



HAVE QUESTIONS ABOUT ST. PAUL?

Join us for coffee, meet our pastors, and find out more about our missions and ministries.

TODAY

at 11:45 AM
Connection Center

See page 5 for more.



July 9, 2017 Welcome from Pastor Bob

Whether you're a first time visitor or a member of our St. Paul family, I'm glad you've joined us this Sunday! Today we start a new series, "Say What?" that takes a look at some of the challenging teachings of Jesus. Sometimes we may misinterpret or misunderstand what Jesus really meant. This series may change your perspective on a few things you thought you knew!

If you're new to St. Paul I hope you'll join us in the Connection Center after 10:30 a.m. worship today. I always look forward to the chance to get to know each of you better, and it's a great way for you to get any questions you have about St. Paul answered or to get connected to our ministries as well. You can find out more about all our upcoming events in this bulletin or on our website: www.stpaulumc.org

Thank you for being part of the Lord's work here at St. Paul. With God's help, and all of us working together, there is nothing we can't do!

Bob Martin, Senior Pastor

Glorify God • Grow in Faith • Give in Love

GLORIFY GOD

TRADITIONAL WORSHIP at 9 AM

Prelude Aaron Cassette, Accompanist Welcome Pastor Pam Dubov

*Greet Oh How He Loves You And Me

*Call to Worship Leader: We are here,

People: in the name of Christ Jesus.

Leader: So ask right now,

People: and it shall be given to you.

Leader: Seek right now, People: and you will find. Leader: Knock right now,

People: and the door will be opened.

O Worship The King No. 73 *Hymns Give Me The Faith Which Can Remove No. 650 No. 881

*Apostle's Creed Prayer with Lord's Prayer

Scripture Reading: Mark 11:20-24 (NIV)

Offertory Beloved Mystery Sanctuary Choir *Doxology Praise God, From Whom...

*Prayer of Thanksgiving

*Transitional Hymn O Word of God Incarnate No. 598 Message "Ask Anything and It's Yours!" Pastor Bob Martin

Directed Prayer

*Hymn Faith While Trees Are Still in Blossom No. 508

*Benediction

*Postlude

*Please stand, if you are able.

If you need assistance, let an usher know.

Baby changing tables are located in both men and women's restrooms.

9 AM Greeters: Bev Haskell & Ola Joseph 10:30 AM Greeters: Sandy Venditto, Becky Carter, Sharon Herman

VISITING US TODAY?

If you're visiting us today, welcome! We hope you find St. Paul a comfortable place to worship and that you feel God's love. To find out more about us we invite you to:



VISIT OUR CONNECTION CENTER

If you have questions or would like to talk to someone about St.



VISIT OUR WEBSITE: www.stpaulumc.org





Making a Prayer Request

Write your prayer request on the Connect Card and drop it in the Connection Center or in the offering plate. You can call our prayer line at any time: 559-PRAY (7729).

Hear Our Prayer

Aaron Medlin Allison Hall Amanda Swan Andrew Medlin Annie Davis Aubri & Jessi Baby Padron & Family Barbara Dumbleton Bea Rogers Bert & Sassy Bishop Family Bonnie

Brad Jones Brandi, Kami & Karaline Brett

Brian Greely Bruce Medlin Caitlynn Timberlake

Carl J Carolyn Goodwin

Chad M

No. 895

No. 94

Charles Edmund Cliff Armbruster

Dave David Barrett Dawn

Dean Perdue Diane & Mike Don & Lorraine Piro

Donna Cordes Elaine McCarthy's

Family Elizabeth Thoeni Evelyn B

Evelyn Sukosd Frank Register Gilbert Quinn Glenda Neville Jace Michael Jackson Jan Dale

Jane Jason & Family

Jay Jenny Walter Jim Lucky Jodi, Ariel & Vickie John Fady Josh DeLoach Kamalinie Family Karen & Jordan Goodin

Kat Farhangi

Kathleen M Kayla McKagan Kenneth A. Kenneth Barnhart Kerry Thoeni Kim Morris Kristi Burslem Libby Burke Lillvann Linda Gray

Linda Weaver Hank Lori, Andy, David, Max, Austin, Brandon &

Lynn Jennings's Mom Margie Stillwell Mark LaPolla Mark Reffitt Mary Barrett Mary Moore Marylyn Neville Meghan Timberlake

Melvin

Michal Ruchale Pat Buckley Pat Greely Penny McElyea Peter H

Rich Stemboroski

RI T

Roger & Lori Bailey Roger Crockett Ron & Judy Getz Ron & Wanda Barker Shirley Register

Steve & Christine Brower Steve Harvey Suzanne Elliott Tammy Barker Terry B Todd Smyzer

Travis Vickie & DJ Goodin Windell T. White

Due to an early print deadline you may not see your prayer request on this list until next week, but it has been received by our prayer circle and is currently being prayed over.

10:30 CONTEMPORARY WORSHIP

A typical contemporary worship at St. Paul lasts about an hour. Worship is filled with current Christian music from our praise band. You are invited to sing along with the words on the screens, or simply enjoy the music. You'll notice there is a time in our worship to give financially. This is how we support the ministries and missions of our church. We hope you experience the love of God with us today!







PASSIONATE MUSIC



NO PRESSURE

Giving

It's easy to give online! You can make a one time gift or set up a convenient recurring contribution on our website. You can also use our online giving page to



pay for things like worship flowers, class study materials and more. Visit **stpaulumc.org** and click the Giving button, or use this QR code.

Flowers

Today's flowers are provided by:

- ▼ The Church Mice, in honor of Mary Williams and her loving care of our sanctuary landscape.
- Connie Mathews, in honor of Connie & Bill Matthew's 46th wedding anniversay!
- Marie Schreiner, in loving memory of my husband, Egon Schreiner

Last week one of the flower inscriptions was accidentally left out. We apologize for the mistake! The inscription should have read:

Flowers given by Julia Smith, in memory of Alvin Smith on our Wedding Anniversary!

Do you have an event or person you would like to honor with flowers? You can give a flower bouquet to the Glory of God. Call the church office at 584-8165, visit the Giving page on our website, or e-mail church@stpaulumc.org. Bouquets are \$40. Be sure to include your inscription with your order.

St. Paul United Methodist Church CONNECT CARD

Use this card to record your attendance and share your prayer requests, needs and interests. Tear off and return it in the offering plate, the basket in the lobby, or the Connection Center. You do not need to fill out the entire card, only the parts that apply to you!

Date: July 9, 2017 9 AM 10:30 AM		
Name:		
E-mail:		
Phone:		
Address:		
lama:		
☐ 1st Time Guest ☐ 2nd Time Guest		
☐ Regular Attendee ☐ Member(s)		
☐ Winter Resident		
□ Please undate my information		
Please update my information.		
I came today because:		
☐ I drove by ☐ I visited the website		
☐ I've been here before ☐ I received a mailing		
☐ I was invited by		
Other:		
The second secon		
I want to join your e-mail list:		
☐ Weekly Pastor's E-Note ☐ Growth Guide		
☐ Weekly St. Paul Newsletter ☐ Children		
Students Other:		
Be sure to put your e-mail address at the top of the card!		
be sure to put your e mail address at the top of the card.		
How can we pray for you?		
☐ For Military Prayer List		
☐ Do NOT publish in bulletin.		
☐ Do NOT include on prayer chain.		
☐ I would like to connect with a Stephen Minister.		
Trivodia like to confided with a stephen willister.		

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☐ Middle School After School Program (starting this fall) ☐ Driving the Church Bus ☐ Back to School Jubilee - August 5 Vacation Bible School: July 24-28 ☐ I can help all week. I can help on ☐ Mon ☐ Tues ☐ Weds ☐ Thurs ☐ Fri Church Auction ☐ Chairperson ☐ Other Help I plan to attend:	I am interested in:
Becoming a member Joining a Small Group Serving at the church How: Serving in the community How: Learning more about St. Paul ministries Specifically: Taking a Spiritual Gifts Assessment Other: I need a name tag for: (Name tags can be picked up in the Connection Center to the side of the lobby two weeks after your request is placed.) I would like to help with: Serving the homeless on Sundays Middle School After School Program (starting this fall) Driving the Church Bus Back to School Jubilee - August 5 Vacation Bible School: July 24-28 I can help all week. I can help on Mon Tues Weds Thurs Fri Church Auction Chairperson Other Help I plan to attend:	Rededicating my life to Jesus
□ Joining a Small Group □ Serving at the church How: □ Learning more about St. Paul ministries Specifically: □ Taking a Spiritual Gifts Assessment Other: □ I need a name tag for: (Name tags can be picked up in the Connection Center to the side of the lobby two weeks after your request is placed.) □ Would like to help with: □ Serving the homeless on Sundays □ Middle School After School Program (starting this fall) □ Driving the Church Bus □ Back to School Jubilee - August 5 Vacation Bible School: July 24-28 □ I can help all week. I can help on □ Mon □ Tues □ Weds □ Thurs □ Fri Church Auction □ Chairperson □ Other Help I plan to attend:	☐ Being baptized
Serving at the church How: Serving in the community How: Learning more about St. Paul ministries Specifically: Taking a Spiritual Gifts Assessment Other: I need a name tag for: (Name tags can be picked up in the Connection Center to the side of the lobby two weeks after your request is placed.) I would like to help with: Serving the homeless on Sundays Middle School After School Program (starting this fall) Driving the Church Bus Back to School Jubilee - August 5 Vacation Bible School: July 24-28 I can help all week. I can help on Mon Tues Weds Thurs Fri Church Auction Chairperson Other Help I plan to attend:	Becoming a member
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Vacation Bible School: July 24-28 I can help all week. I can help on Mon Tues Weds Thurs Fri Church Auction Chairperson Other Help I plan to attend:	☐ Driving the Church Bus
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I plan to attend:	☐ I can help all week.
	Church Auction ☐ Chairperson ☐ Other Help
☐ IOV Potluck: July 11 — 10 a m	I plan to attend:
— JOTT Officer, July 11—10 a.m.	☐ JOY Potluck: July 11—10 a.m.

Remember to fill out the other side with your name and contact info!

Don't forget to fill out the other side!

NEXTSTEPS

Want to know more about St. Paul, meet new people, or get more involved? TAKE THE NEXT STEP!



CONNECTION CENTER

Our Connection Center is located in the room to the side of the sanctuary. Stop by if you have any questions, need information, or would like to speak to someone about St. Paul.

DISCOVER ST. PAUL

Discover St. Paul is an informal coffee with the pastor to give you a chance to ask any questions you may have and discover more about who we are as a church, our mission, and core values. Our next Discover St. Paul coffee is next Sunday, July 9 at 11:45 a.m. in the Connection Center.





STARTING POINT CLASS

This four week class covers basics of our faith. For anyone who is new to attending church or is coming back to church.

ONGOING GROUPS

- Age level groups (ex. JOY, IGNITE)
- Source Groups (Small groups of twelve or less)
- Sunday School
- At 9:15 and 10:15 a.m.



SHORT TERM GROUPS

- Topical classes covering things like
 - ⇒ Finance
 - ⇒ Parenting
 - ⇒ Caretaking
- Topical and
- seasonal Bible studies and discussion

VISIT OUR WEBSITE
WWW.STPAULUMC.ORG

for more information about our ministries.

GROW IN FAITH

Adult Studies

Adult Sunday Morning Classes

Adults of any age are invited to join one of our Sunday school classes:

9:15 a.m. Sunday school class Room 202 in Bldg C

10:15 a.m. Sunday school classes

Inspirations - Purple Door Classroom (101) in Bldg C

Bereans - Conference Room 2 in Bldg B

Friendship—Room 201 (Community Room) - CLEC



JOY (Just Older Youth)
Potluck Celebration

This Tuesday, July 11 we invite you to join us at 10 a.m. in the LuAnne Willey Fellowship Hall (CLEC) for a potluck lunch and celebration of Jim and Bettie Mad-

drey's 75th anniversary. Jim and Bettie will share some of their story, followed by a delicious lunch. The church will grill hamburgers and provide beverages, so bring your favorite side dish or dessert to share! If you plan to attend, mark the Connect Card on page 4. Have questions or need more information about the event? Contact Dee Rogers at 513-293-4081.



IGNITE: Young Adults & Young Professionals

Join IGNITE tonight at 7 p.m. in room 202 of the Christian Life Enrichment Center for study and discussion. Follow IGNITE on Facebook for info on current and upcoming studies, events, and cancellations. To receive scheduling notes by text, email youngadults.stpaulumc@gmail.com with the phone number where you would like to receive texts.



ignitestpaul



Discover St. Paul Coffee

If you're new to St. Paul, thinking about joining, or just want to get connected with our missions and ministry, we invite you to join us for coffee today after 10:30 a.m. worship. Meet in the Connection Center at 11:45 a.m. for beverages and snacks, and the chance to get to know our pastors and St. Paul a little better. Meet some new people or ask any questions you may have about St. Paul.



Small Groups at St. Paul are formed by up to twelve people who meet to support each other in their faith journey and to "do life together." The groups meet regularly to:

- Grow in their personal relationship with God.
- Connect with other believers through worship, study, prayer, praise and service.
- Support each person in their faith walk.
- Be the hands and feet of Jesus by serving within their group, church and community.
- Enjoy fun and fellowship together.

If you would like to be part of a Small Group and forge a bond with other believers fill out the Connect Card on page 4 or contact Senior Director of Ministry Bobby Van Duyne at bobby.v@stpaulumc.org .



Children Infant- 5th Grade, Kaitie Johnson, Director of Children's Ministry, Kaitie.j@stpaulumc.org

Sunday Morning: Lil' Kidz Care

Lil' Kidz Nursery Care is available today for infants to 4 -year-olds, at 8:45 a.m. in the nursery building (Bldg B) next to the sanctuary. Sign in and you will be given a card that you will need to pick-up your child.

This Sunday: Preschool & K-5

Preschool and K-5 are invited to attend their own worship and lessons in the Children's Ministry Center in Bldg C at both 9 and 10:30 a.m.



Register Now for Vacation Bible School Your family is invited to join us from July 24 to 28 for Vacation Bible School. Our theme this year is Maker Fun Factory, and we'll learn all about how God made us for a purpose!

Let us cook and serve your family dinner! Then after dinner we'll sing and dance to praise songs, play team-building games in the gym, do fun crafts, and learn from Bible stories and from other kids' experiences. It's a lot of fun for the whole family, and it's all free!

Fill out your free registration now: stpaulumc.org





Student Ministry

6th-12th Grade Alison Van Duyne, Student Ministry Director, alison.v@stpaulumc.org



Sunday Night Student Ministry



Your closest friends, the people you call when you want to do something fun, the people you sit with everyday at lunch—how did they become your friends? Why did you choose them to be a part of your crew? When it comes to friendships, these are important questions to ask yourself. Why? Because your friends have the power to influence your life...for better or for worse. To help us gain some wisdom on friendship, we're going to take a look at Proverbs, a book in the Bible full of advice written by Solomon. If we apply Solomon's wisdom on friendships to our own lives, we'll find that the people we bring in to our crew will be the ones who influence us for the best.

TONIGHT:

Your friends can make you or break you Middle and high schoolers are invited to join us in the Mariposa Cafe for dinner at 5:30 p.m. followed by group games, exciting crowd breakers, passionate worship, biblical teaching, and a chance to connect with others through Small Groups. Dinner is \$3. Register in advance on our website: stpaulumc.org. Time together ends at 8 p.m.

Tribe Tuesday

Join us on Tribe Tuesday nights this summer for a fun activity each week. Check out what we're doing this week below and visit our website: stpaulumc.org to find out what's coming the rest of the summer.

JULY 11 - BEACH BASH SAND KEY PARK 5:30 - 9 PM. \$5

Meet at church at 5:30 p.m. Bring your suit, towel and a change of clothes.

SIGN UP AT STPAULUMC.ORG AND LET US KNOW WHICH EVENTS YOU PLAN TO ATTEND!

FOR

WHAT DOES "FOR PINELLAS" MEAN?

Too many times people only know what churches are against. We want to start a conversation about what St. Paul is FOR. We are FOR our neighbors, our community, families, elders, first responders, local businesses, those in need... We are FOR kindness, generosity, and positive change. We are FOR sharing God's love with our community. We are FOR Pinellas.

How do we show that we are FOR Pinellas?

Being FOR Pinellas means reaching out to our community and showing them what God's love is all about. It also means lifting up the people in our community who are making Pinellas a great place to be! Some of the ways that you can show that we're FOR Pinellas:

#FORPINELLAS

If you have a social media account, share the positive things you see in our community, or positive things you're doing, with the hashtag #FORpinellas. This might mean posting about the customer service you got that was above and beyond, or a local business that you've seen doing something positive for the community. It might be a random act of kindness you witnessed, or something you did. It might be the St. Paul ministry you're serving alongside. Anything that is making our community a better place — post it on Facebook, Twitter, or Instagram and tag it #FORpinellas so we can all share these positives.

SUPPORT COMMUNITY EVENTS

When we hear of community events, anything from Little League games to 5Ks, festivals to high school plays, we'll put together a St. Paul group to attend and cheer on our neighbors or support them by doing something like providing water at 5Ks. We'll get out into the community to show we care about our neighbors and that we are FOR Pinellas.

TAKE PART IN ST. PAUL MINISTRIES THAT IMPACT OUR COMMUNITY

St. Paul has many ways that we are already serving our community, with new ministries like our afterschool program starting soon. There are lots of ways for you to get involved. You can sign up on the Connect Card on page 4 to serve with our upcoming Vacation Bible Sschool and Back to School Jubilee—two ways we're reaching out to families in our community this summer. We also have lots of ongoing ministries you can serve with long term like Open Arms, our homeless meal, and Stephen Ministry.



WEAR THE SHIRT

Visit the Connection Center or the church office to get your FOR Pinellas T-shirt! Wear it out in the community and if anyone asks you what it means, tell them that St. Paul is FOR our community, and FOR them! When we serve

the community at VBS or Back to School Jubilee, or if we go as a group to support an event in the community, we'll wear our shirts so everyone can see we are FOR Pinellas. Shirts are available for a donation of \$5 (or \$6 if you pay by credit card.) We welcome additional donations if you would like to cover the cost of a shirt for someone who can't afford it.



FOR PINELLAS CARDS

Pick up FOR Pinellas cards in the Connection Center or in the back of the pew and carry them with you. If you do a random act of kindness, like paying for someone's meal or coffee at a drive-thru, give the server a card so they know why you're doing it. If you're sharing someone's story on social media, or someone asks you about your FOR Pinellas shirt, you can give them a card so they understand what FOR Pinellas means.

GIVE IN LOVE



Back to School Jubilee

Our Back to School Jubilee is on Saturday, August 5! If you would like to volunteer to help the week of the Jubilee we have jobs for people of all ages and abilities. We also need people to help inventory and sort supplies on Tuesday and Thursday mornings. Sign up on the Connect Card if you would like to help with the Jubilee

Of course we also need everyone to visit the school bus in the courtyard today and take a tag or two! Buy the supplies listed on the tag and drop them off in the circular bin in the lobby on Sunday or at the church office during the week. The supplies will be given to 400 pre-registered children in our community who otherwise would not have what they need for school.

100 Dresses Project

If you are interested in making T-shirt dresses to hand out at this year's Back to School Jubilee, contact Kathy Carr at 781-8195 or rmckwc@gmail.com. We supply the fabric and the t-shirts. You supply the thread and your sewing skills! Our project is funded by the donations of our congregation. Each dress costs around \$5 to make. If you would like to donate, put a gift in offering plate in an envelope labeled 100 Dresses Project. Gifts of any size are welcome!

Bus Drivers Needed

We need drivers for our summer camp field trips right now, and we will need drivers in the fall to pick up students at Largo Middle School when we begin our afterschool tutoring ministry. Drivers need to have a Class B License with a passenger endorsement to drive the big bus or a Class C License with passenger endorsement to drive the mini bus. If you don't already have a license, we can help you get licensed. Contact our Senior Director of Ministry, Bobby Van Duyne at bobby.v@stpaulumc.org.

Serve at Vacation Bible School

From July 24-28 we will host our annual Vacation Bible School. We hold our VBS at night from 6:15 to 8:30 p.m. so parents can join their kids for a free dinner and a night of fun activities. We need lots of people to help with everything from serving meals to running crafts and games or registering families as they



come in. If you can help with VBS, whether it's just for one or two days or the entire week, fill out the Connect Card on page 4. This is a great way that we are reaching out to show we are FOR Pinellas!

Homeless Meal

Each Sunday we serve the homeless a hot meal at Peace Memorial Presbyterian Church in downtown Clearwater. We need people who will help to serve the meal from 3:20 to 5:30 p.m. on Sunday. We also need people who are comfortable driving the van—no special license is required. The more volunteers the better so we can serve in a weekly rotation and not overburden just a few people.



Donate Blood Today

The bloodmobile is in the church parking lot today from 8:30 to 11:30 a.m. Giving blood saves lives right here in our community. They need is constant, and giving blood is another great way to show that we are For Pinellas. Everyone who donates will receive a free Tervis Tumbler like the one pictured at left, and a free wellness checkup including blood pressure, cholesterol screening and iron count, Just one donation can save up to three lives!

Coming this Week

Sunday, July 9

Courtyard Coffee	8:30 AM
Lil' Kidz Nursery	8:30 AM
Traditional Worship	9:00 AM
Children's Worship	9:00 AM
Sunday School .	9:15 AM
Bereans	10:15 AM
Friendship	10:15 AM
Inspirations	10:15 AM
Contemporary Worship	10:30 AM
Children's Worship	10:30 AM
Homeless Meal .	3:30 PM
Student Ministry	5:30 PM
IGNITE	7:00 PM

Monday, July 10

Summer Camp Girl Scouts	7:00 AM
	6:00 PM
Boy Scouts	7:00 PM

Tuesday, July 11

Summer Camp	7:00 AM
Toy Making	8:00 AM
JOY Potluck	10:00 AM
Students: Tribe Tuesday	5:30 PM

Wednesday, July 12

Summer Camp	7:00 AM
Toy Making	8:00 AM
Wednesday Serve	12:00 PM
Handicapable	6:15 PM

Thursday, July 13

Summer Camp 7:00	\(\mathbb{I}\)\
Men's Bible Study 7:00	AM
Toy Making 8:00	AM
Choir Rehearsal 7:00	PM
AA Meeting 7:00	PM

Friday, July 14

Church Office Closed

Summer Camp 7:00 AM

Saturday, July 15

Basketball	8:00 AM
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If you have an event to schedule, contact us at 584-8165 or e-mail kerry.k@stpaulumc.org

Deaths

Please pray for the family and friends of Elaine McCarthy who recently passed on to life eternal.

DONATE TO HELP REFUGEES IN UGANDA

Our missionary in Arua, Uganda, Carolyn Goodwin, has been serving South Sudanese refugees who have lost homes, jobs, family, friends and country.

HER MINISTRY INCLUDES:

- Providing trauma workshops with a biblical foundation, each one attended by 75-150 people
- Sunday school classes reaching over 300 children each month in the Rhino and Arua refugee camps
- Women's and Children's Prison Ministries that include weekly Bible studies, helping supply food to the women's prison, providing legal help to women who were unjustly imprisoned and more

Carolyn also works to provide some of the vital items not provided in the camps. One of the items that each person in the camps needs is a sturdy and warm blanket. Some don't have a blanket at all or share with 2-3 people. Carolyn has already begun providing blankets, pictured at right are a few of the people who recently received them. But each time she distributes blankets there are more people who need them than blankets to give. There are at least 100 people still in need of blankets!

HOW CAN YOU HELP?

Carolyn is in a dangerous environment bringing the word of God to so many. Your prayers support her emotionally and spiritually Your donations support her ministry to reach people for Christ and to help South Sudanese refugees who have lost everything.

If you would like to donate to provide blankets, trauma workshops, Bible studies or other assistance, visit the courtyard or the Connection Center after worship. You can drop off a cash donation or write a tax deductible check to The Mission Society. Include Carolyn Goodwin and #3080 in the memo. Money for this project can't be given to St. Paul, so please make your donation to The Mission Society.

You can also make an online donation at any time by visiting the Mission Society website: TMS-Global.org/give. Use the name Carolyn Goodwin and the #3080.

It doesn't take a huge amount of money from us to make an impact in the lives of many halfway around the world. Donations of any size can make a difference!



Carolyn leading a trauma workshop









ESTATE PLANNING:

Getting Affairs in Order isn't Just for Seniors

Most people don't start to think about estate planning until they're a little older and have achieved milestones such as marriage, homeownership and parenthood. Many believe that you don't need to work on these plans or documents until you reach your 50s or 60s. According to a recent study on Caring.com, only 22 percent of 18 – 36 year-old Americans have a planned will or trust. Two common reasons for not planning were:

- they felt they did not have enough assets to warrant making a will or doing some estate planning
- they felt they still had time before they needed to make plans.

The truth is, it's important for everyone, not just older adults, to have a basic estate plan in place in the event of an emergency or untimely death, which can happen at any age. If you don't have a an estate plan yet, here are some basic concepts and tools to get you started.



The Elements of Estate Planning

Basic estate planning tools might include a will, trusts, life insurance, employee benefit plans and healthcare directives and powers of attorney.

THE WILL can name a guardian for your children if both parents should die. This can be critical for parents with young children. A will also provides for the disposal of sentimental assets to family and friends, and is the place to state funeral wishes.

THE TRUST is a useful instrument for managing the assets of an estate. A trust may be created while still alive or contained within a will.

LIFE INSURANCE provides for a family in the event of death by replacing lost income and covering additional expenses resulting from death.

EMPLOYEE BENEFIT PLANS might include a retirement plan and group life insurance benefits. If participating in either plan, be certain that the beneficiary designations name the correct person or entity, as these are not governed by a will.

POWERS OF ATTORNEY may ensure that someone who you have chosen has the authority to act on your behalf if you are incapacitated due to an accident or sudden illness.



Stop and Think

The first step in estate planning should be to take some time to ask yourself the following questions:

- What happens if . . .
- Who should receive my assets? Spouse? Siblings? Church? Friends? Charity?
- Who should be the executor of my estate?

There are no right or wrong answers; they are personal and specific to the individual. Ideally, estate plans should be established when we are young adults, and then reevaluated throughout our lifetime as priorities and life circumstances change.

Creating a will is a good first step to take, and can offer a sense of peace of mind regardless of your age. Most local attorneys can draft a Last Will and Testament at an affordable rate. Certified Financial Planners are also a resource to assist you in your estate planning process. We have people within our congregation and at the United Methodist Foundation who can help. Call the church office for a listing of Attorneys and Financial Planners within our congregation. Consider leaving a gift to the church in your will and become a generous giver who transforms Ministry. **Don't put off making deci**sions that will affect how and where your assets will be allocated. Take the first step toward getting your affairs in order.

The Reverend Bob Martin, Senior Pastor The Reverend Pam Dubov, Minister of Outreach and Missions



Address: 1199 Highland Avenue in Largo, 33770 Phone: (727) 584-8165 | Prayer: (727) 559-PRAY Office Hours: 9 a.m.—5 p.m., Monday-Thursday E-mail: church@stpaulumc.org | www.stpaulumc.org

