



# FRAZER FAMILY NEWS

VOL. 23 No. 5

WWW.FRAZERUMC.ORG

JANUARY 2011

## NEWS & EVENTS

### BE TRANSFORMED THIS YEAR AT FRAZER

Join Frazer beginning Jan. 9 and continuing throughout 2011 for a year of Transformation. We're embarking on a year-long journey focused on how we can be altered, changed, renewed and transformed into the very heart of Jesus—and through him transform the world! Through sermons, home devotionals, and Bible studies we will be preaching and teaching what God's Word says about transformation throughout the year. We'll also be taking the message of transformation out into the world through special missions projects here in Montgomery and in the nation of Haiti. We can make a difference in 2011. Let's embark on a journey of transformation! For more information and to download the weekly "Heart and Home" devotional guide, go to [frazerumc.org/news/heart-home](http://frazerumc.org/news/heart-home)



**GET CONNECTED** Looking for a Bible study, Sunday School class or other activities? Check out Connections, your guide to Frazer's small group and Bible study opportunities and

fellowship activities for all ages. The Winter 2011 issue is now available. Pick up your copy in the Atrium and other locations around the church and prayerfully consider where you want to connect and grow in 2011. You can also view it online at [www.frazerumc.org/groups](http://www.frazerumc.org/groups)

### MORE EVENTS & ANNOUNCEMENTS:

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## Frazer embarks on a year of 'Transformation'

By Ken Roach COMMUNICATIONS DIRECTOR

Frazer members heading into the New Year can start getting used to hearing one word a lot: "transformation." Senior Pastor Tim Thompson is challenging the church with a vision of a yearlong focus based on Romans 12:1-2: "Don't be conformed any longer to this world, but be transformed by the renewing of your mind."

Tim and Teaching Pastor Patrick Quinn unveiled the burden God has put on their hearts Jan. 9 during combined morning worship services in the Sanctuary. Tim explained that he simply is not able to accept "ordinary" at Frazer. "When I was appointed to Frazer," he said. "I realized that at this stage in my career, I know how to 'grow' a church. I know how to get people sitting in pews. But that's not enough for me. I want to see lives truly transformed by the gospel of Jesus Christ, and that's not something I can do by myself. That takes the power of God."

### A Long-Term Plan Takes Shape

Inspired by that vision, Tim has planned something he has never undertaken before: planning out sermons for an entire year. Over the summer, Tim and Patrick spent time apart with God to put together a 52-week plan for teaching that would challenge the congregation from every angle to be "transformed." For example, January will start out with an eight-week series on the Beatitudes, the basic elements

I WANT TO BE

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TRANSFORMATION 2011

of a heart transformed to be like Jesus. That will be followed by four weeks on Spiritual Disciplines, the practical "Tools of Transformation" God uses to shape us.

See Transformation page 6 »

## Students and volunteers bring Christmas to the community

By Kelly Levangie NEWS STAFF WRITER



PHOTO BY CRAVE STUDENT MINISTRY

"Santa Claus" shares the real story of Christmas during the Crave Student Ministry Christmas outreach at Magnolia Terrace Apartments in December.

December is about giving and serving, about loving our family, our neighbors, and most of all, celebrating the birth of our Savior. We buy gifts for our families. We sponsor other families, helping them provide gifts for their children or help with rent and utilities. We buy pajamas for orphans and "toys for tots." We put money in the Salvation Army buckets on our way in and out of the busy shopping malls.

For Christmas 2010, the Crave Student Ministry hosted an outreach event instead of their normal Christmas Party for the youth. On the bitter cold night of Dec. 8, at least 100 youth and around 60 adult volunteers came out to Magnolia Terrace Apartments on Atlanta Highway for the Crave Community Outreach. They came to sing Christmas songs for the residents and invite them to take a family picture with Santa, gave presents to the children of the apartment community, and provided a wonderful chicken dinner for each resident to take home. Each family was also given a Bible book-marked at the Christmas story. One hundred residents came to be warmed by the fire, hot chocolate, and the kind hearts of those that helped bring joy to this community on a cold winter's night.

See Crave Christmas page 6 »



Want to watch a sermon again? Check TV broadcast times at [wfrz.com](http://wfrz.com) or watch online at [frazerumc.org/media](http://frazerumc.org/media)

Tune in to WFRZ on Knology and Charter Channel 13, Brighthouse Channel 122 and UHF Channel 34.

### SIGN UP FOR FRAZER'S E-MAIL NEWSLETTER

Our e-mail newsletter is your weekly connection to news, events, classes and volunteer opportunities at Frazer.

Click straight from the newsletter to videos, worship guides, surveys and more from [frazerumc.org](http://frazerumc.org). Once you sign up, you can manage your subscription at any time.

### SIGN UP TODAY AT FRAZERUMC.ORG.

The FRAZER FAMILY NEWS (USPS #959-520) is published semi-monthly by Frazer Memorial United Methodist Church, 6000 Atlanta Hwy, Montgomery AL 36117-2804. Periodicals postage paid at Montgomery AL 36119. POSTMASTER: Send address changes to FRAZER FAMILY NEWS, PO Box 241347, Montgomery AL 36124-1347.

The *Frazer Family News* tells the story of what God is doing in the lives of people in and through His church. It is published twice monthly by Frazer Memorial United Methodist Church, 6000 Atlanta Highway, Montgomery, AL 36117. Submissions are welcome, but we cannot be responsible for unsolicited articles. To pass along information or story ideas, please leave a note in the editor's mailbox in the church office, call 272-8622, or send e-mail to [ffn@frazerumc.org](mailto:ffn@frazerumc.org).

Editor..... Amy Presley

Communications

Director ..... Ken Roach

Staff ..... AnnaBeth Crittenden, Kelly Levangie, Mac McLellan, Mike Presley, Candace Rutherford, Martha Poole Simmons, Andrea Vandermeij

Columnists..... Ginger Koerner, Don Hill

Photographers..... John Boyd, Harold Hill, Don Lashley, Lori Mercer, Martha Poole Simmons, Chris Thornton, Lee Werling, Suzanne Williams

## Announcements

### NEWS + EVENTS

#### CPR CLASS REGISTRATION

Sign up now in the Activity Center for a CPR class to be held Tuesday, Jan. 25 from 6-9 p.m. in room 8114. This American Heart Association class is for the general public and will include training in the use of Automated External Defibrillators and adult, child and infant CPR. Certification is valid for two years. Cost is \$20 and includes a snack supper. Space is limited so register today. Call 495-6459 for more information.

#### FEBRUARY DISTRICT RETREAT

District Superintendent Ron Ball invites you to a time of worship, study, and fellowship at the Montgomery-Opelika Laity & Clergy Retreat, Feb. 25-26, at Blessed Trinity Shrine Retreat in Fort Mitchell, Ala. The \$70 fee includes private room and home-cooked meals in the modern Retreat House, and the featured speaker will be Frazer's Kim Hendrix. Contact the District Office at 239-7329 for more information or to register.

### CHILDREN + STUDENTS

#### SEX EDUCATION FOR CHILDREN CLASSES

A parents-only meeting for Frazer's sex education classes for children will be held Sunday, Feb. 6 at 4 p.m. in the Surge room. Parents will have the opportunity to preview the age-appropriate video and resources to be used in the classes. These classes provide parents and children the opportunity to openly communicate with each other about the biblical perspective of sexuality. Classes are divided by age and at least one parent must attend the class with the child in order to participate. Classes will be Sunday mornings at 9:30 from Feb. 13-Feb. 27. For more information call the Children's Ministry at 272-8622.

#### CRAVE DOMINICAN REPUBLIC MISSION TRIP

Go! A simple word with specific and direct instruction. This is actually what Jesus calls His disciples to do... "Go and make disciples." Crave Student Ministry is providing the perfect opportunity to be obedient to this calling. During the week of March 12-18, Crave will partner with Mission Emanuel in the Dominican Republic, and we need you. Sign up to be a part of this amazing week. Stop by the Crave office, e-mail Brian Word at [brian.word@frazerumc.org](mailto:brian.word@frazerumc.org) or call 495-6315 for more information. The deadline to register is Jan. 30.

### SERVING + GIVING

#### VOLUNTEERS NEEDED FOR CRAVE DISCIPLE NOW: FEB. 19-21

The focus of our DISCIPLE NOW retreat is to deepen the faith of our students & make disciples. Outside of our summer camps, DNOW is the biggest and best event we host during the year, and we need adult volunteers who are willing to help behind the scenes and interact with the students as small group leaders. For more details, call the Crave Student Ministry office at 495-6409.

#### CALLING ALL ACTORS

A drama workshop will be held Tuesday, Feb. 1 at 6:30 p.m. in room 7202-09 for anyone interested in being involved with Frazer's drama ministry. We are developing a drama troupe to enhance worship experiences at Frazer through skits and full-length drama productions. Participants of all ages and skill levels are encouraged to attend this workshop. For more information, please contact Amis Sellers at [amis@frazerumc.org](mailto:amis@frazerumc.org) or 495-6341.

## IHS 2011 update: It's not too late to turn in your card

By Mac McLellan NEWS STAFF WRITER

The In His Steps 2011 campaign is ahead of last year in number of Commitment Cards returned and average financial commitment, which is indicative of the sense of renewal being experienced throughout the congregation as we move into the New Year.

Bob Wood, Assistant Serve Team Director, reported that approximately 81 percent of Frazer's financial goal has been pledged by the end of 2010; however, of the 5,800 Commitment Cards sent out last Fall, only 1,700 had been returned.

"Every one of our 160 plus ministries, which rely on commitments of the congregation's time and talent, are in need of additional support. Two ministries that immediately come to mind are the Nursery and English as a Second Language, but there are many others as well," Bob said.

If you still have not returned your Commitment Card, it is not too late. Please take a few minutes to fill it out and make your commitment to support Frazer and the Lord's work through your prayers, presence, gifts, service and witness. Commitment Cards can be mailed to the church, dropped off at the church office, or placed in the collection plate.

For more information about the In His Steps commitment process call Bob Wood or Teri Brown in the Church Office at 272-8622, or e-mail [bob@frazerumc.org](mailto:bob@frazerumc.org) or [teri@frazerumc.org](mailto:teri@frazerumc.org).

## Announcements

## DISCIPLESHIP + FELLOWSHIP

## APPLES OF GOLD WINTER SESSION

Ladies, sign up now for this wonderful six-week nurturing program for young women. Classes are joyful times of fellowship, cooking demonstration, Bible study and linking with older women as instructed by the Scripture. If you have never participated in the Apples of Gold mentoring program, you don't want to miss this opportunity. "The mentors of Apples of Gold truly portrayed what a godly woman should act like. Their kind-heartedness and passion for Christ are characteristics I only hope to master as they so gracefully have engrained in their own lives," said Abby Dorminey, who participated in Apples of Gold during the Fall 2010 session. "I had so much fun learning the recipes and establishing friendships with mentors and fellow Apples that I will cherish as long as I live. I would recommend the Apples of Gold program to any woman that wishes to enhance their knowledge of the character of a godly woman." The Winter session begins in late January. Sign up today and learn what a privilege it is to be the heart of your home! For registration and more details, contact Betsy Prince at 277-2285 or [betsy.princes2@gmail.com](mailto:betsy.princes2@gmail.com).

## FIT4LIFE CLASS STARTS JAN. 25

Join Michael Gross for a six-week series on nutrition, wellness and activity levels Tuesdays at 7 p.m., beginning Jan. 25. To register, call the Activity Center at 495-6459.

## DEVELOPING YOUR PRAYER LIFE

Don't miss this exciting prayer class, beginning in February. This four-week course is designed to teach the essentials of a believer's prayer life, while helping you develop and deepen your walk with the Lord. Four sessions include Understanding Prayer, Your Personal Prayer Life, Your Intercessory Prayer Life and Praying Together. Class begins Wednesday, Feb. 2 at 6 p.m. in room 3201. Contact Sandy Boswell at [sandy@frazerumc.org](mailto:sandy@frazerumc.org) or 495-6391 to register or for more information.

## CARING FOR OUR CONGREGATION

## BIRTHS

We rejoice with our members who have recently welcomed a new child into their family.

*A son, "Ethan" Raphael Blest, born to Aruna Sibi and Blest Jebachellam Dec. 2, 2010.*

*A daughter, "Marie" Dunn, born to Maryanne and Von Yelverton Dec. 9, 2010.*

## DEATHS

We extend our deepest Christian sympathy and love to those families who have recently experienced the death of a loved one. Remembering these families in your prayers, giving them a call or sending a card provides healing ministry and extends the love of Christ during this time of loss and grief.

*Mother of Sharon Watford*

*Daughter of Ellie Mullins*

*Bob Loyd*

*Margie Jones*

*Mother of Jim Taylor*

*Rev. Earl Andrews*

*Lewis McCurdy*

*Mother of Gary Owens*

*Father of Shelby Hutcheson*

*Gwen Barze*

*Oliver McGehee*

*Mother of Annette Wallace*

*Mother of June Twigg*

*Mother of Mary Long*

*Mary Charles Huggins*

## Friendship Mission Garden continues to thrive

By Dr. Martha Poole Simmons NEWS STAFF WRITER

After yielding a bumper summer crop, the vegetable garden planted in early spring by Frazer's Couples in Christ Sunday School Class at the Friendship Mission, is prepared for a winter crop. Bonnie Brown, who spearheaded the project, reports that turnip greens, mustard greens, and collards have been planted by seed. After the seedlings reach proper height, they will be transplanted to other planting boxes.

Residents of the Friendship Mission have become involved in maintaining the garden. A scripture in the garden faded in the hot summer sun, and Juergen, a permanent resident at the Mission, who likes to paint pictures and to write poetry, repainted the signs and put some of his poetry about Jesus on plaques in the garden.

The efforts of the Couples in Christ Sunday School class have been blessed with the aid of others. Volunteers from the Montgomery Volunteer Association and a wonderful group of high school students from the Loveless Academic Magnet Program (LAMP) helped weed and add new soil to the planting boxes. A "Montgomery Make a Difference Day" involved many volunteers. Little Mountain Growers donated all shrubs and trees, and the Couples in Christ class planted shrubs along the fence row and some crepe myrtles along the garden. These plantings will provide a little shade for those hot summer months for working in the garden.

Please continue to pray for the shelter workers, the men, and the families that attend evening dinner and Bible study.



PHOTOS BY COUPLES IN CHRIST CLASS

Clockwise from top: Friendship Mission resident Juergen with his repainted cross and sign in the Friendship Garden; Planting seeds for the winter garden; LAMP students helped weed and add new soil to the planting boxes in the garden.

# Christmas 2010 at Frazer



PHOTOS BY HAROLD HILL



PHOTOS BY HAROLD HILL

*Hanging of the Greens*

*Cherub Choir Christmas Program & Birthday Party for Jesus*



PHOTOS BY LEE WERLING

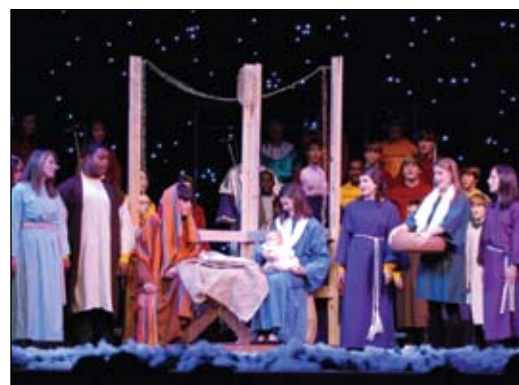


PHOTO BY CHRIS THORNTON



PHOTO BY LEE WERLING

*Men's Ministry Pancake Breakfast for Missions*



PHOTOS BY LEE WERLING

*Youth Worship Arts presents "The Incredible Journey"*



PHOTOS BY SUZANNE WILLIAMS



PHOTO BY AMY PRESLEY

*Christmas Eve Candlelight Worship*

## *The Bell and the Rose* presented by Frazer's Music & Drama Ministries



PHOTOS BY CHRIS THORNTON



PHOTO BY LEE WERLING



PHOTO BY LEE WERLING

## To Moldova with love: Frazer member organizes winter coat collection for orphans

By Dr. Martha Poole Simmons NEWS STAFF WRITER

Over 150 coats and other winter apparel were gathered by members of several Frazer Sunday school classes in October and November and shipped in three large containers for Philip Cameron Ministries (PCM) to send to orphanages and ministries-homes at Moldova. After hearing about PCM on Faith Radio three years ago, Kathryn Jones was prompted by the Holy Spirit to serve the citizens of Moldova and its young children. Because the forecast for this winter in Moldova was predicted to be extremely cold, a plea for winter clothing including coats, mittens, and scarves was sent out by PCM in the fall. Kathryn began collecting coats and coordinated this project at Frazer.

"The people at Frazer saw a need and wanted to meet it in a rather short time. When Philip Cameron's daughter, Melody, arrived in her VW Jetta to pick up the clothing, everything had to be crammed inside," Kathryn said. "It was hilarious with coats everywhere, mittens hanging out, scarves hanging out. It was something to be proud about and amazing."

Philip Cameron Ministries is headquartered in Ramer. Kathryn assisted Melody in sorting the winter clothing that had been sent not only from Montgomery but also from many other states. A video was made on Dec. 7 by Philip Cameron at Moldova when the winter



clothing arrived. This video can be seen in its entirety online at [www.philip-cameron.org](http://www.philip-cameron.org) by clicking on the "Coat Update" on the Blog.

Philip Cameron said, "When you put a coat on someone, you directly impact the relationship that you have with God. Already 16 children have died from the cold in Moldova this winter. We need businesses to give \$10,000 to provide winter clothing for these children. Your care and gifts can be the difference between life and death."

Butch McPherson, Frazer's Director of Missions and Events, said, "I stand in amazement of the many ways that the Frazer Family comes together to help people locally, nationally and internationally. Kathryn simply



PHOTOS BY AMY PRESLEY &amp; PHILIP CAMERON MINISTRIES

Left: Frazer member Kathryn Jones, center, with Melody Cameron and Constantia of Philip Cameron Ministries, pack coats donated by Frazer members to donate to orphans in Moldova. Right: Boxes packed with winter coats and accessories await to be loaded and shipped to Moldova.

heard of a need in Moldova, and she stepped up and did something about it. Her actions will make a huge difference in the lives of many orphans and hurting people in Moldova. It is so rewarding to follow "In His Steps". As Christians we are called to be a light in the world (Matthew 5:14-16) so that He may be glorified."

Donations can be made at the web site or by mail to: Philip Cameron Ministries, P.O. Box 241241, Montgomery, AL 36124-1241.

## Transformation

*continued from page 1*

### New Resources at Home

Supporting that weekly sermon plan will be a weekly devotional given to all church attendees, providing them with a simple daily Bible thought to help them apply what they are learning and prepare for the following Sunday's message. "We all know it's not enough to just sit and listen to a sermon. There's no transformation unless the message gets applied. The home devotional will be a resource to guide members in that process," Tim said. The weekly devotional guide, Heart and Home, can also be downloaded from Frazer's web site at [frazerumc.org/news/heart-home](http://frazerumc.org/news/heart-home)

Sunday School teachers, Bible Study leaders, and even Frazer's Student and Children's Ministries are being encouraged to coordinate with the Transformation theme, so that the whole family can participate.

### Taking it Outside the Walls

In true Frazer form, the year of transformation will not be limited to what goes on inside the walls of the church. Frazer has always been known for a strong focus on serving the community and missions. As part of the emphasis on Transformation, Frazer will be launching two new initiatives: one here in Montgomery, and one internationally. The goal is to create an opportunity for Frazer to have a deeply transformative impact. These projects will supplement, not replace, Frazer's existing involvement in community service and missions.

The Missions Committee has endorsed a project in the Port-au-Prince area of Haiti for the international component. A team is currently working to identify the best way to be involved here in the Montgomery area, with a focus on developing affordable and safe housing for the working poor in our community. With both projects, the vision is to forge a long-term alliance with local leaders that results in major transformation. "Sometimes with mission projects, we

# ALL IN THE NAME OF JESUS TRANSFORMATION 2011

go, serve and come back. We know we did some good, but we don't know if we're making a huge difference in the long term. With these projects, we want measurable ways to know we are impacting the whole community," Patrick said.

### Inviting a Miracle

Measuring transformation does not mean it is merely human effort. On the contrary, Pastor Tim's criteria for "transformation" projects are that they must be humanly impossible. As he puts it, "We want to take on something so big, that people will say 'you can't do that.' That way, when it is accomplished, God and not Frazer will get all of the glory."

Miracles are at the heart of the whole yearlong Transformation theme.

Whether it is impacting our world, or changing our own hearts, lasting transformation can only come from the Holy Spirit. A capstone of the year will be a Bible conference in October with the best-selling Christian author of "The Prayer of Jabez", Bruce Wilkinson. The four-day conference called "You Were Born for This: 7 Keys to a Life of Everyday Miracles" will provide in-depth practical training on how God can use every one of us as a "delivery agent" to bring His miracles into the world in order to accomplish His transformation.

"As Christians we are confronted every day with the message 'conform to the culture,'" says Pastor Tim. "Our message in 2011 will be, 'let's be transformed by the Gospel of Jesus Christ and change the culture.'"

## CRAVE Christmas

*continued from page 1*

Essence Bell, a student at Prattville High School and a member of Crave student ministry, said "I am glad we were able to help these families out. It was a lot of fun to go door to door and see the faces of the people light up as we sang to them. Most of them did not speak, but the expressions on their faces said it all. They were thankful, which is a precious experience for me to have seen. It made me feel like we were really doing something good for someone else."

For some in this community, it may be the first time in years they have gotten a family portrait. For some of the children, this may be the only Christmas present they get this year. Resident Queeniesha Oden said she and her family really enjoyed their experience that night and everyone was really friendly.

"The kids really enjoyed seeing Santa and really liked the gifts that they got. They especially loved the Christmas caroling. They have never seen carolers in person, only on TV. They did not want the night to end," she said. "I really enjoyed the Bible I got because I don't know much about the Bible. The food was great and we thank you for all that you did that night. We are really blessed."

Our Frazer family really made an impact in one community that night. But what do we do the other 11 months of the year? How are we serving our community in February? August? Are we being Christ to our neighbors in the "off Season?" I love the Chris Tomlin song "God of this City." It really speaks to my own heart for reaching out to the people of Montgomery.

"Greater things have yet to come, greater things are still to be done in this city when glory shines from the hearts alive with praise for You and love for You in this city."

Let us not wait until December or the next Great Day of Service to seek out those less fortunate than us in our city. When we see a need, don't think twice about acting on it. We need to be Christ to our community, to see others as Christ sees us all, to serve others as He would have us do. The next time you are at the grocery store, pay for someone's groceries that might be in front or back of you in line. Bring dinner to a struggling family, talk with them, and pray with them. Let us be Christ to our city 365 days of the year-and greater things will be done in this city!



PHOTO BY CRAVE STUDENT MINISTRY

*Clockwise from top: Crave students walk around Magnolia Terrace Apartments singing Christmas carols and spreading cheer to the residents; Before the outreach, volunteers pack hundreds of Christmas dinners in to-go boxes for the residents; Volunteers give each resident a hot Christmas dinner and some small gifts; Santa Claus visited with children and families to share the real meaning of Christmas and pose for photos.*

## Friendship over the miles



GINGER'S CORNER

Ginger Koerner

When our children were small we lived in Maryland, and I worked at the local town library. I enjoy reading and enjoyed seeing new books arrive, and being able to read them "hot off the press." It was the perfect job for me while our children were in school. I was always home by the time they were.

Two of my best friends, Mary and Sue, also worked part time. In the afternoons we would get together once a week and shop or just have fun. There was a new Chinese restaurant opening in a new shopping center. One day we decided to have lunch there. That was the beginning of a year of fun and laughter.

We tried to read the menu, but failed, and had to ask what everything was. We began by ordering something different each week, and sharing; but soon discovered we all wanted whatever we ordered and stopped sharing our meals.

Then we had a great idea. We began at the beginning of the menu and ordered the next item every week until we had tried every dish on the menu. This went on for a while, trying all the new, tasty food. One day we all wanted egg rolls and soup and the item next on the menu. The chef/cook came running out of the kitchen talking fast in Chinese. The waitress interpreted, "No, no. Too much food. Make you sick!" Needless to say, without the soup and egg rolls we all three had carry outs to take home and share, even after we had eaten our fill.

That friendship was wonderful. We had some great times to remember and laugh about. Soon after we were sent to Alabama and that fantastic friendship continues with letters and cards.

In the New Testament there are many letters with personal greetings to friends. 3 John 14 says: "I hope to see you soon. We will talk face to face. Peace to you. The friends here send their greetings. Greet friends there by name." I am excited to know that Christians so long ago had friends, just as we do. Although I don't think they wore their welcome out at the local Chinese Restaurant!

GINGER KOERNER volunteers in the Frazer kitchen and serves as a substitute Sunday School teacher. She has sung in the choir, directed children's choirs and drama. She is married to Paul and her hobbies are quilting and reading.

## Be careful with criticism



THE FAMILY COUNSELOR

Dr. Don Hill,  
Ph.D., LPC

Criticism abounds in many families. It is often used to encourage changes in one's behavior. However, at the same time it can change the atmosphere of a home to result in many insecurities. The favorite old American song about home being on a range where seldom is heard a discouraging word, paints a beautiful mental picture of peace and tranquility that would be a solace to all of us. Wouldn't it be nice if that same mental image was applicable to our family relationships? Unfortunately, discouraging words are frequently heard at the range in the kitchen or in other parts of the house, making the atmosphere cloudy all day. Criticism is one of the most serious destroyers of family life. It can change the mood of an individual at the snap of a finger.

It is interesting that studies have repeatedly shown that criticism is the worst motivator there is. Yet it is the weapon many people resort to when they want to change a behavior in someone else. Classroom teachers, employers, parents, and marriage mates have seen that criticism does not bring its intended results. As a matter of fact studies have shown that just the opposite is true for effective motivation. Studies have shown repeatedly that criticism is the poorest motivator for change in one's character or behaviors. The other side of the coin on motivation shows

that changes in a person's conduct can better be done by encouragement rather than criticism. This not only facilitates change, but it keeps the family wholesome and cooperative.

It is very important that we make every effort to halt useless, destructive criticism. Instead we should be more liberal in recognizing positive changes in one's behaviors. It would even be advisable to use tokens of positive reinforcement regardless of what you chose as the token. Some times "atta-boys" are more favorable than physical tokens. Many studies have found this both in the classroom and in work situations. Even criticisms can be of a positive nature rather than always pointing out failures. Take the challenge and see if relationships in the family can be more meaningful with some positive responses rather than always focusing on the negatives. It can make a big difference in relationships.

DR. DON HILL, founder of Frazer's counseling ministry, has been a staff member for 21 years. He has a Ph.D in psychology and is a former college professor and dean. He is married with a son and daughter-in-law who are also Frazer members.

## Communication about finances critical in marriage

*Overcoming and eliminating debt can be overwhelming and even seem impossible. If you would like to get started on Dave's Financial Peace program with his seven Baby Steps to Financial Freedom, or would like to learn how to create a budget, call Gary Sanderson at 462-0839 or sandersong@knology.net. Financial coaches are available to help you.*

Dear Dave,

I don't hide debt from my spouse, but I do hide money from her. I've been squirreling away money for emergencies without her knowledge. She's not terrible with money, but she always finds something to spend it on. We were never able to save anything before I started doing this. After

hearing you talk about "financial infidelity," I began to worry about her reaction when she finds out I've been doing this. What's your advice?

—Paul

Dear Paul,

I think you have every reason to worry. Not just about her reaction, but what this represents in your marriage. I believe in saving up for emergencies. I mean, I'm Mr. Emergency Fund. I talk all the time about saving up three to six months of expenses. But deception is never a positive thing in a relationship. You've got to man up and tell her.

I know this won't be easy, and you have to make sure you tell her in the right way. Don't try to blame this on her. Basically,

you've deceived her about this, and your lying isn't her fault. Let her know that you're sorry for not being honest with her, but you also need to explain that the reason you hid the money was you were afraid to speak up and disagree. Ask for her forgiveness, and let her know you're committed to never letting it happen again.

At the same time, you've got to grow a backbone so you can let her know when you've got a problem. Managing money in a marriage is a "we" thing. Decisions should always be made together. It means you each have a vote, but it also means you have to stand up and vote no if she wants to spend money on something silly when you guys haven't taken care of business!

—Dave



DAVE SAYS

Dave Ramsey

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I WANT TO BE  
**ALTERED**  
RADICALLY CHANGED  
**RENEWED**  
I WANT TO HELP  
TRANSFORM THE WORLD  
**ALL IN THE NAME OF JESUS**  
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FRAZER FAMILY NEWS

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AT MONTGOMERY AL 36119



#### DISCIPLE NOW 2011: LIVE SENT

We were intended to LIVESENT. This begins with relationships, first with Christ and then with others. All 6th-12th grade students are encouraged to attend Disciple Now weekend as we learn to ask God to make us aware of broken relationships in our families, schools, neighborhoods, communities and the world. Join us Feb. 19-21 at Shocco Springs in Talladega as we experience amazing worship, games, challenges and small group time. Cost is \$100 and the deadline to register is Feb. 6. Sign up today in the Crave office or online at [frazerumc.org/dnow](http://frazerumc.org/dnow)



#### SPORTSMEN'S MINISTRY WILD GAME DINNER FEB. 3

Frazer's Sportsmen's Ministry will host their ninth annual Wild Game Dinner Thursday, Feb. 3 at 6 p.m. in the Fellowship Hall, followed by guest speaker Hugh Jacks, former Bell South CEO and African Big Game hunter. Enjoy great music and fellowship and show off your culinary skills. Raffle items, including a Benelli shotgun, will also be available. Admission is a wild game dish (enough to feed 8-10 people). All leftovers will be donated to Faith Rescue Mission. Please come by the Sportsmen's Ministry table in the Atrium Sunday, Jan. 23 or Jan. 30 for more details or call the Activity Center at 495-6459.



#### HELP TOASTY TOES MINISTRY COLLECT SOCKS FOR THE ELDERLY

For the third year in a row, the Toasty Toes Ministry will be collecting new socks for the elderly in our community. Help us bring smiles and warmth to these individuals by donating a pair of new socks. Collection bins are set up in the Atrium now through Feb. 6 and socks will be distributed in time for Valentine's Day. We also welcome volunteers who can help us distribute the socks to people living in local nursing homes and assisted-living facilities. Please contact Donna Burnett at 277-9011 for more details on how to get involved.

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