



The Dovercourt Disclosure

A regular update from the Elders of Dovercourt Baptist Church

Issue # 7
April 2008

Gospel Sing Concert

A full house is expected for our Gospel Sing Concert on Sunday, April 6th. The concert begins at 7 pm, with doors open at 6:30. Featuring Victory Gospel Quartet, this quartet has been ministering throughout southern Ontario for over 10 years. Their CDs entitled, “Something Good” and “Feeling Fine” are indicative of their audiences, both as they come to hear them sing, and after they leave to go home.

Also participating in this concert will be our own “you take my breath away” pre-teen Marjorie, the mellow, soulful singing of Brigitte and Greg, and the joyful singing of Sister Sarah from Kenya. Refreshments will be served in the church lobby following the concert.

This is a great opportunity to invite your friends, neighbours, and relatives to a great evening of music, singing, and sharing about the Great God we worship and serve. Please mark your calendar/day-timer and we’ll see you at The Sing.

Newly Affirmed Elders and Deacons

The following names were recently affirmed at our Annual Meeting. Please pray for these people as they continue to serve in various leadership roles at DBC.

Elders

Amstrong Morvan
Jim Beck
Walter Kohut
Stephen Stinton

Deacons

Felisa Pastolero (Finance)
Shirley McKoy (Welcome Ministry)
Cathy Noble (KICK-Start)
Marion Alexander (Seniors’ Fellowship)
Rani Reynolds (Hospitality)
Michael Harris (Worship)
Manise Morvan (Nursery)
Michael Hamilton-Jones (Multimedia)
Zola Landu (Newcomers)
Marvin Reynolds (Visitation)
Kevin Noble (Men’s Fellowship)

New Members

The following people were voted into membership at our 2008 Annual Meeting. Please take time to welcome them into the DBC family in your own special way.

Shyam Basumatary
Jonathan Holmes
Kim Hwa Ja
Grace Jung
Hugh McPherson
Olivia Owiefie
Laura Steinecke
Victor Teca
Naomi Van De Visch
Shawn Van De Visch

Church Retreat

For the first time in its history, Dovercourt Baptist Church is planning a church retreat in September of this year. We want to encourage everyone who is a member or regular attendee to consider going on this church retreat to be held on the weekend of September 5-7, 2008. Generous, anonymous donations have been made to subsidize the costs involved, so that everyone who wants to attend should be able. The costs for members or regular attendees are as follows:

\$40 each per person
\$35 each for double occupancy
\$30 each for triple occupancy
\$100 total for families of 4 or more who share a room

The cost is \$175 per person for guests who do not attend Dovercourt. Take advantage of the Early Bird registration by registering before June 22, 2008. If you wait until after this date, the cost is an extra \$20 per person.

The retreat will be held at beautiful Muskoka Bible Centre near Huntsville, Ontario. We will be leaving at 8:00 pm Friday night, and returning on Sunday afternoon. Meals include Breakfast on Saturday to Lunch on Sunday. Various activities include chapel worship, talent show, hayride, use of the beach and marina, gym activities, and a nature walk. We encourage everyone to consider attending. We believe this will be an excellent opportunity for both personal and corporate growth as a church. Pick up a registration form at the Welcome Centre and we'll "♪ see you in September ♪."

Foreboding Financial Future

The DBC Elders would like to present a cautionary warning of sorts to its members and adherents. As many of you are already aware, 2008 began with a flurry of media attention being paid to economic and financial affairs. And even though it is still too soon to determine if the markets are currently going through a minor correction, or if this is the beginning of something much more serious, we still believe that the economic and financial outlook for the world in the next few years is not good. It appears that oil prices will continue to rise, having an impact on all other sectors of the economy and our everyday lives. America is currently 9 Trillion dollars in debt and rising,¹ and appears to be poised for economic collapse. If this scenario plays out, the rest of the world, including Canada, will not be immune to the effects.

So with these things in mind, we wanted to offer some recommendations in order to better prepare you for what may be coming, and to help you minimize the affects of these world forces of greed and manipulation on your personal lives. We are by no means saying we know what the future holds, but we sense the Spirit of God leading us to offer some kind of exhortation to those who would seek to act wisely about such things. The following recommendations are only suggestions, and we encourage you to first ask God for His guidance and direction before making any major financial changes or decisions. And please remember that *you* (not the leadership of Dovercourt Baptist Church) are responsible for your own personal decisions in this regard.

Things you might want to consider:

1. **CONFESS YOUR SIN.**² If you know that you have not been acting wisely regarding your finances, confess this sin to God and ask Him to help you make the right decisions from now on.
2. **GET OUT OF DEBT.**³ If the economy tanks, those people who are in debt will feel the affects much more than those who are debt-free. Please note that this advice does not necessarily apply to mortgage debt, but you still need to act wisely in this regard. If you doubt this advice, simply type "Subprime Mortgage Crisis" into your favourite search engine to learn more about the possible dangers associated with some forms of mortgage debt.
3. **ONLY SPEND MONEY YOU HAVE.** Living off your credit card is a recipe for disaster.
4. **LIVE BELOW YOUR MEANS.**⁴ This means you need to begin looking at every area in which you spend money, and start eliminating non-essentials, while looking for better deals on the essentials. If you are currently spending all of every pay check you earn, then you are definitely not prepared for a possible financial crisis.
5. **SAVE AND PLAN FOR THE FUTURE.**⁵ Learn to exercise diligence and restraint. This will allow you to save resources for future needs and also be able to give generously. By contrast, a foolish person consumes all their income. Many families spend all they make as quickly as they make it. Then, when more money comes in, they raise their level of consumption rather than save for the proverbial rainy day.
6. **SELL THINGS YOU DON'T NEED.** Use garage sales or services like eBay to start selling those things you do not use or need. We recommend this be done soon because an economic downturn will significantly reduce the number of people willing to purchase your used items.
7. **WORK DILIGENTLY.**⁶ Each of us should learn to take responsibility and be proactive rather than reactive in our financial planning. One suggestion might be to consider pursuing some form of self-employment to supplement your regular source of income.

8. INVEST WISELY. If you have investments, think seriously about how they are allocated. For example, if the world economy starts to fail, the stock market will probably take a hit. During tough economic times, precious metals are usually one of the safest forms of investment.
9. GIVE GENEROUSLY.⁷ God expects believers to give with a generous and cheerful spirit. This includes everyone, not just those who are rich. At first glance, such a principle appears self-contradictory. One would expect that giving wealth away will just make one poorer. But this is one of those Biblical principles God uses to “confound the wise.”
10. TRUST IN GOD ALONE.⁸ The Bible reminds us not to trust in ourselves or in others or in riches. Those who do so will eventually be disappointed, and will lose out on the rewards God has promised to those who will “trust and obey.”

Please keep in mind that these suggestions are very general in nature and that each person’s financial situation is unique and requires individual care. If you are interested in learning more about how to improve your finances, please contact the church through telephone, email, or otherwise. If there is significant interest expressed, then the DBC leadership will arrange for financial services geared toward providing this kind of personalized financial advice.

¹ http://www.brillig.com/debt_clock/

² 1 John 1:9 *If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.*

³ Proverbs 22:7 *The rich rule over the poor, and the borrower is servant to the lender.*

⁴ 1 Timothy 6:6-8 *But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.*

⁵ Proverbs 21:20 *In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.*

⁶ Proverbs 6:6-11 *Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come on you like a bandit and scarcity like an armed man.*

⁷ Proverbs 11:24-25 *One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.*

⁸ 1 Timothy 6:17-19 *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*