

October 2008

Glimpses of Faith Newsletter

Faith UCC  
970 N. Loop 337  
New Braunfels, TX 78130

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[www.faithuccnb.org](http://www.faithuccnb.org)  
Rev. Scott B. Martin



If you have a pension, savings, a home you have probably been disturbed by the turn the economy has taken. I ran across this article by Rev. Jim Wallace of *Sojourner's Magazine* on their e-newsletter. It is better than anything I could say so here it is....



Everyone has heard the famous phrase, attributed to James Carville, which supposedly won the 1992 presidential

election for Bill Clinton: "It's the economy, stupid!" It's still good advice, especially as the shocking collapse of the financial markets has turned the election campaign into a much more serious and somber discussion than lipstick on pigs.

But the issue is deeper than just the economy. I would now rephrase Carville and say, "It's the morality, sinner!" And I would direct it to the people who have been making the decisions about the direction of this economy from Wall Street to Washington. Here is the morality play:

Aggressive lending to potential homebuyers using subprime and adjustable rate mortgages led to "mortgage-backed securities" being sold to investors at high returns. As housing prices dropped and interest rates rose, homeowners got caught, fell behind on payments, and millions of foreclosures followed. That resulted in the mortgage-backed assets losing value

with banks unable to sell the securities. So the subprime lenders began to fail. Asset declines then spread to investment banks. We have now seen the sale of Bear Stearns brokered by the government, and last week the government took over Fannie Mae and Freddie Mac as mortgage defaults threatened them. Then Lehman Brothers fell into bankruptcy and Merrill Lynch was sold. Now another bailout, this time of AIG, the largest insurance company in the country—whose potential demise threatened the whole financial system even further. During the height of the lending frenzy, many people got very rich, as they did during the previous technology bubble. Now with the collapse, experts say the most likely result will be further tightening of credit and lending standards for consumers and businesses. Home, retail, and business loans will become more expensive and harder to secure. And the consequences of that will spread to most of America.

In the accounts and interpretation of these events, a word is slowly entering the discussion and analysis — greed. It's an old concept, and one with deep moral roots. Even venerable establishment economists such as Robert Samuelson now say, **"Greed and fear, which routinely govern financial markets, have seeded this global crisis ... short-term rewards blinded them to the long-term dangers."**

The people on top of the American economy get rich whether they make good or bad decisions, while workers and consumers are the ones who suffer from all their bad ones. Prudent investment has been replaced with reckless financial gambling in what some have called a “**casino economy.**” And the benefits accruing to top CEOs and financial managers, especially as compared to the declining wages of average workers, has become one of the greatest moral travesties of our time.

In the search for blame, some say greed and some say deregulation. Both are right. **The financial collapse of Wall Street is the fiscal consequence of the economic philosophy that now governs America — that markets are always good and government is always bad. But it is also the moral consequence of greed, where private profit prevails over the concept of the common good.** The American economy is often rooted in unbridled materialism, a culture that continues to extol greed, a false standard of values that puts short-term profits over societal health, and a distorted calculus that measures human worth by personal income instead of character, integrity, and generosity.

Americans have a love-hate relationship with government and business. The climate seems to shift between an “anything goes” mentality and stricter government regulation. The excesses of the 1920s, leading to the Great Depression, were followed by the reforms of Franklin Roosevelt.

**The entrepreneurial spirit and social innovation fostered by a market economy has benefited many and should not be overly encumbered by unnecessary or stifling regulations. But left to its**

**own devices and human weakness (let’s call it sin), the market too often disintegrates into greed and corruption, as the Wall Street financial collapse painfully reveals.**

Capitalism needs rules, or it easily becomes destructive. A healthy, balanced relationship between free enterprise on the one hand, and public accountability and regulation, on the other, is morally and practically essential. Government should encourage innovation, but it must also limit greed.

The behavior of too many on Wall Street is a violation of biblical ethics. The teachings of Christianity, Judaism, and other faiths condemn the greed, selfishness, and cheating that have been revealed in corporate behavior over decades now, and denounce their callous mistreatment of employees. Read your Bible.

The strongest critics of the Wall Street gamblers call it putting self-interest above the public interest; the Bible would call it a sin. I don’t know about the church- or synagogue-going habits of the nation’s top financial managers, but if they do attend services, I wonder if they ever hear a religious word about the practices of arranging huge personal bonuses and escape hatches while destroying the lives of people who work for them. **We now need wisdom from the economists, prudence from the business community, and renewal courses on the common good from the nation’s religious leaders. It’s time for the pulpit to speak — for the religious community to bring the Word of God to bear on the moral issues of the American economy. The Bible speaks of such things from beginning to end, so why not our pastors and preachers?**

## **An Editorial**

### **on A Peaceful World**

There is much concern these days about the proliferation of weapons of mass destruction (WMD's). The greatest outcry comes from our own administration. This is very strange coming from a nation which has more WMDs than the rest of the world combined and which does not consider itself bound by international controls which it expects other nations to accept.

Most people would agree that the world would be better off without any WMDs. However, so long as the United States has vast inventories of such weapons and which has not, in the past, hesitated to use them, other nations must do what they can to protect themselves, treaties and other measures intended to control them notwithstanding.

The truth is, of course, that WAR is the great enemy of mankind.

There must be an alternative to a foreign policy which relies on military force as its primary diplomatic tool. The United Nations is our last best hope for such an alternative, but the decision of our government to "go it alone" in Iraq is frustrating the efforts of that body. Until we recognize that other nations have their own interests and concerns to protect and that those interests and concerns may not always coincide with ours, the outlook for a peaceful world is very bleak.

Elmo L. Fischer



## **Healing and Faith: An Interfaith Panel Discussion**

Interfaith of Comal County will sponsor a panel discussion on the topic of healing and faith. It will be held at First United Methodist on Thursday October 23<sup>rd</sup> at 7 p.m. in Wesley Hall (enter from Mill Street parking lot).

The panel will have representatives from: Baha'l Faith; Church of Scientology; Faith UCC; First United Methodist; Unitarian Universalists; and Unity Church of Practical Christianity.

Refreshments will be served following the event. Please join us for this informative event.

## **Peace Dove – Thanks**

Hopefully you all had a chance to see the beautiful peace dove in the church sanctuary on Sunday September 21<sup>st</sup>. Our thanks to Curt Leonhardt for providing the chicken wire and to Joe & Mikki Ward for providing the poles. Our thanks to Karen Dietz for sewing and to Rick Leber for making the frame. The end result was a beautiful peace dove which we not only had in church on 9/21 but took to the community International Prayer for Peace event in Cyprus Park. Kathy Leber said after the later event, "I wish, after all is said and done, that we had carried the dove a farther distance. It was a perfect day, and the display was so amazing! I wanted her to fly much longer!"

Hopefully we will find further occasions to bring the dove out.

Kathy Leber

## Neighbors in Need Offering

### Sunday October 5

The Neighbors in Need offering supports the UCC's ministries of justice and compassion throughout the United States. Two-thirds of the offering is used by the UCC's Justice and Witness Ministries to fund a wide array of local and national justice initiatives, advocacy efforts, and direct service projects. Through UCCTakeAction.org, our national Justice and Witness Ministries offers resources, news updates, and action alerts on a broad spectrum of justice issues. Working with members of the UCC Justice and Peace Action Network (a network of thousands of UCC justice and peace advocates), Justice and Witness continues its strong policy advocacy work on issues such as the federal budget, voting rights, immigration, health care, hate crimes, civil liberties, and environmental justice.



Neighbors in Need also supports our American Indian neighbors in the UCC. One-third of the offering supports the UCC's Council for American Indian Ministries (CAIM). Historically, forbearers of the UCC established churches and worked with the Lakota, Dakota, Nakota, Mandan, Hidatsa, Arickara, and Hockak in North and

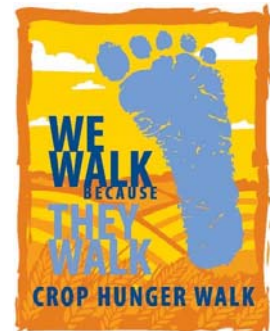
South Dakota, Wisconsin, and northern Nebraska.

Today there are 20 UCC congregations on reservations and one urban, multi-tribal UCC congregation in Minneapolis, Minnesota. These churches and their pastors are supported by CAIM. CAIM is also an invaluable resource for more than 1,000 individuals from dozens of other tribes and nations who are members of other UCC congregations in the U.S.

Neighbors in Need helps make another world possible. It needs your support. Please give generously. And remember, contributions to Neighbors in Need can be made on-line at any time at: [www.ucc.org/nin](http://www.ucc.org/nin) There are offering envelopes in the pews and on the table in the narthex. The offering will officially be received on October 5<sup>th</sup> but you are welcome to contribute any time.

## CROP Walk Sunday November 16<sup>th</sup>

The New Braunfels CROP Walk will be Sunday afternoon November 16<sup>th</sup>. We need walkers and sponsors for the walk. Walker registration and pledge forms are available in the church office. 25% of funds raised will go to the local SOS Foodbank. The rest will go to Church World Service to support their relief efforts all around the world.



Let's support this long time and worthwhile mission effort.



### Hotdogs & Hayrack Ride

**Saturday October 18<sup>th</sup>**

Everyone is invited to gather at the Pantermuehl ranch (Pantermuehl Road and Highway 306) at 4 p.m. October 18<sup>th</sup>. There will be a hotdog cookout and a hayrack ride and lots of good ole fashioned fun!

### Church Garage Sale

**Saturday October 25**

Don't forget to mark Saturday October 25<sup>th</sup> on your calendar for the church garage sale. We are already gathering items for the sale. One of the rooms in the Hoffmann Sunday School building is being used to collect them. If you need help getting items to the church call the church office. Clean out your closets, garages, and storage units!

Karen Kramm is organizing the sale. We need people to help mark and sort items the night before, help with set up, be here for the sale and help with take down.

**(If your birthday is not here, please let us know so we can include it next year.)**

### CIRCLE OF FAITH OCTOBER 9

The women of Faith Church are invited to gather in Baese Hall on Thursday, October 9 beginning at 11:00 a.m. Please bring a sack lunch and join us for worship, study and fellowship as we resume our regular schedule after a summer break. Our September meeting was participation in the South Texas Association Women's event in San Antonio. We look forward to sharing in planning for the year ahead as we find ways to strengthen our fellowship with one another and to serve others in our wider communities. For more information, please call Karen Dietz at 626-6833.



- 10-1 Judy Anderson
- 10-3 Cullen Leonhardt
- 10-5 Sol Fuss
- 10-7 Sunny Colbath
- 10-8 Sally Pena
- 10-9 Justin Richter
- 10-10 Jody Coble & Donald Gregg
- 10-12 Samantha Heinemeyer
- 10-13 Eleonora Meister
- 10-18 Evelyn Krueger
- 10-22 Scott Martin
- 10-23 Leon Peters
- 10-29 Nathan Leber



Choir rehearsals for the Advent Season will begin on October 8<sup>th</sup>, 7:30 p.m. This will be for a short duration until a Music Director/Song Leader can be hired to be on staff. When that takes place he/she will need to decide how our choir can fit into a blended service currently being developed.

Anyone having information about a blended service or having ever attended a blended service, please share this information with the music committee.

Ken Triesch

Organist/Director



### **Ushers**

- 10-3 Sheri Haynes; Jennifer Marlow;  
Bennie Harst; Richard Hitz
- 10-12 Jan Hunley; Don Green;  
Evelyn Krueger; Ray Bizer
- 10-19 Robert & Emily Deninno  
Nancy Foster & Albert Hennig
- 10-26 Sol Fuss; Bruce Ridgley;  
Julie Allison; Michele Gilbreth

### **Liturgist**

- 10-5 Curt Leonhardt
- 10-12 Julie Allison  
10-19 Steve Foster  
10-26 Jim Gossett

### **Greeter**

- 10-5 Sheri Haynes  
10-12 Emma Lou Bizer  
10-19 Dorothy Rest  
10-26 Sol Fuss

### **Communion Assistants**

- 10-5 Bennie Harst & Richard Hitz

### **Council Reps**

- 10-5 Nicole Perry-Clark  
10-12 Joe Ward  
10-19 Michele Gilbreth  
10-26 Sheri Haynes

### **Acolytes**

- 10-5 Cody Allen  
10-12 Larissa Hunley  
10-19 Brady Storm  
10-26 Tim Marlow

Notice: If you cannot serve on the designated date/dates shown, please try and find a substitute or trade with someone else. If that is not possible, please call the church office as soon as possible. (625-6761)

### **New Address**

Leslie Wood's new address is:  
350 New York Ave  
New Braunfels, Tx 78130

Her cell phone number is  
210-269-7696

## Sunday School Teacher Rotation

**10-5** PreK-3<sup>rd</sup> Chrissy Gossett

4<sup>th</sup> -6<sup>th</sup> Jim Gossett

**10-12** PreK-3<sup>rd</sup> Michelle Perry-Clark

4<sup>th</sup>-6<sup>th</sup> Nicole Perry-Clark

**10-19** PreK-3<sup>rd</sup> Jennifer Marlow

4<sup>th</sup>-6<sup>th</sup> Tim Marlow

**10-26** PreK-3<sup>rd</sup> Mikki Ward

4<sup>th</sup>-6<sup>th</sup> Jan Hunley

### Don's Corner

"His command is that you walk in love." II John 6 (NIV)

For the first time in years of attending the New Mexico State Fair we had taken the senior citizen bus, and I was not sure I was ready for old age. But Mary, my wife, had suffered a stroke, and now it was the bus or nothing. This year our circuit of the fair would be slower and shorter. With Mary leaning on my arm, and feeling a bit sorry for myself and her – myself first, I'm afraid – I was not particularly looking forward to the afternoon.

Coming toward us through the "free" gate was a couple apparently leaving after a morning on the grounds, he pushing her in a wheelchair.

"At least we're both walking," I remarked to Mary. The two, our age or perhaps a bit older, wore wide smiles, obviously enjoying themselves. The woman was not small, and a large, green medical oxygen bottle riding on the wheelchair's foot rest and

cradled between her knees added to the load.

How sad, I thought. Only when they drew abreast of us did the transparent tube from the tank complete their story.

"The Oxygen is for him," I whispered to Mary in surprise. Immediately I felt shame for my earlier attitude, and we went on to have a most enjoyable day.

Prayer: Dear God, preserve in me a caring spirit until I in turn surrender to your everlasting care. Amen.

### September Financial Summary

General Fund Balance 8/26	13,112.64
Income & Deposits	7,694.43
Disbursements	11,386.52

Balance 9/24 \$9,420.52

Building Fund Balance 8/26	2,446.14
Income	744.00
Monthly Payment	1,000.09
Balance 9/24	\$2,190.05

Memorial Fund Balance 8/26	1,924.00
Balance 9/24	1,924.00

Savings Acct. Balance 8/26	7,806.25
Balance 9/24	7,806.25

Loan Balance on Mortgage \$35,744.30

Respectfully submitted:

Terri Armstrong

Financial Secretary

Please consider additional contributions on a monthly basis so that we can meet our monthly note payments on the sanctuary.

**Faith UCC**  
**970 N. Loop 337**  
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### **October Calendar**

- 10-4 Association meeting St. Paul's  
Corpus Christi 9a.m. to 3 p.m.
- 10-5 Cross UCC Fish Fry noon-2 pm
- 10-9 Lectionary Study Group 9-10:30
- 10-9 Women's Fellowship 11-1 p.m.
- 10-12 Church Potluck & Program
- 10-16 Lectionary 9-10:30 a.m.
- 10-17 SOS Food Bank 1-3 p.m.
- 10-18 Fall Fest at Pantermuehl's 4-7
- 10-23 Lectionary Study Group 9 a.m.
- 10-23 Interfaith Panel Discussion at  
First UMC 7 - 8:30 p.m.
- 10-24 Eden Home Clergy/Spouse  
Dinner at 6:30 p.m.

- 10-24 Garage Sale setup
- 10-25 Garage Sale at Faith UCC
- 10-29 Church Council 6:30 p.m.
- 10-30 Lectionary Study

The adult choir will meet every Wednesday night  
at 7:30 p.m., beginning Wednesday October 8<sup>th</sup>.

Election Day November 4<sup>th</sup> Faith UCC will  
once again be a polling station. As a further  
outreach to the community we would like to  
provide coffee and cookies as a thank you to  
all those who vote. We will need people to  
organize, fill shifts from 7 a.m. to 7 p.m. and  
make cookies. YOU CAN HELP!