

December 2014

Volume 6, Issue 2



# The City Temple Times

# Holiday Humor

Submitted by: Robert Russell



## Gifts for Someone Special

I ran into an old classmate while holiday shopping. He was carrying several boxes and bags adorned in holiday gift wrapping. I asked if he had finished gift shopping. He said "yes" and that he was glad it was over. He said, this year, he wouldn't have to worry about people returning gifts because of wrong

sizes, styles or colors. I asked him how he managed to do that. His answer was, "Because everything I bought is just for me!"

## Black Friday Surprise

I was determined to NOT take a chance on missing out on those great Black Friday sales you hear about. So, I put snacks in my backpack along with a blanket (in case I got cold), and a small umbrella (in school, I case it rained), and sat down at the door to my favorite store for hours. When the doors opened I was surprised. There was no one else in line.

I rushed in expecting to see big changes in the prices; but, this was not so. All the prices were still the same – one dollar.

I was surprised.



## HOLIDAY SAFETY REMINDERS



- ◆ There is a new scheme where carjackers place money on your car windshield hoping you will retrieve it, giving them the opportunity to carjack your car. If you see money on your windshield, back away from your vehicle and report it to the police so they can escort you back to your car and take appropriate action. Remember, it's better to be safe than sorry!
- ◆ Also, please be reminded when exiting your vehicle **To Not Leave Valuables In Your Vehicle!** Each year this time, thieves are roaming about looking for valuables left in cars. Such valuables include: wallets, purses, credit cards, house keys, cell phones, jewelry, driver's licenses, social security numbers. Also be mindful of items you may not think will draw thieves to your car: chargers and similar devices left plugged in, handicapped stickers, certain clothing items and shoes, etc.
- ◆ Remember to remove any Christmas packages from your cars before attending church; especially vehicles without tinted windows. These items will attract thieves. If they see it, they will try to steal it!
- ◆ When going to and from your vehicle, walk with a purpose! Thieves prey on those who look like they can be caught off guard. Try to avoid using cell phones and ear buds when traveling to and from your car with packages. Be aware of your surroundings!
- ◆ If you are being followed, go to a public place and notify police immediately! Report as much details as possible. Be alert!

Members of the Security Ministry cannot be everywhere at once. Thieves are also watching us for the most opportune time to commit their crime. Please remember these safety reminders to minimize criminal activities in and around our church home and community.

**HAVE A HAPPY & JOYOUS HOLY DAY SEASON AND  
BE SAFE!**

*The Security Ministry*

**When Snow Comes** by Vonda Delisa Reed

*Socked in for another day*

*Hustle and bustle won't get underway*

*"What do we do now?" shouted the Type A*

*Thank God for the snow*

*When snow comes*

*It's a much needed break*

*Nature's way, so you can take*

*Time to reflect, for goodness sake*

*Thank God for the snow*

*A respite, a time to get back to center*

*To balance your equilibrium and to  
remember*

*The joy of time spent with family and  
friends*

*Thank God for the snow*

*Though cabin fever soon sets in*

*Think of the benefits, then count to ten*

*Won't be long before you're out again*

*Thank God for the snow*

*When snow comes*

*It's the time to be still*

*Time to replenish, if you will*

*So your cup of energy can be refilled*

*Thank God for the snow*

*When snow comes*

*It seems just at the right time*

*For a much needed break so you can find*

*Renewal for the mountains you'll have to  
climb*

*Thank God for the snow*

### **Registration, Orientation, and Testing**

**January 12, 2015 at 9 a.m.**

**City Temple of Baltimore (Baptist)**  
**W. W. Payne Center**  
**317 Dolphin St.**  
**Baltimore, MD 21217**

**Classes begin on January 28, 2015 and are held  
every Monday, Wednesday, and Friday**  
**9 a.m. - 12 p.m.**

**FREE**  
**GED PREPARATION**  
**CLASSES**

*For more information contact:*

*Pat Payne 410-292-7864  
Between 9:00 a.m. and 5:00 p.m.  
Monday-Friday*



*at The City Temple of Baltimore (Baptist)*

Dfree® is "living debt free;" a lifestyle that promotes discovering more about yourself in numerous African American churches than you do about money. Dr. Soaries set out across the U.S. with the goal to help 125,000 to help people address and conquer the greatest barrier to stress-free living and wealth creation: personal debt. He further considers the dfree® Lifestyle an evangelistic tool; a lifestyle adjustment. Training for that lifestyle involves 12 Weeks (or, 12 Steps) of guided instruction. Dfree® further stands for freedom to make deposits, earn dividends and possess deeds that represent ownership.

The dfree® Lifestyle Campaign is based on the following biblical values:

ROMANS 13:8 - "Let no debt remain outstanding, except the continuing debt to love one another..." NIV

PROVERBS 22:7 - "The rich rule over the poor, and the borrower is servant to the lender." NIV

LUKE 14:28 - "Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost?" NIV

The three principles of dfree® are -

1. No debt
2. No delinquencies
3. No deficits



To date, this program has already launched people pay off \$1 billion in debt. We launched the dfree® Lifestyle Campaign here at City Temple in March 2014, under the sponsorship of The City Temple Development Corporation with 14 registered participants. Since the launch, two training sessions have completed with 12 graduates.

Training sessions scheduled for 2015 are:

- Saturdays -- March 7, 2015-May 23, 2015; 9:30am-11:00am
- Tuesdays -- June 3, 2015-July 27 2015; 6:30pm-8:30pm

Saturdays -- September 5, 2015-November 21, 2015; 9:30am-11:00am

To register for training sessions, please leave a message on the registration line (410-633-8932), visit our web page [www.dfreebaltimore.org](http://www.dfreebaltimore.org) or see Deacon Willie Simmons and Bobbie Jean Hargrove.

Our team consists of several roles – Program Administrators (Willie Simmons, Bobbie Jean Hargrove); Trainers (Marlene Jones, LaNette Davis, Chianti Jackson Harpool, Alan James); Champion (Adrian Harpool); Ambassador (LaNette Davis). The program is currently recruiting trainers and technical assistants.

# 8 Tips On How To Save This Holiday Season



Are you ready for all the expenses that come with the holidays? Let's make it a little less stressful by looking at eight ways to save in the next eight weeks.

## 1 . Trim Your Budget

The quickest way to having more cash is to go through your budget and cut down on anything that's unnecessary. Can you give up eating out for a month or two? What about going without getting your hair done? In the spirit of giving to others, try to temporarily cut down spending on yourself.

By simply asking your service providers for less expensive options, you may secure a discount or a reduced rate. I just did this with my phone bill. I had an unlimited data plan, and I switched to 3 gigs of data and cut my bill by 40 percent. The worst that can happen is that the company representative says no -- but the best is you could save money on monthly bills just by asking.

## 2 . Make Your Gifts

Have a Pinterest-surfing session and get on the hunt for handmade gift ideas. Do you have any artistic abilities, like painting, drawing or knitting? Put those skills to use.

If handmade gifts aren't your thing, consider making

your own greeting cards. Plus, your card recipients will feel extra special after receiving such a thoughtful item in the mail or at a holiday gathering.

## 3. Change Your Tax Withholding

If you normally receive a tax refund, try adjusting your tax withholding at your job so that your next few paychecks are a little bigger. That will mean more money in your pocket around the holidays, but a smaller refund. That's not necessarily a bad thing. Getting money back via a tax refund means the government got an interest-free loan from you. Turn that around and enjoy that interest-free loan for yourself.

## 4. Strategically Plan Your Shopping

Plan when it comes to both everyday shopping and [shopping for holiday gifts](#). Consolidate your shopping to a day or two during the week and shop at a cluster of stores if possible. That reduces both mileage, which saves gas, and time (which may save your sanity).

## 5. Redeem Reward Points from Credit Cards

Do you have any unused points waiting to be redeemed from your [credit cards](#)? You can redeem most points for cash back or gift cards than can be used for loved ones. Next year, don't use any of your credit card rewards until the holidays so you'll already have money saved for your holiday shopping. This is a strategy I've used for years.

## 6. Look for Coupons and Discounts

Search for coupons and deals on websites like [RetailMeNot](#). Browse for discounted gifts on deal sites like [Groupon](#) or [ScoutMob](#). Make sure you're armed with a list of gifts you want to buy first. This savings strategy can backfire if you buy things just because they're on sale, so use discipline to avoid overspending. Also, ask for price matches at stores.

## 7 . Shop Online

We all know about Black Friday, but you can often get some of the best online deals shopping the Monday after Thanksgiving. I got a great deal on my laptop bag by buying it on Cyber Monday. Besides saving you gas, online prices can be cheaper -- and some online retailers don't charge sales tax.

Shopping on a site like Amazon ([AMZN](#)) can save

*continued from page 4*

you time and help you avoid the holiday rush around department stores and malls. And even traditionally brick-and-mortar businesses, like Target ([TGT](#)) and Walmart ([WMT](#)), offer exclusive online deals that you can't get in the store. For instance, [Walmart is testing matching online prices](#).

### 8 . N o - S p e n d C h a l l e n g e

If you're really serious about saving in these last weeks before the holidays, establish a no-spend challenge for part of the time, say weekends, every other week or all of November.

A no-spend challenge is what it sounds like: a period that you choose to not spend any (extra) money. Yes, you'll still need spend on rent, utilities, gas and gro-

ceries. The no-spend idea is for discretionary expenses, like dining out, going to an event or shopping for yourself. For an added challenge, see how many \$0 days you can achieve in a row. One writer I know [used this technique to help pay off her debt](#).

If you have a no-spend weekend, for example, cook and eat all your meals at home, plan on a family game night or take yourself on a walking tour of some part of your community. Plan on [free activities](#) or use resources you already have. Then, put the surplus your no-spend time created toward holiday expenses.

*Sophia Bera is a virtual financial planner for millennials and the founder of [Gen Y Planning](#). She is location-independent but calls Minneapolis home. She offers a free [Gen Y Planning newsletter](#).*



## Peppermint Meltaways Recipe

From [www.tasteofhome.com](http://www.tasteofhome.com)

*Try this festive holiday sweet for a change this Christmas. For added holiday garnish, serve on a tray wrapped with red or green plastic wrap and a pretty holiday bow in one corner.*

### INGREDIENTS

1 cup butter, softened  
1/2 cup confectioners' sugar  
1/2 teaspoon peppermint extract  
1-1/4 cups all-purpose flour  
1/2 cup cornstarch

### FROSTING

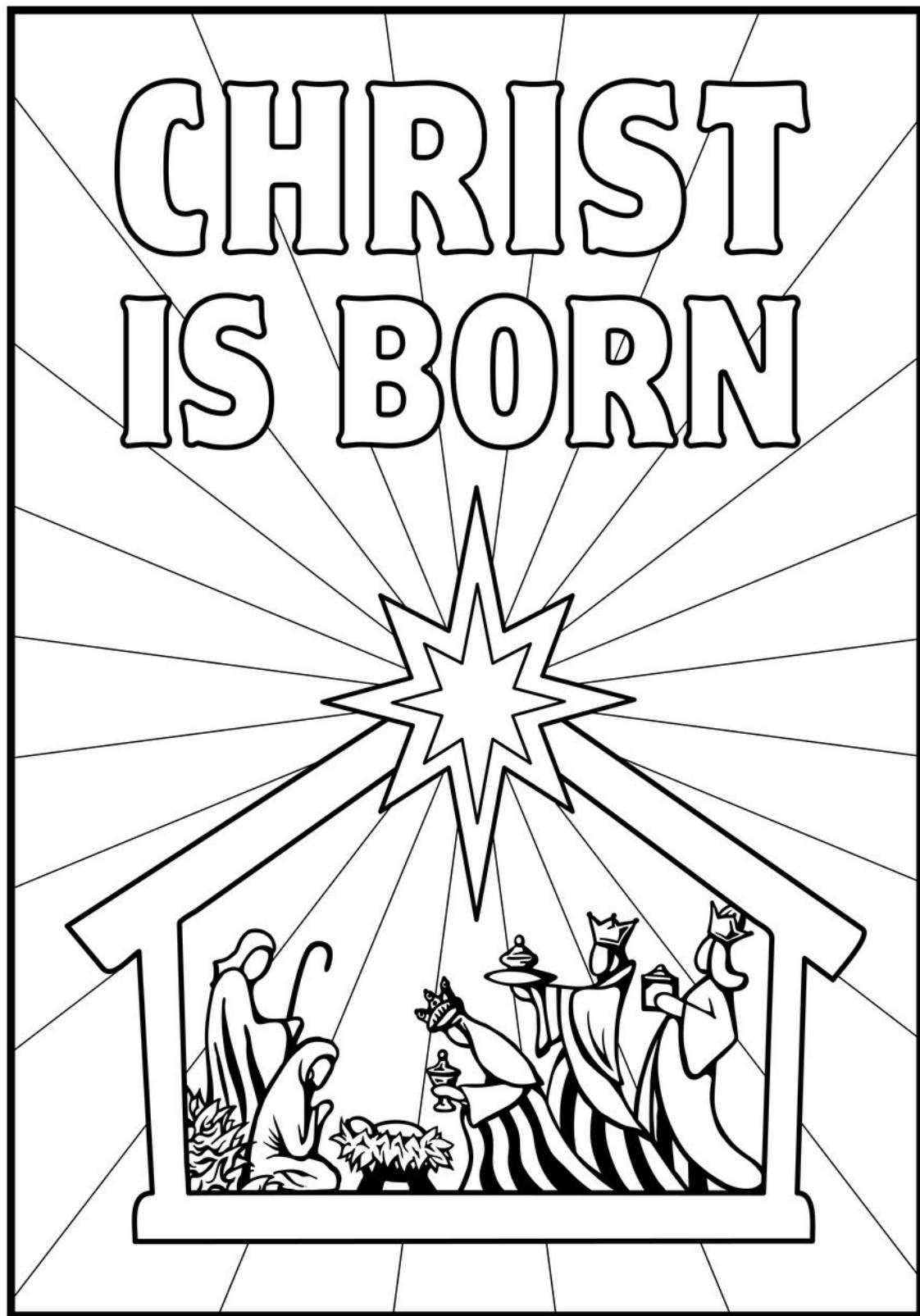
2 tablespoons butter, softened  
1-1/2 cups confectioners' sugar  
2 tablespoons 2% milk  
1/4 teaspoon peppermint extract  
2 to 3 drops red food coloring, optional  
1/2 cup crushed peppermint candies

### DIRECTIONS

1. Preheat oven to 350°. In a small bowl, cream butter and confectioners' sugar until light and fluffy. Beat in extract. Combine flour and cornstarch; gradually add to creamed mixture and mix well.
2. Shape into 1-in. balls. Place 2 in. apart on ungreased baking sheets. Bake 10-12 minutes or until bottoms are lightly browned. Remove to wire racks to cool.
3. In a small bowl, beat butter until fluffy. Add confectioners' sugar, milk, extract and, if desired, food coloring; beat until smooth. Spread over cooled cookies; sprinkle with crushed candies. Store in an airtight container. **Yield:** 3-1/2 dozen.

# kids' fun page

coloring fun



# Spreading CHRISTMAS Cheer

*continued from page 1*

patches.

## Trim A Tree Competition

A Singles Club that I was part of decided to have a "Trim Your Tree" competition. Each member donated ten dollars toward the \$100.00 prize. I waited until the day of the competition and pulled out all my tree decorations, which either didn't work or were broken. I rushed to the stores and

found that most of the better ornaments and lights had been sold. There wasn't much time left, so I gave up. Then, I received a phone call from a club we attended and found the prize box and I'd won 1<sup>st</sup> prize for which I'd only purchased a one dollar chance. I was informed I had to pick the prize up shortly or I'd lose it! When I got home with all that stuff and the prize box (which was very heavy), I found several calls on my phone from club members that they would come to my house to see theirs. Maybe, I shouldn't have substituted the miniatures for gusted for waiting until the last regular Christmas ornaments!



## December

Anthony Hargrove  
Antoine McClary  
Betty O'Briant  
Catherine R. Neely-Hurst  
Darien Allen  
Derek Jackson  
Edward B. Holden  
Ian Simmons  
Jabria Mins  
Jasmen Rice  
Jawan Hall  
Kenisha Clark  
Maelena Holman  
Marcia Friend

Mary Matthews  
Mildred Davis  
Patricia Payne  
Patricia Bailey  
Vanessa Moore  
Walter Dean  
Irene Brown  
Tyray Livingston  
Jazmine Brown

## January

Annie Dora Hardee  
Annette Davis-Edwards  
Avis Anderson  
Bernadette Lewis  
Charlotte Richards

Deja Smothers  
Diamonique Hunter  
Ellen V. Harvey  
Grant Thomas  
Irma Riddick  
Jameela Smith  
Jeanette McDaniel  
Joseph A. Bradford  
Joyce Baylor-Thompson  
Kimberly Goggins  
Kobe Thomas  
Lea Simmons  
Levi English  
Linder Davis  
Lori Ford  
Majenta Thomas  
Maxine Bigby Cunningham  
Ollie Rather  
Phyllis L. Woods  
Samantha O'Briant  
Shantae Truitt  
Shantell Truitt  
Stanley Smith  
Willie Lacy

## February

Barbara M. Anderson

Bernice Tucker  
Carious Palmer  
Carolyn E. Bailey  
Cassandra Reeves  
Cherita Young  
Cheryl Bass  
David Griffin  
Deanna Miles-Brown  
Deborah Bates  
Dorothy M. Cross-Nunn  
Harriett E. Williams  
Isabella A. Dowery  
Jerry Bethea  
Joanne Kent  
Joseph Martin  
Josephine Morton  
Linda Alexander  
Lucinda Crummey  
Marlene R. Thompson  
Michael Young  
Myeshshia Thompson  
Naifeese Clark  
Sha-ron Rice  
Sonia Queen  
Tanae Brown  
Tequiala Bradley  
Toinette Woodson  
William Chambers

# Nativity Unscramble



1. NIEMEWS
2. HESHDRSEP
3. IEAENNFKNSR
4. RHYRM
5. ODLG
6. NERGMA
7. TIYATIVN
8. EYSUSBJBA
9. ALRHED
10. BASLTE

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*Fill in the words missing from our favorite Christmas carols!*

1. Away in a manger, no \_\_\_\_\_ for a bed.
2. Holy infant so \_\_\_\_\_ and mild.
3. I saw three \_\_\_\_\_ come sailing in on Christmas Day.
4. Let earth \_\_\_\_\_ her King!
5. O \_\_\_\_\_ ye, o \_\_\_\_\_ ye to Bethlehem.
6. Fall on your \_\_\_\_\_, oh hear the angels voices.
7. Whom angels greet with \_\_\_\_\_ sweet.
8. \_\_\_\_\_! The herald angels sing, glory to the newborn King.
9. \_\_\_\_\_ we have heard on high.
10. Go, tell it on the \_\_\_\_\_.



Answers: 1. crib (Away In A Manger) 2. tender (Silent Night) 3. ships (I Saw Three Ships) 4. receive (Joy To The World) 5. come, come (O, Come All Ye Faithful) 6. knees (O Holy Night) 7. antelopes (What Child Is This?) 8. Hark (Hark, The Herald Angels Sing) 9. Angels (Angels We Have Heard On High) 10. mountain (Go, Tell It On The Mountain)



*How I remember  
snowfall in December  
like a warm blanket  
covering the earth  
as far as the eye could see  
Watching the snowflakes  
from the sky floating down*

*twirling to the ground  
without ever making a sound  
Hundreds, thousands, millions  
snowflake after snowflake  
bringing joy to the children  
“Do we have to come inside,  
Mom?”*

**Snowfall In December**  
by Vonda Delisa Reed

*we'd say in a whiny chorus  
Couldn't feel our toes  
but,  
it didn't matter to us  
we were having too much fun  
chasing snowflakes in the sun  
when snow fell in December*