



Friends of Crystal River,

We are in the middle of a four-week sermon series entitled, "More Than Enough." This series is challenging us as to how we might live a more joyous life by living a new, simple and generous life. One of the major action points in living a more joyous life is to have a plan that helps us to live within our means. It is to learn how to become a wiser manager of our financial resources. We all have a limited amount of resources and there are only two things one can do. 1) Spend less. 2) Earn more. This applies to each of us as members and friends of Crystal River UMC and to the church as well.

The definition of a wise money manager is one who "Evaluates your relationship with money and possessions and learns how to become a Wise Steward of these God-given resources." There are two suggestions that can help with managing our money more wisely. You might call them money wasters.

1) Impulse Buying. This is especially true when you go to the grocery store without a list. Instead of buying what you need, you buy things you end up not needing, or you over-buy. This is true when stores run sales and they get you in the front door for the item you are looking for, and then they entice you with the "Sale," to buy because things are on sale. Such a deal that you cannot pass it up. Right! Set a budget for what you need by making a list and sticking to the list.

2) Eating Out. If a family of four eats out four times a week at \$50.00 a meal, that equals \$200.00 a week. Multiply that by 52 weeks which equals \$10,400.00 for the year. That is a lot of money. If you were to eat that same meal, say a hamburger, fries and a drink prepared from home, it would cost \$6,000.00 a year. That is a significant saving of over \$4,000.00 for the year. Where could you spend or save that amount of money somewhere else that would be a wiser choice as a money manager? Now I am not saying you stop going out to eat, but I am suggesting that you decide on a budget, make it less of an impulse decision, and become a better manager.

As I said earlier, the church is in the same situation, but in addition we depend on each of you to share with God your resources back to the church. Several things we are doing to become wiser in managing the resources you share with the

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9:00 A.M.
Traditional Service

10:30 A.M.
Contemporary Service

church: 1) We changed Natural Gas companies. We dropped from \$3.75 a gallon to 2.09, a significant savings. We will have the Nomads in February hide the new tank behind a fence. 2) We use the services of the Nomads to work on projects around the church. This saves us big time in labor costs. The big project we are working on is to finish the interior of the Bethel Chapel. The AC is going in next week and so when the Nomads return in February, they will install the wall board, finish the flooring, install cabinets, bathroom fixtures, and paint. This will get us to a point that we can become more intentional in renting the Bethel out for weddings, which means it will help with the bottom line. The Nomads team that just finished up did some work out in the community, they painted the hallway in the office/school wing, they renovated the children's worship room in preparation for adding second grade next fall. They also built the back steps to the Bethel Chapel, and cleaned up the outside chapel we use for Easter Sunrise services. So you can see, we are blessed with the ability to maintain and improve our campus with the blessings of the labor the Nomads offer. Wise Management for the church. We are constantly looking to improve and use the resources that God has given us so we might be very wise managers.

The point I am making is that we all can find more joy and live a simpler and more generous life if we have a plan to become more wise in our use of our financial resources. When we do this, it frees up our resources so we might give back to God. Let me offer "Six Financial Goals"

1) Pay your Tithe and Offering First. God is entitled to the first piece of your budget, however you can define that gift. The hope is that you will move to the Tithe.

2) Create a Budget and Track your Expenses. We will put these forms out on the web page under the generosity icon.

3) Simplify Your Life-Style. The question here is how to find contentment in living and managing where you are in your life. In whom and where is contentment found?

4) Establish an Emergency Fund. Make that a part of your budget in saving and putting aside money for emergencies.

5) Pay off your Credit Card. Have a plan to pay off one, then another, then another. This will help you redirect some money towards your emergency fund.

6) Practice Long Term Savings and Investing. Start with a budget, have a 12 month plan, then a 2-5 year plan, then a long term plan. Without a plan, you plan to fail.

Pray about what I have been sharing with you today. Remember it comes down to two choices. **1) Make more money.** **2) Spend less money.** The bottom line is to move to a place of greater joy in your life by seeking a simpler and more generous life so that you might be blessed, and you might be a blessing for others.

CHRISTMAS PARADE

Need help decorating the float the week of November 26th through the 30th. Call the front office at 795-3148 and offer your time. Also, sign up at the Connection Point and come walk the parade with the church.

See you this weekend as we look at what it means to find Contentment in managing what God has given us. Unfortunately, too many of us live lives of discontentment. I will share some thoughts and some ideas how we might live a life of greater contentment. Hope to see you in worship on Sunday.

2018 NOVEMBER						
SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

**ALL MEETINGS ARE PUBLIC
WITH THE EXCEPTION OF SPRC**

FRIDAY– November 16 2018

Divinely Unique Thrift & Gift Store
9 a.m. - 4 p.m.
6:00 p.m. Celebrate Recovery (S)

SATURDAY– November 17, 2018

Divinely Unique Thrift & Gift Store
9 a.m. - 2 p.m.
2:30 Celebrate Leadership (RM 22)

SUNDAY - November 18, 2018

9:00 a.m. Traditional Service (S)
9:15 a.m. Upper Room (RM 8)
10:30 a.m. Contemporary (S)
10:30 a.m. Kennedy Disc (RM 8)
6:30 p.m. Boy Scout Troop 415 (T)

MONDAY - November 19, 2018

7:00 p.m. Bell Choir Rehearsal (S)

TUESDAY - November 20, 2018

9:30 Worship Design (RM 22)
6:00 p.m. Praise Team (C)
6:00 p.m. Joy Circle (Dinner Out)
6:30 p.m. Cubs Pack 415 (T)
6:30 SPRC (Room 22)

WEDNESDAY- November 21, 2018

Divinely Unique Thrift & Gift Store
9 a.m. - 4 p.m.
8:00 Meals on Wheels (K)
12:00 p.m. Friendship Circle (S)
3:00 p.m. Blessings in a Backpack
(Offsite)
6:00 p.m. Youth Group (RM 22)

THURSDAY - November 22, 2018

Thanksgiving Day (Office Closed)

FRIDAY- November 23, 2018

Divinely Unique Thrift & Gift Store
9 a.m. - 4 p.m. (Closed)
6:00 p.m. Celebrate Recovery (S)

SATURDAY- November 24, 2018

Divinely Unique Thrift & Gift Store
9 a.m. - 2 p.m. (Closed)
2:30 Celebrate Leadership (RM 22)

**if you have a change or
cancellation of a regularly
scheduled meeting/Bible Study,
please be sure to call the
front office with your
information so that our
calendars remain current.
Thank You!**

Blessings,
Pastor David



Remember to stop by and sign the prayer cards on Sunday morning. Then if you would, take the time to write a personal note of encouragement to these persons as well. The Care Notes are available at the table on Sundays. Thanks for serving and caring together as the CRUMC family of faith.

Joyce Caldwell
Frieda Addison

Sanctuary- (S)
Bethel Chapel- (BC)
Choir Room- (C)
Tabernacle- (T)
Kitchen- (K)



Bright Beginnings
Learning Academy
is Accepting
Applications
for Kindergarten
and First Grade.
To apply call
352/795-1240

We'll begin collecting
candy donations for the
parade Sunday at the
connection point and
don't forget to sign up
to walk and pass some
of that candy out!



Preschool Hours are 6:30
a.m.-6:00 p.m.
Infants through VPK

Now enrolling for VPK
2018/2019 School Year

VPK Hours
Monday - Friday
9:00 a.m. - 12:00 p.m.
with wrap care available

Call 352-795-1240
Lic# C05C10049



LIFEGROUPS

Please Contact The Church
Office for a Listing at 795-3148

Signups for the Salvation Army Bell Ringers will be out at the Connection Point this Sunday!!

Divinely Unique *Thrift Store*

5015 N. Citrus Ave • Crystal River, FL 34428
(352) 436-2221



Wed thru Fri 9 - 4
Saturday 9 - 2

Answering God's call
to serve others

A Ministry of Crystal River United Methodist Church



Hello, Church Family,

Well, last week was so busy that I didn't have time to write anything to tell you how busy we were!! Don't know where all those folks came from but several times they were 5 deep at the register. I'm so proud of our register folks who can and do keep their cool under that pressure. (I admire them because I don't!) While it's a wonderful problem to have, it's also a little scary because we are so short on help and expect it to be even busier the next few weeks. If any of you might help, even until Christmas, we would all be ever so grateful. Do stop by to see the new remodeling of the man cave, materials all donated by someone who loves the store and work done by our Nomad friends. It's a wonderful change and addition to an area that has always plagued us with darkness, closeness and mess. We are pleased with it AND a new look behind the counter, actually behind the person behind the counter. Christmas Corner got discombobulated while the construction was going on but is back in place now and we expect lots more nice things to appear as our folks begin their own decorating so stay tuned and come in often. We love and appreciate our regulars. See you at the store or in church.

Blessings to all,

Pattie and Your Thrift Store Board



Give Blood
November 25th



MON - THURS
9 A.M. - 12 P.M.
Closed Fridays



BOY SCOUTS OF AMERICA

Our BSA Leadership Team is looking for Administrative Leadership.

If you could spare a hour or so, once a month to make a Difference in our children's future, please contact the front office at 352/795-3148 Monday through Thursday from 9 AM to 12 PM



November 16

Theresa Turner
Bonnie Whetzel

November 19

Barbara Miller

November 21

Penny English

Larry Reeder

November 22

Rex Williams

November 27



Janice Holmes-Ray
Susan Kennedy
November 29
Betty Mounts

If we have missed your
Birthday, please contact the
Care Team at

careteam@crumc.com



November 5

Ron & Cheryl Bray

November 15

Bob & Clarette Boleware

November 17

Curtis & Linda McKeown

November 22

Thomas & Thomasine
Kennedy

November 23

Bob & Jane Kegan

November 25

Pat & Patricia Purcell

November 25

Scott & Marie Witte

November 27

Gary & Margaret
Williams

November 30

Becky & Brian Mason

If we have missed your
anniversary, please
contact the Care
Team at

careteam@crumc.com



Stephen
MINISTRY

Stephen Ministry is an ongoing ministry to meet the needs
of persons going through a crisis or in need of care.

Stephen Ministers provide one-on-one confidential
Christian Care giving to those in need. To refer yourself or
someone else, call Judy Leavitt
@ 352-746-7716.

Stephen Ministers meet every fourth Thursday of each
month for continuing education and supervision.



***Do you love discussing Scripture
and offering your thoughts on it?***

Then we have the perfect class for you!

9:15 a.m.-Upper Room Jesus Fellowship (Room 8)

10:30 a.m.- Kennedy Discussion Class (Room 8)

We can't wait to see you there!



CONGREGATIONAL CARE

Our Congregational Care Team helps to connect people in the congregation through visitation, phone calls, emails, & correspondence.

If you have a need, please call the office
@ 352-795-3148
or email careteam@crumc.com



Join us every Friday night for Celebrate Recovery.

Dinner begins at 6 p.m.

Worship follows shortly after at 7 p.m. following with small groups

All are welcome to attend.

Free child care is available - please call the church office to make arrangements!

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(Click banner below)



[To view the best version of the message, please click here](#)

4801 N Citrus Ave, Crystal River, FL 34428

352-795-3148

<http://www.crumc.com>

