# The Fillstle

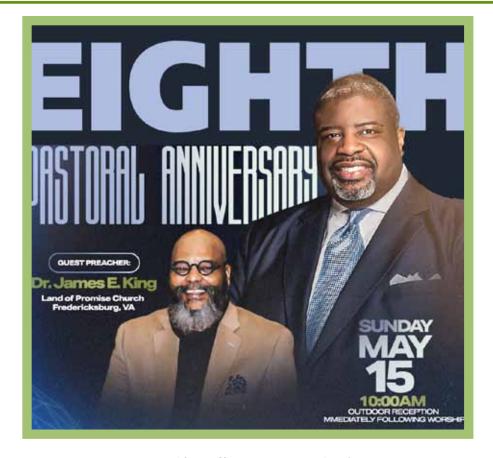
### First Baptist Church of Vienna, Va. | The Resilient Church!



From Pastor Walton's Desk

Dear First Family, Grace and Peace from God our Father!

he spring season is well underway and as I reflect on the season, I am overcome with a sense of home and newness of life. Particularly, as we have just celebrated our resurrected Savior, the theme of resiliency rings true more than ever. It is my hope and prayer that we would mark this season with new attitudes, new action and a new desire to serve. Throughout the first quarter, you can see that we have proceeded with several ministry opportunities and initiatives. While I am excited by all that is happening in the life of our church, I am also keenly aware that to sustain this level of ministry, we need your help. The church, the staff, and the servant leaders need you. There are several ministry areas that are in need of volunteers. The work must continue, but we cannot do it independently of you. I would love for you to return to corporate worship, but also return to the work of the church. Whether it's worship and arts, ushers, or greeters, there is an opportunity and a place for you to serve. Likewise, we are also looking for digital disciples. In the coming weeks, you will see more information about how become a part of this ministry. We are also



# **Let's Celebrate!**

"I've got sunshine on a cloudy day. When it's cold outside, I've got the month of May."

pril showers bring May flowers and every May brings us two flower occasions. Mother's Day and Pastor's Anniversary. This year we are celebrating Pastor Walton's 8th year. As I reflected on what "flowers" Worship and Arts could give, I could only think of one person; one of Pastor Walton's FAVORITE voices in gospel music, Kathy Taylor.

Some of you may not know Kathy by name, but I'm sure most of you have been blessed by her music. She is an accomplished National Recording Artist, Minister of Music, songwriter, producer, and community activist. Kathy

Pastor, continued on page 6

Celebrate, continued on page 8

# FBCV Welcomes Minister Kennard Jones

By Epistle Staff Writer HB McCown

s a start to spring, FBCV welcomed our new Youth and Young Adult Pastor, Minister Kennard Jones.

On Monday, April 25, Minister Jones hosted a Parent Meet & Greet, to introduce himself, get to know the parents and some children of First Baptist, and take questions. During the discussion, he expressed how excited he was to be here and that he wanted to "continue to pull out that which is special to each one of our young people." His focus for the year is "Renewing the Vision" with three main goals:

**Goal I:** To empower young people to live as disciples of Jesus Christ in our world today.

Goal II: To draw young people to responsible participation in the life, scholarship, mission, and work of the faith community.

**Goal III:** To foster the total personal and spiritual growth of each young person.

Minister Jones reviewed the eight Components of Youth Ministry and provided details on upcoming events for the youth and young adults to include Summer Enrichment Camp in July and the 2022 Youth Leadership Conference for Teens.

As a parent of FBCV, I am excited about the plans for our young people and look forward to watching them grow in the Lord.



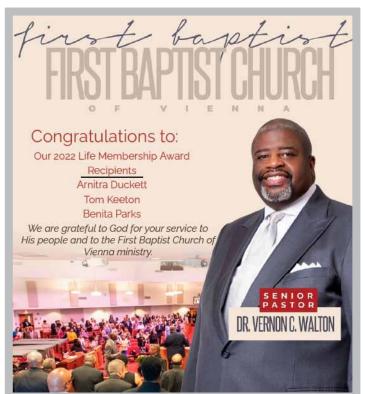


# **Greetings First Baptist Church**of Vienna!

am Minister Kennard "KJ" Jones, your new Director of Youth and Young Adult Engagement! I am a native of Virginia. I was licensed to preach the gospel at the age of seventeen. Before coming to First Baptist Church of Vienna I served as a Youth Minister at a church in Clinton, Maryland. I currently work as a High School Social Studies Teacher at my Alma Mater, Richard Wright Public Charter School for Journalism and Media Arts in Washington DC.

I am a graduate of Virginia Union University where I earned my Bachelor of Arts (B.A.) in Psychology. I was a part of various organizations on campus such as Campus Ministry, where I later founded an organization entitled SENT which provided a safe space, community, and transformative teaching for college students. I also served as the vice-president of the Psychology National Honors Society of Virginia Union University. I currently attend Wesley Theological Seminary in Washington, D.C. where I am earning my Masters of Arts with a focus in Theology. I'm a proud member of Alpha Phi Alpha Fraternity Incorporated!

I have been blessed to serve some amazing youth! I believe that there is no greater feeling than to see lives changed through God's word! It is my goal to make sure to empower our youth and young adults to live as disciples of Jesus Christ in our world today. To draw our youth and young adults to responsible participation in the life, scholarship, mission, and work of the faith community. Lastly, to foster the total personal and spiritual growth of each young person. Eyes have not seen, nor ears have heard the great things God has in store for our youth and young adult ministry! I can't wait to meet you! —*Minister KJ* 











\*\*\*\*\*

- FRESH - FREE - HEALTHY 
SATURDAYS:

(4/23, 5/14, 6/11, 7/9, 8/13)

(While supplies last!)

DR. VERNON C. WALTON, SENIOR PASTOR
450 ORCHARD ST. NW I VIENNA, VA
WWW.FBCV.ORG

### **Easter Experience Recap**

ur Easter Experience on April 9th was indeed an experience! An estimated 400 people attended our first outreach opportunity of the year.

In addition to our walk-through passion week experience that told the story of Christ's great sacrifice and hourly egg hunts, we purchased \$1000 in gas and grocery gift cards and offered them as gifts to our guests. We also hosted the Fairfax County Sheriff's Department who provided free child identification cards, the Vienna Fire Department allowed our guests to tour a fire truck, the League of Women's Voter's provided voter registration and information and our vaccine clinic provided vaccinations for all ages.

We are grateful for all who served whether it was with setup/tear down, serving as an actor, assisting with hospitality, filling or hiding eggs or greeting without the contributions of each of you, the day would not have been a success. We are also grateful for our partnership with the NAACP, the National Council of Negro Women and Communities of Trust. See photos on page 10.

### **Missions Moment**

e did it! A special thank you to the First Baptist Church of Vienna family for giving sacrificially during the Lenten season, because of your generosity, we exceeded our goal of raising \$20,000 for missions!

It has been a busy month for missions; starting with our Easter Experience where we gave away \$1,000 worth of grocery and gift cards. We provided an Easer dinner to our neighbors living in tents near the Fairfax County North Government Center. First Baptist also served as an event Sponsor for the Community Coalition for Haiti's Virtual fitness event.

On April 23rd we kicked off our current series of monthly food giveaways. We distributed 500 bags of fresh produce, pantry staples and meat at four different locations. We are especially grateful for all who gave of their time and assisted with packing food bags and with the distribution on Saturday. We are currently scheduled to continue our meal distributions every second Saturday of the month through August. Your continued volunteer support is critical for our success. Please take a few moments to sign up to serve at: www.tinyurl.com/fbcvfood

# The Transportation Ministry Needs You!

The transportation ministry is in need of drivers. While there are opportunities for drivers holding a standard driver's license, there is a particular need for CDL drivers. If you have ever considered obtaining a CDL now is the time! In exchange for your commitment to serve with the transportation ministry, First Baptist will pay

for your CDL training! Whether you are willing to serve as a driver or are interested in CDL training, please contact the church office or Deacon Damon Bonneau, the servant leader of the transportation ministry.

### **Youth Updates**

ow that Minister Kennard Jones has joined the FBCV staff, our youth ministry is hitting the ground ready to demonstrate resilience! There are a number of action items for students and parents:

• Register Elementary/Middle School students for the Connection Group: God's Plan. This class is perfect for young people who haven't yet made a decision to accept Christ as their savior and for young Christians as it is designed to review the basic tenets of our faith.

### Registration Link: www.tinyurl.com/fbcvgroups

• We are hosting a Youth & Young Adult Meet an Greet on Saturday, May 14th at Dave and Buster in Fairfax. This is an opportunity for our young people to get to know Minister KJ. There is no charge for this event but registration is required (Deadline to register is May 6th)

#### Registration Link: https://tinyurl.com/fbcvmeetMinKJ

• As we prepare for Youth Day and Education Sunday we need to ensure that we have accurate information for all college and high school graduates. Please take a few minutes to complete the appropriate form:

College Graduate - https://tinyurl.com/fbcv2022c High School Graduate - https://tinyurl.com/fbcv2022hs

• Summer Camp Registration is Open – We will be offering our Summer Camp In-Person this year. It will be July 11-29 from 9–3 p.m., Monday–Friday. The cost of the camp is \$200 per week and the fee includes: breakfast, lunch, snacks, t-shirt and weekly field trips. The focus of this year's camp is "Using our Voices." We will explore biblical and historical figures who used their voices to create change. We will learn how we can express our voices through the arts – music, poetry, writing and visual arts and will have our very popular STEM projects.

Scholarships are available. Pre-register today to reserve your seat(s)

We are also looking for students to serve as Camp Counselors (high school) and Jr. Camp Counselors (middle school).

Summer Camp Pre-Registration Form: https://ti-nyurl.com/fbcvylbcpre

Camp Counselor Application: https://tinyurl.com/fb-cvcampwk

• Lastly, we are currently trying to update our youth information database. Please take a moment to complete the form linked below to assist as.

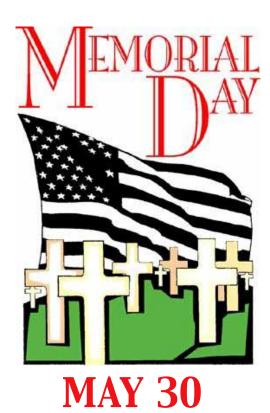
Youth Information Form: https://tinyurl.com/fbcvyouthupdate



wo members of FBCV, **Ann Devoe** and **Anita Morton** attended a very special and unique women's weekend experience known as the Northern VA
Great Banquet from April 28–May 1.

Attendees are invited to attend the 72-hour experience, beginning on Thursday evening, and ending Sunday evening. For three days, guests live and study together in a worshipful time of singing, prayer and discussion. The focus of the Great Banquet is to know Jesus as Lord and Savior and to make Him known.

The event took place at Vienna Presbyterian Church of Vienna.



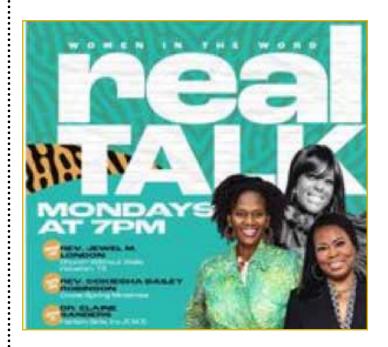
# Women's Ministry Facilitates Real Talk Series

uring March and April, the FBCV Women's Ministry facilitated a three-part series entitled "Women in the Word--Real Talk." Over one hundred women in total participated in the virtual event that focused on wholeness and healing. Each week we were blessed, inspired and encouraged by a different speaker followed by a period of candid questions, answers and discussion—real talk.

On week one, we were blessed by Rev. Jewel London of the Church Without Walls. Rev. London used Isaiah 53 as a launching pad to remind us of God's faithfulness. Although life's trials, sorrows and pains may knock us down, we don't have to stay there. God desires the absolute best for us. We can get up.

On week two, Rev. Cokiesha Bailey-Robinson of Cross Springs Ministries assured us that it is OK to seek spiritual or professional help to achieve healing and wholeness. She used 1 Samuel as a basis for showing us also that delay is not denial. Through a series of thought-provoking questions, she illustrated that, like Hannah, we may want to give up, but we must continue to keep the faith, not lose hope, fervently pray and trust God. He is accessible, available, all powerful.

On week three, Dr. Elaine Sanders of Harlem Girls, Inc. took us back to Hannah's story in 1 Samuel. The take-away for us was: Be persistent in prayer; surrender your will and respect the order of the Lord's house; God is faithful; speak and believe victory in your circumstances. —Sandra Graham



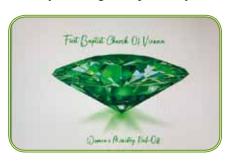
### **Women's Ministry Kick Off**

BCV kicked off Women's History Month with a spirited Women's Day service on March 13th with the gospel preached by Bishop Lisa M. Weah of New Bethlehem Baptist Church in Baltimore, MD. Pastor Walton took the occasion of Women's Day to introduce the new Women's Ministry servant leaders in the persons of MarKay Chichester, Sandra Graham and Minister Melinda Warren as Spiritual Advisor. Colette Winston and Andrea "CoCo" Logan have since joined the leadership team.

We are excited about how God will continue to bless the Women's Ministry in the upcoming year. Our theme for the year is "We rise by lifting others" based on 1 Thessalonians 5:11.

"Therefore encourage one another and build one another up, just as you are doing." NIV

Our goal, in keeping with the church theme of The Resilient Church, is to Revitalize, Renew and Re-energize the ministry as we grow spiritually. We will show compassion



for those in the community who are less fortunate and unconditional love for both the saved and unsaved. Our signature ministry color is green which symbolizes growth and renewal. Our signa-

ture symbol is the emerald which symbolizes rebirth and compassion. Our guiding principles are renewal, harmony, unity, unconditional love.

The FBCV Women's Ministry held its virtual kick-off meeting on April 26th and previewed the exciting activities that we have planned for the remainder of the year. If you were unable to attend, here is a snapshot with tentative dates:

- May 20—Virtual Paint and Praise Party
- **June 18**—Participate in Church-wide Juneteenth celebration as volunteers
  - July 9—Participate in First Baptist Food Distribution
- August 6—Garden of Eden Soiree: An opportunity to reconnect in-person
- October 31—Participate in the Church-wide Trunk or Treat activity as volunteers.
- October TBD—Develop a breast cancer awareness presentation
- Sunshine Servan—Acknowledge significant events in the lives of the women of the church.
- Refresh and expand the WM's social media presence in an effort to extend our outreach. Revamp our Facebook page. Post on Instagram.

- May 18—Debut of WOW (Women of Worship) Wednesday of every week when a scripture, meditation or affirmation will be posted on social media.
- Encourage the women of the church to take advantage of volunteer opportunities to serve within FBCV.
- Encourage the women of the church to participate in the spiritual development opportunities available to them such as CLA, Bible study, Connection groups, weekly prayer calls.

We are looking for volunteers to be on the planning committees for some of these activities. There is a sign-up genius at the following link: https://tinyurl.com/fbcvwomenevents

Or you can send an email to cmarkay@aol.com or sand-gral@verizon.net.

Your Women's Ministry Servant Leaders,
MarKay Chichester, Servant Leader
Sandra Graham, Co-Servant Leader
Colette Winston, Co-Servant Leader for Communications
Andrea "CoCo" Logan, Co-Servant Leader for Social
Media

Minister Melinda Warren, Spiritual Advisor

### **Pastor,** continued from page 1

planning a workshop entitled "Beyond the Share", where you can learn more about how to engage digitally beyond sharing our services on your platforms. It is my sincere hope that you will pray and strongly consider these opportunities as we continue to move forward this year.

This month, there are several ways to engage in ministry, fellowship, and study. The particular opportunity I am extremely excited to announce is the "Shop Talk" series for men. Shop talk will take place at Unique Reflections Barber Shop in Herndon. This will be a space where men will be able to have good discussion, good fellowship, and good food. I am looking forward to the men of First Baptist bringing Christ to the community in this manner. We will also kick off connection groups the first Monday of the month. I pray that you will engage.

Finally, I am delighted and grateful to celebrate another pastoral anniversary! It is hard to believe that time has passed so quickly. I have been tremendously blessed by my time here, and look forward to all God has in store in the coming years. I want to invite you to share with me in worship as we celebrate on 3rd Sunday, May 15, 2022 at 10 am. I am anticipating great things and would love to see you and your family as we commemorate 8 years as pastor and people.

### THE DISCIPLES CORNER:

n the book of Acts, Chapter Two focuses the work of God causing the people to come together through the power of the Holy Spirit. Jesus was among the people for 33- years teaching and showing sign and wonders. And, although not everyone understood or embraced him as Messiah or Savior, they could not deny that he was more than a mere man. The teachings of Jesus, the writing of the New Testament, the work of the disciples, and the Acts of the Apostles continue to tell the story of the work to be continued by Christians. The work is done through the local church under leadership and direction of God's anointed and appointed man or woman. It is by reading the word of God, praying in faith, and developing servant-leaders, that the people called of God can answer one question. How do we grow God's people as the preacher or pastor preaches them into the kingdom?

There is no shortage of people seeking God. And there is no shortage of the Holy Spirit moving to bring people into the kingdom. Supporting scriptures give testimony to the move of God in the life of the church and His people.

**The Move of the Holy Spirit:** Genesis 1:2; John 3:34; 14:16-17, 15:26; Acts 2; 10:38; Hebrews 9:14; 2 Peter 1:21; 1 John 3:24

The Divine Work of the Holy

**Spirit:** John 14:26; 16:7-15; Acts 1:8; 13:2-4; Romans 8:26; 12:3-8; 1 Corinthians 3:16; 12:1-12; 2 Corinthians 6:16-7:1; Ephesians 1:13-14; 4:3-12; 5:18; 1 Peter 4:10-11; Revelation 2-3

The Church and Nature of God: Matthew 5:13-16; 18:15-35; 20:26-28; 28:20; John 1:12-13; Acts 2:41-47; Romans 1:16; 2 Corinthians 2:5-11; Galatians 6:1; Ephesians 2:19, 22; Philippians 2:2-16; Colossians 1:18; 2 Timothy 2:2; Hebrews 10:24-25; 1 John 3:16-19

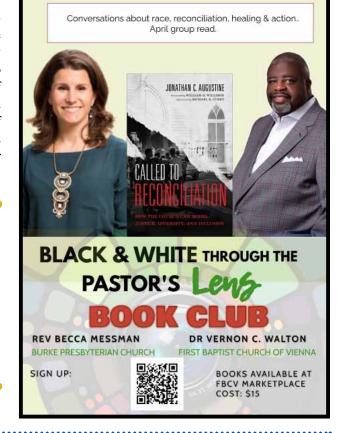
The Governance of the Church: Matthew 28:16-17; 28:19-20; Mark 10:1-12; 16:16; Luke 2:22; John 13:1-17; Acts 2:38-39; Romans 6:3-6; 1 Corinthians 10:16; 11:1-16; 23-34; 2 Corinthians 5:1-8; Ephesians 5:21-33; 1 Timothy 5:10; James 5:13-18; 1 Peter 3:21

**The Mission of the Church:** Proverbs 29:7; 31:9; Daniel 6:1-3; Micah 6:8; Matthew 5:13-14,44; 26:52; 28:18-20; Mark 16:15; John 18:36; Acts 4:18-21; 5:29; Romans 1:14-15; 12:2; 13:1-4; 1 Corinthians 10:23, 31; 2 Corinthians 5:16-20; 1 Peter 2:9-17,

21-23; 1 John 2:15-17.

The Word of God allows the believer and the church to excel in every area possible. To do so requires the lining up of the church mission and vision with the will of God, so that Christians can align with their

spiritual gifts, temperament, leadership, and abilities. As you prepare to develop and nurture who you are as a Christian, look at our Connection Group Classes starting May 2, 2022. Three dynamic classes are being taught several outstanding church teachers and leaders. Visit www.tinyurl.com/fbcvgroups to register today. Monday nights 7pmEST Deaconess Taylor will be teaching Elijah by Priscilla Shirer; and Deacon Boykin will be teaching the Resolution for Men also on Monday night. Starting Thursday night May 5, 2022 at 7pmEST Rev. Emma Valentine will be teaching alongside one of our virtual village members Rev. Terry Reeves on the book of Esther. We look forward to everyone registering for and participating in the Spring Connection Groups. The Children and Youth under the leadership of Minister Monica Evans will be studying The Gospel: God's Plan for My Life on Monday, 7pmEST for the month of May. -Rev. Dr. Jacquie Hood Martin, Director of Discipleship & Ministry Formation





Jessica Liggon for the loss of her grandmother, Susie J. Allen



### Celebration, continued from page 1

Taylor's website describes her as having been appointed for a time such as this to bring music that not only inspires, but encourages, uplifts, and heals the spirit and soul of mankind."

Kathy Taylor began her recording career as a soloist with the legendary James Cleveland's Gospel Music of America and The Mass Choir. She was the featured vocalist on familiar songs such as: "Anticipation," "It's Your Decision," "He Did It," and "I Got My Joy Back".

FBCV, we know Kathy best for one of the songs the choir has sung a number of times, "Oh How Precious." I am honored that we will be able to share in ministry with her and sing this with the original voice! We want this to be a collective effort! Come join the choir on this day as we honor God for our Pastor. We want old and new members, the young and the seasoned members, the sugar and the spice and everything nice.

If you would like to join the choir or serve anywhere within the worship and arts ministry, please contact me at Mcknightk@fbcv.org

I am so excited about this opportunity to honor our servant leader, Dr. Vernon C. Walton.

Let's Celebrate!

# **SWAP Chronicling Footprints on the Sands of Time**

By Shirley McCoy, Epistle Staff Writer

Tithout them many black churches would not have been built, or after being built, would never have prospered. The women came in hats, gloves, best shoes, dresses, and coats; and the men in their Sunday best suits and ties. Who? The legendary ladies and gentlemen who were the pillars of Black churches everywhere—the forerunners who paved the way and modeled their faith through unfailing devotion, commitment, and service—these true Servant Leaders who served with head, heart, and hands? They humbly shared their life savings, time, and talents (not the least of which were culinary talents) to build and finance places where they could worship and serve.

First Baptist Church of Vienna was no exception—members like these built this church; hired, and paid the ministers, and continued working and giving until they created an edifice of which they could proudly call "God's House." These were truly seniors with a purpose (SWAP), who in the words left their footprints on the sands of time. Unfortunately, too many of their stories were never recorded nor archived. FBCV's SWAP Ministry wants to make sure that those stories are never again lost and that future generations will be able to find inspiration, encouragement, and purpose by reading the stories of their forefathers and mothers. To that end, I Remember When: A Collection of Treasured Senior Memories, is one of SWAP's major initiatives and, when completed, will archive these stories. The deadline has been extended to May 31 so that members 75+ who wish to be included in the book may now do so. If you have not been contacted, please call Johnnie Mikel at 703-505-1979.

This book is only one part of what SWAP does. The ministry is committed to providing opportunities for seniors to find purpose to their lives, relevance within the church and community, and opportunities to put their talents to use working within and outside of the church walls. SWAP seniors exercise, enjoy theater, stay informed through Lunch and Learns, participate in wellness seminars, engage in outreach activities, and create opportunities to help and serve others. Over 70 children in Haiti now own dolls, thanks to SWAP craftsmanship. During the 150th Church Anniversary, FBCV members were treated to home-cooked foods from SWAP, who also performed a skit about African-American culinary history.

On any given day (pre-COVID) you might see them hopping on a bus off to the theater, or in cars off to see a movie and chat over lunch. No moss grows under their feet.



### **★COLLEGE CONNECTION★**

### **The College Connection Prayer Circle**

The College Connection Ministry is praying for you. During our monthly ministry meeting, College Connection lifts your needs in prayer. College Connection students should submit their prayer requests for the month of May to Benita Parks (benitaparks@verizon.net) by May 10th. Parents are also welcome to submit prayer requests on their child's behalf. We look forward to hearing from and praying for you.

### **May Birthdays**

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

Happy Birthday to our May Scholars: Evan Neal, a freshman at Old Dominion University and Amaya Thomas, a junior at George Mason University.

### Pay for A's: Spring 2022 Semester

It's that time of year. For college scholars who earn A's during the Spring 2022 Semester, please submit your transcripts to Vivian Morton at vivmorton@gmail.com to participate in the Pay for A's program. All transcripts should be submitted by June 30, 2022.

## **High School Seniors: College Connection Wants** to Hear from You

Are you a high school senior, class of 2022 who has already been accepted to a college or university or has declared your school of choice for the fall of 2022? If so, College Connection wants to know. Send an email with the information below to Arnitra Duckett (arnitrad@mac.com):

Full Name

Graduation Date (and high school)

Colleges/Universities you have applied to (or have been accepted to)

Intended Major (and minor, if applicable)

### **College Connection Scholars**

It's not too late. We Want to Hear From You. Your First Baptist Family would love to hear from you. Share with us how your first semester of school has been, any major accomplishments, and other college experiences. Send us your Good News to arnitrad@mac.com

THE COLLEGE CONNECTION MINISTRY WELCOMES YOU...JOIN US FOR OUR NEXT MEETING. The College Connection Ministry meeting for this month is scheduled for May 17 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



Ceola Allen, Danny and Alfred Bunaugh and grandchildren to commemorate the 116th birthday of their father and grandfather, George Bunaugh.

Shirley Walker to commemorate the 100th birthday of her mother, Dorothy Nelson Robinson





### **Money Matters: Managing Inflation**

e've compiled several tips to help you save better, borrow smarter, plan ahead and spend and manage your money wisely in order to fight inflation. We encourage you to revisit your budget, look at cutting extra spending where possible, and evaluate your debt to see if there are opportunities to consolidate and eliminate.

#### 1. Create or review your budget

Creating and reviewing your budget can help identify opportunities to spend less and save more. Try categorizing your spending into the following: Fixed Bills (utilities, mortgage, car payments), Flexible Bills (streaming services, subscriptions) and Personal Spending/Wants. Assigning a category to each amount will help identify extras that may be able to be cut, so you have more for essentials.

### 2. Reevaluate "extra" expenses

In these times when necessities cost more, reevaluating extras can help keep more of your hard-earned money in your pocket. Gym memberships, salon trips or dining out can add up quickly each month. Instead, try working out at home and getting active outside, stretching time between salon trips, meal prepping or becoming your own barista.

#### 3. Don't neglect your savings

Establishing and maintaining an emergency fund of 3 to 6 months of expenses is key to help cover immediate changes to your income or spikes in expenses. Set up automatic transfers around your paydays on a weekly, or even monthly, basis. Each pay period, a set dollar amount will transfer into your savings account and will add up quicker than you think!

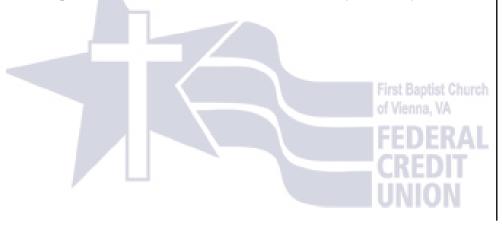
#### 4. Set up secondary accounts to manage day-to-day spending

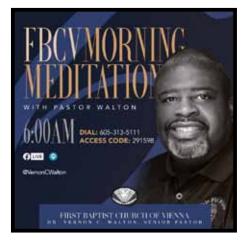
One way to manage day-to-day spending is to set-up secondary accounts. Setting aside certain amounts each week for "wants" in an allowance account instead of a bills account will help with managing spending while rewarding yourself and staying aligned with your spending goals.

### 5. Review your investment portfolio with a professional

Any time there is uncertainty or a shift, it's always good practice to sit down with a financial advisor or professional to review your investment portfolio. Planning for your future can be stressful even under the best circumstances.

If you would like some help implementing any of these tips, contact your First Baptist Church Federal Credit Union —Submitted by Willie Boykin











#### FIRST BAPTIST CHURCH

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