Central Virginia Baptist Ministries
Presents the
2009
LEADERSHIP DEVELOPMENT CONFERENCE
“Mindful Ministry for Today and Tomorrow”

September 28, 2009 • Bon Air Baptist Church
2531 Buford Road, Richmond, VA 23235-3419 • 272-1475

DINNER: 5:45-6:30 p.m.
Cost per meal $7.00 - RSVP To CVBM by September 18

CONFERENCE SCHEDULE
6:40-6:50 p.m.: Plenary session with Travis Collins
6:55-7:55 p.m.: Session I
8:00-8:55 p.m.: Session II

CONFERENCE CHOICES: Please select two sessions

♦ Preschool Conference- Lucy Dorr
♦ Faith at Home: Children’s Conference (Panel Discussion) - Deborah Upton
♦ Riding the Next Wave of Youth Ministry - John Mark Skammer
♦ Reaching Unchurched Youth – Matt Senger
♦ Young Adult/College Conference - Susan Blanchard
♦ Adult Sunday School Conference - Jimmie Miles
♦ Beyond BINGO Games and Bus Trips- Ministering to Those 55+- Melissa Fallen
♦ General Officers Conference - Wayne Smith
♦ Resource Management in Gloomy Days - Don Campbell
♦ You Don't Know What You Need Until You Get It: Administrative Assistants’ Conference - Brenda Green, Sue Hall, and Sandy Weakley
♦ Churches That Grow Over the Long Haul - Bob Dale
♦ The Blessing of Serving the Homeless - Steve Blanchard
♦ Envisioning God’s Future For Your Church: Strategic Planning and Visioning - Craig Sherouse
♦ How Churches Benefit from a Partnering Ministry: “Angel Food Ministry”- Lois Paige
♦ Leadership During Anxious Times - Victor Davis
♦ Ministering to International People Groups Among Us - Sterling Severns
♦ Muddle Your Way Through: How to Use Creative Technology in Ministry- Beth Brawley
♦ Opening the Door of Membership to Christians from Other Denominations - Jim Somerville
♦ Singing Our Faith: How Music Enables Us to Worship God - Tom Ingram
♦ The Art of Enjoying God - Guy Holloway
♦ The Role of Prayer in Spiritual Formation - Kevin James
♦ Congregational Rebirth - Bill Nieporte
♦ Reaching Children in the 21st Century (Panel Discussion)- Diane Smith

REGISTRATION BEGINS JULY 15, 2009. Register online at www.cvbm.org or register by email with Gayle Taylor at gayle.taylor@cvbm.org or by telephone at (804) 598-6350.

PLEASE MAIL YOUR CHECK FOR THE DINNER TO:
Central Virginia Baptist Ministries, Inc.
c/o Joan Hudson
1975 Urbine Road, Powhatan, VA 23139
Greetings,

The man of great wisdom writes in Ecclesiastes 4:12: “Though one may be overpowered by another, two can withstand him. And a threefold cord is not quickly broken” (NKJV). We often refer to this verse as a proof text to indicate that there is strength in numbers. And that is certainly true; it is harder to snap three pencils than it is one pencil. But we need to look at the context here. The writer of Ecclesiastes is actually talking about the value of companionship in verses 9 to 12. *The Word in Life Study Bible* asks the question, “Have you made the effort to establish a solid, lasting friendship with one or two other people? If not, you are missing out on some valuable benefits that God intended for you.” Yes, I think we would all agree that we would like to have at least one “best friend” if not a number of good friends. And, as the saying goes, in order to have a friend, you must BE a friend. So, are you being a good friend to someone? Is there a person you can call your “best friend?”

One of the joys of serving as the Director of Missions for the Richmond Baptist Association is seeing the many strong friendships within the ranks of our member churches. But in carrying out associational ministries, I am even more blessed to see so many people who are good friends with people from other churches than their own. It is a delight to watch them interact with each other at council meetings, team meetings, mission projects, study groups, etc. They are living out the Great Commandment given by our Lord in Matthew 22:37-40: “Jesus said to him ‘You shall love the Lord your God with all your heart, with all your soul, and with all your mind.’ This is the first and great commandment. And the second is like it: ‘You shall love your neighbor as yourself.’ On these two commandments hang all the Law and the Prophets” (NKJV).

It is an inspiration to be around a truly friendly person. You just feel good when they extend their friendship to you. Yes, the word “friend” is a good word in our vocabulary, it is a kind of warm fuzzy. I like it when I hear someone refer to “Brother Pete or Sister Elaine.” To me, it indicates the depth of the relationship between them. They are friends, but more than that, they are like family. “Family” is another good word in our vocabulary. The Bible exalts genuine love. A true friend is capable of giving and receiving real love. If a person can’t do this, then he or she will become sick in some fashion. So being friendly is not just putting on a superficial show to impress others. Friendship is not to be a sham or pretense with ulterior motives. We all want our friends to be honest and true friends.

Many churches claim that they are a “friendly church.” Some are but some are not. Look at your church family. Are the members friendly with each other? But more importantly, are they friendly with strangers who may visit your church? Watch how your members act before and after the worship service. Do they go out of their way to greet the guests who have come to visit your services? A person has a right to want and expect people to genuinely care for them, not just as a prospect for church membership, but as a person of worth who would like to be a friend and have a friend. Bottom line – are you being a friendly person; is your church a friendly church?
**PRAY FOR THE RBA
CHURCH OF THE WEEK**

| AUGUST 2 | WESTOVER          |
| AUGUST 9 | WOODLAND HEIGHTS |
| AUGUST 16| CHURCH HILL CENTER |
| AUGUST 23| OREGON HILL CENTER |
| AUGUST 30| SOUTH RICHMOND CENTER |
| SEPTEMBER 6| CAMP ALKULANA |

**THOUGHTS ON ALKULANA’S NEW LIBRARY**

By Art Wright

As Beth’s husband, and the unofficial “First Dude” of Camp Alkulana, I often have a “behind-the-scenes” perspective on various happenings at Camp. One of the best perks of the job so far is that I have been able to watch as books have flooded in for the past several months to Beth’s office. I have enjoyed flipping through the most recent arrivals, not only to make sure they are all age-appropriate, but because they are a lot more fun than most of the books I have to read for school!

In spite of the large quantity of books pouring in to Beth’s office and the many hours spent bargain hunting at the local used bookstore, I remember thinking, “There is no way that we will ever fill all of those new shelves in the Dining Hall. There are simply too many!” I was wrong. When I finally walked into the Dining Hall at the beginning of staff training, I couldn’t believe it! There was still some space on the shelves, but more shelves were filled than were empty! What a tremendous blessing!

The impact of all of these generous donations is already evident at camp. I had the privilege of running the library for the younger girls’ session. On the first day of camp, each camper stopped by and had the opportunity to check out a book. It was incredible (and a little funny!) seeing one entire cabin check out copies of the “Beacon Street Girls” series, and another leave with several copies of “Diary of a Wimpy Kid!” Each day during siesta, campers were encouraged to read their books for at least part of the rest hour. From my perspective, there were less problems and many campers even looked forward to siesta because they had the books to read! I even had several campers return their books during library hours halfway through the session, having finished their first book and eager to check out another!

The most rewarding part of being in charge of the library was at the end of the session. As they returned their books to me, I had numerous campers tell me that they were going to go to their local libraries or bookstores back home to find similar books or to check out the next book in a specific series to read!

After many years of working at Alkulana, I truly believe the ministry works. Campers leave feeling loved and they have a better understanding of God’s love for them. Adding our new library only enhances an already great ministry. Reading is a way to grow and an essential part of human development. It has the potential to unlock an inquisitive mind that thirsts for knowledge. It shapes one’s world-view and challenges preconceived notions. It has the power to break cycles of poverty through education. Instilling a love of reading in campers at Alkulana serves to share God’s love in a tangible way.

I am so thankful for everyone who has already contributed and for those that continue to contribute to build our library. You are making a difference by sharing God’s love!
CENTRAL VIRGINIA RACEWAY MINISTRIES
In association with Central Virginia Baptist Ministries

Ministry Service Opportunities Available
During NASCAR Race Weekend
September 11-12, 2009
Richmond International Raceway (RIR)

Central Virginia Raceway Ministries (CVRM) has been granted the unique opportunity once again to minister through RIR guest services to over 100,000 race fans during the upcoming September race weekend. Many Volunteers are needed to serve as ambassadors of goodwill at one of the three Hospitality sites at the track. Volunteers are asked to work just one 3-4 hour shift during the weekend. Check out the ministry opportunities listed below and pick out the ministry “shift” that best works for you. You can contact Billy Davis by August 21 to sign up or sign up when you attend the Volunteer Orientation meeting on August 27. Come join us as we share God’s love at the races and in the race of life!

MINISTRY OPPORTUNITIES

Distributing cups of cold water, homemade cookies, and Christian driver literature;
Performing as singers, musical groups or as clowns, magicians, mime, jugglers, balloon artist, etc. or
Serving as chaplains, crisis counselors, logistics coordinators/assistants, or support persons.

SCHEDULE OF MINISTRY SERVICE

9/10—SET-UP: 9 am-1pm, 1-4pm, 4-7pm
9/11—NATIONWIDE RACE: 9 am-1pm, 1-4pm, 4-7pm, 7-10pm
9/12—SPRINT CUP RACE: 9 am-1pm, 1-4pm, 4-7pm, 7-10pm
9/13—TAKE-DOWN: 12:00 – 2:30pm

VOLUNTEER ORIENTATION/TRAINING

All volunteers or anyone interested in learning more about this ministry should plan to attend the Orientation/Training Session on Thursday, August 27, at 7:00 p.m. at the Richmond Baptist Association building, 3111 Moss Side Avenue, Richmond. Agenda items for this meeting include briefing by race track guest services official, volunteer responsibilities, finalization of the plans for the weekend activities, and a chance to ask questions and sign up for a shift time.

WANTED!! THOUSANDS OF COOKIES!!!

We are asking that church mission groups, Sunday School classes, youth groups, etc. volunteer to make “homemade” cookies and bag these in small clear zip lock plastic bags with 2-3 medium sized cookies each. A label saying compliments of ______ Baptist Church may be put on the outside of the bag. No tracts please! These will be available from Motor Racing Outreach and the Central Virginia Fellowship of Raceway Ministries. Cookies may be brought to the RBA Office, 3111 Moss Side Ave, Sept. 8-10, 8:30 a.m.-4:30 p.m. (329-1701).

MARK YOUR CALENDARS

CENTERS SUPPORT GROUP

September 21, 2009
12:00 Noon
RBA Office

FOR MORE INFORMATION OR TO REPORT WHEN YOU WANT TO VOLUNTEER: CONTACT: BILLY DAVIS
(H) 804-741-4898 or (C) 804-306-1604 OR
EMAIL: billy.davis1@verizon.net
**MARK YOUR CALENDARS**

RBA SENIOR ADULT FALL LUNCHEON

“KEEPING THE FAITH IN HARD TIMES”

Friday, October 16, 2009
*(this is a change from previous advertised!)*

Skipwith Baptist Church
1900 Skipwith Road

10:30 A.M.—PROGRAM
Message by Dr. Cecil Sherman
Group Singing of Favorite Hymns

12:00 noon—Luncheon @ $6.50/person
Menu: Brunswick Stew, Ham Biscuits, Fruit Salad
Desserts, Tea & Coffee

RESERVATIONS & ADVANCE PAYMENT FOR LUNCH REQUIRED

Contact: Frances Jones @ RBA Office:
329-1701 • Fax 321-7121 • frances.jones@rbaonline.org
Send check (payable to RBA) with list of Attendees names to:
Senior Adult Lunch, RBA,
3111 Moss Side Ave., Richmond, VA 23222.
DEADLINE: OCTOBER 8, 2009

Sponsored by RBA Senior Adult Ministry Team:
June Burton, Anne Carnefix, Dot Dunston,
Pete du Plessis, Ann Jones and Richard Perkins

The Richmond Area Diploma Course Offerings for JOHN LELAND CENTER FOR THEOLOGICAL STUDIES

2009 FALL SEMESTER

TUESDAY MORNINGS
10:00 a.m.—1:00 p.m.
JOHANNINE LITERATURE

TUESDAY EVENINGS
6:00 p.m.—9:00 p.m.
CHRISTIAN THEOLOGY I

THURSDAY EVENINGS
6:00 p.m.—9:00 p.m.
PASTORAL CARE AND COUNSELING

FRIDAY EVENING & SATURDAY MORNING
Four Weekends

PHILOSOPHY OF RELIGION

Classes Begin on Monday, August 24, 2009

All Classes Meet at Derbyshire Baptist Church,
8800 Derbyshire Road, Richmond, VA 23229

FOR MORE INFORMATION OR REGISTRATION:
Contact: N. Keith Smith, Academic Director
nksmith@dbcrichmond.org; 804-740-7238 X22

2009 “BACK TO SCHOOL CELEBRATIONS”
@ RBA’S BAPTIST CENTERS

Last fall our three Baptist Centers distributed over 900 backpacks with school supplies to the children of their communities! We hope to do as well this year. We have down-sized the list of items for each backpack from last year. Items to be included in each backpack are listed below. Questions? Contact Kathleen Coxon, WMU Mission Involvement Consultant, 272-1667 or mkcbgly1@verizon.net.

BACKPACK (sturdy, large enough for notebooks & textbooks.)
1 three-ring binder and divider tabs
1 or 2 packs loose-leaf paper (wide or standard rule)
4 black-and-white composition books
2 three- or five-subject spiral notebooks
(DO NOT INCLUDE 1-SUBJECT SPIRAL NOTEBOOKS!)
5 to 8 No. 2 pencils (no mechanical)
5 to 8 black or blue ink pens (erasable/no gel)
a Christian bookmark or something similar, appropriate for children

South Richmond Center prefers pre-filled backpacks.
Church Hill and Oregon Hill Centers prefer empty backpacks
with supplies grouped by type.

ADDITIONAL ITEMS (DO NOT PUT IN BACKPACKS)
colored pencils
red pens
highlighters
Elmer’s glue, 4 oz
erasers, pencil top & block
blank CDs
glue sticks
pencil boxes
rulers (12 inch/metric)
water-color paint kits
tissues, large box & pocket
hand sanitizer, regular size
crays (pack of 16 or 24)
pencil sharpeners (small hand-held)
crayons (pack of 16 or 24)
pencil sharpeners (small hand-held)
markers (washable, 8/10 pack)
5 to 8 No. 2 pencils (no mechanical)
small pocket-size
zip lock bags (quart and gallon size)

SOCKS AND UNDERWEAR FOR CHILDREN
Kindergarten through high school age.
(Boys prefer boxers. Girls like whatever the girls that you know like!)

For Church Hill Only—TOILETRY BAGS (approx. 500) to include with backpacks.
In one gallon zip-lock bag: travel size shampoo, lotion, hand sanitizer, mouth wash, tooth paste, tooth brush, dental floss, deodorant, regular size bar soap, and wash cloth.

WHERE AND WHEN TO DELIVER THESE SUPPLIES: AGAIN, THIS YEAR WE ARE ASKING THAT YOU TAKE YOUR BACKPACKS AND SUPPLIES DIRECTLY TO ONE OF THE CENTERS. NOTE: Each Center has scheduled their celebration for a different date with specified delivery dates and times.

SOUTH RICHMOND CENTER
FRIDAY, AUGUST 21 (4-6PM)
Deliver supplies on August 21 from 10am to 12 noon. Call Margaret Allen; 232-0174 to schedule delivery.

OREGON HILL CENTER
SATURDAY, AUGUST 22
(10AM-12NOON)
Deliver supplies 9am to 2 pm on Aug. 17, 18 & 19. Call Jennifer Turner; 648-1353 to schedule delivery.

CHURCH HILL WELLNESS CENTER
SATURDAY, AUGUST 29 (10AM-3PM)
Deliver Supplies to Bethlehem BC, 1920 Fairmount Ave on August 19 & 20 from 10am to 3 pm. Call Glinda Ford; 780-0053 to schedule delivery.
**CHURCH NEWS**

**BETHLEHEM (PENICK)** is offering Fourth Friday outdoor Movies from July through October with free food and family films at 7:30 p.m. and the church is collecting T-shirts and ball caps for Grace Fellowship.

**BROADUS MEMORIAL** had three mission trips in July: an intergenerational mission team of children, youth and adults traveled to Roanoke to conduct two Vacation Bible Schools and partner with the Roanoke Valley Baptist Association on construction projects; a team of 16 older youth and adults ministered through World Changers in Franklin, NC; and a team of 12 went to Interlaken, Switzerland to help conduct VBS for the children of participants of the International Baptist Convention.

**CAMBRIDGE** is hosting CARITAS August 15-22.

**FAIRMOUNT MEMORIAL** offered a Prayer Seminar led by Dr. J. Gordon Henry on July 11 and hosted the North/East WMU meeting on July 28. **FIRST** had 3 Mission Trips in July: to Ruzomberok, Slovakia; Helena, Arkansas; and St. Croix and has started a Coupon Exchange Station for members to share unused coupons (grocery, restaurant retail stores, etc.). **GRACE**’s Adult Education will offer a study of *Biblical Backgrounds* presented by Mark Biddle on Sunday mornings in August at 9:45 am. **NEW BRIDGE** will host a presentation by Augustine Doe, from the Henrico County Health Department on Wednesday, September 23 at 6:30 pm to share information about Henrico County’s Early Life Project (HELP) to increase awareness about Infant Mortality, causes and prevention. **NEW COVENANT**’s Youth sponsored a Children’s Miracle Network Lemonade Stand on July 19. **PATTERSON AVENUE** will celebrate their 20th anniversary soon and to acknowledge their close historical ties to BTSR, which is also celebrating a 20th anniversary, they are asking members and others to make a $20 donation to BTSR. **SAINT PAUL**’s South Campus hosted the Bon Secours Care-A-Van in July offering free medical screenings to the uninsured and on August 8 will host a Multi-Cultural Day community-wide block party to celebrate their 100th Anniversary. **SANSTON** will host three-Sunday community concerts at 6:00 pm: August 2-Clear Call (with an ice cream social); August 9–Patsy Butler; and August 16—the Community Choir made up on singers from area churches. **SECOND**’s Prison Ministry has been given a standing date of the third Thursday of every month to visit the young men at the Bon Air Registration and Diagnostic Center and will send a Mission Team to South Africa August 20-30 to work with Joseph Monageng. **STAPLES MILL ROAD** offered movies for summer discipleship on Sunday nights in July: “The Case for a Creator”, “The Mystery of Life”, “The Privileged Planet” and “Icons of Evolution”. **STOCKTON MEMORIAL** hosted “The Bible made simple Quest” to get a better grasp of the Old Testament with Dr. Melton Short. **WEBBER MEMORIAL** will present “Light”, Liberty University’s ministry team, in concert on August 22nd at 7:00 pm. **WESTHAMPTON** is sponsoring “Pure Water, Pure Love”, a WMU project to meet the basic need of clean water for missionaries. **WESTOVER** is having a free Community Summer Carnival on August 15, 10 am to 2 pm, with games, prizes and food.

**STAFF NEWS**

**DERBYSHIRE**’s Drew Collier was ordained to the gospel ministry by his home church, River Road in June. **HATCHER MEMORIAL** had a Brunch Reception for Marsha Taylor to recognize her 30 years as part of the church staff. **MOUNT TABOR** will celebrate Dr. Herb Ponder’s 15th Anniversary as their pastor. **STOCKTON MEMORIAL** celebrated the 5 year anniversary of Rev. Doug Watson as their pastor.

**A TOUR OF EPIC AND UNIQUE PROPORTIONS**

United Praise is the youth choir of the Huguenot Road Baptist Church. The nearly 40-voice choir of 6th-12th graders has just completed a year-long journey which gave them opportunities to share their music in some unique ways making a difference in someone’s day through a song.

The journey began in August 2008 when the choir came together to begin learning their music to share in worship and be used on tour June 13-20, 2009. The music was all acapella – voices only, without accompaniment because the choir needed to be light on their feet and ready to sing at a moments notice in any kind of situation. Below are some thoughts and pictures from Washington DC and New York City a few of the many stops made during their unforgettable year.

**While in Washington, DC.** they performed on the steps of the Lincoln Memorial. It was a proud moment to be able to proclaim our faith in song in such an important political and historic place. The choir participated in various mission experiences during their tour – they spent the evening at the DC Central Kitchen peeling, slicing and dicing 100’s of pounds of donated sweet potatoes and onions that would ultimately be used to feed 4000 people in many homeless shelters throughout our nation’s capital.

**In New York City.** they gave concerts at various locations: the Cathedral Church of St. John the Divine, the world’s largest cathedral with an echo that continued 10.5 seconds after you had stopped singing; at Mineral Springs on the edge of the Sheep Meadow in Central Park and at historic St. Paul’s Chapel. St. Paul’s is the oldest building in continual use in Manhattan and now a memorial site having survived the falling of the twin towers all around it at Ground Zero. There we dedicated our concert to one of our former youth choir members, Douglas Ketcham, who died in the attack on the World Trade Center on 9/11. Our final concert was held in Brooklyn at Park Slope Community Church after a huge neighborhood free cookout.

In addition to their scheduled concerts, they were able to sing about 20 other times for train conductors and other commuters, in the DC Metro, on the NY Subway system, twice on the Staten Island Ferry, in restaurants, gift shops, street corners, for individuals, for groups, for a bar owner in front of his bar, for the homeless as we were feeding them and on the sidewalk, and for handicapped people who could not enter a century-old, non-handicapped accessible church to go to the concert. They improvised concerts were nearly always initiated by the students who saw someone who needed a lift – and it always brightened their day.

United Praise has found its voice and its niche. They are making plans for a December mini-tour and a tour/project next summer. The choir is under the direction of Phillip Brown, Minister of Music and Worship. For more information you may contact the church at 804-272-2072 ext. 16 or at www.hrbcrichmond.org.
**MINISTER OF MUSIC:** Part-time position. Send résumé and salary requirements to the attention of the Personnel Committee, Stockton Memorial Baptist Church, 5100 Claypoint Rd, Chesterfield, Va. 3832. Phone 804-744-8761. Fax 804-744-8277. Email stocktonchurch@aol.com. Will consider director and accompanist position as separate positions if qualified. Organist abilities a plus.

Grace Baptist Church, in Windsor Farms, Richmond, VA is looking for a PART-TIME ORGANIST to play one service a week, one rehearsal. For more information on the position, please check the American Guild of Organists (AGO) website (www.richmondago.org) or call the church office at 804 353-0134. Please send a letter of interest and resume to Wanda Sauley Fennell, Grace Baptist Church, 4200 Dover Road, Richmond, VA. 23221.

ORGANIST/PIANIST/CHOIR DIRECTOR needed immediately by Oakwood Memorial Baptist Church to lead the choir and accompany on organ for choir practice on Thursday evenings and during Sunday morning worship service. Salary negotiable. Oakwood Memorial is located in East Henrico County near Airport. For more information contact Norma Carlton 804-301-4509.

New Covenant Baptist Church is seeking a QUARTER-TIME MUSIC DIRECTOR. The candidate will direct an adult choir and lead in music worship. Applicants should be proficient in piano and/or organ, and music direction. For consideration please call the church for more info at 804-282-9308, fax resume to 804-282-9356 or email NewCovenaBC@aol.com or you can mail a resume to: New Covenant Baptist Church, Attn: Personnel Committee, 7250 Patterson Ave, Richmond VA 23229

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**August Calendar**

**August 4 @ 9:00 a.m.**
CVRM CORE TEAM, RBA

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**August 6-7**
STUDENTZ YEC (SBCV), COLONIAL HEIGHTS BAPTIST CHURCH

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**August 8-9**
CAMP STAFF SUMMER WRAP-UP, CAMP ALKALUNA

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**August 12 @ 12:00 noon**
PARTNERSHIP MISSIONS “BAG LUNCH” MEETING, RBA

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**August 18 @ 6:30 p.m.**
RBA WMU 2009-2010 LEADERSHIP WORKSHOPS, GINTER PARK

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**August 20 @ 12:00 noon**
EXECUTIVE COUNCIL MEETING, MONUMENT HEIGHTS

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**August 20 12:00 noon**
DEADLINE FOR TRANSFORMED MATERIALS

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**August 21 @ 4-6 p.m.**
BACK-TO-SCHOOL CELEBRATION, SOUTH RICHMOND CENTER

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**August 22 @ 10 AM—12 NOON**
BACK-TO-SCHOOL CELEBRATION, OREGON HILL CENTER

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**August 27 @ 7:00 p.m.**
RACEWAY MINISTRIES VOLUNTEER ORIENTATION, RBA

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**August 29 @ 10 AM—3 PM**
BACK-TO-SCHOOL CELEBRATION, CHURCH HILL WELLNESS CENTER @ BETHLEHEM FAIRMOUNT & MOUNT TABOR

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**RBA Senior Adult Ministry invites you to:**
Join Other RBA Senior Adults for

“The Evita”
Andrew Lloyd Webber Musical

**Wednesday, September 2, 2009**
Riverside Dinner Theater, Fredericksburg, VA

The bus will depart the Robinson Street Parking Lot, First Baptist at 9:30 a.m. and stop by the Russell Stover Candies Store enroute to Fredericksburg. After satisfying our “sweet tooth” or buying chocolates for a friend, we will continue to the Riverside Dinner Theater for a delicious lunch and the production of “Evita”. After the show we return to Richmond and arrive at the Robinson Street Parking Lot between 5:30 and 6:00 p.m. Trip includes: Roundtrip deluxe motor coach transportation, lunch, performance, all gratuities for meal and driver.

We need 35 people to be able to make the trip. Sign up now if you are interested. Much interest has been expressed, so if interested, a check will reserve your seat.

- **Contact:** June Burton for reservations @ 730-1224
- **Reservation deadline:** August 2, 2009
- **Make check payable to:** June Burton, FBC
- **Complete cost per person:** $77.00
- **Send Check to:** June Burton, 6454 Thrush Way, Mechanicsville, VA 23111

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**Please Note**
The RBA Office Will Be CLOSED September 7, 2009 For the Labor Day HOLIDAY
**REDUCING AUTO EXPENSES**

As we continue to shape our budgets, one major expense that has its own category is automobiles. Entrust Federal Credit Union would like to share some tips on how to lower this expense!

#1 Consider refinancing your vehicle loan, if you have one, at a lower interest rate. For example, a member of Entrust Federal Credit Union financed a used vehicle at the dealership at 18.0% Annual Percentage Rate (APR) and the credit union refinanced it at 7.0% APR several weeks later. We encourage you to “shop” at least three financial institutions to ensure you are keeping more money in your pocket.

#2 Learn to perform routine maintenance such as oil changes. Try to repair minor conditions yourself. If a mechanic is needed for repairs, make sure the mechanic is qualified to fix the problem. Don’t let all of the “little problems” add up.

#3 Get insurance estimates for the same coverage from at least three major insurance companies to ensure you have the most cost effective rate. Consider choosing an insurance company that gives a multi-vehicle or multi-policy coverage discount.

When you have a chance, meet Entrust Gary, who is sharing tips about how to take it easy and reduce the stress of banking. Gary can be found on our website, [www.efcu.coop](http://www.efcu.coop), Facebook and Twitter. Finally, to learn more about Entrust and how we can serve you, please contact Greta Kidd at [gkidd@entrustfcu.com](mailto:gkidd@entrustfcu.com) or 278-4714.


**Golfers Reserve October 9, 2009**

On your Calendars for the

**Fifth Annual Alkulana Golf Tournament**

*Sponsored by Entrust Federal Credit Union*

At The Hollows Golf Club
Hole Sponsors Needed @ $100/hole!
**Registration begins this Summer**
**MORE DETAILS TO COME NEXT MONTH!**

**Making a Delivery to the RBA Office?**

Please call before you plan to arrive to make sure someone will be at the office. During the holiday season there are times, during the day, when everyone may be away, so it will save time and gas if you call ahead. The RBA Office is open 8:30 a.m. to 4:30 p.m., Monday—Friday.

**Help the RBA Save Money**

Give us your Change of Address!

If you are on our newsletter mailing list and will be moving—please let Frances Jones know your Change of Address in advance! The RBA has to pay $0.44 “postage due” for each returned newsletter because they are mailed bulk rate and the post office will not forward them to your new address! Postage due costs can add up if we have several newsletters returned each month! We appreciate your assistance with this matter.