

Sermon Notes

October 6, 2013

Bo Matthews, Senior Pastor
bomatthews@verizon.net

Key Verses

Questions I Have

My Personal Take-Away

Take-Aways from the Pastor

1.

2.

3.

Welcome
October 6, 2013



BRANDYWINE
VALLEY
BAPTIST CHURCH

Welcome to Brandywine Valley Baptist Church!

Join us in introducing people to Jesus Christ and helping them follow Him.



Welcome to Our Guests!

If you are visiting with us today, welcome! We are glad you are here to join us in worship. We invite you to fill out a Connection Card and pick up a gift at the Guest Welcome Center as a welcome gift. You will also find information about our ministries in the entryway as you enter or exit the building. May you experience the love of God and the presence of the Living Christ in your time with us today. We hope to see you again soon and that you will consider calling Brandywine home!

Let's make accessible the spiritual **TREASURES** of our church to the spiritual **YEARNING**s in the Brandywine Valley one household at a time.

We will help each other move from the **MARGINS** of Christianity to **MATURITY** in Christ by providing **REAL HELP** and **REAL HOPE** to people

Sunday Morning at a Glance

8:15 a.m.

Contemporary Worship

Children's Ministry: Birth-3 yrs. in nursery

(4 yrs., K, 1st & 2nd graders leave just before sermon for Worship Training Class)

9:45 a.m.

Contemporary Worship

Adult Christian Education Classes: Choose a class in which to grow (see pg. 6).

Student Ministry: 6-12th grades in the gym

Children's Ministry: Birth-5th grade in nursery & classes

11:15 a.m.

Traditional Worship

Adult Christian Education Classes: Choose a class in which to grow (see pg. 6).

Children's Ministry: Birth-3 yrs. in nursery

(4 yrs., K, 1st & 2nd graders leave just before sermon for Worship Training Class)

Join us Next Sunday for Worship

8:15, 9:45 and 11:15 a.m.

The Will of God (Ephesians 5:8-17), Pastor Bo Matthews

On the Calendar

- | | | |
|--------------------------------|------------|------------------------------|
| • Today | 9:45 a.m. | PATH Classes for adults |
| • Thursday, October 10 | 7:00 p.m. | Academy Class |
| • Fri.-Sun., Oct. 11-13 | | Women's Retreat |
| • Tuesday, October 15 | 7:00 p.m. | The United We Stand Tour |
| • Saturday, October 19 | | Third Saturday Opportunities |
| • Sunday, October 20 | 11:15 a.m. | Compassion Letter Writing |
| • Wednesday, October 30 | 12:00 p.m. | Merry Hearts Luncheon |

For a complete list of events and times go to www.brandywineonline.org.
Click on Events then drop down to Calendar.

Board of Deacons

George Berghane

Jim Blosser

Brett Dorsch, Chairman

Lee Holtzclaw

John Hutchison, Secretary

Don Kugelberg

Willie Mah

Bo Matthews, ex officio

Craig Montgomery, Vice-Chairman

Steve Schambach

Eric Smith

Lanny Weaver

Jack Woodall

Pastoral Staff

Bo Matthews

Senior Pastor

bomatthews@bvbcnet.org, ext. 110

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Associate Pastor, Student Ministries

matthewmcnutt@bvbcnet.org, ext. 140

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Associate Pastor, Singles & Small Groups

karlnockengost@bvbcnet.org, ext. 121

Kristi Pullig

Director of Children's Ministries

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Associate Pastor, Worship & Music

samstein@bvbcnet.org

Steve Schambach

Ministry Coordinator

Brandywine Valley Baptist Church

7 Mt. Lebanon Road Wilmington, Delaware 19803

(302) 478-4255 // brandywineonline.org

Prayer Requests for 10/6/2013

BVBC Family Members in Harm's Way

Penola Fisher's son-in-law, Darrin White – Air Force

BVBC Family Needs for Prayer

Grieving

*John Eleutheriou and family– death of John's mother
Bill Vigneulle and family – death of Bill's brother

Sick

Terry Ladd – severe head pain

Dick Lawyer – recovery from surgery

*Ashley Sabo – knee surgery on 10/8

Theresa Silva – recovery from gallbladder surgery

Jack Lober's grandson, Shane Oakes – recovery from bone implant in knee

Carey Nathan's sister-in-law, Deb Petriuska Nathan – recent cancer diagnosis

Barbara Pleva's great-nephew, Jack (newborn) – recovery from fluid in lungs

Barbara Pleva's niece, Kerrie – recovery of pulled muscles after hard delivery

*Joanne Schmelzer's sister, Peggy Anderston – undiagnosed illness and on bed rest

*indicates new or updated prayer requests

**Congratulations to Brandon & Amanda Ontjes
on the birth of Collins Eliana on October 1!**

The most current prayer requests will be listed in Ministry News. After several weeks, you will find the requests on a more complete prayer page you can pick up each week at the Welcome Center. Updates and prayer requests can be submitted directly to Carolyn Gale, Email Prayer Chain Editor, at BrandywinePrayer@yahoo.com or call her at (484) 574-8950.

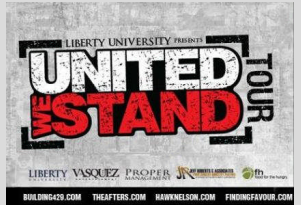
Please pray for these BVBC families & their unborn babies

Dec David & Cindy Hall
Mar David & Karrie Kershner

Brandywine Highlights

United We Stand Tour at Brandywine!

The United We Stand Tour brings together hitmakers BUILDING 429 and THE AFTERS, along with HAWK NELSON! All three artists have huge singles currently on the radio with 2 already peaking at #1. Throw in newcomers Finding Favour and you have one of the most sought after tours of 2013– and it's coming to Brandywine! The concert is Tuesday, October 15. Doors open at 6:30 p.m., with the show starting at 7:00 p.m. There is open seating. Tickets are \$20 in advance/\$25 at the door or \$15/groups of 10+. You can purchase tickets online at itickets.com or by stopping at the church office during the week.



Help with the United We Stand Tour!

The United We Stand Tour is Tuesday, October 15. Doors open at 6:30 p.m., with the show starting at 7:00 p.m. We are in need of volunteers both before and during the event. If you are interested in helping us out, please contact Pastor Matthew McNutt at matthewmcnutt@bvbcnet.org.



Run Joy-Hope is coming to Brandywine Next Saturday, October 12!

Have Joy. Spread Hope. The USATF 10K/5K Run/Walk with a Free Kids Fun Run begins in front of the church and finishes in our parking lot. Registration opens at 7:30 a.m. for the 10K Run starting at 8:30 a.m. The 5K Run/Walk begins at 10 a.m.

The Joy-Hope Foundation provides families with a “New Memory-Making Getaway” who are grieving the death of their child, due to illness. Since 2010 they have been able to bless 13 families with such Getaways. Currently there is a need to fundraise for our 9 waiting families. Each trip costs up to \$5,000. We also strive to raise awareness and support for Mitochondrial Disease Research at CHOP (Children's Hospital of Philadelphia).

Entry fees for this year's race: \$20 pre-registration until 10/10; \$25 after 10/10 and day of race; if you are doing both events, pre-registration is \$30, or \$35 day of; family of 4: \$70 (pre-registration only); 18 and under: \$15 pre/\$25 day of. The Fun Run is free. New this year: fundraise \$100 or more and receive a refund of your registration fee!

For more information, or to register online, visit www.joyhopefoundation.com. Questions? Contact Amy Benton at (302) 379-1209 or amy@joyhopefoundation.com.

Take a Step along The PATH this Fall

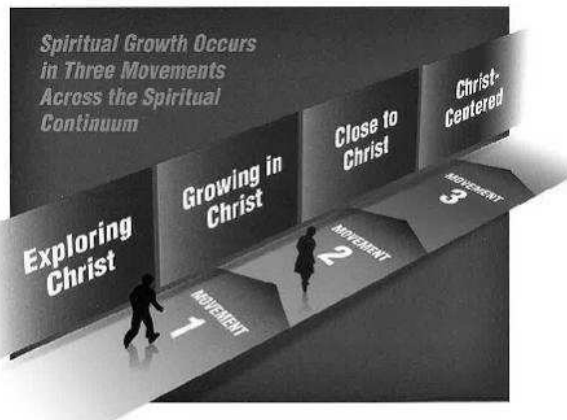


What is The PATH?

The PATH is Brandywine's intentional discipleship process of drawing people closer to Christ.

Brandywine's mission is to introduce people to Jesus Christ and help them follow Him. The PATH is designed to strategically encourage the mission. It is **intentional**. Discipleship does not happen by accident. It is **individual**. Your path may look different from the person next to you. It is **integrated**. This applies to all ministries and all age-groups at Brandywine. We want to take steps together on our journey, being transformed into the likeness of Christ.

What will your next step be? Let's draw closer to Christ together. Come join this exciting adventure!



For current offerings along The PATH, visit the information counter outside the Fellowship Hall to pick up a brochure. You may also visit brandywineonline.org/thepath.

Brandywine Missions

Help Internationals in Our Community

Brandywine has resumed classes for adult learners of English on Tuesday evenings. Volunteers are needed for providing hospitality, teaching and childcare. Specific help is needed on Tuesday evenings from 6:15-7:15 p.m. to set up snacks for the ESL break time. This involves making coffee and setting out other drinks and snacks. For more information about this local, cross-cultural outreach, contact Lisa Grimsley at grimsley@udel.edu or (302) 650-0907.

Read Aloud Delaware

Read Aloud Delaware needs volunteers to read to 2-, 3-, or 4-year-olds for 1-2 hours, once a week, to one child at a time (10 minutes/child). Volunteers read at child care centers and Head Start programs. Volunteer hours are available Monday through Friday, 9:30-11:30 a.m. and 3:30-4:30 p.m. Share the joy of reading and give a child a reading start! Please check out www.readalouddelaware.org or call Judy Arthur at (302) 656-5256.

Community Service on Third Saturdays & Sundays: October 19-20

Sign up for service opportunities at the Missions Corner or brandywineonline.org.

Sunday Breakfast Mission: Help serve evening meal from 5:15-6:30 p.m. to homeless men, women & children. **Sojourners' Place:** Prepare/serve evening meal from 4:30-6 p.m. for men & women returning to the community as self-sufficient people. **Habitat for Humanity:** Help with home construction for low income families from 8 a.m.-3 p.m. or provide lunch from 11:30 a.m.-1 p.m. **ShIPLEY Manor Outreach (3rd Sunday – October 20):** Hymn singing, devotional message, prayer & meet/greet fellowship time starting at 2 p.m.

Donate to a Brandywine-supported agency through United Way at work. A list of agencies can be found at the Missions Corner (in the Gathering Area to the right of the front doors).

Donate your extra 2014 calendars to the prison ministry. Calendars can be left at the Missions Corner (please remove address labels; no spiral bindings).

Missions Corner

Spotlight on current efforts of Brandywine-supported missionaries

Ed & Ellen Carwheel (Philadelphia)

Working with BCM (Bible Centered Ministries), Ed & Ellen's ministry efforts have a strong emphasis on evangelism through camping during the summer months. An anonymous organization gave a financial grant to send 50 inner-city young people to Camp Streamside. Ed & Ellen coordinated the kids and teens taking the bus from Philadelphia to Streamside and back each Monday and Saturday in July. They ask for prayers that each camper continues to encounter the Lord Jesus as the Holy Spirit does His work. Efforts also included a 5-Day Bible Club Program on the streets of Philadelphia and an Adventure Club in August. In a recent newsletter, they write, "We are praising the Lord for the delightful privilege of serving Him in all our inadequacies and inconsistencies. What a joy to know that we are being transformed into the image of Jesus Christ!"

For a more complete list of current prayer requests for BVBC missionaries, don't forget to pick up a prayer request card at the Welcome Center Desk.

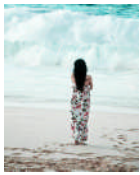


Spotlight on Serving

For a list of service opportunities, please visit brandywineonline.org/serve.

Fall Festival – Coming Soon!

Volunteers are needed to help with this year’s Fall Festival at Brandywine on Friday, October 25 at 6 p.m. If you are interested, please sign up at the registration table or online. We need helpers for planning, set-up, running stations at the event, and clean up. Please call or email Kristi Pullig at (302) 478-4255 or kristipullig@bvbcnet.org. If you would like to donate candy (individually wrapped) for the event, please place your donations in the bin in the Gathering Area.



The Women’s Retreat is Next Weekend!

Over 100 Brandywine women will be gathering at the Atlantic Sands Hotel and Conference Center (at 101 North Boardwalk in Rehoboth Beach, DE for a retreat next Friday-Sunday, October 11-13! Check-in is any time on Friday after 3 p.m. with the first session beginning at 8 p.m. Dinners are on your own that evening, but we’ve made a few group reservations at some local restaurants Saturday night; sign ups for these will be done upon arrival. Please be praying for the women who are traveling, and the families that are left behind, that the Lord would speak to His daughters and that we would be able to hear and respond to Him.

Announcing **We Three Spies**

A Christmas musical designed for **all children in 1st-8th grade**
Practice meets today from 5-6 p.m. in the Sanctuary.

Sign up today in the Gathering Area. **Today is the last Sunday to sign up!** CDs & books are available to pick up **this morning**. Cost is \$10 each for book & CD. Our presentation of “We Three Spies” will be December 24 at 5 p.m. We will also sing at other times.

General News

Flowers this week are “in loving memory of Ray Minix, with love from the Minix and Rowe families.”

New Members: The Board of Deacons recommends Tracy & Carrie Hayes for membership, to be voted on by the congregation on October 20.

Invitation to the Church: Abigail Ernst and Anthony Santiago invite all members and regular attenders at Brandywine Valley Baptist Church to attend their wedding ceremony on Friday, October 18, at 4 p.m. in the Brandywine Sanctuary. We would be blessed to have our church family present for this joyous occasion! (*Private reception following.*)

Sanctuary Flowers: Would you like to honor someone or celebrate a special occasion with a flower arrangement in the sanctuary? To choose a date or for more information, e-mail Lisa Burchnall at twigs-blossoms@comcast.net.

Don’t Forget: BVBC recycles all kinds of paper! Bring in your old magazines, newspapers, catalogs, shredded paper, paper, junk mail, weekly circulars and office paper.

Get Connected

Season of Service is Coming!

Last spring, 800 responses to two surveys revealed to us your desire to engage our surrounding communities in the name of Jesus. So, we are calling the entire congregation to a season of life together, called “The Season of Service.” We want to challenge the entire congregation – men, women, young, old – to find some way between now and Christmas Day to serve your local community in the name of Jesus. We have some ways planned to do this together, and we will fill you in on those in the coming weeks. But we also know that you are a very creative bunch, and that you have a great many connections in your neighborhoods. We want you to consider how you, your family, or your small group might engage you communities in your own ways.


We are so serious about that challenge, that we are doing something pretty drastic about it. On Sunday morning, October 27, we are canceling everything! That’s right– canceling everything! On that Sunday morning, we are holding a congregational-wide Commissioning Service. Because we are so large, we can’t do it at one time, so we plan to hold two identical services, one at 9:30 and the second at 11 a.m. We will worship together, young and old, traditional and contemporary, and we will all be commissioned to the task of serving our communities during this Season of Service.


Stay tuned over the next several weeks for more information.


Annual Leadership Meeting & Dinner Scheduled for Tuesday, November 19


The annual congregational meeting to fill leadership position will be Tuesday, November 19 at 7 p.m. Dinner will start at 5:30 p.m. There will be meals for children. Everyone at Brandywine is invited; however, members are urged to attend. Childcare will be available for children up to fifth grade, and needs to be reserved by Sunday, November 17. Sign ups will begin October 27.


Stay Connected

 www.brandywineonline.org

 [brandywineonline](https://www.facebook.com/brandywineonline)

 [bvbconline](https://twitter.com/bvbconline)

 brandywineonline@gmail.com

 Prayer Chain:
BrandywinePrayer@yahoo.com

Sunday Morning Adult Classes along The PATH

Classes at 9:45 a.m.

Faith Class: <i>The Church in Exile: The Book of Daniel</i> Teachers: Sam Arthur, Ed Ford, Paul Johnston	Location: Room 33G
Fellowship Class: <i>The Parables of Jesus</i> Teacher: John Ladd	Location: Room 33C
Homebuilders: <i>Hope, Faith & Love in Trying Times</i> Teacher: Wayne McCarty (and others)	Location: Room 33K
Quest for Christianity: <i>Book of John</i> Teacher: Don Kugelberg	Location: Fellowship Hall
Women's Class: <i>Creation to King Saul</i> Teachers: Rotating Teachers	Location: Room 17A&B
*Young Family Life: <i>A community of families with young children</i> Topic: <i>A Study in the Book of Jonah</i> Teachers: Craig Montgomery	Location: Room 16A&B
JOURNEY: <i>A community of young adults in their 20's</i> Teachers: Rotating	Location: Loft (above the gym)

Classes held at 11:15 a.m.

*MOSAIC: <i>A class that focuses on singles but open and welcome to all</i> Topic: <i>Romans</i> Teacher: Matt Eckman	Location: Room 17B
*Young Family Life: <i>A community of families with young children</i> Topic: <i>Politics and Paul</i> Teachers: Mark Westmoreland	Location: Room 33L
Deeper, Higher, Stronger Small Group Topic: <i>A Christ-centered, life application Bible Study</i> Teachers: Robert & Sandy Ricci	Location: Room 33G
Spiritual Disciplines Topic: <i>The Life You've Always Wanted</i> Teacher: Sandy Nockengost	Location: Room 33F
Authority of the Bible Teacher: Pastor Karl Nockengost	Location: Room 33C

*This class is a ministry to young adults that include small groups and outside activities.

Are you able to help around the church?

In place of this year's fall Work Day, the Brandywine Property Committee will be seeking help with numerous work projects around the church. Stay tuned for more information about what these projects will be. If you have any expertise or skills that could help us with these work projects, please contact Marty Marcus at martymarcus3@gmail.com.



Student Ministry

Today Student Quest at 9:45 a.m.
Wednesday, October 9 Small Groups at 6:30 p.m.
Tuesday, October 15 United We Stand Tour
Sunday, November 3 Worship Team Practice at 12:30 p.m. in the Gym
Friday, November 22 Middle School Bounce Party (6th-8th Graders)
Friday, November 22 Sr. High's Endless Night (9th-12th Graders)

SMALL GROUPS meet on Wednesday nights during the school year from 6:30-8 p.m. Small Groups are a great way to grow closer to God, make new friends, and have tons of fun! We start out all together with hang out time from 6:30-7 p.m. and then students split up into their small groups from 7-8 p.m. based on grade and gender. Come kick off the new school year by joining a small group! **NOTE:** Because Awana meets on the same night, students must enter at the West Wing entrance (the Gym entrance) where we will have someone signing everyone in.



SAVE THE DATE! The United We Stand Tour is coming to Brandywine Valley on Tuesday, October 15 at 7 p.m. Get excited for amazing music by Building 429, The Afters, Hawk Nelson, and Finding Favour! Invite your friends and spend the evening rocking out to some great Christian music. Tickets are on sale now for \$20 in advance, \$25 at the door!

WORSHIP TEAM PRACTICE: Calling all student musicians! The next Worship Team practice will be held on Sunday, November 3 from 12:30-2:30 p.m. in the Gym. We will practice several worship songs, sharing what we know and growing together as a team! Bring whatever instrument you play (including voices) and whatever skill level you are at, and come practice with us. If you plan to be involved with the Worship Team this year, this practice time is a great way to get connected. Eat lunch beforehand and be ready to practice!

SAVE THE DATE! Endless Night: The Ultimate All-Nighter! For 9th-12th graders. On Friday, November 22 from 9 p.m. to 7 a.m. Flyers and permission slips will be available soon. Don't miss it - it's going to be awesome! Last year's photos are posted on the Summit Student Ministry Facebook page.

SAVE THE DATE! Middle School Bounce Party! Who says high school has all the fun? We've got a gym full of inflatables...and we're going to use them! For 6th-8th graders. Come join us on Friday, November 22 from 6-8 p.m. in the Gym. More details to follow.



They will be like a tree planted by the water that sends out its roots by the stream. It does not fear when heat comes; its leaves are always green. It has no worries in a year of drought and never fails to bear fruit. Jeremiah 17:8

brandywineKIDS

CHILDREN'S BULLETINS: Our children's bulletins are designed for any child up through 5th grade. These pages are filled with activities intended to connect our children to the worship service. You can find children's bulletins near the side door in the Sanctuary.

AWANA HAS STARTED! Awana meets on **Wednesday nights from 6:30-8:00 p.m.** Registration is available all throughout the year. First-time visitors are free. To join Awana, the payment is a \$30 non-refundable registration fee that includes club costs for the year, a uniform (vest or shirt) and handbook. Visit the Gathering Area today to pick up a registration card or register and pay online at brandywineonline.org. Contact Kristi Pullig if you would like to help during Awana each Wednesday night.

FALL FESTIVAL at Brandywine on Friday, October 25 from 6-8 p.m. Join us for inflatables, games, treats, hot dogs, balloon art, food, face painting and more! This is a great opportunity to bring your friends. Costumes welcome (nothing scary, please). Tickets are available starting today in the Gathering Area. Advance tickets are \$1/child. At the door they will be \$3/child. (Children under 2 and adults are free.) Ask about free tickets for friends. Kids must be accompanied by an adult.

FALL FESTIVAL – Volunteers Needed! If you are interested in helping, please sign up at the registration table or online. We need helpers for planning, set up, running stations at the event and clean up. Please call or email Kristei Pullig if you have any questions at (302) 478-4255 or kristipullig@bvbcnet.org. If you would like to donate candy (individually wrapped) for the event, please place your donations in the bin in the Gathering Area.

CHILDREN'S MINISTRY CONTACT: If you are not receiving Children's Ministry emails and would like to be added to the email list, please contact Kristi Pullig at kristipullig@bvbcnet.org. Also look for us on Facebook at [facebook.com/bvbckids](https://www.facebook.com/bvbckids). Children's Ministry information and registration forms for certain events can be found on the church website at brandywineonline.org.

SAVE THE DATE

- Joy-Hope Foundation 5K/10K – October 12 See page 3 for more information.
- Fall Festival – Friday, October 25

Small Groups along The PATH

Alpha Forming

The Alpha course is a 12-week practical introduction to the Christian faith. It addresses foundational questions, while providing guests with an opportunity to explore the meaning of life. We urge you to invite a friend and sign up for the Alpha Course! You can sign up by calling the church office at (302) 478-4255 or email Pastor Karl Nockengost at karlnockengost@bvbcnet.org for more information.

Grief Share Support Group to Start

Grief Share is a support small group for anyone who has suffered the loss of a loved one. A new session of Grief Share meets on **Tuesday afternoon** in the Conference Room from 1-3 p.m. The **Tuesday evening** sessions are 7-9 p.m. in the Conference Room. To sign up or for more information, please call the church office at (302) 478-4255 or Norma Smith at (302) 798-1694.

DivorceCare Has Started

A DivorceCare Support Group has begun. We are meeting on Monday evenings from 7-9 p.m. in Room 33C. Childcare will be available if needed. Don't go through separation or divorce alone; join a caring group of people to walk beside you through one of life's most difficult experiences. This group is led by people who understand, from personal experience, what you are going through. You will find valuable resources to help you deal with the pain of the past and look forward to rebuilding your life. For more information, please contact Lori Kellogg at lori.kellogg@yahoo.com or Jan Skipper the church office at (302) 478-4255.

Tuesday Morning Small Group for Women

A small group for women meets on Tuesday mornings at Brandywine Valley. We meet from 9:30-11:15 a.m. in Room 17A&B and we are studying "James: Mercy Triumphs," a Beth Moore study. Childcare is available. For more information, contact Jan Skipper at (302) 478-4255 in the church office.

Weeknight Class along The PATH

Thursday Night Academy Class

An Academy Class on "How to Study the Bible" meets on Thursday nights at 7 p.m. in Room 33C of the Fellowship Hall. This class focuses on techniques and principles that will help you develop an understanding of the Bible and cultivate your own spiritual nourishment. This challenging class includes a workbook with homework which many find enriching and rewarding. There is still time to join! Led by Pastor Karl.

October 6, 2013

Sam Stein, Associate Pastor of Worship & Music
 Regina Ontjes, Assistant to the Pastor of Worship & Music

Sound enhancement units are available at the Welcome Center
 for those who have difficulty hearing.

8:15 / 9:45 a.m. Contemporary 11:15 a.m. Traditional

Prelude
 Call to Worship
 Praise Choruses, Hymns
 Prayer
 Anthem
Communion Meditation* Pastor Bo Matthews
The Day of Wrath (Ephesians 5:3-7)
 Communion
 Offering
 Benediction
 Postlude

*Children ages 4 - 2nd grade are dismissed just before the message to Room 47
 (at 8:15) or Room 69 (at 11:15) for Worship Training.

Today's music list can be found on our Facebook page: www.facebook.com/brandywineonline.

Children's Worship Training Class

This is for children in the Orange/Purple Groups (ages 4-6) & 1st/2nd Grades at the 1st or 3rd service. These children should sit with their parents during the church worship service or they may sit with the Worship Training teacher. Children will stay in the worship service until the sermon begins. At that time, they go to class to learn about worship and have a short Bible story/activity.

Sunday Evening Prayer Night: Every Week at 6 p.m.

All are welcome to gather for informal prayer and worship every Sunday evening at 6 p.m. in the sanctuary. For more information about Prayer at Brandywine, pick up a new info card in the brochure racks downstairs outside the Fellowship Hall.

Our Financial Report Year-to-Date

This report will be updated monthly

The average monthly giving through August exceeded the \$155,000 per month we needed to implement the 2014 budget. Therefore, we are starting the new fiscal year in September without the need for another congregational meeting. We **thank you** for your faithfulness and generosity in giving to the General Fund in fiscal year 2013.

<u>General Fund Giving</u>	Sept '12-Aug '13 Budget	Sept '12-Aug '13 Actual	Shortfall
	\$2,135,000	\$2,103,308	(\$31,692)

Financial Stewardship: Financial Concerns

Our giving for fiscal 2013 year was \$2,103,308. This places us \$31,692 below budget. Please continue to pray that God will help us through these uncertain times we are facing in today's very volatile economy. Remember your gifts are critical to supporting our vision and our mission, here in the Brandywine Valley and around the world.

Mortgage Reduction

One of the key objectives identified by you, the congregation, in the May surveys was to eliminate our long-term mortgages faster than our current pay-off schedules. Thus, we have targeted paying off the Second Mortgage and the East/West Wing Mortgage by the end of 2015 (this is four years faster) as the first step. We can accomplish this goal by averaging \$22,000 per month in mortgage reduction giving in the next 28 months. To put this in perspective, this goal is **ACHIEVABLE** if our current general fund giving increases by \$25 per month.* This is over and above our current general fund contributions. By paying these mortgages off faster, we will free up \$100,000.00 per year, beginning in 2016 to use in expanding ministry programs at Brandywine.

*Based on the 800 family units that call Brandywine Valley Baptist Church home. Please make sure to mark as "Building Fund Debt."

	Balance as of 2/28/13	Balance as of 7/31/13
Second Mortgage on the Sanctuary	\$ 88,476	\$ 82,877
Mortgage on East and West Wings	\$ 745,776	\$ 694,944
First Mortgage on Sanctuary	<u>\$4,376,301</u>	<u>\$4,344,213</u>
	\$5,210,553	\$5,132,407

Thank you to those of you continuing to pay on your pledges and commitments to the *Next Steps* and *Keeping in Step with the Spirit* campaigns. These are very important parts of our debt reduction program. If you are making gifts to our building funds, please clearly mark your contributions to either *Pillar of Fire* or *Next Steps*.