taxed when you withdraw your funds. Although you can only contribute to a Roth with after-tax earnings, putting funds in a Roth account now may mean you can avoid higher tax rates on withdrawals in the future

Other Investments

Playing the stock market with apps may look fun, but tread carefully. Don’t invest more in the stock market than you could afford to lose overnight, Lynch said. “The best way is to play it safe,” he said. Ensure that you meet your monthly minimum credit card payments (and more) first.

Finding a Way To Do Both

Rules of thumb are guidelines and there will always be exceptions. Take this one with a grain of salt if it doesn’t exactly fit your circumstances.

Virtually no investment can provide a reliable return of 18% or more that’s comparable to your high-interest credit card fees, points out the SEC.4 If you’re dealing with extremely high-interest debt, focus on that first—specifically the highest-rate card or loan. Taylor said credit card balances are

“the biggest risk to gaining long-term financial health.” Super-high-interest loans, such as payday loans, should take even higher priority for paydown in your budget.

But the average person should always make monthly progress on both retirement and paying off debt, in Lynch’s opinion. “Too many people freeze up because they routinely use credit and feel they can’t afford to invest because their credit accounts aren’t paid in full,” he said, which leads to a “troublingly high” percentage of people who don’t save for enough for retirement.

“In truth, they can’t afford not to invest for their retirement. Consumers need to find a way to do both. There are no scholarships for retirees,”

Key Takeaways

- Try to pay off debt and invest at the same time.
- Investing early in your life affects your long-term retirement success.
- Pay off high-interest debts first.
- At a minimum, strive to earn any employer match for retirement contributions.

—Submitted by Willie Boykin bases on the article: “Rule of Thumb: Should I Pay Off Debt or Invest?” By Lora Shinn for “The Balance”

ANNOUNCEMENT: The First Baptist Federal Credit Union is seeking members to volunteer to support the Supervisory Committee provide oversight and audit of the credit union activities. If you are interested, please email tmfbcu@aol.com and on the subject line: Supervisory Committee. Thanks for supporting your credit union, and feel free to contact us if you want to discuss any concerns about paying off debts or investing