14221 Southfield Road Detroit, Michigan 48223 313-837-5040 www.macedonia-bc.com www.mbcdet.com

Macedonia Baptist Church

A monthly publication for Members of Macedonia Baptist Church

Rev. Charles D. Twymon, Pastor

Volume 16 Issue 1

January 2018

#### 2018 MEMBERSHIP REGISTRATION

Registration is extremely important! Since our last registration, members have left our church, changed addresses, phone numbers, and in some cases, last names. We must update our records to reflect these changes. In addition, all members will need to take a new photo.

If you value your membership with this church, please make every effort to preserve it. Registration will be held in the Atrium beginning Sunday, January 7, 2018, after the 8:00 a.m. and 11:00 a.m. worship services each Sunday for six weeks. A \$1.00 fee will be assessed to defray the cost of registration.

The By-Laws pertaining to annual registration, Article 1, Section 7, are as follows:

Every member must register in person during the first six (6) weeks of every new year. Provisions will be made for members who are unable to register in per-

son due to illness, military duty, and educational leave.

Any person desiring to register whose name is not found on the current membership list, must offer themselves as a candidate under Article 1, Section 2.

Your failure to register in person by Sunday, February 11, 2018, will indicate that you no longer consider yourself a member of this congregation. The termination of individuals from the church role will include the forfeiture of all rights and privileges associated with membership, including weddings and funerals.



Inside This Issue		
Announcements		
Sermons/New Members		
MBC Bible & Book Corner/Don't Make These Common Mistakes Assessing Your Retirement Preparedness4-5		
Church Humor/New Year's Resolutions		
Invitation to Sunday School		

## ANNOUNCEMENTS

### BIBLE STUDY OPTIONS



The Pastor's afternoon Bible Study class is suspended until further notice.



Bible Study, led by Rev. Willis, meets at 7:00 p.m. every Wednesday in Fellowship Hall. All

members and guests are encouraged to attend.

#### Monday, January 15, 2018



# MARTIN LUTHER KINGJR. \*\* DΔV\*\*





The Men's Ministry of Macedonia will be hosting their annual Super Bowl Fellowship in Fellowship Hall on Sunday, February 4, 2018, immediately after the 11:00 a.m. worship service beginning with a movie and continuing on with the game. All members and guests are welcome to attend. Be prepared to watch the Super Bowl and cheer for your favorite team. There will be good food and lots of fun!



#### **SERMONS**

CDs and DVDs are available through the Audio Ministry. Visit www.mbcdet.com/media or via the MBCDET app. to listen to archived sermons



Pastor Charles D. Twymon

- December 3, 2017, 8:00 & 11:00 a.m. "The Church That Jesus Built"

  Matthew 16:13-18

  Pastor Charles Twymon
- December 10, 2017, 8:00 a.m.
  "Do It For My Sake," Matthew 5:11-12
  Rev. Ronald Davis
- December 10, 2017, 11:00 a.m.
  "He'll Straightened It Out"
  Luke 13:10-13
  Rev. Raymond Willis
- December 17, 2017, 8:00 a.m.

  "Gratitude With The Wrong Attitude"
  Psalm 116:12-14
  Rev. Clifford Register
- December 17, 2017, 11:00 a.m.

  "I'm Dreaming Of A Right Christmas"
  Luke 2:13-18
  Pastor Charles Twymon

#### Christmas Eve

December 24, 2017 8:00 & 11:00 a.m. "Mary Had A Little Lamb," Luke 1:30-35 Pastor Charles Twymon

#### **NEW MEMBERS**

We welcome our new members who joined in December.



## **BRIAN MONTGOMERY SHARIA MONTGOMERY**

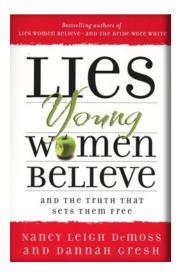
The New Members Orientation Class meets on the 2nd, 3rd and 4th Sundays at 9:30 a.m. on the second floor in the Upper Room.

When God calls you to something, He is not always calling you to succeed; He is calling you to OBEY! The success of the calling is up to HIM; The obedience is up to you!



## MACEDONIA BIBLE & BOOK CORNER

Submitted by Sonja Gray



Maybe you can identify. Trying to listen to the right voices can be difficult. *Lies Young Women Believe* was written by friends who will help you find the truth. Maybe your heart is telling you that some things in your life are way off course. Certain habits and relationships have left you confused and lonely. This is not the way it's supposed to be.

In this book, Nancy DeMoss and Dannah Gresh expose 25 of the lies most commonly believed by your generation. They share real-life accounts from some of the young women they interviewed, along with honest stories about how they've overcome lies they believed themselves. They get down in the trenches of the battle with you. Best of all, they'll show you how to be set free by the truth. This book is available in the Macedonia Bible and Book Corner.

# DON'T MAKE THESE COMMON MISTAKES ASSESSING YOUR RETIREMENT PREPAREDNESS

Excerpts
Submitted by Gloria Crawford



Do you have a good sense of how prepared you are for retirement? The majority of working-age Americans (52%) are "at risk" of not having enough to maintain their living standards when they retire, according to the National Retirement Risk Index calculated by Boston College's Center for Retirement Research. So academics there were curious: how well we are able to assess our own retirement readiness? Do those who are off-track know it? Do the well-prepared still worry?

**Source:** https://www.forbes.com/sites/ katherynthayer/2017/11/01/dont-make-these-commonmistakes-assessing-your-retirement-preparedness/ #4f66576d7804

## HERE'S WHAT TO DO ABOUT YOUR RETIREMENT WOES

Jennifer Brown, manager of research at the National Institute on Retirement Security, offers quick advice for three generations on boosting retirement readiness.

(Continued on page 5)

(Retirement—Continued from page 4)

#### 1. The generation: Millennials

The downside: The Pew Research Center reports millennials' higher rates of student loan debt, poverty and unemployment, and lower wealth and personal income compared to Gen X and baby boomer generations when they were in the 20-35 age range.

#### The goal: Prioritize saving

The advice: "Open a retirement savings account, even if your employer does not provide one for you, and save early and often. Max out an IRA, if you are not offered an employer savings account," says Brown. "Look into tax incentives such as the Federal Saver's Credit to increase your retirement savings and take full advantage of an employer match to save approximately 15% of your income."

A Gallup report concluded that millennials are also more likely to hop between gigs than their predecessors—and they can leverage this job movement to reassess their savings and employer perks: "Consider retirement benefits when looking for and changing jobs," advises Brown. "Many employers still provide traditional defined benefit pensions or generous employer matches to a 401(k)."

#### 2. The generation: Generation X

**The downside:** Only 12 percent of Gen X'ers are "very confident" that they will be able to fully retire comfortably. It doesn't help that many Gen X'ers find themselves straddling two costly responsibilities: raising kids and caring for aging parents.

The goal: Make a plan

The advice: "If you are a Gen X'er, take the time to sit down with a certified financial planner and make a plan for retirement, if you have not already done so. He or she can help you determine how much you should be saving and help you make up for any retirement shortfalls," explains Brown.

"A certified financial planner can also help you change your plan if you need to take time out of the workforce to provide parenting or caregiving, or if you need to cut down to part-time work. Understand that working past age 65 may not be an option, as over half of Americans leave the workforce between age 61 and 65."

#### 3. The generation: Baby boomers

The downside: Many baby boomers were already mid-career when employers started adopting 401(k) plans, so they haven't had as much time to save. Later access to 401(k) plans might also mean they're adjusting to less stable retirement outlooks: "Traditional employer-sponsored pensions that pay a fixed benefit from retirement until death—once a mainstay for middle-class retirees—have been disappearing, replaced by 401(k)-type plans whose payout depends on unpredictable investment returns," reports the Urban Institute.

The goal: Catch up

The advice: "Sit down with a certified financial planner and make sure that you are on track for retirement and set a goal year for retirement," shares Brown. "Discuss making additional catch-up contributions to make up for years that you may not have saved enough or were out of the workforce."

Sources: Transamerica Center for Retirement Studies, The Hamilton Project (Brookings), the Urban Institute, Gallup, Pew Research Center.

As an option, it would be beneficial to check with your local credit union or bank, as they often provide free financial services.



#### **CHURCH HUMOR**

Submitted by Maxine Gardner

#### A Child's Point of View!

The story of Adam and Eve was being carefully explained in the children's Sunday School class. Following the story, the children were asked to draw some pictures that would illustrate the story. Little Bobby drew a picture of a car with three people in it. In the front seat was a man and in the back seat, a man and a woman. The teacher was at a loss to understand how this illustrated the lesson of Adam and Eve. Little Bobby was prompt with his explanation. "Why, this is God driving Adam and Eve out of the garden!"



#### How to Get to Heaven?

A teacher asked the children in her Sunday School class, "If I sold my house and my car, had a big garage sale and gave all my money to the church, would I get into heaven?"

"NO!" the children all answered.

"If I cleaned the church every day, mowed the yard, and kept everything neat and tidy, would I get into heaven?"

Again, the answer was "NO!"

"Well," she continued, "then how can I get to heaven?"

In the back of the room, a five-year-old boy shouted out, "You gotta be dead!"

Read more at <a href="http://www.beliefnet.com/">http://www.beliefnet.com/</a> ilovejesus/features/hilarious-christianjokes.aspx?p=12#ZR9U7a0Oic0IEh2H.99

# **NEW YEAR'S RESOLUTION**

Submitted by Wendall Smitherman

Another new year is here and, with it, plenty of resolutions to eat right, exercise more, and lose weight. However, getting, from the "before" picture to the "after" picture is a long haul that can require an incredible amount of dedication and discipline.

But does it have to be that hard? Not necessarily. The good news is that there are a number of simple steps you can take to improve your chances of meeting your weight loss goals without completely overhauling your lifestyle.

Many people set out to lose weight and get in shape by setting a weight loss goal for themselves: say, lose 30 pounds or reach a pre-determined amount of weight. That strangely may work for some people, but there is another way to put yourself on the right track.

Instead, focus on a goal that requires weight loss and fitness, but doesn't depend on losing a set number of pounds. For example, challenge yourself to get in shape for an upcoming sporting event, such as a road race, tournament, etc. Keeping this goal in mind can help keep you motivated and will make the end reward that much sweeter.

Source: Home, Diet and Nutrition News and advice, by Emily Lockhart,





Invitation to: Macedonía Baptist Church Sunday School

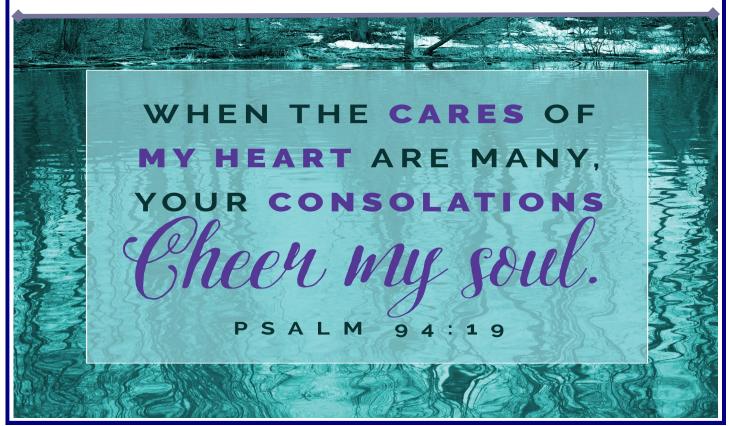
Superintendent of Sunday School: Rev. Ronald Davis

Pastor: Reverend Charles D. Twymon

The Sunday School Ministry invites you, your family and friends to attend Sunday School classes. The classes begin at 9:30 a.m. We know you will enjoy the wonderful lessons that will be reviewed, and can apply these teachings to your everyday life. The list of lessons for January 2018 includes the following:

#### **UNIT II: A Living Faith In God**

Date	Lesson	Scripture
January 7	A Sincere Faith	Daniel 1:8-21
January 14	A Bold Faith	Daniel 3:19-28
January 21	A Prayer for an Obedient Faith	Daniel 9:4-8, 15-19
January 28	A Strong Faith	Daniel 10:10-19





## Macedonia Baptist Church

14221 Southfield Road, Detroit, Michigan 48223

"Come over into Macedonia and help us." ACTS 16:9



## www.macedonia-bc.com

