



Stephen Ministry  
Pat Bartee - Leader



## Love in Action

Weather events in unexpected places, forest fires increasing, new variants spiking numbers of hospital deaths, and senseless violence in public safe spaces makes for an uncertain world around us.

Interestingly, this cluster of now common events has made us over-cautious or irresponsible, frightened or defiant, and helpless or selfish, strangely emotionally void of feeling and attachment. How do we as a nation and we as Christ's followers "re-group" and "recoup"?

For we must! Jesus left us one commandment to follow and that was to love one another. He clarified in 1 John 3:18, that love is best performed, offered, and perceived in actions rather than words. Jesus set the supreme example for us. He spoke to and ate with the outcast members of society, visited and encouraged the sick, openly engaged those of differing opinions in frank conversation. He honored worship experiences as a time to talk about God and share Him with children and adults, and prayed for guidance on a regular basis.

Sometimes, as a church of busy working people and aging members, we forget what we CAN do acts of service. Let's remind ourselves of the small ways we can recommit ourselves to loving and caring:

**Join** the Prayer Vine and pray every day

**Become** a member of a Small Group in the Fall and Spring

**Read** spiritual books and share with a friend

**Call** Congregational Care to become a cook for sick members or to visit the homebound

**Join** the Men's Breakfast, PW Circles including Book Circle, Seniors, Youth Group to learn more about God and fellowship with other believers

**Attend** worship every chance you get to gain a new perspective

**Attend** Sunday School to enhance your own religious education and to give your children a firm spiritual foundation

**Volunteer** for Los Niños, Family Promise, Clifton Men's Shelter and CAC to better understand immigration, hunger, and poverty

**Call** someone you have not seen since Covid to remind them they are loved and missed

**Invite** a friend or neighbor to church

**Agree** to be a "Greeter" on Sundays

**Sign up** to drive people to church who need transportation

**Join** the choir

**Reach** out and get involved with people who are hurting in your life as preventive practice to avoid a destructive event

**Visiting** the sad, isolated people in our lives is crucial to our recuperation as a nation

Events have taught us that we can no longer claim responsibility by labeling people and then avoiding them. If you know someone hurting, be an instrument of peace and aid. Assist them by connecting them to our church Stephen Ministry or going with them to professional help. Stephen Ministry has a resource book of local groups and counselors we are willing to share.

## Another Housing Bubble? ( The Feds have the pin!)

### Matthew 25:14-30 – Investing our Talents in Uncertain Times

#### Charlie Gray, Finance/Administration Elder

*...His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master...'*

Well Summer is in full swing! The Braves are defending their World Series title, The British Open and Wimbledon have come and gone. With the Pandemic seemingly on the decline it does seem that things are trying to return to a more normal routine. What would a faithful return to normal look like in the housing market?

Alas, for those in the market for a new home there are plenty of danger signs. If you already own a home, you have no doubt noticed the recent increase in value and of course that feels good. For the past two years the Feds have pumped trillions of dollars into the economy and until earlier in the year held the interest rates artificially low.

Economist, Alex Pollack said in an article published by Mises Wire back in the Spring, "the Fed continues to be the price-setting marginal buyer or Big Bid in the mortgage market, expanding its mortgage portfolio on one hand, and printing money with the other."

In 2006 the Fed owned zero mortgages. Now days, the central bank holds about \$2.6 trillion in mortgage-backed securities. Pollack goes on to say that about 24% of all outstanding residential mortgages reside in the central bank making the Fed, by far, the biggest savings and loan institution in the world.

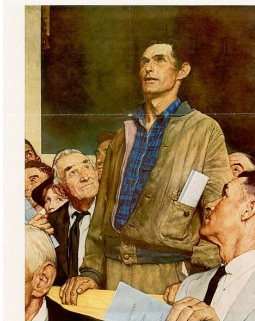
Predictably, based on information from the Fed, the average sale price of a home nationwide in Q4 of 2021 was \$477,900 compared to \$403,900 in the fourth quarter of 2020 and \$384,600 in Q4 of 2019. This is by far the biggest increase ever recorded in a 24-month period. In fact, the 12-month home sales price increase in the first 3 quarters of 2021 were over 17%. This is the biggest increase ever recorded since at least 1963, the earliest such type of information is available.

Unfortunately, these circumstances are eerily similar to what was happening in the housing market bubble back in 2007 which led to the 2008 financial crises. Jerome Powell has been very clear that there will continue to be rate hikes this year along with the slowing of government purchases of mortgage-backed securities. Now the interesting part, with the proverbial pin in its hand will we see another bubble burst or hopefully will there be enough time and common sense to slowly let the air out of the balloon? With inflation up and the stock market down and the supply chain in disarray it doesn't feel like it.

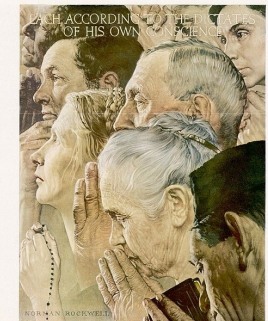
As Christians who may own homes, we are thankful that God is in charge and with the gift of his son we are saved! Even so, Matthew 25 reminds that we are all called to make our homes investments in God's kingdom, so that we too may be called "good and trustworthy." We keep this goal in sight with market knowledge and a desire for Christian community in our homes.

# THE MVPC MEMBERS' GIFT OF WISDOM

## FALL ISSUE 2022



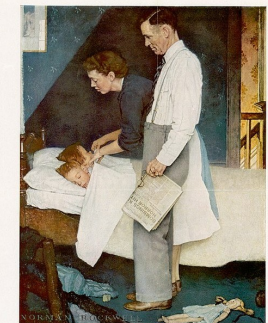
*Freedom of Speech*



*Freedom of Worship*



*Freedom from Want*



*Freedom from Fear*

***"Let us love in truth and action"\****  
***By Applying our Christian Principles***  
***In Changing Times***

***\*1 John 3:18b***

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Finding our Role in Creation Care  
Rev. Isaac Toney-Schmitt  
Associate Pastor for Faith Formation

*God created the earth, and it is sacred. As Psalm 24:1 proclaims, “the earth is the Lord’s, and all that is in it.” Therefore, we are called to stewardship of the earth. When we work to protect creation, we are answering God’s call to till and keep the garden (Genesis 2:15).*

This summer in Atlanta has been a HOT one with plenty of powerful thunderstorms. My hands sweat as I type this article in our church offices, offices that stay closer to cool thanks to temporary air conditioning units. The intensity and length of this summer’s heat waves around the world are a clear consequence of climate change which creates the conditions for more frequent, more intense, and longer lasting weather patterns. But what does that mean for us as Christians? This column will continue to explore the ways Presbyterians already approach climate change and how we can join in. Much of what I share here can be found in the “**Sustainable Living and Earth Care Concerns**” page of the Presbyterian Mission agency.

Many PC(USA) congregations confront their role in climate change by taking steps to bring about positive transformation in the climate. Some enroll in the **Blessed Tomorrow Climate Ambassador** training in collaboration with the **Presbyterian Hunger Program**. This free, four-hour course studies the connections between climate, faith, experiences and priorities, potential solutions, effective speaking on the topic, and ways to advocate in your community. Interested in the course? Go to: <https://ecoamerica.litmos.com/self-signup/> and enter the code (PCUSABTAmbassador21) to get started.

Other PC(USA) congregations go through a review process to certify their congregation as an **Earth Care Congregations**. These congregations affirm their commitment through an “Earth Care Pledge” and take steps to “green” their congregations in worship, education, facilities, and outreach. Congregations are reviewed and re-certified each year based on the “green goals” they set for themselves in these four areas. Interested in this program? Go to: <https://www.presbyterianmission.org/ministries/environment/earth-care-congregations/>

There are many ways to faithfully respond to a changing climate, most often by joining others who have begun that faithful work!



Fall 2022 MVPC Quarterly  
PW Moderator Report  
Ann Williams  
<http://www.atlpcusa.org/pw.html>

*Presbyterian Women Purpose:*

*Forgiven and freed by God in Jesus Christ, and empowered by the Holy Spirit, we commit ourselves*

*to nurture our faith through prayer and Bible study,*

*to support the mission of the church worldwide,*

*to work for justice and peace, and*

*to build an inclusive, caring community of women that strengthens the Presbyterian Church (U.S.A.) and witnesses to the promise of God’s kingdom.*

Presbyterian Women at Mount Vernon will kick off our 2022-2023 year on Sunday, August 28 with a Salad Luncheon and Installation of officers. The Luncheon and Installation will be immediately after the 10:30am church service in the Kirk Center. All women of the church are invited to attend and bring a salad to share. Reverend Barrett Abernethy will install our officers. After the luncheon, we will work on a service project for CAC.

This year, we will use the Horizon’s Bible Study, *Celebrating Sabbath: Accepting God’s Gift of Rest and Delight* by Carol M. Bechtel. Our Bible Study leaders are Sarah Chalpan and Pat Davis. In the nine lessons of this Bible study—with passages from Genesis, Exodus, Deuteronomy, Isaiah, Matthew, Luke, and Acts—we’ll consider Sabbath

as a celebration, not a day of dreary formality

as God’s intent for all of creation and that includes busy women too

as one day of the week, perhaps a Sunday

as a time to surrender unhealthy striving and frantic busyness, and instead trust God will provide

as a reminder that life is precious and working too much is against God’s plans for our precious lives

as a day devoted to community and justice and not exclusively to self-care

In July, our Residual Funds Committee met to determine distribution of \$898 to various entities. This year we are donating to The MVP Foundation Matching Fund, a Refugee Project to be determined, and CAC.

Please be sure to pick up the Presbyterian Women Team Card with our meeting times and events. The Team Card is available in the Narthex.



Vital Congregations –  
Mark 7, Ecclesial Health  
David Hill, Clerk of Session

The Vital Congregations Initiative (VCI) identifies a set of marks that examine the vitality of a church. One of these marks is “ecclesial health.” Ecclesial is another word for church, so we are talking about the health of our church. The big question is what constitutes a healthy church? Scripture is clear in answering this question: healthy churches are about striving to implement the teachings of Christ (1 Tim 6:11-21). This means pursuing righteousness, love, being gentle, placing more importance on meeting the needs of others and less attention on following rules that really don’t mean very much (see Matt. 15:1-9 where Jesus lectured the supreme rule followers of his day - the Pharisees and scribes - about putting more importance on traditions and not enough attention on doing God’s will).

Healthy churches work to meet the needs of all people. Christine Pohl in *Living Into Community* writes that “Christian community is not optional – we are called to be part of the body of Christ. Lukewarm or half-hearted participation hurts the very thing necessary to our identity and flourishing.” This means focusing our efforts on outreach as well as inreach. It means participating in the various programs of the church. Showing up is important. So is volunteering to sleep overnight at Family Promise or preparing meals for someone recovering from an illness or being a greeter on Sunday mornings. God gives us all spiritual gifts that we are expected to use. Imagine what it would be like if we all used these gifts!

Healthy churches are not places that succeed because of random acts of kindness. Instead, healthy churches plan and implement actions to ensure Christ-centered work is ongoing, always looking for better ways to serve members as well as reaching out to the larger community. It is important to ask ourselves if we have habits, traditions, or cultures that get in the way of the ongoing work of the church. Do we look backward and miss opportunities to meet the needs of the Sandy Springs community today?

Our community is very different than it was just a few years ago. Part of the VCI work involves conducting two surveys: one focused on our members, another on the Sandy Springs neighborhood. These surveys will give us a lot of information that will help us plan how to make our good church into a great church.

The question for every individual church member is “Which of my spiritual gifts can I use to better serve in both inreach and outreach?” The ecclesial health of MVPC depends on every member. Those who don’t do their part chip away at the health of our church. The VCI work is designed to get us all involved in creating a Christ-centered focus that ensures a long-term future for MVPC.