



FIRST BAPTIST CHURCH

450 Orchard St. N.W., Vienna, Virginia 22180 (703) 938-8525 • www.fbcv.org Dr. Vernon C. Walton, Pastor

FIRST FORWARD... Philippians 3:13-15



From **Pastor** Walton's Desk

race and peace from God our Father. As the Holiday season approaches, I want to simply remind you to be thankful. During the last 8 months, we have experienced political unrest, a global pandemic, and social injustice. We have faced the pressure of sheltering in place, working from home, and even educating our children at home. We have had to adjust to virtual worship, limited family gatherings, and very few social events. This year has certainly given us much we could complain about. However, I am reminded of what the scripture says: "In everything, give thanks: for this is the Will of God concerning you."

In these trying times, it can be easy to focus on what we have lost or all the negativity we have endured. However, I challenge you to be grateful for the fact that we have endured and are continuing to do so. If we are honest, enduring is not the only blessing we can be grateful for. If we take an inventory of our lives, we would probably find that there are multiple things we have to be thankful for. In fact, I invite you

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Boykin Receives CCH Humanitarian Award

ByAnita Morton Epistle Staff Writer

ernelle Boykin, Servant Leader in the Striving for Excellence Ministry, received the CCH (Community Coalition for Haiti) 2020 Jim Wilmot Humanitarian Award. This award honors the recipients' commitment to service, partnership, and collaborative impact to the people in Haiti. Barb Pugliese, CCH board of directors' education chair, presented the award to Boykin and co-recipient Mary Hall on September 12 in recognition of their impact on teachers and students in Haiti.

Boykin commented she has made many trips to Haiti since retiring in 2010 from Fairfax County Public Schools. While in Haiti Boykin provides education-

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FBCV Continues to Bless Through 'Fish & Loaves'

By HB McCown, Epistle Staff Writer

FBCV will continue the ministry of giving by providing food donations to 300 families per week. Fish & Loaves distribution is slated to last through the end of the year and your continued support will make it possible. You can participate financially toward our \$20,000 goal, assisting with preparation and distribution on Wednesdays and Thursdays, or by praying for this missionary activity. If you are interested in participating in person, please sign up for either a Wednesday or Thursday via this link: www.tinyurl.com/fbcvfishandloaves. Your continued support to the missions of the church will continue to bless our community and shine the Light of the Lord across the area.

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al seminars and models best practices associated with the mathematics curriculum and classroom presentation. She teaches daily lessons to the students, provides evaluation feedback to the Haitian administrators and teachers, and keeps inventory of all the educational supplies they take to Haiti. Boykin is very humbled



and appreciative to CCH for this award.





"Injustice anywhere is a threat to justice everywhere. We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly."

Dr. Martin Luther King, Jr.

Advent Moments for All

By HB McCown, Epistle Staff Writer

During the November-December Season of Advent, FBCV will be posting a daily Advent moment on our social media pages. We invite you to be a part of this project by volunteering to read brief Advent messages that will be shared online. You can sign up to come in and record your video using this Advent Reader Sign Up link.

2020 Angel Tree Christmas Boxes

By HB McCown, Epistle Staff Writer

Each year, First Baptist has provided gifts to children across the community to help them celebrate the Christmas season, and this year will be no different. The "Angel Tree" gifts will be provided to families across the community in gift boxes packaged by age. The boxes will contain much-needed items like hats and gloves, plus an age-appropriate toy. Your continued financial support to the church's missions makes this possible. Gift boxes will be delivered to the children before Christmas.



The Heart Work Continues

want to begin by expressing my thanks to Common Ground Jazz Band for their willingness to be a part of our Fish & Loaves Benefit Concert. It was a phenomenal evening of music that was attended by both First Baptist members and our community. Common Ground's smooth jazz sounds provided the perfect backdrop for giving. Thanks to your generosity, we exceeded our goal of raising enough money to cover the costs associated with a week of our upcoming food distribution. I am grateful to Common Ground for headlining this event and I am even more grateful to each of you for your willingness to rise to the occasion and give to this important cause. I was literally speechless as I learned of the success of the concert.

This month we will celebrate our seniors on Nov. 15 on Seasoned Saints Day. I'm excited to share that we will have a very special guest musical artist, Pastor David Wright, the son of the late Rev. Timothy Wright, Grammy-nominated gospel singer and composer. Pastor Wright will be doing a musical tribute featuring many of his late father's familiar tunes as a special treat for our seniors. You won't want to miss this morning of worship.

Next month we will celebrate the 153rd anniversary of First Baptist Church of Vienna. Stay tuned for opportunities for you to be a part the things Worship and Arts are planning to help make this celebration special. —*Kwan McKnight*

Digital Disciples

In some ways, spreading the Good News about Jesus Christ has become easier in this COVID environment. First Baptist has offered live streaming from our website for many years but over the last several months we have expanded our digital footprint by livestreaming our ministry offerings on Facebook and YouTube as well. These additional offerings make it easier than ever to share our worship experiences because often all that is involved is a simple click of a button.

We want our online evangelism to continue to grow. As a result, First Baptist is starting a new Digital Disciples Ministry. While we encourage everyone to like and share our digital content, Digital Disciples will be specifically charged with the task of assisting the staff with spreading the word about ministry opportunities and messaging by sharing curated content on their own social media pages and networks. Serving in this ministry is an easy way to not only share about the happenings at First Baptist but, most importantly, to help fulfill our church vision to "Empower believers, evangelize the lost, and disciple the saved." The servant leader is Helen McCown. If you are willing to serve in this new ministry, please send her an email at: helabow@gmail.com so that you can be included in meetings and trainings.

Tutors Needed

ur Striving for Excellence program will look different this year as it will be all virtual! This makes it easier than ever for you to share your gifts and knowledge with students of all ages. We need you to help us provide academic support to youth at First Baptist youth and the community. Please prayerfully consider sharing acouple of hours per week to help ensure academic success for these students. Indeed, it really does take a village! Please email Deaconess-in-Training Monica Evans at mevans@fbcv.org for more information or to sign up!



Bible Studies for Children and Youth

egistration for Bible Study is open now and all young people who register by Nov. 15 will receive a special package with resources and treats.

- New Bible studies for children and youth will begin on Monday, Nov. 30.
- Middle and high school students are invited to take part in a 4-week study called God + Justice. We will explore what the Bible says about justice, and how we as Christians can play a role in ensuring justice for others. This study will be interactive, engaging and fun.
- Elementary-aged students are also in for a treat! They will take part in a 4-week Advent-themed study entitled, "Light Has Come." In addition to weekly lessons about how Jesus has called Christians to be a light, the young people will take part in group craft and cooking activities in their virtual classroom. The activities will allow young people to make item that they can use as Christmas gifts for the families.

Register Today at: https://fbcv.churchcenter.com/groups/children-youth



The family of First Baptist member Elinor Ellis

Shirley and Deacon Mel McCoy for the loss of her nephew, Sheffery Brent (BJ) Johnson

Margaret (Mar-kay) Chichester for the loss of her sister, Thelma Parker

S.W.A.P. Ministry Keeps Seniors Active and Connected

By Shirley McCoy, Epistle Staff Writer

f you are a senior and you want to be active, creative, engaged, involved, informed, physically well and mentally alert, FBCV has a group for you. Are you seeking a place to "hang out" with people with whom you can create real relationships, celebrate life's milestones or just to keep in contact with? Seniors With A Purpose (SWAP) is for you.

SWAP is not just a cutesy name, it is a ministry born out of a vision and mission envisioned by Pastor Vernon Walton who wanted to make sure seniors had a viable role in the church and did not feel left out. He shared this vision with Rev. Emma Valentine who took it from there and gave birth to SWAP. Rev. Valentine was uniquely qualified for the job because she has always held a deep love for working with seniors; has been formally trained in how to engage them; and is a spiritually grounded people connector and influencer. She conceived of the name and breathed life into the ministry. The mission of SWAP is to provide a holistic ministry for senior saints in the congregation and community which consistently strengthens one another in the body of Christ." Judging from their impressive record, Rev. Walton's vision has been and continues to be realized.

We all stand on the shoulders of those who have paved the way before us. In that regard, SWAP acknowledges the contribution of the original FBCV senior ministry, the Uniques. These warriors, including the late Weldon Smith, Madeline Simmons, Marguerite Harrod, Kathryn Faggin, Ora Lawson, Louise Brown, Katherine Harris, Ella Miller as well as Alease Richardson and Lorraine Thomas who are still members of the congregation, did their best to keep seniors involved in church life prior to SWAP. Rev. Valentine worked closely with the Uniques and learned a lot from them. Using that experience, she was able to create a ministry that has earned a reputation for commitment, quality and service within the church and is a role model not only for how to age gracefully, but for the youth as well.

SWAP invites all seniors, 50 and over to join their ranks and to actively engage in a variety of informational, service-oriented, social, supportive activities and events. Events have included travel to museums and Cape Cod, book talks, Jazz breakfast, learning luncheons, health presentations and discussions, outreach, art projects, visitations to sick and shut-ins, movie outings and discussions, and of course lots of good food events. Their programs are designed to educate, inspire, engage, inform, and empower, not just seniors, but multi-generational members in and outside of the church.

SWAP's core team includes the Servant Leader, Rev. Valentine, Co-servant leaders, Barbara Taylor, Benita Parks, recording secretary, Vernelle Boykin and team captains Robin Williams, Esther McCollough, Marjorie Duncan, and Johnnie Mikel. and spiritual/advisor member, Deacon Michael Clinton.

Deacon Clinton stated that he is lucky to be the spiritual advisor to a group in which he is also a member and to be their cheerleader in the diaconate! Bonita, the youngster in the group, summed it up with "Kudos to SWAP!"

For information on joining and coming events contact Rev. Emma Valentine.

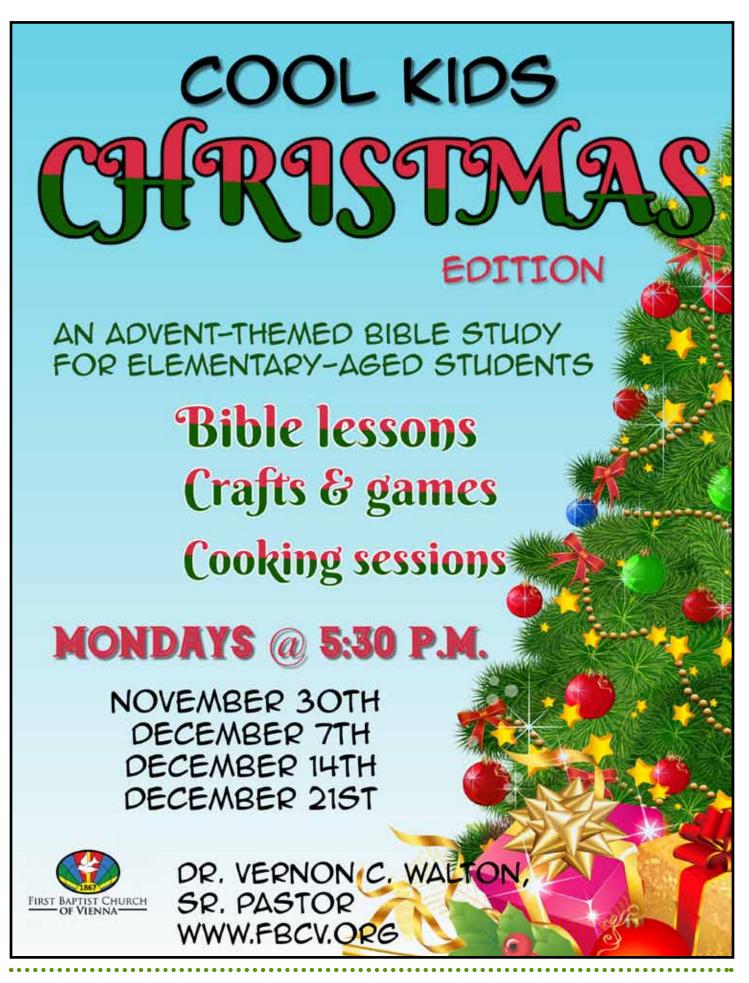


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to do just that. Count your blessings and relish in the good things God has done in spite of this year.

One thing I am extremely thankful for, is the outpouring of love and support you have exhibited in the launch of our Fish and Loaves Campaign. Because of your generous giving, we are completely funded. We met our goal of \$20,000! Your giving also allows us to follow through with our Christmas Blessing Box project. We have reimagined The Giving Wall and your contributions have helped us do that. This is truly a testament to the compassion and character of our congregation. I am appreciative of your kindness and know your gifts will go on to bless the most vulnerable in our community.

Thank you so much for continuously showing up for our community. I am grateful and pray that you are too.



Money Matters: How are Credit Scores Calculated? Part 1 of 2

any people are surprised to find out they don't have just one credit score. Credit scores will vary for several reasons, including the company providing the score, the data on which the score is based, and the method of calculating the score.

Credit scores provided by the three major credit bureaus—Equifax, Experian and TransUnion—may also vary because not all lenders and creditors report information to all three major credit bureaus. While many do, others may report to two, one or none at all. In addition, the credit scoring models among the three major credit bureaus are different, as well as those used by other companies that provide credit scores, such as FICO or VantageScore.

The types of credit scores used by lenders and creditors may vary based on their industry. For example, if you're buying a car, an auto lender might use a credit score that places more emphasis on your payment history when it comes to auto loans. Lenders may also use a blended credit score from the three major credit bureaus.

In general, here are the factors considered in credit scoring calculations. Depending on the scoring model used, the weight each factor carries as far as impacting a credit score may vary.

- The number of accounts you have
- The types of accounts
- Your used credit vs. your available credit
- The length of your credit history
- Your payment history

Here is a general breakdown of the factors credit scoring models consider, keeping in mind there are many credit scoring models.

PAYMENT HISTORY

When a lender or creditor looks at your credit report, a key question they

are trying to answer is, "If I extend this person credit, will they pay it back on time?" One of the things they will take into consideration is your payment history—how you've repaid your credit. Your payment history may include credit cards, retail department store accounts, installment loans, auto loans, student loans, finance company accounts, home equity loans and mortgage loans.

Payment history will also show a lender or creditor details on late or missed payments, bankruptcies, and collection information. Credit scoring models generally look at how late your payments were, how much was owed, and how recently and how often you missed a payment. Your credit history will also detail how many of your credit accounts have been delinquent in relation to all of your accounts on file. If you have 10 credit accounts, and you've had a late payment on five of those, that ratio may impact credit scores.

Your payment history also includes details on bankruptcies, foreclosures, wage attachments and any accounts that have been reported to collection agencies.

Generally speaking, credit scoring models will consider all of this information, which is why the payment history section may have a big impact in determining some credit scores.

If you would like additional information on your credit score, please feel free to contact your First Baptist Church Federal Credit Union

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-Submitted by Willie Boykin

College Connection Ministry Prayer for FBCV Scholars

s the Fall 2020 Semester is winding down and our First Baptist Scholars are preparing for final exams, the College Connection Ministry offers the following prayer of encouragement:

- Lord, we thank you for the gift of education and the First Baptist Scholars who are wrapping up the Fall 2020 semester. We thank you for providing them with comfort in this time of discomfort, normalcy in this time of "new normal," resiliency and strength during this time of uncertainty.
- We know, Father God, that you know the hearts and efforts of our college students and how diligently they are working to complete the last—and often hurried—rush of tasks that occur at the end of the semester.
- We pray that the knowledge and ideas they have gained this semester will shape them as better students and faith followers. Be with them as they work toward deadlines and study for final exams.
- We pray that our First Baptist Scholars are able to see how the academic teachings and virtual/hybrid learning experiences have impacted and blessed their lives in expected and unexpected ways.
- We ask that as they prepare and take their final exams, that their responses and answers reflect the best work they have done and the best teaching they have received.
- Give them the strength to handle the pressure they feel, the confidence to feel secure in their knowledge and preparation, and the ability to keep an appropriate perspective.

We ask this all in the name of Jesus. Amen.

-Arnitra Duckett