



NICHOLS HILLS

united methodist church



Dr. Trevor Smith

Financial Wisdom

We are living in an epidemic of two diseases. The first is called *Affluenza* which can be described in the following ways: 1. The bloated, sluggish, and unfulfilled feeling that results from efforts to keep up with the Joneses. 2. An epidemic of stress, overwork, waste, and indebtedness caused by pursuit of the American dream. 3. An unsustainable addiction to economic growth.

According to Dave Ramsey, 70% of all Americans say that shopping is their favorite recreational activity. We love to shop. Eating out is probably right after that. This has become an American way of life. Our economy has become built on this. We measure consumer spending. You hear about it on the news... its impact on the stock market and our retirement funds. You may remember that after 9/11, our president told us our patriotic duty was to spend. Buy stuff. It's going to show how strong we are. Somehow it tends to fuel this illness inside us.

There's a whole marketing plan to fuel Affluenza. You will encounter it on Black Friday. In the coming weeks you are going to be assaulted with the best advertisements that money can buy. Then, in January when you watch the Super Bowl you will encounter it again. This year a 30-second advertisement during the Super Bowl cost a cool **\$4.5 million**. That's an average of \$150,000 per second. Advertisers spend a lot of money to figure out how to convince us that we're not really happy with what we have and that we need just a little bit more. They're good at it. Those voices whisper in our heads, and they fuel something that's already down inside of us. So we say, "Those people are right. We do need that thing. We need just a little bit more."

What does the Bible say? Proverbs 21:20 says, *"Precious treasure remains in the house of the wise, but the fool devours it."*

The other disease that goes along with this, that actually takes Affluenza and turns it from something that's just a nuisance to something that's potentially deadly, is *Credit-itis*. *Credit-itis* is the ability to buy now and pay later. Credit Cards. You get offers for these all the time. "There are some things money can't buy, but for everything else, there's MasterCard."

In America today, here's what we find. In 1990 the average credit card debt for Americans was about \$3,000. By 2007, the average had risen to over \$9,000. By 2015, the average had risen more than \$7,000 to \$16,140. The average college student has about \$3,171 in credit card debt. Today, many credit card companies allow you to make a minimum 2% payment. If you never used that credit card again, how long would it take you to pay off \$3,171 paying only the minimum payment? You're making 24% payments a year and paying 18% interest a year. If you only had to make a minimum payment of 2% it would take more than 30 years to pay off that debt. What does the Bible say? *"The rich rule over the poor, and the borrower is the slave of the lender."*

I hope you will plan to worship with us on Sunday at 8:30 or 10:50 a.m. as we continue our sermon series on ***The Blessed Life*** by talking about the financial wisdom we find in the Proverbs. Invite someone you know to come with you. Have a great week.

Blessings,

Dr. Trevor Smith

Ministry Calendar

Sunday, November 8

Worship at 8:30 a.m.
Sunday School at 9:45 a.m.
Worship at 10:50 a.m.
Youth Group at 5:00 p.m.

Wednesday, November 11

Nichols Thrills - 5:30 to 7:00

Fellowship Meal at 5:30 p.m.
Expedition Children's Group-6:00
Alpha Course for Adults at 6:00
Chancel Choir at 7:30 p.m.
Young Adult Group at 8:30 p.m.

Saturday, November 14

Saturday of Service at 9:00 a.m.

Sunday, November 15

Charge Conference at 2:00 to 4:00
Church Council at 4:00 p.m.

Sunday, November 22

Consecration Sunday, 8:30 & 10:50
Celebration Meal at Noon.

Nichols Hills U.M.C.
(405)842-1486
(405)843-1835 Fax
www.nicholshillsumc.org

The Learning Center:
Monday, Wednesday, Friday
9:00 a.m. - 2:30 p.m.
Tuesday and Thursday
9:00 a.m. - 4:00 p.m.
(405)842-5325

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Ministry Opportunities

Hospitality Greeters

Do you like to smile and talk to people? Are you enthusiastic about our church? If so, please consider becoming one of the Sunday morning Greeters.

Greeters provide a welcoming smile to people walking in the door for our Sunday worship services. They encourage newcomers and visitors to get involved in a Sunday School Class, direct people to the restrooms or to the children's nursery area as necessary.

You can sign up to serve for 20 minutes on Sunday morning at one of three time slots: 8:15 to 8:35, 9:30 to 9:50, or 10:35 to 10:55. If this seems like an opportunity you would enjoy, please see Alfred Walker for more details.

Coffee Hosts

Coffee hosts provide 8-9 dozen cookies. At the close of the 10:50 Service, the host(s) stand by the cookie table in the Narthex and greet people. We have openings for coffee hosts for all of **November 8, 15, and all of December**. To serve, sign-up on the bulletin board outside the office.

Cares and Concerns

Epworth Villa

Bill and Katie Alexander,
Maxine Asch, Joanne Crosby,
Maxine Permenter

Town Village

Joanna Garnett

The Fountains at Canterbury

Barney and Virginia Brown
Anita Dahlgren

At Home

Roger Etling, Ann and Tom Flesher,
Jess & Bette Harris,
Beth & Dale Jordan, Frances Lewis,
Joye McLain David Mueller,
Barbara Sullivan, and Gene Wheeler

Transportation Ministry

Would you like to bring joy to someone by bringing them to church? If you would like to join our transportation ministry contact the church at 405-842-1486. This may just be one of the easiest ways for you to serve in our church and make a Christian difference.



Matt Patrick

How Can I Make the Most of the Rest of My Life?

One of the reasons I love working with teenagers is their optimism. When we are young, we feel like we can do anything. We are more prone to dream and feel optimistic about our future. I still feel that way about my life most of the time.

However, as we get older, I think it becomes more difficult to dream the big dreams. Year after year, things start to turn out in ways that we had not planned. That's a natural and universal truth of life. It doesn't turn out exactly how we expected, and that's what makes it interesting.

Craig Groeschel over at LifeChurch has a great saying about what God thinks of our lives. He says, "If you aren't dead, you're not done." I think this holds true for our lives. While life takes unexpected turns and twists with the occasional ups and downs, we can eternally find purpose in building up the kingdom of God. Church is the place where we can always come to dream the big dreams and wonder how we can build God's kingdom. This week in our Alpha Course, we will be discussing how we can make the most of our remaining time here on Earth. What dreams do you have for your Church and our community? Will you come and share those dreams? We pray that you will.

Blessings,
Matt

Changing Seasons

This week as I looked out my kitchen window I saw leaves everywhere blowing on the ground. It's time to get out the rakes and have a family morning of raking and bagging fall leaves. It is a great opportunity to share with our children about the seasons of life and how we as God's children can shed some of our bad habits. That is called repentance. As the leaves on the trees fall to the ground, we know that the renewal of spring will be in our future. God has blessed us and the seasons remind us of the renewal we need. The good news is that through Jesus we can grow new habits to give Him glory. So let's all do a little yard work together and remember that it's always a good time to reflect on what God is calling us to shed, so that we can blossom for His glory.



Lauren Matthes

You are a blessing,
Lauren

We Are The Church

Our church makes a Christian difference through the many wonderful people in our congregation and staff. This week, Monica Farquhar shares with us about her life and how Nichols Hills U.M.C. will bless her.



Hi, I'm Monica, and I'm very excited to be working with your children here at Nichols Hills U.M.C.! A little about myself: I was born and raised in Tulsa but came to Edmond for school. I'm a sophomore at the University of Central Oklahoma getting a degree in nursing, and I'm very active on campus, including my sorority Sigma Kappa.

Everyone has been so welcoming and friendly, and I can't wait to get to know you and your families and become more involved in the church! One thing I'm very excited about is to be teaching your children the Word of God and watching them grow in their faith at such a young age! One of my favorite things about the ministry is that we have a great curriculum that teaches the Bible for all ages to understand. I can already see the kids grasping the concepts, and their love for God is growing!

We are happy to have Monica in our Nichols Hills U.M.C. family!



The Blessed Life

What does it mean to be blessed?

Is the blessed life just about pursuing the American Dream of owning a big house, a fancy car, and the newest iPhone?

Or... is there something more? Beginning on November 1, Pastor Trevor Smith will help us learn what the Bible teaches about financial wisdom and the way to live *The Blessed Life*. Together, we will discover the generous way God blesses us and the divine truth that it is more blessed to give than to receive. So, bring a friend with you and join us for worship at *Nichols Hills United Methodist Church* on Sundays at 8:30 or 10:50 a.m. as we learn talk about financial wisdom and learn to live *The Blessed Life*.

November 8	<i>Financial Wisdom</i>
November 15	<i>The Blessing Challenge</i>
November 22	<i>First Fruits Giving</i>

Missions

Saturdays of Service - November 14 - 9:00-12:30. We will be serving at Skyline Urban Ministries. We will volunteer in the Food Resource Center, Clothing Closet, provide and serve a meal and participate in Worship. Sign up in the narthex on Sunday or in the Church Office.

Harvest Food Drive for Skyline Food Resource Center - November 1-15. Skyline Urban Ministry is in particular need of canned fruit, cereal, laundry soap, and toilet paper. They are always grateful for canned meat, hearty soups, peanut butter, pasta products and canned vegetables. Start looking for those sales!

Tidbits from The Learning Center

Last week we had many excited children for Halloween. Our parties on Friday were filled with yummy sweets and healthy snacks. The Halloween parade with all of the different costumes was very entertaining as well. There were some unique costumes (with lights) and some of the typical costumes such as bees, lady bugs, tigers, monkeys and many crime fighters. The parents who dressed up were interesting too. We had a lovely Egyptian pharaoh, Minnie Mouse, and cute cats. We are so grateful for our families who participate in the fun and support the parties. Now it is time to get ready for Thanksgiving and family conferences.

Serving In Ministry November 8

The chancel flowers will be given by Rosemary Walbert-Scalpone in honor of her daughter, Kathy Walker and granddaughter, Katherine Buxton on their birthdays.

November Birthdays

11/05	Joni Flesher Leigh Huchton Bennett Murray
11/06	Linda Lyle Kathy Walker
11/07	Georgeanne Yehling
11/09	Tim Baker Lew McGinnis Karen McLain
11/11	Mary Ann Sanders
11/12	Mary Bentley Martin Howell
11/13	Katherine Buxton
11/14	Jack Love Mary Kate Magness
11/15	Ryan Sandfort
11/17	Ian Heflin Susan Morrison-Dyke
11/18	John Heflin
11/19	Carole McClendon Frances Thompson
11/20	Frank Miskovsky, III
11/21	Win Holbrook Angie Sanger
11/27	Sondra Barker
11/28	Rich McLain
11/28	Alfred Walker
11/29	Michael Hall
11/30	Geraldine Raupe Mark Sullivan Perry Tirrell

The Learning Center Halloween Parade:
Cheetah Class:



Jaguar Class:



Nichols Hills United Methodist Church
1212 Bedford Drive
Oklahoma City, Ok. 73116

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Weekly Small Groups

Nichols Thrills Fellowship Meal for Children, Youth, and Adults: Wednesday at 5:30 p.m.

The Alpha Course: Wednesday, 5:30 to 7:00 p.m. Join us for dinner at 5:30 and a video called *How Can I Make the Most of My Life?*
Leader: Dr. Trevor Smith

Expedition for Children: Wednesday from 6:00 to 7:00 p.m. Director: Lauren Matthes

Chancel Choir: Wednesday at 7:30 p.m. Director: Michael Wylder

Young Adult Group: Wednesday at 8:30 p.m. Join us as we food fellowship, and a meaningful discussion. Leader: Rev. Matt Patrick

Sunday School Classes - Sunday at 9:45 a.m.

The Brew Class: *Meets in the Room 131* - The Brew is starting a new book called, *United Methodist Beliefs – A Brief Introduction* by Bishop William Willimon.
Teachers: Tim and Christie Baker. Tim (405) 209-5467 and Christie (405) 922-5154

KIVA Class: *Meets in the Parlor* - Buzz McDaniel will teach the class and the topic will be *How We Read the Bible*. Leaders: Allen and Sherron Evans.

Reveille Class: *Meets in the Library* - Do you like to see how your faith impacts your everyday life? Join us for a discussion of how the Bible speaks to the current events in our lives. Teacher: Tom Fraley

Open Circle Class: *Meets in the Archives Room* - Join us as learn from Bible scriptures and songs. Teacher: John Marshall.

Roundtable Class: *Meets in Room 124* - Acts 15:1-12 tells about how Paul and Barnabas returned to Jerusalem to tell the apostles about their successful results in spreading the Good News to Gentiles in Antioch. The message for us is to allow no barriers in spreading the word about Christ. The author of our lesson emphasizes that God makes no distinction. Join us as Dr. Jerry Perryman leads our class. Teacher: Dr. Jerry Perryman.

Youth Class: *Meets in the Youth Basement* - Join us for fun, fellowship, and a lesson that will bring you closer to God. Student Pastor: Rev. Matt Patrick.

Children's Class: *Meets in the Children's Area.* - Join us for a child-friendly lesson, snacks, and crafts as we learn about God together. Director: Lauren Matthes.

Dr. Trevor Smith, Senior Pastor

Rev. Matt Patrick, Student Pastor

Michael Wylder, Director of Church Music

Lauren Matthes, Director of Children and Family Ministry

Delaney Sheffield, Administrative Assistant

Dr. Antone Godding, Organist

Kathy Smith, Bookkeeper/Treasurer

Louise Glass, Financial Secretary

Denise Buthion, Director of The Learning Center

Michael Hall, Maintenance/Custodian

Alfred Walker, Sunday Host

Randall Blair, Sunday Host

405-842-1486 • 405.843.1835 Fax • www.nicholshillsumc.org

The Learning Center (T.L.C.): 405-842-5325