

YOUTH MATTERS - for Jr./ Sr. High

REAL.PRESENT.GOD.

YOUTH needed THIS Sunday!!!



Help with face painting and pumpkin painting at FALL FEST from 2-4 in the gym. PIZ come at 1:45 to get instructions/set up.

Also let me know if you'll be there.

Teen Time - 9:15-10:15 Sundays

- Thank you, Theresa Pitt for filling in to lead a discussion/study on "The Sunday Situation" on 9/30.
- There was a question about homosexuality, and so in October, we will start looking at what the Bible says about God's plan for guys & gals, sex, (After all, He invented it!) marriage, etc. This is NOT a subject we will get through in one session! ☺
- Sometime in October, we will talk about Halloween & what an appropriate Christian attitude in toward it.
- As always, grab a snack/drink in the narthex and come to the Youth Room which is now on the south end of the room which has the Nursery on the north end.



Something to think about:

Did Adam and Eve have a belly button?

- 8th - 12th graders: You still have 10 days to decide to attend the 2019 LCMS Youth Gathering in Minneapolis next July.
- Watch this six-minute video on You Tube <https://www.youtube.com/watch?v=6By6AZmW8VY&t=21s> to get a good idea of what to expect.
- For more info, see the Registration book, found at (http://www.lcmsgathering.com/wp-content/uploads/2018/07/RegistrationBooklet_FINAL_No-Forms.pdf)
- When: July 11-15, 2019
- Who: Anyone who is at least 13 and not over 20 on July 11, 2019.
- Where: Minneapolis Convention Center, US Bank Stadium, & points in between.
- Cost per person: \$365 registration and \$200-300 for 4 nights in a hotel, plus money for meals and souvenirs, etc. Transportation cost should be minimal. We don't want the cost to keep anyone from going, so we will have some fundraisers.
- Talk to your folks. You'll need to be involved in the fundraisers and parents are needed to be involved in planning and organizing.
- Registration opens October 17, so I would like commitments (and \$150 non-refundable deposit) by then. Contact me if you need more info to make your decision on whether you want to attend. You won't regret it, I promise!



How to Avoid Money Problems - Tip #5

Tip # 5 is to use credit wisely. Ideally, don't even go there; pay cash for everything. It can be done. Believe it or not, some people actually save up the entire purchase price before buying a house! You may want to establish a good credit score in case you ever do *have* to get a loan (for college or a car to get to your first full-time job). Take out *one* credit card, use it for purchases, and pay off the balance every month. It surely is more convenient to carry a credit card vs lots of cash. The problem is that you spend more if you pay with a credit card. It becomes easier to super-size that McDonald's order or impulse-buy something in a store if you don't have to think about how much cash you have left in your pocket. There is a little pain involved in forking over your hard-earned cash that keeps you from unnecessary spending.