



# THE GOLDEN YEARS NEWSLETTER

A Publication of Lighthouse Worship Center/Light of Life Ministries Senior Life Group December 2011

Volume 5, Issue 12

## Merry Christmas & Happy New Years

### Night of Prayer Presentation-**PART 2** by Marlene Veite



Arise, shine; for thy light is come and the glory of the Lord is risen upon thee. For behold the darkness shall cover the earth and gross darkness the people; but the Lord shall arise upon thee and his glory shall be seen upon thee. (Isaiah 60:1-2)

“I will bless the Lord at all times: his praise shall continually be in my mouth. My soul shall make her boast in the Lord: the humble shall hear thereof, and be glad. O, magnify the Lord with me, and let us exalt his name together. I sought the Lord and he heard me, and delivered me from all my fears. (Psalm 34:1-4)

Now, the first

thing we must do is lead as holy a life as we possibly can. Stay away from all evil. Repent for anything we have done that would not please Father God. Don't sit in front of the TV screen and watch the raunchy programs and laugh track about people committing adultery, watch murders committed, people lying and stealing and cheating. Or so-called reality shows that model unwholesome lives to our children. Don't permit any of that junk in your house. Repent: If you are at a business where suggestive music is playing, complain. And don't permit it in your house. Don't watch pornography, don't get drunk, don't do drugs, don't smoke. Don't permit any of that in your

house. Don't gossip, don't tell dirty jokes. Clean up your own life, clean up your own house. Take a stand! Don't waste your money, don't buy unnecessary things. Be kind and loving to your spouse, your family and your neighbors. Don't envy what others have. Don't covet your neighbor's wife. Have no other gods before the one true and living God.

Don't take anything that doesn't belong to you. Follow the golden rule. Love one another. Don't kick the dog! Repent! Repent! Repent!

Don't waste your time! Aim for excellence! Don't cheat, be an honest business person. Love God with all your heart and put him first. Put your cares on Jesus, He cares.

*(Continued on page 2)*

Thank you to the People who contributed to this issue

- Anna White
- Marlene Veite
- Pastor Sandra
- Judi Jackson
- Vicki Loucakis
- Jim Payette

**Could You Be A MARGINAL CHRISTIAN? Take the quiz on page 5**



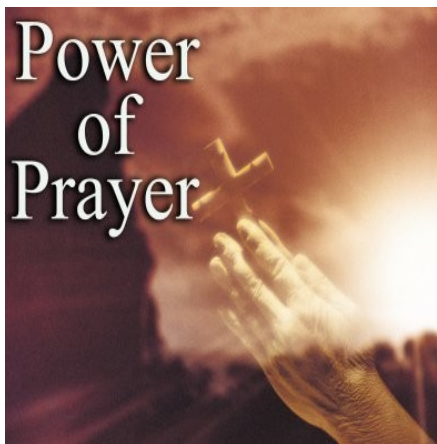
## Reminders

- Don't forget to call Margie on your day
- Don't forget to call Kathy and Clarence Pridemore and encourage them (386) 428-7037

### Inside this issue:

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## Prayer Guide



Benefit	Name	Meaning
Sin	Jehovah-Tsdkenu	Our righteousness
	Jehovah-M'Kaddesh	He who sanctifies
Spirit	Jehovah-Shalom	is peace
	Jehovah-Shammah	is always there
Soundness	Jehovah-Rophe	He heals
Success	Jehovah-Jireh	He provides
Security	Jehovah-Nissi	My banner
	Jehovah-Rohi	My Shepherd

If I had a \$1 for every time I heard someone say I don't know how to pray, I would be rich. But because I have heard this so often I am going to include this suggested prayer guide for your consideration. This information comes primarily from Dr. Larry Lee of the Church of The Rock in Rockwell, Texas.

1. Picture Calvary and thank God that you can call Him Father by virtue of the blood of Jesus. Thank Him for the five benefits in the new covenant (sin forgiven, Spirit given, soundness, success, security) and make your faith declaration calling Him by his name.

2. Pray for yourself, your family (spouse, children, other family members, your church (Pastor, leadership), faithfulness of people, the harvest; our nation, city, state, and national politics and spiritual leaders.
3. Ask Him to help you with your prayer life, church, work habits, obedience in giving. Let him know that you believe He wants to prosper you. Ask for specific things that you need and want.
4. Ask him to forgive you for any sin, to help you to forgive others and to rise above those that have wronged you.
5. Ask Him to help you as you put on the whole armor of God of truth, righteousness, peace, faith, salvation, and as you hide his Word in your heart so that you might not sin against Him. Pray for a hedge of protection around you and you family
6. Ask Him to inhabit you, tell Him you love Him and that you are glad that He knows you by name and is never too busy to listen to you.
7. Say Amen and start to praise Him.
8. You can read from this guide as you pray, because it is permissible to pray with your eyes open or you can memorize the principles.

*(Continued from page 1) Prayer Presentation Part 2*

Read your Bible! Witness to others about God's goodness. Spread the gospel – evangelize. Take dominion over your own world. Cast out evil, especially in yourself. Oh, have I reminded you to LOVE GOD, PRAISE HIM, WORSHIP HIM. HE IS WORTHY. Pay your bills, don't go into debt. Forgive your debtors. Pray for God's will to be done. Evangelize. Clean up the world starting with you, your family, your home, your yard and your neighborhood. Feed the dog! Praise God, rely on him and trust him. Trust Jesus and expect his help. Repent! Follow the Ten Commandments. Don't do anything you don't believe in. Don't compromise, commit no evil.

*(Continued on page 3)*



## Texting for Seniors

(Continued from page 2) Prayer Presentation Part 2

Since more and more Seniors are texting and tweeting there appears to be a need for a STC (Senior Texting Code). If you qualify for Senior Discounts this is the code for you.

Please pass this on to your children and grandchildren so they can understand your texts.

ATD:	At The Doctor's
BFF:	Best Friend Fainted
BTW:	Bring The Wheelchair
BYOT:	Bring Your Own Teeth
CBM:	Covered By Medicare
CGU:	Can't get up
CUATSC:	See You At The Senior Center
DWI:	Driving While Incontinent
FWB:	Friend With Beta Blockers
FWIW:	Forgot Where I Was
FYI:	Found Your Insulin
GGPBL:	Gotta Go Pacemaker Battery Low!
GHA:	Got Heartburn Again
HGBM:	Had Good Bowel Movement
IMHO:	Is My Hearing-Aid On?
LMDO:	Laughing My Dentures Out
LOL:	Living On Lipitor
LWO:	Lawrence Welk's On
OMMR:	On My Massage Recliner
OMSG:	Oh My! Sorry Gas.
ROFL... CGU:	Rolling On The Floor Laughing... And Can't Get Up
TTYL:	Talk To You Louder
WAITT:	Who Am I Talking To?
WTFA:	Wet The Furniture Again
WTP:	Where's The Prunes?
WWNO:	Walker Wheels Need Oil
GGLKI:	(Gotta Go Laxative Kicking In)

What have I left out???

Oh, smile, laugh, love, dance, sing and do it all for Jesus. He is your exceeding great reward. Expect good things from Him. Trust Him. Let God be true and every man a liar. Harm not His anointed. Have faith. He will see that you prosper. Oh, come let us adore Him! Ask God for mercy and grace. Ask for His blessings and favor. Honor and respect God and expect your children to honor and respect you and others.

**This is all about his kingdom coming! Praise God!**

Have I forgotten anything else we need to do? Well, if I did, we'll just ask the Holy Spirit to fill us in – He's a lot better at that than I am... Repent!

Oh yes, pray for our country. Ask God after He finishes cleaning up the monetary system and Wall Street, give us an honest man to live and work in the White House. Ask Him to clean up congress and the judiciary system. Ask Him to expose and clean out corruption and vice. Ask Him to see that good men are elected. There must be some good politicians, ask Him to put the right ones in office. He knows them all – and the intentions of their hearts. While we're at it, we'll ask Him to clean up vice and corruption in our families.

I suggest a pre-emptive strike. First, we invade heaven and seek God. We tell Him that man just can't govern himself and we need His help. Ask Him why He hasn't already done it. Oh, I think He just said why haven't we asked Him before? It looked as though we wanted to do it all by ourselves.

Oh well, we will have an eternity to forget about all this stuff, one way or the other. "If my people which are called by my name shall humble themselves and pray and seek my face and turn from their wicked ways, then will I hear from heaven and will forgive their sin and will heal their land." (2<sup>nd</sup> Chronicles 7:14)

## Senior Life Group Christmas Party

Saturday, December 10, 2011

Pioneer Trail Campus @ 6:30 PM

Please bring a can good for the Food Pantry (see list in church bulletin). We will put together backpacks for the homeless at the party. Deadline to bring in donations for our adopted family is Sunday, December 18, 2011.



## **New Heart Attack Info On The New Aspirin: IMPORTANT READ**

Bayer is making crystal aspirin to dissolve under the tongue. They work much faster than the tablets. Why keep aspirin by your bedside? There are other symptoms of a heart attack besides *the pain on the left arm*. One must also be aware of an *intense pain on the chin*, as well as *nausea and lots of sweating*, however these symptoms may also occur less frequently. *Note: There may be NO pain in the chest during a heart attack.* However, if it occurs, the chest pain may wake you up from your deep sleep. If that happens, *immediately dissolve two aspirins in your mouth* and swallow them with a bit of water. *Afterwards: CALL 911 - say "heart attack!" - say that you have taken 2 aspirins.- phone a neighbor or a family member who lives very close by- take a seat on a chair or sofa near the front door, and wait for their arrival and DO NOT lie down while waiting for the EMT.*



## TO ALL THE KIDS WHO SURVIVED THE 1930s, '40s, '50s, '60s and '70s!!

- First, we Survived being born to mothers who may have smoked and/or drank while they were pregnant
- They took Aspirin, ate blue cheese dressing, tuna from a can, and didn't get tested for diabetes.
- Then, after that trauma, we were put to sleep on our tummies in baby cribs covered with bright colored lead-based paints.
- We had no childproof lids on medicine bottles, locks on doors or cabinets, and, when we rode our bikes, we had baseball caps, not helmets, on our heads.
- As infants and children, we would ride in cars with no booster seats, no seat belts, no air bags, bald tires and sometimes no brakes.
- Riding in the back of a pick-up truck on a warm day was always a special treat.
- We drank water from the garden hose and not from a bottle.
- We ate cupcakes, white bread, real butter, and bacon. We drank Kool-Aid made with real white sugar. And we weren't overweight. WHY? Because we were always outside playing...that's why!
- We would leave home in the morning and play all day, returning when the streetlights came on.
- No one was able to reach us all day. --And, we were OKAY.
- We would spend hours building our go-carts out of scraps and then ride them down the hill, only to find out we forgot the brakes. After running into the bushes, we learned to solve the problem.
- We did not have Play Stations, Nintendo's and X-boxes. There were no video games, no 150 channels on cable, No video movies or DVDs, no surround-sound or CDs, no cell phones, no personal computers, No Internet and no chat rooms. WE HAD FRIENDS And we went outside and found them!
- We fell out of trees, got cut, broke bones and teeth, without lawsuits from those accidents.
- We got spankings with switches or just a bare hand, and no one called child protective services .
- We were given BB guns for our 10th birthdays, made up games with sticks and Tennis balls, and - although we were told it would happen- we did not put out very many eyes.
- We rode bikes to a friend's house, knocked on the door or just walked in and talked to them.
- Little League had tryouts and not everyone made the team. Those who didn't had to learn to deal with Disappointment. Imagine That!!
- The idea of a parent bailing us out of jail was unheard of. They actually sided with the law!
- These Generations have produced some of the best risk-takers, problem solvers, and inventors ever. The past 50 To 85 years have seen an explosion of innovation and new Ideas. We had Freedom, failure, success and responsibility, and we learned how to deal with it all. What is the current generation learning?

# Marginal Christian Quiz



This is suppose to be a joke along the line of “if you do a certain thing you may be a redneck” But the more I read it the more I began to realize that it is probably true. Test yourself and see where you are most of the time and if it is in column one then “you may be a marginal Christian”. No one is perfect and there are times when you have to miss church or a church function, but if this is the normal instead of the exception, then you should do a self check to be sure that you are not a “marginal Christian”. Marginal means situated on the edge. Adheres to the minimal requirements; almost insufficient . In other words making only the minimum efforts.

COLUMN 1	COLUMN 2
You wake-up on Sunday morning with a headache so you decide not to go to church. You wake up on Monday morning, same headache, but you just take some aspirin and go to work.	You wake-up on Sunday morning with a headache so you decide to take some aspirin and go to church. Or you go to church and get in the prayer line and have faith for your healing.
Your friends want you to go out to dinner this week, but you have something planned for every night, so you decide that Wednesday night Bible Study is something you can miss, because that is the least important event on your schedule.	Your friends want you to go out to dinner this week, but you have something planned for every night, so you tell your friends that you can't go this week, or you re-schedule something else. <b>YOU GO TO BIBLE STUDY.</b>
Your husband and/or your best friends are not Christians and they constantly schedule events for Sunday, so instead of telling him or them that you can't do it until after church on Sunday afternoon, you go along because you don't want him or them to be upset with you for going to church.	Your husband and/or your best friends are not Christians and they constantly schedule events for Sunday, so you tell them that you can't go until after church and you ask them to go with you to church so you can leave from church and go directly to your event to save time.
You belong to a group at the church and you know when the group meets, but you make plans to go out with a friend at a time when you know the group meets.	You belong to a group at the church and you know when the group meets. You attend the group on a regular and only miss when there is an emergency.
The church is having a special event and your thoughts are “I will attend if I am not busy.” You say “I am not going to let the church interfere with my “regular” life.”	Your church is having a special event and even if you don't like it you say “I will be there to support the church and my fellow Christians”. Faithfulness counts!!!
When you have people in town you chose to stay home with them because you don't want to be rude. God will understand.	When you have people in town you offer to bring them to church with you or you explain to them that you will be back after church.
Do you attend the church as a social outlet with the attitude that “I don't want to be involved in other fellowship events because I don't want to be that involved in “church” activities?”	Do you attend the church with the attitude that one of the perks of attending church is that you get to develop a relationship with your fellow Christians.
Is being a Christian a “part” of your regular life, it does <u>not</u> define who you are, it s just an obligation like going to work? Even if you don't say this, does your faithfulness, or the lack thereof indicate this?	Is being a Christian <u>your life</u> and everything else a part of your Christian life? So that what decisions you make center around your Christian life?
Column 1 or Column 2, Where are you? Where	do you spend the most of your time?

*Are you a marginal Christian? Only you & God knows*

# Read the Bible in A Year Calendar

## December 2011

SUN	MON	TUE	WED	THU	FRI	SAT
				1 Psalms 31-36 Acts 22	2 Psalms 37-41 Acts 23	3 Psalms 42-47 Acts 24
4 Psalms 48-53 Acts 25	5 Psalms 54-58 Acts 26	6 Psalms 59-64 Acts 27	7 Psalms 65-68 Acts 28:1-15	8 Psalms 69-72 Acts 28:16-31	9 Psalms 73-77 Rom. 1:1-17	10 Psalms 78-80 Rom 1:18-32
11 Psalms 81-86 Rom 2	12 Psalms 87-89 Rom 3	13 Psalms 90-95 Rom 4	14 Psalms 96-102 Rom 5	15 Psalms 103-106 Rom. 6	16 Psalms 107-111 Rom. 7	17 Psalms 112-118 Rom 8:1-17
18 Psalms 119:1-88 Rom.8: 18-39	19 Psalms119:89-176 Rom 9	20 Psalms 120-129 Rom. 10	21 Psalms 130-136 Rom 11	22 Psalms 137-140 Rom. 12	23 Psalms 141-145 Rom 13	24 Psalms 146-150 Rom 14
25 Prov. 1-3 Rom15	26 Prov. 4-6 Rom 16	27 Prov. 7-9 1 Cor.1	28 Prov. 10-12 1 Cor. 2	29 Prov. 13-14 1 Cor. 3	30 Prov. 15-17 1 Cor. 4	31 Prov. 18-20 1 Cor. 5



### No Room at the Inn

A Jewish lady was stranded late one night at a fashionable resort that did not admit Jews. The desk clerk looked down at his book and said, "Sorry, no room. The hotel is full." The Jewish lady said, "But your sign says that you have vacancies." The desk clerk stammered and then said curtly, "You know that we do not admit Jews. Now if you will try the other side of town..." The woman stiffened noticeably and said, "I'll have you know I converted to your religion." The desk clerk said, "Oh, yeah, let me give you a little test. How was Jesus born?" She replied, "He was born to a virgin named Mary in a little town called Bethlehem." "Very good," replied the hotel clerk. "Tell me more." The woman replied, "He was born in a manger." "That's right," said the hotel clerk. "And why was he born in a manger?" The woman said angrily, "Because a jerk like you in the hotel wouldn't give a Jewish lady a room for the night!"



### Different Viewpoints

Three people were visiting and viewing the Grand Canyon -- an artist, a pastor and a cowboy. As they stood on the edge of that massive abyss, each one responded with a cry of exclamation. The artist said, "Ah, what a beautiful scene to paint!" The minister cried, "What a wonderful example of the handiwork of God!" The cowboy mused, "What a terrible place to lose a cow!"

# Used Cars to Avoid



By Jim Gorzelany | Forbes – Fri, Jun 17, 2011 6:51 PM EDT

We've compiled a list of used cars to avoid, based on data from multiple sources. Our selections are largely based on the most recent J.D. Power & Associates U.S. Vehicle Dependability Study which determines the least dependable three-year-old cars. The results are based on responses from more than 43,700 original owners of 2008 model-year vehicles regarding problems experienced during the prior 12 months. All of the models on our list were rated "below average" in overall reliability, specifically powertrain performance (engine/transmission/suspension); issues with the body and interior treatments; and failures with features and accessories.



The **Mitsubishi Eclipse** not only gets poor marks from J.D. Power & Associates for reliability, Automotive Lease Guide says the Eclipse will retain as little as just 25% of its original value after five years of ownership, which is among the lowest residual values—percentage wise—among all cars. **Chevrolet Aveo**—Built in South Korea, it's little more than basic transportation, with fuel economy as its prime virtue at 24/34 mpg (most cars in its class do better). A cramped interior is slathered with inferior-grade plastics.



**Land Rover Range Rover Sport:** Expensive and reportedly repair-prone, with fuel economy at 12 mpg in city driving, has high maintenance and repair costs and facing a steep and costly drop in resale value between the third and fifth years of ownership, the negatives tend to far outweigh the positives. It also has the most confusing dashboard ergonomics in the auto industry.



**Suzuki XL7:** Discontinued after the 2009 model year, drives more like a small truck with increased road noise at highway speeds. Poor fuel economy at only 16-city/22-highway mpg – Not only does it suffer from a below average reliability rating, access to factory parts and service is hampered by the relatively fewer Suzuki dealer base.

**FOR A COMPLETE LIST VISIT FORBES CARS TO AVOID ON THE INTERNET**

Please excuse the four letter words in the following story. I would have deleted them, but it would lose its impact without them. A young couple got married and went on their honeymoon. When they got back, the bride immediately called up her mother. "Well," said her mother, "so how was the honeymoon?" "Oh, mum," she replied, "the honeymoon was wonderful! So romantic..." Suddenly she burst out crying. "But, mum, as soon as we returned, Sam started using the most horrible language -- things I'd never heard before! I mean all these awful four-letter words! You've got to take me home..., "PLEASE MUM!" "Sarah, Sarah," her mother said, "calm down! You need to stay with your husband and work this out. Now, tell me, what could be so awful? WHAT four-letter words?"



"Please don't make me tell you, mom," wept the daughter, "I'm so embarrassed, they're just too awful! COME GET ME, PLEASE!!"\* "Darling, baby, you must tell me what has you so upset. Tell your mother these horrible four-letter words!" Sobbing, the bride said, "Oh, Mum..., he used words like: dust, wash, iron, and cook..." I'll pick you up in twenty minutes," said the mother.

## This year we have 2 Christmas projects



1: **Backpacks for The Homeless:** we will prepare 4 backpacks to donate to the homeless. Rudy has the backpacks and some of the items needed. Please bring toiletries, socks and warm clothing. Also, please bring jars and candy to fill them. Some will be in the backpacks and the others will be donated to the Boys and Girls Club.



2. **Adopt a Needy Family:** This year we have adopted a family. The family is living in a homeless hotel in Daytona Beach. Soraya is acquainted with the family. One of the children is in Soraya's class and has come to Surge and attended the Surge Winter Social. I will provide a list. The items are due on Sunday December 18.



## *Something to Think About*

A king who did not believe in the goodness of God, had a slave who, in all circumstances, said: My king, do not be discouraged, because everything God does is perfect, no mistakes! One day they went hunting and along the way a wild animal attacked the king. His slave managed to kill the animal, but could not prevent his majesty losing a finger. Furious and without showing his gratitude for being saved, the nobleman said "Is God good? If He was good, I would not have been attacked and lost my finger." The slave replied: "My king, despite all these things, I can only tell you that God is good, and he knows "why" of all these things. What God does is perfect. He is never wrong!" Outraged by the response, the king ordered the arrest of his slave. Later, he left for another hunt and was captured by savages who made human sacrifices. In the altar, ready to sacrifice the nobleman, the savages found that the victim had not one of his fingers, so he was released. According to them, he was not complete and could not be offered to the gods. Upon his return to the palace, he authorized the release of his slave that he received very affectionately.

"My dear, God was really good to me! I was almost killed by the wild men, but for lack of a single finger, I was let go! But I have a question: if God is so good, why did he allow me to put you in jail?" "My King, if I had gone with you in this hunt, I would have been sacrificed for you, because I have no missing finger, therefore, remember everything God does is perfect. He is never wrong." Often we complain about life, and negative things that happen to us, forgetting that nothing is random and that everything has a purpose. Every morning, offer your day to God, don't be in a rush. Ask God to inspire your thoughts, guide your actions, and ease your feelings. And do not be afraid. **God is never wrong!**

# Dementia Quiz

1000

20  
10

Nini Racing Nana

Questions Answer

**First question :** You are a participant in a race. You overtake the second person. What position are you in?

**Answer:** If you answered that you are first, then you are absolutely wrong! If you overtake the second person and you take his place, you are in second place! Try to do better next time. Now answer the second question, but don't take as much time as you took for the first question, ok?

~~~~~

**Second question :** if you overtake the last person, then you are?

**Answer :** If you answered that you are second to last, then you are wrong again. Tell me sunshine, how can you overtake the last person?? You're not very good at this, are you?

~~~~~

**Third question :** Very tricky arithmetic! Note: this must be done in your head only. Do not use paper and pencil or a calculator . Try it. Take 1000 and add 40 to it. Now add another 1000 now add 30. Add another 1000. Now add 20 now add another 1000 . Now add 10. What is the total?

**Answer:** Did you get 5000? The correct answer is actually 4100 If you don't believe it, check it with a calculator! Today is definitely not your day, is it? Maybe you'll get the last question right.... Maybe...

~~~~~

**Fourth question :** Mary's father has five daughters: 1. Nana, 2. Nene, 3. Nini, 4. Nono, and 5. What is the name of the fifth daughter?

**Answer:** Did you answer nunu? No! Of course it isn't. Her name is Mary! Read the question again!

~~~~~

**Okay, now the bonus round, i.e., a final chance to redeem yourself:**

A mute person goes into a shop and wants to buy a toothbrush. By imitating the action of brushing his teeth he successfully expresses himself to the shopkeeper and the purchase is done. Next, a blind man comes into the shop who wants to buy a Pair of sunglasses; how does he indicate what he wants?

**Answer :** It's really very simple he opens his mouth and asks for it. Does your employer actually pay you to think?? If so do not let them see your answers for this test!



A married couple went to the hospital to have their baby delivered. Upon their arrival, the doctor said that the hospital was testing an amazing new high-tech machine that would transfer a portion of the mother's labor pain to the baby's father. He asked if they were interested. Both said they were very much in favor of it.

The doctor set the pain transfer to 10% for starters, explaining that even 10% was probably more pain than the father had ever experienced before. But as the labor progressed, the husband felt fine and asked the doctor to go ahead and kick it up a notch. The doctor then adjusted the machine to 20% pain transfer. The husband was still feeling fine. The doctor then checked the husband's blood pressure and was amazed at how well he was doing. At this point they decided to try for 50%. The husband continued to feel quite well. Since the pain transfer was obviously helping the wife considerably, the husband encouraged the doctor to transfer ALL the pain to him.

The wife delivered a healthy baby with virtually no pain and the husband had experienced none. She and her husband were ecstatic. When they got home they found the mailman dead by the mailbox.





## **DO YOU HAVE RIGHT TO SPEAK AT PUBLIC MEETINGS? ONE COURT SAYS NO – ANOTHER MAY DISAGREE**

-- *Orlando Sentinel*, <http://www.orlandosentinel.com>, Oct. 15, 2011.

Floridians have the right to attend meetings of city councils, school boards and other such public bodies. However, does state law guarantee citizens the right to speak at those meetings? Not according to the 1st District Court of Appeal in Tallahassee, which

surprised and angered open-government advocates with a ruling last year that they say gives government boards everywhere in Florida the right to tell constituents to keep their mouths shut. Now a Central Florida case, argued last week before the 5th District Court of Appeal in Daytona Beach, is

considered by those advocates as the best hope yet for establishing a statewide legal precedent declaring that Florida's decades-old "Government in the Sunshine" laws not only gives citizens a seat at public meetings but a chance to have their say as well.





## **ROBOSIGNING SCAM SPREADS TO VOLUSIA COUNTY, LOCAL MAN SAYS--**

.Daytona Beach News-Journal, [www.news-journalonline.com](http://www.news-journalonline.com), Nov. 7, 2011

Vince Faulkner has printed out a pile of error-riddled foreclosure documents from Volusia County and others places statewide. The Ormond Beach homeowner said he has asked local court officials, the State Attorney's Office and

national lenders about what he's found, but that he's been stymied at each avenue. Locals say there is nothing they can do, the state says they're looking into the national foreclosure-robot signing controversy, and lenders can't say much to him because he is not the one in foreclosure.

A lot of the documents Faulkner found are missing chunks of information, such as blank spots sitting where names, dates and signatures should be. Unless the state's attorney general establishes a list of known robot signers to deny though, there's nothing the office can do.

## **BANK OF AMERICA OFFERS UP TO \$20,000 TO ENTICE SHORT SALES**

Central Florida News 13, <http://www.cfnews13.com>, Oct. 8, 2011.

Bank of America is offering up to \$20,000 to select Florida homeowners willing to agree to a short sale instead of entering foreclosure. The deal is targeted toward homeowners who cannot afford their mortgages. In return, the bank saves on attorney fees, court costs and property taxes.

## **WOMAN REGAINS VACANT HOME AFTER COURT FIGHT**

The Tampa Tribune, [www.tbo.com](http://www.tbo.com) Nov. 4, 2011.

After a costly, four-month ordeal, Danuta Brown regained the Dover house and property taken out from under her. Brown eventually won back her property after a company called Chateau Lan took possession of her vacant house, citing Florida's adverse possession law.

That law allows a person to take possession of abandoned property if he lives on it and pays taxes on it for seven years.

Though she was ultimately successful, Brown's long trip through the legal system was costly and time-consuming, and ended with her cleaning up a

mess created by someone she had never intended to have live in her house. It's a fight that's become increasingly common as several companies try to use adverse possession claims to put people in homes they don't own.



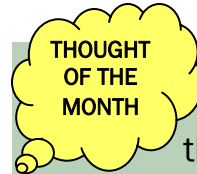
## **FORECLOSURE RULING IRKS BANKS--**

*The Palm Beach Post*, , Oct. 18, 2011.

An appeals court ruling in favor of Wellington homeowners in foreclosure is causing "calamitous confusion," according to bank attorneys who say it could snarl hundreds of thousands of pending foreclosure cases. The bank is asking for a rehearing and clarification of the Sept. 7 decision by the 4th District Court of Appeal,

which said a foreclosure affidavit submitted by a bank employee was hearsay because the person relied on computerized information and did not have personal knowledge of the case. The bank is not challenging the court's decision in Gary and Anita Glarum vs. LaSalle Bank, but it said the ruling has been misinterpreted to mean that the person relying on computerized

records must be the one who actually entered them into the computer or the direct custodian of the records.



When God leads you to the edge of the cliff, trust Him fully and let go, only 1 of 2 things will happen, either He'll catch you when you fall, or He'll teach you how to fly!

## **When God Cleans House: by [Julie Ackerman Link](#) *Our Daily Bread***

God did some fall housecleaning this week. He sent a mighty wind through our neighborhood that made the trees tremble and shake loose their dead branches. When it finished, I had a mess to clean up. In my own life, God sometimes works in a similar way. He will send or allow stormy circumstances that shake loose the "lifeless branches" I've been refusing to release. Sometimes it's

something that once was good, like an area of ministry, but is no longer bearing fruit. More often it's something that's not good, like a bad habit I've slid into or a stubborn attitude that prevents new growth.

The Old Testament prophet Jonah discovered what can happen when one refuses to get rid of a stubborn attitude. His hatred for the Ninevites was

stronger than his love for God, so God sent a great storm that landed Jonah in a giant fish ([Jonah 1:4,17](#)). God preserved the reluctant prophet in that unlikely place and gave him a second chance to obey (2:10; 3:1-3).

The lifeless limbs in my yard caused me to think of attitudes that God expects me to dispose of. Paul's letter to the Ephesians lists some of them: bitterness, anger, and evil speech (4:31). When God shakes things up, we need to get rid of what He shakes loose. Lord, give me a listening heart and help me to cooperate with You when You point out changes that need to be made in my life. I want to honor You and please You. Amen.

**Christ's cleansing power can remove the most stubborn stain of sin.**

### **COMMUNITY LEGAL SERVICES TO OFFER FREE LEGAL FORECLOSURE ADVICE**

*Daytona Beach News-Journal*, Oct. 13, 2011.

Community Legal Services of Mid-Florida, in partnership with the Volusia County Bar Association, will host a free walk-in program this month to help with civil legal matters, especially foreclosures. The program will have private lawyers, paralegals and public defenders in addition to their normal staff available for advice on Wednesdays, from 3 to 7 p.m. at the CLSMF office in Daytona Beach.



## **WHEN SHOULD WE QUESTION JURORS ABOUT THEIR VERDICTS?--**

*Orlando Sentinel* Oct. 15, 2011.

Whenever a jury in Florida finishes deliberations in a criminal case and reaches a verdict, its members always hear a variation of the same short speech from the judge. "We have recognized for hundreds of years that a jury's deliberations, discussions and votes should remain their private affair as long as they wish it," reads the standard instruction for discharging the

jury. "Therefore, the law gives you a unique privilege not to speak about the jury's work." Now defense teams in two recent Orange County murder cases are seeking just that — a judge's authorization to interview jurors and have them revisit some aspects of their deliberations. One request emerges from the high-profile conviction of James Robert "Bob" Ward in his wife's shooting death. The other

stems from the far less sensational 2009 killing in east Orange for which Devonte Tawon Walker was convicted. The jury-interview requests are not unprecedented, but they are unusual. At a time when juror decision-making is often scrutinized publicly — consider the Casey Anthony verdict — some say that forcing jurors to testify about their deliberations could turn people off to this essential role in the justice system.

## **NON JUDICIAL FORECLOSURES WILL KILL PROPERTY RIGHTS**

*The News-Press*, column, <http://www.news-press.com>, Oct. 24, 2011.

The guest column by Board Certified Real Estate Attorney Kevin F. Jursinski, Fort Myers, states: "Gov. Rick Scott recently voiced support for the renewed effort of the Florida Bankers Association to eliminate judicial foreclosures in Florida and to convert non-judicial foreclosures. Court foreclosure procedures have been under attack, largely because of the unprecedented number of foreclosure filings. It is not the quality of the judiciary or the efficiency of the system,

rather the sheer volume of filings coupled with questionable practices of lenders and their counsel that has contributed to the inefficiency in the foreclosure process. The current judicial foreclosure system serves to preserve two of the most highly guarded rights that the citizens of Florida enjoy: Real property rights and the right to rely upon due process. The guardian of those rights should be the court system, not the banking lobby." Without judicial foreclosures your house could be repossessed like your car, without any notice and the police at your door telling you to get out in the middle of the night. **DON'T LET THIS HAPPEN!!**

## **RIGHT-TO-SPEAK ISSUE LIVES ON WITH DAYTONA COURT'S RULING**

*Daytona Beach News-Journal*, <http://www.news-journalonline.com>, Nov. 14, 2011.

A court fight over the public's right to be heard at public meetings has ended in a legal stalemate of sorts, leaving the issue open to be fought over for another day. William Stetson Kennedy, a civil rights legend with deep roots in Central Florida died earlier this year at 94. Part of the legacy Kennedy left behind was a lawsuit he filed in 2009, claiming he was wrongly kept from speaking at a public meeting. Last week, the 5th District Court of Appeal affirmed a trial court decision that found Kennedy's rights were not violated when he was not permitted to speak out against a water treatment plant two years ago. (in other words, the ruling stands, you do not have a right to speak at a public meeting)

# Bible Wordsearch

The Church at Laodicia

Wordsearch 195

Rev.3:14-22

C M S T H W O R D S D E E D L  
 H O P E N S E E H S N L N G A  
 U U I O N H D A K E S O O N O  
 R T T F T I M V I N I A G G D  
 C H I A A E L T O T O E L W I  
 H O F H F I H P A I L C T V C  
 D N U U T E T E I W C S K T E  
 S E L N R L R H T C E E E I A  
 R M K H S C A E F N S Y O R R  
 A A S A C E V E R U E I A I E  
 E C V O N O L A W S L P D P L  
 H R V E L S E H T O L C E S U  
 R E F I N E D E N O R H T R R  
 R V S D E H C T E R W R O O D  
 M O E L U K E W A R M T R U E

AMEN NAKED  
 ANGEL NEITHER  
 CHURCH OPENS  
 CLOTHES PITIFUL  
 COUNSEL REFINED  
 COVER REPENT  
 DEEDS RULER  
 DOOR SALVE  
 EARNEST SPIRIT  
 EYES SPIT  
 FATHER THRONE  
 GOLD TRUE  
 HEARS VOICE  
 KNOCK WEALTH  
 LOVE WITNESS  
 MOUTH WORDS  
 WRETCHED  
 CREATION  
 DISCIPLINE  
 LAODICEA  
 LUKEWARM OVERCAME  
 SHAMEFUL FAITHFUL

After you find all the hidden words the left over letters spell out a Bible verse reading from the top left to the bottom right

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Psalm 51

MORE PUZZLES AT:  
<http://biblewordgames.com>

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Remember  
 to Listen  
 to Pastor Mel's  
 Nuggets  
 everyday  
 @ 12:55 PM  
 on WKTO  
 88.9 FM

# December 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			Listen	1	2	3
4	5	6	to our Pastors	7	8	9
Church Christmas Program 11	12	13	every Wed	14	15	16
Deadline to bring Christmas donation 18	19	20	@ noon	21	22	23
Merry Christmas 25 One Service 10 AM	26	27	on WKTO 88.9 FM	28	29	30
						31

SLG Christmas  
Party 6:30 PM  
Pioneer Trail