



Dearly beloved in Christ,

Greetings to you all in the matchless name of our Lord and Savior Jesus Christ.

We are in the 7th month of the year 2018. Independence day of our country falls on July 4th. This is the time to give thanks to

God for the gift of freedom and liberty. Let us also thank God for His providence and guidance that we experienced throughout the last 6 months of this year. But in the midst of our personal and societal challenges, very often we fail to remember God and also His blessings. We are always tempted and we compromise it with our Christian values and ethics.

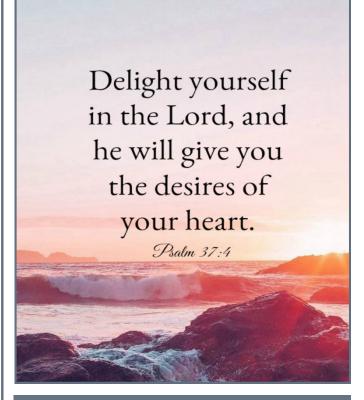
On July 15, the theme that church reflects is 'People of God: Salt to the Earth – Light to the World.' The phrase 'People of God' always indicates relationship between the creator and the creation. Relationship has its origin from the book of Genesis. There we find God, in search of a suitable companion for Adam (Gen 2:20). Relationship is always associated with:

Loving – To know Caring – To protect Sharing – To give Forgiving – To uplift

So becoming 'People of God' demands us to bring out the fragrance of those qualities. Let us give taste and light to the world where we live.

It was a great privilege to serve you during the interim period as the Vicar. We {Myself, Sunila, Elma (Meenu) & Elga (Maalu)} thank you for all the love, care & support that was given to us. I also take the opportunity to wish Rev. Dennis Abraham all the best, to work among you creatively and lead Horeb to the never fading love of God.

Thank You, Liju Achen



MAJOR EVENTS

Sunday Service Changes:

(July 1, 8 & 15):

Praise & Worship at **3:00pm** | Divine Service at **3:30pm** (July 22 & 29): Service (English) - **Time TBD**

Thursday, July 5 - Sunday, July 8

32nd MTC Diocesan Family Conference - Houston, TX

Friday, July 20 - Sunday, July 22

Western Region Youth Conference - Scottsdale, AZ

Sunday, July 29 - 10:00am - 11:30am

Terrace View Care Center P&W Service - Fullerton

Thursday, August 2 - Saturday, August 4

VBS - GGUMC (Registration Deadline: July 15th)

GROWING IN THE CHURCH

By Zaavia George

Ever since I can remember, church has always been a very important part of my life that I have been enthusiastic about. Horeb has taught me so many values that have caused me to grow spiritually, that I can apply to my daily life and share with others around me.

God has ordained the church, a fellowship of the flawed, to carry out his purpose and will in the world. When we consider the biblical teaching of the church, we realize the church is vitally important for growing in Christ. Like a branch that grows because of its connection to the tree, we thrive when we stay connected to the church.

Even though I'm really young I feel like church has helped me develop my character. Church showed me how to do the basics like sharing and caring which made me the person I am today. One of the verses that I always remember is Galatians 6:9-10 which says, "Let us not lose heart in doing good, for in due time we will reap if we do not grow weary. So then, while we have opportunity, let us do good to all people, and especially to those who are of the household of the faith." Horeb does so many outreaches that allow us to care for others and help those that need it, and allow you to help no matter what age you are. The church is a community that cares for everyone and teaches each other the right path. We are able to guide one another in every scenario and that has taught me amazing values. Another verse that showed me the importance of church and God is Hebrews 6:10 which says, "God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them." This verse tells me that good works represent your love for God because you are helping his children and Horeb has really showed me how to be selfless.

Horeb has always been a place that I can count on to learn greater social and family values to be truly happy. By involving myself in the activities that the church provides I am gaining experience in areas I do not get at school. I have enjoyed every moment and am looking forward to the future.



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WHAT TO DO WITH YOUR TAX REFUND

By Sueann & Nikesh Parikh

According to the Internal Revenue Service, the 2017 average federal tax refund is about \$2895. Often, we act as though a refund is some kind of windfall and go out and splurge, in reality, it is just a refund of an overpayment to the government of money we just earned. Remember that the

"windfall" is not man made and that God has given to you. The idea of tithing is not that God needs from us but that we are to put God first in our lives (Deuteronomy 14:23). The tax refund you receive can allow for you to catch up on tithes or just give to the Lord as your heart and spirit compels you. Over 43% of people put that money into a savings account which is better than just going out and spending it, but there are other options. Especially since the new tax cuts are going to potentially lower taxes owed going forward for the next 8 years for most individuals.

You may wonder where you will get the best ROI (Return on Investment) with this refund. Here are a few suggestions:

- <u>Pay down debt</u> Psalms 37:21 says "the wicked borroweth, and payeth not again." There are many reasons for paying down debt. First, you will receive an instant savings on the interest being paid, so paying down credit cards can lead to an over 10% return. It depends on the type of debt (credit, student, business, mortgage, etc.), but you will receive an instant positive return. Next, paying down debt can improve your credit score, which can lead to savings in other purchases. But most importantly, you will be living Biblically.
- <u>Save for retirement</u> Many tax qualified plans like IRAs and 401ks allow you to take a deduction, so you can allocate a portion of the refund. By contributing pretax, you are lowering your taxable income for next year and saving for retirement. Proverbs 21:20 says "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up." Taken another way, avoid spending everything now and save for a rainy day.
- <u>Build your emergency fund</u> A common metric in financial planning is the emergency fund, which is 3-6 months worth of living expenses set aside in liquid accounts (i.e. savings, checking, & money markets). By doing so, you are building a safety net and allowing yourself to take more risk in your other investments.
- <u>Protect yourself</u> Many people have not paid insurance bills, which can be a financial disaster if an emergency arises. So catch up or begin health, life, disability, auto, and other insurances to protect yourself.
- <u>Invest in yourself</u> Continuing education or education can lead to higher income jobs and more opportunities. If you take the refund and spend it on a degree that will increase your earnings by 10%, you have increased your lifetime earnings significantly.

There are many more ways to get a great return on your refund. Seek Godly counsel as Psalm 1:1 proclaims, "Blessed is the man that walketh not in the counsel of the ungodly..." Pray and discuss with the Lord how best to take care of your finances.

This educational third party article is being provided as a courtesy by Sueann and Nikesh Parikh, CFP®, J.D., LUTCF, RHU, REBC, ChFC.



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JULY CALENDAR

Sun July 1	3:30pm - 5:30pm	Divine Service (English) - GGUMC
Sat July 7	6:00pm - 8:00pm	South Area Prayer - Reni & Joshi John, Irvine
Sun July 8	3:30pm - 5:30pm	Divine Service (Malayalam) - GGUMC
Wed July 11	8:00pm - 9:00pm	Western Regional Tele-prayer Conference - 515-603-3108; 638599#
Fri July 13	7:00pm - 9:00pm	Youth Fellowship Meeting - Sanoj Varghese, Buena Park
Sat July 14	6:00pm - 8:00pm	West Area Prayer - Moni & Prasad Varghese, Buena Park
Sun July 15	3:30pm - 5:30pm	Divine Service (English) - GGUMC
Sun July 15	5:30pm - 6:30pm	Sevika Sangham Meeting - GGUMC, Room 20
Sun July 22	Time TBD	Service (English) - GGUMC; SS Teachers Meeting & Elections after service
Sun July 22	5:30pm - 6:00pm	Sevika Sangham Mary's Kitchen Outreach - GGUMC, Room 20
Wed July 25	8:00pm - 9:00pm	MTVEA Western Regional Bible Study - 515-603-3108; 638599#
Sat July 28	6:00pm - 7:00pm	Young Families Fellowship Meeting @TBD
Sun July 29	10:00am - 11:30am	Terrace View Care Center P&W Service - Fullerton
Sun July 29	Time TBD	Service (English) - GGUMC
Sun July 29	5:30pm - 6:30pm	Youth Fellowship Meeting - GGUMC

