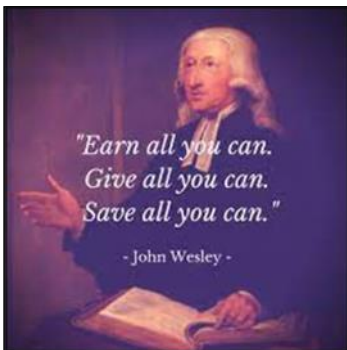


Financial Wisdom for All Ages: John Wesley's Timeless Advice

In these days of economic stress and uncertainty, the financial wisdom of Methodism's founder, John Wesley, offers timeless guidance. His famous principle, "Earn all you can, save all you can, give all you can," provides a framework for financial security that transcends generations. Let's explore how this advice applies to our lives today.

In "earn all you can," Wesley advocated for diligence and excellence in our work, viewing it as a form of stewardship. He encouraged believers to make the most of their God-given talents and opportunities. We might develop more marketable skills through education or training. We may explore ethical side hustles or investments to grow



income. As the Bible says, "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters" (Colossians 3:23).

For Wesley, "save all you can" meant avoiding unnecessary expenses

and living below one's means. He saw frugality not as miserliness, but as good stewardship that enables greater giving. Prioritizing needs over wants enables us to develop a meaningful budget. Building an emergency fund of 3-6 months of expenses helps us be prepared for the unexpected. Investing wisely for long-term goals like retirement ensures that we will be financially secure into the future. As the Bible points out, "The wise store up choice food and olive oil, but fools gulp theirs down" (Proverbs 21:20).

The culmination of Wesley's financial philosophy is "giving all you can." He practiced radical generosity, giving away a significant portion

(Continued on page 2)

Newsletter Editor Retires

It is with great sadness and greater gratitude that we thank Jerry Lapham for his service as the editor of *The Monroe Doctrine*. He has served tirelessly for 26 years collecting, editing, and laying out the monthly newsletter of our congregation. Thank you, Jerry, for your long-time service to Christ through Monroe UMC! Please take a moment to express your gratitude to Jerry when you see him.

If you are interested in possibly serving as editor of the newsletter, please contact Pastor Jeff or Edna Miller, Office Manager.

Express Appreciation for our Talented Staff on October 20



The Staff-Parish Relations Team (SPR) invites you to share in a special Luncheon to recognize and appreciate our church staff. Lunch will be served after the 11:00 service on Sunday, October 20 in Atchley Hall. The main dish (chicken) and beverages will be provided; please bring a side dish, salad, or dessert to share. A basket will be available for you to deposit your cards and notes of gratitude to each staff member: Gina Craft, Director of Children's & Youth Ministry; Larry Daniel, Choir Director; Melanie Flower, organist; Andy Garitson, Contemporary Worship Director; Edna Miller, Office Manager; and Pastor Jeff Motter.

Come and give thanks to God (and to our staff) for the many ways our staff leads us in serving Jesus and shining his light in our community and world!

SAVE THE DATE - Please join us for a fall Bluegrass & Gospel concert performed by [Lafferty Pike](#). The concert will be held on November 3, 4:00 pm in Atchley Hall. Light refreshments will be provided after the concert. This is a public event, so please feel free to invite friends and family.



The **November 5 election** is fast approaching. We encourage everyone to cast their vote in this election. There are many important national, state, and local offices and issues on this fall's ballot. Here are some

steps to take to be able to vote in the election.

1. **Be informed** about candidates, state, and local issues. Refer to reputable media resources; you might also visit candidate or issue sponsor websites to read details of the proposed plans. Ask good questions. Pray through the process.
2. Make sure you are **registered to vote** by visiting elections.bcoho.gov. Click the "Am I registered?" button and answer the questions. It will tell you if you are registered and where you can vote. Or it will direct you on how to register so you can vote. **Registration must be completed by Oct. 7.**
3. You can request a ballot to vote by mail for any reason. The Secretary of State's office earlier mailed the forms out. Or visit elections.bcoho.gov and click "How do I vote early?" to learn more. **Mail-in ballots must be postmarked by Monday, Nov. 4 to be counted.** Only the voter may drop the ballot in the drop box; if you need to drop off a relative's ballot, call the Board of Elections for instructions at (513) 887-3700.
4. **Early voting in person begins on Oct. 8 and ends on November 3.** You must go to the Board of Elections Office at 1802 Princeton Road, Suite 600, Hamilton. Hours are available on the elections.bcoho.gov, as they vary by date.
5. See a sample ballot at elections.bcoho.gov, under "Track my ballot/View sample ballot."

As Christians, we are citizens of the Kingdom of God first and citizens of our nation second. We have a civic responsibility to exercise our constitutional rights. Remember to exercise your vote gratefully.



(Continued from page 1)

of his income throughout his life. We can set goals for our charitable giving and work toward those goals as our income changes. We might consider working toward tithing 10% to the Lord through the church, or responding generously to community needs. Thinking about the legacy you want to leave, including through legacy giving toward the ministries of the church or community, is an important step. Jesus emphasized the generosity: "For where your treasure is, there your heart will be also" (Matthew 6:21).

Wesley's advice is not about accumulating wealth for its own sake, but about responsible stewardship that enables greater service and giving. Here's how to apply this balanced approach:

- **Intentional Earning:** Seek to increase your earning potential, but not at the expense of your health, relationships, or integrity.
- **Purposeful Saving:** Live below your means and save diligently and avoid hoarding wealth out of fear or greed.
- **Joyful Giving:** Make giving a priority, not an afterthought. Seek to increase your giving as your earnings and savings grow.
- **Continuous Learning:** Educate yourself about personal finance, always viewing money management through the lenses of faith and stewardship.
- **Generational Wisdom:** Share these principles with family members of all ages, helping each generation apply them to their unique circumstances.



John Wesley's financial wisdom offers a path to security that doesn't depend on accumulating vast wealth, but on faithful stewardship of whatever resources God provides. By earning diligently, saving prudently, and giving generously, we can find financial peace and make a lasting impact, regardless of our life stage or economic situation.

As we apply these principles, let's remember Wesley's ultimate goal: to gain not earthly riches, but to hear God say, "Well done, good and faithful servant" (Matthew 25:23).

(Read John Wesley's sermon "The Use of Money" in modern English [here](#).)

World Communion Scholar Follows Her Heart

The Rev. Claudine Leary was one of a few children in her Rwandan village to attend primary school through high school. But the year she entered Rwanda National University, civil war engulfed the country and a time of horrific genocide ensued. Leary survived by fleeing the country, residing in different refugee camps for

years. There was no opportunity for completing her education in the camps, but she found a way. Today, Leary serves Director of New Fund Development for Discipleship Ministries of the UMC and is also involved with a nonprofit she co-founded to resource and advocate for the education of children living in refugee camps in Sub-Saharan Africa. She is a clergy member of West Ohio Conference.



The Rev. Claudine Leary (center, holding toddler), co-founded a nonprofit to support education for children and youth in refugee camps.

Claudine is one of the average 50 scholars who receive United Methodist scholarships for higher education through the **World Communion Sunday** offering each year. The lives these scholarships impact and the dreams and aspirations they fulfill are not just those of the scholars, but of the many people reached by them as they complete their studies and develop ways to fulfill God's calling in their lives.

Your gifts on World Communion Sunday support the Ethnic Scholarship which enables The United Methodist Church to equip gifted, qualified students from around the globe to become the world changers God created them to be.

"I traveled with all those refugee children in my heart."

Although Claudine Leary was already in her early twenties when she fled Rwanda, she spent a lot of time with the children in the refugee camps she where she lived. "Some of them genuinely saved my life because playing with them and caring for them made camp life bearable. I promised myself that if ever life gives me an opportunity, I

will serve disadvantaged children and their families," Leary said.

Finally, the Jesuits Refugee Services sponsored her first year to finish her undergraduate studies at Africa University in Zimbabwe and she then received additional scholarships from the UMC to complete her degree. From there, she was able to secure a visa to the U.S., completed her MBA and later received a scholarship to study at the

Methodist Theological School in Ohio, earning her Master of Divinity, and is ordained as an elder in the West Ohio Conference.

"When I lived in the refugee camps, the greatest pains parents around me had was how their children would resume school. There were no schools in those camps back then."

Leary worked with friends to establish a nonprofit run by volunteers called "Watoto Read" (www.watotoread.com).

Watoto is a Swahili word for children. The nonprofit started

work in 2016 and has since built multiple schools in the refugee camps of Chad.

"We provided benches, latrines and menstrual hygiene kits to 21,000 girls in the 13 refugee camps of Chad," notes Leary. "We are currently supporting preschools in these refugee camps while also paying tuition for 14 high school girls in Dzaleka Refugee camp in Malawi, a camp I lived in over 27 years ago."

Leary's current studies for a Ph.D. in Leadership and Change at Antioch University in the U.S. are helping her to increase involvement in advocacy and join a larger community to work on the issue of poverty. She hopes to ensure that children can access quality education and other resources to succeed in life.

Your gift on World Communion Sunday, Oct. 6, supports scholarships for students who will change their communities and world. Please consider giving generously. Mark the memo on your check or envelope for "World Communion." When [giving online](#), choose "8413-Special Sundays" and put "World Communion" in the note field.

(Article adapted from Christie R. House, Global Ministries)

Idols, part 4

What are the real truths?..... August ended with God telling us to listen to “his truths”

We ask God, “Wait....what are your truths?” (God) “Yes, you failed. But you are NOT a failure. You are my child. You are loved. You are forgiven. Let me lift you back to your feet. Yesterday is gone. Today is a new day. You can start right back where you left off. You don’t HAVE to go back there.”

I finally heard (or listened to) God’s truths about me. The miracle was that I believed them for the first time. So many lies that I believed for years that the devil pounded in to me. “You are a failure. You are

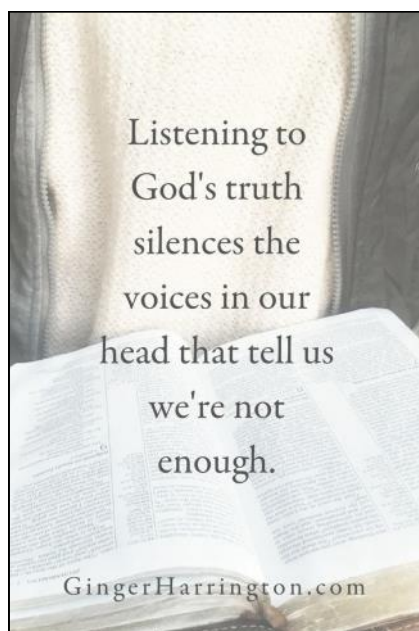
inferior. You are not good enough. You can NEVER change because you are NOT consistent. You are NOT disciplined. You can NEVER stick with anything. You messed up AGAIN. See.... I told you, you can’t do it. Give it up. Just come back here with me where you

belong” These were some of the lies that I believed were truths about me for years.

There are several quotes that I cling to that guided me in what I call my transformation that God began in me in March of 2023. One was God’s voice telling me, “You don’t HAVE to go back there”.....

“Forget the former things: do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the desert and streams in the wasteland.” (Isaiah 43:18-19)

What truths are God speaking to you?
(Submitted by Monica Bolton)



Installation Service For Bishop Hee -Soo Jung

You are invited to welcome Bishop Hee-Soo Jung and his spouse, Rev. Im-Hyon, to the West Ohio Annual Conference at his installation service on October 12 at Trinity United Methodist Church, 1581 Cambridge Blvd, Columbus. The service will begin at 4:00 pm. Bishop Hee-Soo Jung has been assigned to The Ohio Episcopal Area, which includes the East and West Ohio Conferences. His assignment began September 1, 2024.



Spark Magazine Online Highlights News from West Ohio

Want to be inspired by stories of ministry from across West Ohio Conference? Read the latest edition of *Spark: Where Inspiration Meets Action*, a free digital magazine. Visit <https://tinyurl.com/SparkVolume2>

It's Back! Super Serve Saturday, Oct. 19

After a summer-long hiatus, Super Serve Saturday returns on Saturday, October 19! You may remember the partnership between Hyde Park Community and the Great Miami River District office to offer monthly community serve opportunities - a way for families, multiple generations, small groups, youth groups, friends and people of all backgrounds to put their faith into action by serving in the community. And, there's something for every age and ability - no superpowers necessary - just a willing, humble and flexible spirit and heart for all.

On October 19 there are 4 projects to choose from with 3 different organizations in Hamilton County. Sign up at [https://www.signupgenius.com/go/s3oct24#/.](https://www.signupgenius.com/go/s3oct24#/)





TRANSFORMED BY GRACE

freely.

◆ Nov. 3: *Transformed Identity*, Hebrews 11:1-6 & 12:1-3; Matthew 13:33-34: As yeast changes flour into bread dough, God's grace transforms us into saints whose lives give witness to God's power and love at work in the world.

◆ Nov. 10: *A Disciple's Lifestyle*, Luke 16:1-13: We are called to use our creativity and care for all that God provides, prioritizing relationships and the growth of God's kingdom.

Transformed by Grace

We are excited to announce the launch of our new worship series and stewardship campaign, "Transformed by Grace." This four-week series draws inspiration from John Wesley's understanding of grace and generosity, particularly his impactful sermon, "The Use of Money." (Read it [here](#).) Through this series, we invite you to explore the transformative power of God's grace in our lives and communities.

Grace is not merely a gift but God's invitation to a relationship that can change our lives and transform the world. In this series, we will delve into stories of transformation, connecting them to our everyday experiences. You'll be encouraged to see God's presence in unexpected places and recognize the surprising ways God shows up in our lives.

The weekly themes are:

- ◆ Oct. 13: *Called by Love*, Luke 19:1-10: Zacchaeus was changed by his encounter with Jesus. We are invited to respond to God's call with generosity and love.
- ◆ Oct. 20: *God Trusted Me with It*, Matthew 25:14-30: We'll discuss practical ways to move from a scarcity mindset to one of abundance, investing our resources for God's kingdom.
- ◆ Oct. 27: *The Secret of Contentment*, Philippians 4:1-7, 10-14, 19: Learning to be content with what we have helps us embrace simplicity, allowing us to live generously and

- ◆ Nov. 17: *Transformed by Gratitude*, Psalm 126; Hebrews 13:14-16: We can praise and thank God for every step of our journey to the Holy City built by God for us. That changes us now.

Our annual campaign, *Transformed by Grace, Transforming our Community*, runs alongside this message series, inviting you to consider how your financial gifts, time, and talents can support the church's mission. We aim to transform our church into a beacon of grace and generosity, shining the light of Christ on the hill and impacting lives both within and beyond our walls.

You can participate in this series in several ways:

1. **Join us for worship:** Connect in Christian community each week to fully engage and be inspired by stories of transformation.
2. **Reflect and act:** Take time to reflect on how God calls you to respond personally and how you can use your resources for God's purposes.
3. **Support the annual campaign:** Prayerfully consider your financial contributions, and offer your time to support our church's ministries and outreach.

Together, let's embrace God's grace and allow it to transform us, our church, and our community. We look forward to this journey with you and are excited to see how God will work through each of us.

MUMC Children & Youth Ministry

OCTOBER 2024



Children's Church is for kids in kindergarten through 6th grade. Every Sunday at 9:15. Dismissal is at the end of the first service (usually between 10:30 and 10:45). Let your kids have fun while learning about Jesus! Invite friends too! Engaging activities will help your child grow socially and spiritually.

Nursery: for newborns to 4 years old.
Sundays during the 9:30 and 11:00 services.



The Amanda Outreach / Slinky Tutoring Center

Tutoring is on Mondays and Wednesdays throughout the school year between 4:20 and 5:30. Amanda Elementary children and parents appreciate your Christian love and academic encouragement. **LINK Adult Readers** Help parents and grandparents become better reading role models for their children. As a tutor for an adult reader, you determine the schedule and meeting place (church or library). Contact Gina for more details (gmatcraft@gmail.com/937-514-3793).



Merry Christmas Charlie Brown – Church Play (Dec. 15th). Children of all ages are needed! No auditions necessary. **Practice begins October 6th** after Sunday school and lasts until noon. Come to Sunday practices (as often as possible) through Dec. 18th. Power snacks are provided.

Trunk or Treat is October 27th. Start planning your trunk designs now! Candy donations are much appreciated! Please find candy collection bins at front and back doors of church.



Angel Trees go up on November 17th. Choose a gift tag, go shopping, and make a child very happy this Christmas. Please bring your wrapped gift to the church by Sunday, Dec. 15th.

Children's Sabbath: MUMC's very own children and youth help lead both services on **Sunday, November 24th**



Taking church out into the community.
7th grade and up meet every Wednesday at 6:00pm.

- 1st Wed.: Bible Study at church
- 2nd Wed.: Bull's Run Arboretum in Middletown
- 3rd Wed.: Hope House (shelter TBD) in Middletown
- 4th Wed.: Monroe Lending Library on East Ave.
- 5th Wed.: Game Night at church

HEY CHURCH! Mark your calendar for Wed., Oct. 30th.
EVERYONE is invited to gather 'round the campfire!
(Behind the shelter in the church yard.)

We will sing songs and make s'mores between 6 and 7:30 PM.



Birthdays

- 3 – Glen Majors **(91 years)**
- 9 – Roger Kistner
- 10 – Jim Huston
Larry Webb
- 15 – Mike Finley
- 17 – Hayward Ball **(92 years)**
- 20 – Hannah Motter
- 22 – Mike Long
- 25 – Connie Schoffner
- 26 – David Linn
- 27 – Karen Kitchell
- 29 – Don Warmoth

Anniversaries

- 2 – Gary & Bobbie Hoff **(59 years)**
- 5 – Chuck Puchta & Michelle Wysong




CHURCH STATISTICS

	<u>Offering</u>
August 25	\$1,710
September 1	\$4,533
September 8	\$4,051

The deadline for the
November Newsletter
is
Sunday, October 27th



Sunday, October 27th
from 1:00 - 4:00pm
in the Church Parking Lot
(Atchley Hall if it rains)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29 10:00am Combined Worship Services/Sanctuary	30 Church Office Closed 6:00pm Yoga/AH 7:00pm Scouts/AH	1 10:00am Sewing Group/Youth Room 10:00am Share Group/Parlor	2 11:30am -12:30pm Yoga/Narthex 7:00pm Praise Team/AH	3	4 10:00am Exercise/AH 11:00am Yoga/AH	5
6 Holy Communion	7 Church Office Closed 6:00pm Yoga/AH 7:00pm Scouts/AH	8 10:00am Sewing Group/Youth Room 10:00am Share Group/Parlor	9 11:30am -12:30pm Yoga/Narthex 7:00pm Praise Team/AH	10	11 10:00am Exercise/AH 11:00am Yoga/AH	12 Wedding/Tessa Sinclair 8:00am -2:00pm Emmaus Team Meeting/AH
13 4:30pm -8:00pm Emmaus Gathering/AH	14 Church Office Closed 6:00pm Yoga/AH 7:00pm Scouts/AH	15 10:00am Sewing Group/Youth Room 10:00am Share Group/Parlor 1:00pm -2:00pm Finance Committee/AH	16 11:30am -12:30pm Yoga/Narthex 7:00pm Praise Team/AH	17 11:00am -3:30pm UMW/AH 7:00pm Trustees/Library	18 10:00am Exercise/AH 11:00am Yoga/AH	19 7:00am -7:00pm Kairos Team Meeting/AH
20	21 Church Office Closed 6:00pm Yoga/AH 7:00pm Scouts/AH	22 10:00am Sewing Group/Youth Room 10:00am Share Group/Parlor	23 11:30am -12:30pm Yoga/Narthex 7:00pm Praise Team/AH	24 11:30am -12:30pm Monroe Religious Council/Library	25 10:00am Exercise/AH 11:00am Yoga/AH	26 8:00am -2:00pm Emmaus Team Meeting
27	28 Church Office Closed 6:00pm Yoga/AH 7:00pm Scouts/AH	29 10:00am Sewing Group/Youth Room 10:00am Share Group/Parlor	30 11:30am -12:30pm Yoga/Narthex 6:30pm Campfire/Picnic Shelter 7:00pm Praise Team/AH	31 	1 	2 



1:00pm -4:00pm Trunk or Treat/AH (if rain)

