



Canaan Times

A New Start Rev. Mack C. McClam, Pastor

And you will make a new start, listening obediently to GOD, keeping all his commandments that I'm commanding you today.

GOD, your God, will outdo himself in making things go

well for you: ... Yes, GOD will start enjoying you again, making things go well for you just as he enjoyed doing it for your ancestors.

Deuteronomy 30:8-9 (MSG)



The time for a new start is here as we flip the calendar not to the end of another month, but the beginning of another year. It is time for us to rejoice in the goodness of our Lord and Savior Jesus Christ, His life, and His ultimate

sacrifice for us all.

I ask that you take the time to benefit from the presence of friends and family. Enjoy the company of your brothers and sisters in Christ and share His love with all of His children. Reach out to those who are less fortunate; this year can be a difficult time for some to cope with. They may need our comfort and guidance to keep them on their path with God. As He provides for us, we should provide for others.

In Deuteronomy 30:8-9 the appeal of the covenant is a strong call, a call to love and obey the L. Moses now turned away from prediction and prophecy and focused upon the audience before him. As he faced them, he knew that

they desperately needed to rededicate their lives to the Lord. They had a dire need to renew their covenant, their commitment to the Lord. With a strong sense of urgency burning within his heart, he challenged the people to love and obey the Lord.

Be blessed in your lives. I look forward to seeing all of you and your families during one of the many services we will have at Canaan in the coming months. We are all family and should be sure to celebrate this momentous occasion with one another.

Yours in Christ,
Mack C. McClam
Pastor

January 2015
Happy New Year!!!



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“Do a good deed daily. (Help someone who needs help!)”

January Birthdays and Anniversaries

Birthdays:

- Cameron Campbell—1
- Shelby Daly—3
- Alex Singleton—4
- Ulysses Jones, III—8
- Dorothy Singleton—9
- Joshua Glover—11
- Melvin Myers—12
- Karynn Glover—14
- Eartha Ford—16
- Jackie Alston—20
- Roosevelt Glover—21
- Brianna Judges—24
- Verdell Fields—25
- Cameron Bennett—26
- Terrance Bailey—26
- May Frazier Robinson—27
- Tyson Gregg—29
- Charles Lee Myers—27
- Michael Rod Williams—29
- Shirell Daly—30
- Jonathan West, Sr—31
- Tywina Geddis—31

Anniversaries:

- Kenneth and Brenda Mack—16
- Nathan and Ida Mae Geddis—25
- Rev. Roosevelt and Carrie Geddis—28

Simple Rules for Living

These are the ten things I think are the most important rules for living. Most of them are learned by children before they even go to school. If you follow them, you will be a good citizen.

1. Don't lie.
2. Don't take things that don't belong to you.
3. Clean up your own messes.
4. Don't throw temper tantrums.
5. Be nice to others.
6. Share your toys
7. Dress appropriately
8. Respect the body God gave you.
9. Do a good deed daily. (Help someone who needs help!)
10. Pray every day and ask God to remind you of all of the above.

Read more: <http://www.inspirationalarchive.com/3229/simple-rules-for-living/#ixzz3NqjlaQyn>

The Trustees' Corner—Very Important Information

The updated cost to rent the Family Life Center:

- \$500.00 rental fee for members
- \$800.00 fee nonmember

New fees, forms, and guidelines will be effective beginning January 2015.

Due to limited space nonmembers will not be allowed to be buried in Canaan cemetery.

Thank You



Blake's Financial Corner

Submitted by Evelyn Blake

Psalm 20:4

"May He give you the desire of your heart and make all your plans succeed."

How to Recover Financially From the Holidays

BY **PETRA PALMER**

<http://www.regalrealness.com/2014/01/how-to-recover-financially-from-the-holidays/>

January can be a difficult time of the year. The festivities of the Christmas season are over, and it's back to reality for many of us who enjoyed an extended vacation or stay-cation. January is also the time that you may realize *"Whoops. I spent a little too much on Christmas gifts and outings."*...

So if you gave in to shopping lust, you need to get over Buyer's Remorse because what's done is done. Instead of focusing on how much you may have overspent, focus on the future by creating better money habits.

Here are four actionable steps that can help you get back on track financially.

Tip #1

Create a Budget. The word "budget" can have negative connotations because it is often looked at as not being able to buy what you want or do "fun" things with your money. But a budget doesn't mean that. A budget is just a spending plan for your money. It's a way to allocate how your hard-earned money should be spent ahead of time, which helps control impulse shopping.

A budget should also be a flexible document that changes depending on what's going on in your life. If you know you have a wedding coming up in four months, don't wait until the last minute to think about putting money aside for a gift or travel expenses. Budget for events early to avoid being tight on money when the time arrives. If you already have a budget, review it to make sure that it still fits your financial goals, and if it doesn't, tweak it so that it reflects your current situation.

I recently completed Dave Ramsey's Financial Peace University, and one of the tips he offers is to create a zero-balanced budget. Which means your income minus the expenses should equal to zero on paper. His method ensures that every dollar is accounted for. Because if you have money left over, you may be tempted to spend it frivolously. This may be difficult to do at first, but it will eventually get easier with practice.

Tip #2

Give the credit card a break by leaving it at home and using cash for purchases. If you're like me, I hate having a lot of cash on me. But if I know that I'm going out, I will carry what I allocated based on my budget, and once I've spent my cash, that's it. No running to the ATM machine to get more. Also, if you use your credit card for rewards points or cash back, try to find a debit card with those benefits.

Tip #3

Distinguish between needs and wants. Use your budget to identify your necessities. Do you need that \$150

dress? Or do you want it? Don't buy a new outfit before you allocate money to pay your home expenses or other financial obligations such as student loans or car payments. After identifying your needs, budget for them and set aside some money for savings. If you still have money left over, sleep on that new outfit for a night to make sure you really want it and that it's not just an impulse buy.

Tip #4

Get an accountability partner – someone who is honest and supportive of your financial goals. Sometimes it's easier to overspend when you're going out with a group of people because you don't want to say no or you may feel pressure to keep up with everyone else. If so, you need someone who will tell you that you don't need to buy another pair of shoes – at least not right now. Make sure your AP is someone you can trust to give you money advice and who will be brutally honest with you.

****Brain Teaser****

(Your brain needs exercise too. Use it or Lose it!)

Type the missing number in this sequence:

65, 72, _____, 86, 93
(Answer in next month's newsletter)

**Answer to
December's
brain teaser:
Russell is the
tallest**



"Give the credit card a break by leaving it at home and using cash for purchases."





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**Open hearts. Open minds.
Open doors.**

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WELLNESS NEW YEAR'S RESOLUTIONS

1. Put God first. (Set priorities.)
2. Adopt an attitude of gratitude.
3. Move more.
4. Eat less. (Downsize your dishes to decrease portions. Increase fruits and vegetables.)
5. Slash sodium consumption.
6. Floss your teeth. (Bacteria in your mouth can lead to serious problems.)
7. Quit smoking.
8. Wear sunscreen.
9. Release worry. Matthew 6:34 " Do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own."
10. Expect good things from yourself. Philippians 4:13 "I can do all things through Him who strengthens me."

A Prayer for the New Year

Our Father and our God, we come to you thanking you for the old year. For some it was a year of successes and the realization of dreams. For some it was a year of failure and broken dreams. For some it was a year of sorrow and some of it we would rather forget but we made it. There are some of us who made it to the threshold of this day but didn't make it. Some of us fell by the wayside. We realize that if it hadn't been for you shielding us, protecting us and your healing mercies we too would have been among the fallen. But because of your grace we made it to another year. Last year we were not all that we should have been. We made some mistakes.

Forgive us, Lord. As we enter into the new year we like Paul are "forgetting those things which are behind, and reaching forth unto those things which are before, I press toward the mark for the prize of the high calling of God in Christ Jesus." Guide our steps oh Lord in this new year so that we would go in the direction that is pleasing in your sight. That we would go into the highways and byways spreading your word and your love. Help us to take our eyes off man, things, and position, and seek first the things of your kingdom. We ask your blessing upon our lives



and the lives of our loved ones, our leaders, and our nation. We have before us a new year, one that has not been marred by our human frailties. Help us to live lives that would bring glory to your name and that our lives will be a testimony to your goodness and grace. We pray that lives would be saved not because of who we are but whose we are. In Jesus' name we pray. Amen. (By Reverend Catherine H. Reed)