

October 2016



First Presbyterian Church of Britton's Newsletter

## Intergenerational

### From Your Pastors' Desk

**“One generation commends your works to another; they tell of your mighty acts.” Psalm 145:4**

On most days, our small ones go to daycare, our children go to school, adults go to work, and retired individuals spend their time at the senior center or volunteering. You see our culture separates itself by age. We seldom interact with individuals of a different generation that are not part of our own family. One of the greatest gifts of a church community is that we gather together every Sunday young and old to worship and follow in God's ways. A growing body of research shows that individuals are strengthened in faith when they build meaningful relationships with people from a different generation. When you think about it, that's not hard to believe. We are strengthened when we see the long enduring faith of those who are older than us, and at the same time we are filled with joy and hope when we see the simple faith of our young people.

Based on this insight, we are trying to develop, in our church, intentional ways we are building relationships across generations,

*If you are interested in planning, fundraising or participating in this intergenerational mission trip for the summer of 2017, please join us for a meeting October 5<sup>th</sup> at 6:00pm. Pizza will be served for supper.*

because it is all too easy to fall into that rhythm established by our culture to stick with those our own age. We have encouraged our youth Kylie Carlson and Parker Brandt to help out with Sunday school. And we are seeking to go on an intergenerational mission trip this coming summer, where all are welcome. This trip will allow us to serve and to grow in faith with a broad diversity of ages. How exciting and wonderful!? If you are interested please join us for a meeting Wednesday, October 5<sup>th</sup> at 6pm. In this way, we encourage you to engage someone who is older or younger than you in meaningful conversation so that we all might be more faithful believers.

May your faith be strengthened by knowing and loving someone from a different generation.

### Preaching Schedule

#### October 2, 2016

- Rev. Bala Khylllep
- Exodus 12:1-13; 13:1-8
- World Communion

#### October 9, 2016

- Rev. Cheryl Khylllep
- Exodus 32:1-14

#### October 16, 2016

- Rev. Bala Khylllep
- 1 Samuel 1:9-2:10

#### October 23, 2016

- Rev. Cheryl Khylllep
- 2 Samuel 7:1-17

#### October 30, 2016

- Rev. Bala Khylllep
- 1 Kings 17:1-24

In Christ, Pastors Cheryl & Bala Khylllep

## Men's Bible Study

The men are continuing with their study on the Gospel of Matthew. This is a casual study where we are able to read the text, ask questions and learn from one another. Please join this great group of men on Sunday nights at 6:00 pm in the church.

## Join the choir!

We are blessed by God with a talented choir, and we are thankful for their leadership in worship.

**The Choir is currently meeting only on Sunday mornings at 9:15am. Join the fun!**

## Hope Circle

Every first Wednesday of the month at 2:00pm the Presbyterian Women gather to study the Sermon on the Mount. Please join us as we dig deeper into these familiar scripture passages.



**Pictured Left:** Pastor Cheryl sharing a biblical story during children's time in worship. She shares the story using wooden figurines and asks the kids questions that help them imagine the story.



**Pictured Right:** The Baptism of Emsley Jo Eimers, child of John and Heidi Eimers.

## Help us Stay in Touch!

Is your, or someone you know, information out of date in our church directory? Help us keep our information up to date, so we can stay in touch and stay connected to the people of our community. To update us with new information, please fill out the form below and drop it off in the office.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

If you want to be added to our e-newsletter list:

Email Address: \_\_\_\_\_

# Stand for the Poor, Stand Against Predatory Lending

By Susan Wismer

The ballot this November has many important issues on it. One of them is the predatory lending practice otherwise known as payday loans.

South Dakota is unique in that it is one of very few states that allow the harmful practice of "payday loans." On my travels I am always amazed at the many payday loan storefronts in our state. How could they all stay in business? High interest rates, in the 300-500% range, are the answer to that question. These loans ensnare borrowers in a debt trap that can last for months or years, and that trap reinforces a cycle of poverty that is difficult to escape.

South Dakotans for Responsible Lending, organized in 2015, placed Initiated Measure 21 on the ballot. It would limit the legal rate of interest to 36%, a rate higher than banks and credit card companies charge today. However, the industry is fighting back with a measure of their own. Their Amendment U which, despite its deceptive appearance of limiting rates to 18%, actually would **amend our state constitution** to allow unlimited interest and fees on loans. That means that if both measures pass, Amendment U would supersede IM 21 and payday loans would continue. Because so much profit is at stake, the industry is investing millions of dollars into its campaign.

We should not be misled by those who say that this industry is filling a legitimate need. It is not. There are plenty of lenders who could fill this credit need at 36% interest. Before the days of payday lenders, finance companies, credit unions and banks all provided small installment loans. These community institutions filled the need for short-term credit, along with providing counseling to the customer to assist in wise use of credit.

Our Presbytery, along with the ELCA, Methodists, Presentation Sisters, and UCC church, has taken a stand on this issue in favor of IM21 and against Amendment U. The resolution reads in part:

*Be it resolved by the Presbytery of South Dakota: whereas it is the responsibility of POSD to advocate for the poor and to provide to our congregations the tools to do so and whereas there are two important issues on SD's ballot in November that greatly affect the poorest among us.*

*Let it be resolved that the POSD recommends to its members that they become informed voters on all issues and furthermore recommends that members consider a No on Amendment U and Yes on Initiated Measure 21 and further that POSD charge its congregations to educate its members and to advocate on these issues to their fellow voters.*

Excellent information on Initiated Measure 21 can be found on the website of South Dakotas for Responsible Lending: "[captheratesd.com](http://captheratesd.com)"

Initiated  
Measure 21  
YES  
Amendment U  
No

## Keep in Your Prayers...

- Vicki Beck as she recovers from surgery and illness
- Dorthy Jones as she recovers from a broken hip
- Bonnie Carlson with her recent stroke
- Sue Barnes (Beth Renner's mother) as she battling with cancer

## Women's Bible Study

The women just finished the study "*Too Busy Not to Pray*" bible study by Bill Hybels. We will start anew October 10<sup>th</sup> with "*The Best Yes: Making Wise Decisions in the Midst of Endless Demands*" by Lysa TerKeurst. In *The Best Yes*, Lysa will help us:

- Cure the disease to please with a biblical understanding of the command to love.
- Escape the guilt of disappointing others by learning the secret of the small no.
- Overcome the agony of hard choices by embracing a wisdom based decision-making process.
- Rise above the rush of endless demands and discover your best yes today.

We have plenty of books, so feel free to join us at any point. As always, there are two times for study on Mondays 9 am and 7:15 pm at the church. Join this rich experience and walk with other women in faith.

Pastor's Hours:

Tuesday 9:00 am-noon

Wednesday 1:00 pm-5:00 pm

Thursday 9:00 am-noon

Pastor's Contact:

Manse: 605/448-2417

Pastor Cheryl's cell: 330/464-5862

Pastor Bala's cell: 330/749-2061

Secretary's Contact:

Kim's cell: 605/228-5467

Office: 605/448-2460

**Bulletin announcements due to secretary by 9am on Thursday.**

We also welcome you to submit newsletter articles. Please submit any articles to the pastors by the third Wednesday of each month.



**Pictured Top Left:** Jr. High Sunday School; **Top right:** PW Fall rummage Sale. They were able to raised \$838.67; **Bottom Left:** First day of Sunday school; **Bottom right:** Youth and families studying scripture.



**First Presbyterian Church**

**Britton, South Dakota | (605) 448-2460**