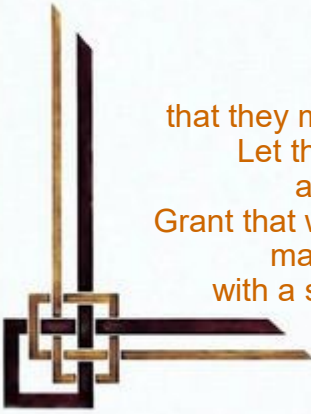




THE ZION TRUMPET

GOD, Our Father

God, our Father
 Bless these men,
 that they may find strength as Fathers.
 Let the example of their faith
 and love shine forth.
 Grant that we, their sons and daughters,
 may honor them always
 with a spirit of profound respect.



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SPECIAL POINTS OF INTEREST

- 2019 Graduates, Graduation Worship will be held Sunday, June 23, 2019, 11 am.
- All **ACTIVE** YOUTH! If you have participated in Church activities and attended Church regularly and would like to attend CEYLC in July, please see: Rev. Dr. Sherrisse Bryant or Mrs. Rosa Davis.
- Community Summit - 2 pm June 15, 2019
- St. Petersburg District Lay Organization Baby Contest June 22, 2019 - 4 pm

3rd Quarterly Conference

Monday, June 17, 2019
7 pm

ALL Officers are Asked to Be Present

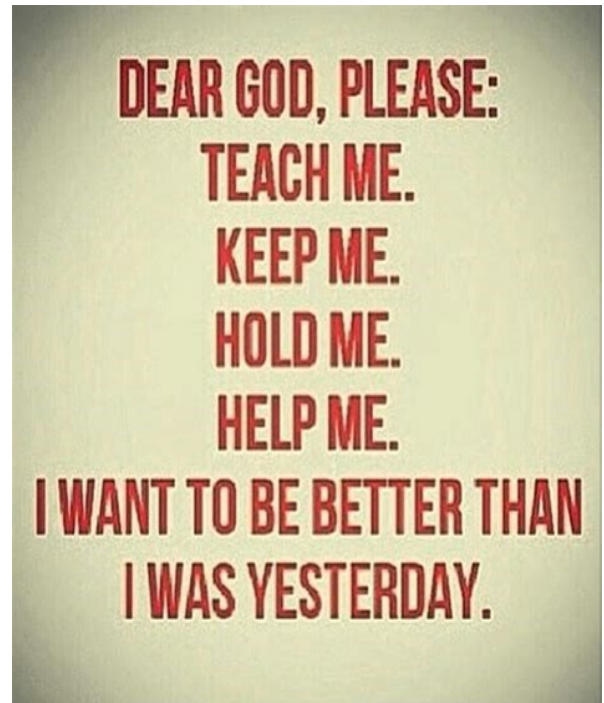
Thank you,
Rev. Clarence A. Williams

**Officers on Duty for
May 2019**

**Frederick Robinson
Michael Smith
Dorothy Williams
Malory Williams**

Contact Information

Malory Williams, Steward Pro-Tem	727-687-6384
Kelvin Davis, Trustee Pro-Tem	727-409-8749
Rev. Robert Boyd, Clergy and Evangelism Ministry	727-698-1368
Rev. Cherry Chaney, Clergy	561-856-6535
Rev. Clifford Tyson, Clergy	813-562-8351
Rev. Ira Whitson, Clergy and 11 am Vintage Adult Bible Study	727-823-1923 727-768-6178
Rev. Dr. Sherisse Bryant, Youth Minister	727-608-7695
Valarie Lee, Health and Wellness	727-851-5339
Anna Herring, Social Action	727-258-4769
Elouise Brown, Evangelism Ministry	727-906-7191
Patricia Needom, Class Leaders	727-896-1085
Rodney Davis, Male Chorus	727-327-5496
Gary / Karen Stanford, Couples Ministry	727-784-7360
Shirley Kicklighter Morgan, Lay Pres.	727-815-6563
Patricia Smith Johnson, WMS	727-459-8584
Verna Thompson, YPD	727-348-8509
Rosalind Macon, Women's Ministry	727-492-6186
Donna Butler, Kitchen Manager	727-599-4215
Dozier Harrell, Janitorial	727-656-0302
Frederick Robinson, Sons of Allen	727-563-6054
Mable Gibson, Church Clerk	727-867-2562



our ETTA Youths

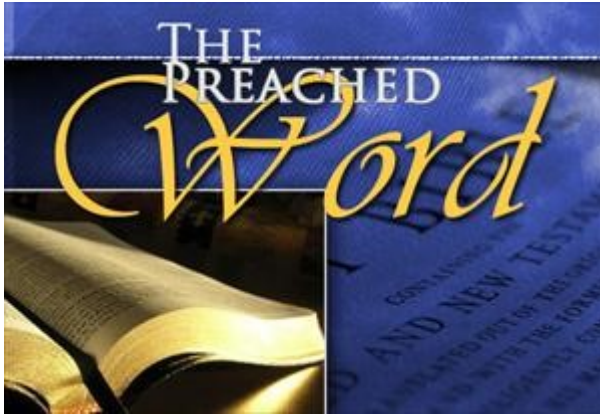
Excelling Through Talent and Academics

Congratulations to ALL our Young People who excelled this year and moved up to another grade, graduated from High School and College. We are very proud of you and wish YOU the very best.

**WHEN
YOU LEARN,
TEACH.
WHEN
YOU GET,
GIVE.**

-MAYA ANGELOU





May 5th

7:30 - Rev. Clarence Williams
2 Kings 6:1-7
"The Shunammite Woman's Example"
11:00 - Rev. Clarence Williams
Psalm 90:1-9
"The Best House in Town"



May 12th

Happy Mother's Day

7:30 - Rev. Cherry Chaney
2 King 4:8-37
"Sweet Fruit From A Bitter Tree"
11:00 - Rev. Clarence Williams
Genesis 3:20
"Carrying Mom Into Life With You"

May 19th

7:30 - Rev. Clarence Williams
Lamentations 3:21-25
"He Never Fails"
11:00 - Rev. Clarence Williams
2 Kings 18:1-5
"Dare to Do Right"



May 26th

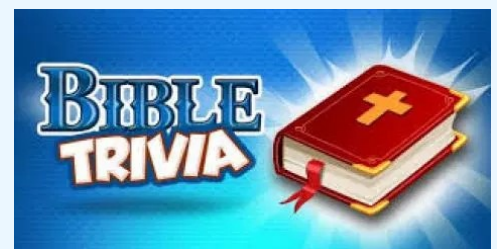
7:30 - Rev. Clarence Williams
Psalm 19:1-10
"Living by the Book"
11:00 - Rev. Robert Boyd
Romans 5: 1-9
"What Makes You Right"

Trivia Question for May

Paul said that we should not do what while doing good?

Trivia Answer for May

Paul advised us to never "Grow Weary" while doing good. Read Galatians 6.

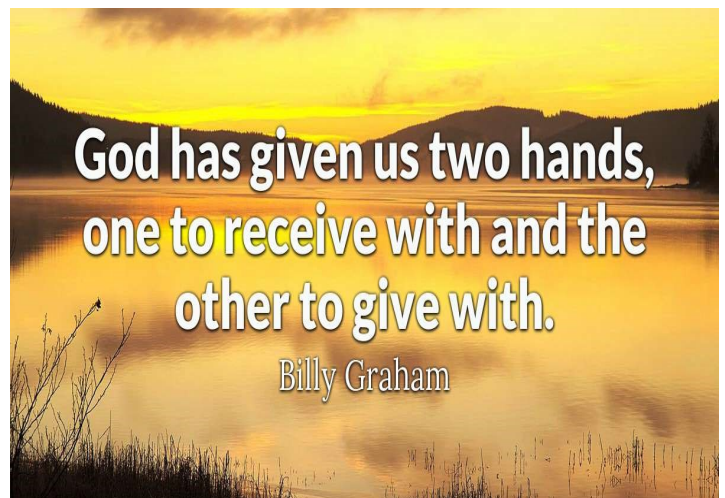


Trivia Question for June

What did Paul say was the body of Christ?



- 06/01 Clean Feet, Clean Hearts
John 13:2b-7
- 06/02 Jesus Institutes the New Covenant
Mark 14:17-24; Hebrews 8:6, 7, 10-12
- 06/03 Turmoil at the Last Supper
Mark 14:26-31
- 06/04 Jesus Prays While the Disciples Sleep
Mark 14:32-42
- 06/05 Jesus Betrayed and Arrested
Mark 14:43-50
- 06/06 Jesus Crucified
Mark 15:16-24
- 06/07 Two Criminals Crucified with Jesus
Mark 15:27-32
- 06/08 Faithful Women
Mark 15:40-47
- 06/09 New Covenant Sealed with Jesus' Blood
Mark 15:6-15, 25, 26, 33-39
- 06/10 The People Promise to Obey
Exodus 24:3-8
- 06/11 Aaron and the Atoning Sin Sacrifice
Leviticus 16:11-19
- 06/12 Redeemed and Purified
Titus 2:11-15
- 06/13 Entering the Sanctuary by Jesus' Blood
Hebrews 10:19-25
- 06/14 The Time Has Come
Hebrews 9:1-10
- 06/15 Christ, the Final Sacrifice for Sin
Hebrews 9:23-28
- 06/16 Christ: Mediator of the New Covenant
Hebrews 9:11-22
- 06/17 Christ, the Source of Life
1 John 5:6-12
- 06/18 Pursue Unity in the Church
1 Peter 3:8-12
- 06/19 All Peoples United in Christ
Ephesians 2:11-22
- 06/20 Christ, the Image of God
Colossians 1:15-20
- 06/21 Paul's Ministry in the Congregation
Colossians 1:24-29
- 06/22 Maintain Your Union with Christ
Colossians 2:16-23
- 06/23 United with Christ and One Another
Colossians 2:1-15
- 06/24 Living Among Wrongdoers
Psalm 57
- 06/25 Perfect God's Love Among You
1 John 4:7-21
- 06/26 Great Rewards to Come
Luke 6:17-23
- 06/27 Chosen and Sent
Matthew 10:1-10
- 06/28 Do Not Judge
Luke 6:37-45
- 06/29 A Life Pleasing to God
1 Thessalonians 4:1-12
- 06/30 Right Attitudes for Blessed Living
Matthew 5:1-12
- 07/01 Living Wisely
Colossians 4:1-6
- 07/02 A Light to the Nations
Isaiah 42:1-9
- 07/03 Christ's Sacrifice for All
Hebrews 10:1-10
- 07/04 Living Humbly
Matthew 23:1-12
- 07/05 Applying the Law in New Ways
Luke 6:1-11
- 07/06 Deliverance from the Law
Romans 7:24-8:4
- 07/07 Interplay of Salt, Light, and Righteousness
Matthew 5:13-20





Health & Wellness

How To Eat in a Heatwave

by Kerry Torrens, Registered Nutritional Therapist

Loss of appetite, poor sleep, undulating sensations of wilting—periods of hot weather don't always agree with us. But along with the usual precautions we should take during heatwaves—the NHS has an excellent guide to coping in hot weather—can food and drink help us out on ultra-balmy days? Nutritional Therapist Kerry Torrens explained how our body temperature works in relation to the weather.

How much water should we drink? - On regular days, we should be drinking 6-8 glasses of water. The good news is you can hit this quota through milk, sugar-free drinks, tea and coffee, as well as trusty tap water, but remember caffeinated drinks have a diuretic effect, making you lose fluids, so Kerry suggest keeping them to a minimum. We should reconsider our water intake during heatwaves. Kerry says: “Higher temperatures and humidity increase the speed of evaporation from the skin which means we sweat more. Therefore we need to replenish our fluid levels more often and more frequently. How much more you need really depends on your personal circumstances as well as how active you are.”

Which Foods are Hydrating? - Kerry says foods account for around 20 - 30% of our fluid intake, and there are some that contain more water than others. Certain fruits and vegetables score highly in this regard, and we should think about eating more of the following:

Strawberries Cucumber Courgettes Celery Lettuce Melon

Recipes with high fluid content can help towards hydration levels. Soups, stews and porridge are all good examples, and of course they can be made less wintery with the right seasonal ingredients.

Can Food and Drink Help Us Cool Off? - ice cold slushies and ice cream might seem like natural choices when you want to cool off, but they may actually do more harm than good. “Cold food and drinks might give you an initial cooling effect but its short-lived.”. Drinking something hot on a sunny day might feel like the least appealing thing to do, but warm drinks can actually help regulate your body temperature. Hot drinks make your core temperature rise and that makes your body want to cool down so you sweat more to lose heat through your skin. Foods like spices and chilli also increase body temperatures as they kick-start our metabolism. This promotes sweating, which has a cooling effect.

Are There Foods We Should Avoid? - foods that require more effort to digest—like those high in protein, sugar and fibre—are thought to generate more body heat. One way of mitigating this is to use citrus rich marinades on meat to break down the protein structure and soaking grains to help make the fibre more digestible.

Rest Well—Kerry says: “Many people stop drinking fluids in the evening because they don't want to be disturbed by bathroom breaks during the night—but being dehydrated will also cause you to wake, so make sure you are not thirsty at night and keep a glass of water by the bed.”



Vintage Speaker

Mr. Leon Jackson, former St. Petersburg Police Officer and one of the Courageous Twelve. He is one of the daring dozen of African American Officers who sued the City of St. Petersburg to win full power to arrest ALL Citizens.

All members are invited and are encouraged to bring A Friend.

**June 12, 2019
11 AM**

Hope to see you there!

Thank You,
Anna Herring
Commissioner of

**IF YOU COULD
TAKE A SELFIE
OF YOUR SOUL,
WOULD YOU
FIND IT
ATTRACTIVE
ENOUGH TO
POST?**

Sick, Shut-In & Prayer List



Sister Addie Bryant	2225 17th Street South
Brother Johnny Dallas	3126 1/2 Oakley Avenue
Sister Patricia Daniels	1391 63rd Avenue South
Brother Frederick Davis (Prayer Only)	
Sister Lizzie Donald	2520 21st Street South
Sister Dezra Flournoy-Hudson	2012 69th Avenue South
Sister Sylvia Johnson	1035 Arlington Avenue North #307
Rev. Edward Jones	1909 29th Street South
Sister Daisy Powell	3474 15th Avenue South
Sister Earlene Taylor (Prayer Only)	4542 24th Avenue South
Ms. Jasmine Walker	1955 29th Street South
Sister Jacquelyn Wilcher	2520 21st Street South
Brother Marcus Wynn	2456 16th Avenue South
Sister Sherrisse Wynn	2523 28th Street South

By His
STRIPES
We Are
HEALED
ISAIAH 53:5

Nursing Homes and Rehabilitation Centers

Sister Ethel Eva	Gulf View Health Care Center, 3636 10th Avenue North
Sister Jessie Gamble	Alpine Nursing Home, 3456 21st Avenue South
Brother Eugene "Geno" Harrell	Egret Cove, 550 62nd Street South, Bed 18B
Ms. Valerie Griffin	Egret Cove, 550 62st Street South, Bed 306B
Sister Sallie Johnson	Menorah Manor, 255 59th Street North
Sister Betty Jordan	Carrington Place, 10501 Roosevelt Blvd
Brother Quentin Keys	Shores Acres Rehabilitation, 4500 Indianapolis St. NE
Sister Darlene Dudley	Westminster Rehab, 1095 Pinellas Point Drive S.
Sister Dorothy Walker	Bon Secours, 10300 4th Street North

Hospital

Ms. Lula Love	Palms of Pasadena, #328
Mrs. Lynn Jackson-Davis	Bayfront, #450



Our Deepest Condolences



Janae and Jenel Harris, The Wells, Williams, Bell, Pritchett, Kicklighter, Dean, and All other Family Members, and the Greater Mt. Zion Church Family on the loss of your Grandfather, Nephew, Cousin and Our Beloved Member:

Brother Herbert Currington



Tessie McGriff, Keyanna Clemons, Mynaka Hunter and all other Family Members on the loss of your Mother, Grandmother, Great Grandmother:

Mrs. Climmie Jean McGriff



Dead to the Law

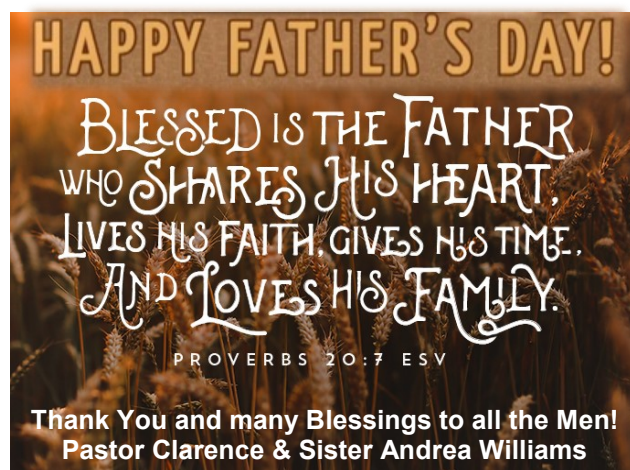
*“Ye also are become dead to the law by the body of Christ...
that being dead wherein we were held;
that we should serve in the newness of spirit.”
There is one body, and one Spirit.”
Romans 7:4, 6*

The believer is not only dead to sin, but also dead to the law. This is a deeper truth, giving us deliverance from the thought of a life of effort and failure, and opening the way to life in the power of the Holy Spirit. *“Thou shalt”* is done away with; the power of the Spirit takes its place.

In the remainder of Romans 7, we find a description of the Christian as he still tries to obey the law but utterly fails. His experience is such that he says, *“In me (that is, in my flesh,) dwelleth no good thing”* (v. 18). He discovers that the law of sin, notwithstanding his greatest efforts, continually brings him into captivity and causes him to cry out, *“O wretched man that I am! who shall deliver me from the body of this death?”* (v. 24). In the whole passage, “I” is everywhere, without any thought of the Spirit’s help. Only when he has cried out in despair is he brought to see that he is no longer under the law, but under the rule of the Holy Spirit. *“There is therefore now no condemnation”* - such as he had experienced in his attempt to obey the law—*“to them which are in Christ Jesus... For the law of the Spirit of life in Christ Jesus hath made me free from the law of sin and death”* (Romans 8:1-2).

As Chapter 7 gives us the experience that leads to being a captive under the power of sin, Chapter 8 reveals the experience of man in Christ Jesus who has now been made free from the law of sin and death. In the former, we have the life of the ordinary Christian doing his utmost to keep the commandments of the law and to walk in God’s ways, but always ending in failure and shortcoming. In the latter, we have the man who knows that he is in Christ Jesus, dead to sin and alive to God, and by the Spirit has been made free and is kept free from the bondage of sin and of death.

Oh, that men understood the deep meaning of Romans 7, where a man learns that in him, in his flesh, there is no good thing, and that there is no deliverance from this condition except by yielding to the power of the Spirit! Only in this way can men be free from the bondage of the flesh and can fulfill the righteousness of the law in the power of Christ.



NEWS AND ANNOUNCEMENTS



Fellowship of the Rings Couples' Ministry
is sponsoring a



Couples' Retreat
August 16 and 17, 2019
Safety Harbor Resort and Spa
105 N Bayshore Drive, Safety Harbor, FL



Theme: Unconditional:
I Love You as Long as....
(Proverbs 19:22)

A Registration Table is located
in the Lobby each Sunday.
Please stop by to get infor-
mation and complete a
Registration Form.

Thanking you in Advance,
The Committee

Join us for the "Not My Son" canvass on
Friday, June 7, 2019 at 6 pm. Help us make a
difference in our neighborhood. Thank you.

Trustees and Stewards
on Duty for the
Month of June 2019

Frederick Robinson
Michael Smith
Dorothy Williams
Malory Williams

Please make sure your event, activity, rehearsals (Choir, Dance, Boards, Clubs and Auxiliaries), are listed on the monthly calendar so that we can adequately provide coverage for the building.

If your event/activity is **NOT LISTED** on the calendar, please call the Pro-Tem of the Trustee Board,

Mr. Kelvin Davis

Vacation Bible School
June 24 - 26, 2019
6:15 - 8:30 pm nightly



The Jessie Kicklighter Wells Lay Organization of Greater Mt. Zion A.M.E. Church
proudly announce the return of our

FATHER'S DAY SOUVENIR BOOKLET



Please join us in this Celebration by purchasing a
FULL PAGE AD for \$10

Deadline is Monday, June 10, 2019
See Any LAY Member for Details!!



Thanks in advance, Shirley Kicklighter Morgan, President

Choir Schedule

Inspirational Choir - 1st Sunday
June 2nd

Male Chorus - 2nd Sunday
June 9th

Ladies Choir - 3rd Sunday
June 16th

Youth Choir - 4th Sunday
June 23rd

Voices of Praise - 5th Sunday
June 30th

Choir Rehearsal

Male Chorus	June 4th
Ladies Choir	June 11th
Youth Choir	June 22nd
Voices of Praise	June 25th
Inspirational Choir	July 2nd

Rehearsal times for All Adult Choirs is 7 pm.

Thank You!

**SOMETIMES,
ALL IT TAKES
IS JUST
ONE PRAYER
TO CHANGE
EVERYTHING.**

Men's Prayer Line

Monday thru Friday
6 am

1-302-202-1110
Access Code: 356251

All Men are invited to
join us to start
your day off right.



Ladies

**Are you in need of
PRAYER?**

You can call every
Monday-Wednesday
and Friday at 7:00 am.

Number:
1-712-770-3662

Access Code:
375083

Please join us!

**Upcoming Event with
Rev. Clarence A. Williams**

Community Summit
June 15, 2019 - 2 PM
Fellowship Hall

Please join our Pastor for
this informative session and
discuss what's happening
in our Community.

Thank you for your
continued support.

YOU DID AN AMAZING JOB!

Congratulations!

Mrs. Mary Murph

Recipient of the
Humanitarian Award
presented to
Women and Men of Distinction
by the
Gathering of Women, Inc.,
for her
Service to Mankind.



REMEMBER, EDUCATE, CELEBRATE.

BLACK HISTORY



- June 01, 1843** Abolitionist and feminist Sojourner Truth begins anti-slavery crusade in the South.
- June 02, 1962** Ray Charles best selling song, "I Can't Stop Loving You" becomes #1 on the Billboard chart.
- June 03, 1904** Originator of the Blood Plasma Bank, Charles Drew is born.
- June 04, 1922** First Black Admiral in the U.S. Navy, Samuel Gravelly is born.
- June 06, 1939** Children's Rights crusader, Marian Wright Edelman is born.
- June 07, 1943** Poet Nikki Giovanni is born.
- June 10, 1895** First Black Actress to win an Academy Award, Hattie McDaniel is born.
- June 11, 1920** Entertainer Hazel Dorothy Scott is born.
- June 12, 1963** Civil Rights Activist Medger Evers is assassinated.
- June 13, 1967** Thurgood Marshall is appointed to the U.S. Supreme Court.
- June 15, 1877** First Black graduate of West Point, Henry Flipper is born.
- June 16, 1970** Kenneth Gibson becomes the first Black Mayor of Newark.
- June 17, 1871** Poet and Lawyer, James Weldon Johnson is born.
- June 18, 1966** Samuel Nabrit becomes the first Black to serve on the Atomic Energy Commission.
- June 19, 1865** Juneteenth: Slavery is abolished in Texas.
- June 20, 1858** Author Charles Waddell Chesnutt is born.
- June 22, 1937** Joe Louis becomes World Heavyweight Boxing Champion.
- June 23, 1940** Olympic athlete Wilma Rudolph is born.
- June 27, 1872** Poet and Writer, Paul Lawrence Dunbar is born.
- June 29, 1886** Photographer James Van Der Zee is born.
- June 30, 1917** Chanteuse Lena Horne is born.

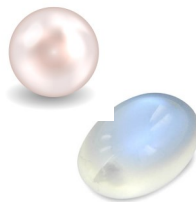
06/01 Donald Thompkins, Sr
 06/01 Larvary Copeland
 06/01 Ruth Clark
 06/01 Erica Riggins
 06/02 Terry Patterson
 06/02 Sahmoia Newton
 06/03 Katrena Pugh-Ferrell
 06/03 Regina Dudley
 06/03 Y'Varryl Mitchell
 06/04 Rene Spaight
 06/04 Frederick Robinson
 06/04 Camron Cotman
 06/04 Debbie Arnold
 06/05 Gale Blackwell
 06/05 Bernice Gould
 06/05 Charles David
 06/05 Michael Keys
 06/06 Tawanda Barber
 06/06 Calvin Mosley
 06/06 Marie Royster
 06/07 Ernarde Banks
 06/08 Barbara Wynn
 06/08 Joan Broughton
 06/08 Lidaysha Williams
 06/08 Dakarri Evans
 06/09 Darrell Thompson
 06/09 Eric Ofosu
 06/09 Marquis Dorn
 06/09 Titus Ofosu
 06/10 Azaria Jackson
 06/10 Helen Rhymes
 06/11 Jerry Oliver
 06/11 Erika McNeal
 06/11 Erik McNeal
 06/11 Patrick Wiggins
 06/12 Ladie Williams
 06/13 Garritt Thompson
 06/13 Anitra Hall Milton
 06/13 ShaJuan Pullian
 06/13 LaJuan Pullian
 06/14 Aubrey Smith
 06/15 Anthony Wynn
 06/15 June Brown
 06/16 Bridgett Flournoy
 06/16 Tarra Ofosu
 06/17 Lakeshia Roger
 06/18 Darryl Mitchell
 06/18 Brendasha Rembert
 06/19 Earline Williams
 06/19 Kelvin Davis
 06/19 Jequoia Williams
 06/19 Allaina Smith

Happy Birthday To Everyone Born in June!



**If you were born in June...
 Your characteristics show you are Inquisitive, Clever, Adaptable, Lively and Communicative**

**Birthstone:
 Pearl or Moonstone
 Symbolizes Purity, Nobility**



**Birth Flower:
 The Rose
 Means Passion and Beauty**



06/19 Nadina Dedic
 06/20 Anthony Ceabrooks
 06/20 Paul E. McNealy
 06/20 Yolanda W. Wynn
 06/20 Anthony Butler
 06/20 Jessie Gamble
 06/21 Daydrian Alexander
 06/21 Albert Williams
 06/21 Tabatha Young
 06/21 Jakevia Malone
 06/22 Vanessa Taylor
 06/23 Bridgett Moore
 06/23 Javonte Wade
 06/24 Richard Love
 06/24 Mamie Crawford
 06/24 Katie Harrell
 06/24 Sarah Brown
 06/24 Tonya Mitchell
 06/25 Lena McKennley
 06/26 Patricia Hayes
 06/26 Quanyse Gaddy
 06/27 Jeffrey Wright
 06/27 Shabrea Reaves
 06/27 Emersen Jackson
 06/27 Janell Laster
 06/28 Anthony Smith
 06/28 Sarah Culler
 06/28 Uriah Jenkins
 06/28 Jacoby Green
 06/28 Jayla Laster
 06/29 Christina Brown
 06/29 Xavier Gwyn
 06/29 Jaheil Randall

Happy birthday

May you only know...
 Joy that makes you share.
 Troubles that make you thrive.
 Sadness that makes you care.
 Hope that makes you dream.
 Failure that makes you succeed.
 Success that makes you rejoice.
 Friends that make you laugh.
 Passion that makes you live.
 Love that makes you love more.



May 2019 Youth Church Lessons

May 5, 2019 - God is All We Need

- ◆ Discussed all the many reasons we need God
- ◆ Children were asked to recite memory verses and if they did, they earned a prize

Passed: Tiffany, Honesty, Mariah, Artez

- ◆ Watched video: Jesus feeds 5,000
Played: the last straw game
Experiment: Mentos and Diet Coke



May 12, 2019

God wants us to make time to spend alone with Him

Verses discussed: Luke 10: 38-42

Watched video: Jesus visits Mary and Martha

Experiment: Made lava lamps

Played a game to help them remember the memory verse

May 19, 2019

Jesus wants us to follow Him,

Calling the First Disciples - Matthew 4: 18-22

"The First Four - Peter, James, John, Andrew

Used magnets and paper clips to show how Jesus attracts

Played games with Job 5:9

May 26, 2019

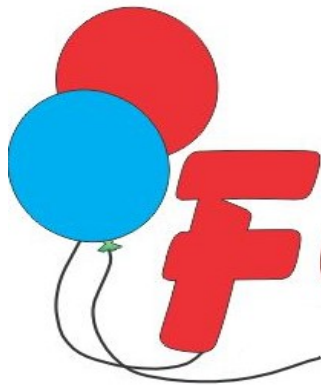
God can save us when life gets hard

We can rely on Jesus when life gets crazy

The children learned how a chemical reaction can cause things to get out of control. They also learned that Jesus can help us always.



Play games - Job 5:9



FUN TIMES

FATHER'S DAY WORD SEARCH

Happy Father's Day!



Celebrate
Relaxation
Inspiration
Appreciate
Grandfather
Devoted

Gift
Son
Wise
Laugh
Kiss
Card

Home
Hugs
Sunday
Happy
Fun
Cake

Caring
Holiday
Giving
Love
Family
Strong

Honor
Hero
Daddy
Loyal
Friend
Father

Daughter
Gentleman
Children
Encourager
Provider
Greatest

INSPIRING MOMENTS



Walk a Little Slower

“Walk a little slower, Daddy”,
said a little child so small.
“I’m following in your footsteps
and I don’t want to fall.”

Sometimes your steps are very fast,
Sometimes they’re hard to see.
So walk a little slower, Daddy,
For you are leading me.

Someday when I’m all grown up,
You’re what I want to be;
Then I will have a little child,
Who’ll want to follow me.

And I would want to lead just right,
And know that I was true;
So, walk a little slower, Daddy,
For I must follow you.”

-Author Unknown

To the Dad
WHO'S
ALWAYS THERE
Glappy Father's Day

FAITH & FINANCE

Eight Simple Ways to Save Money

Sometimes the hardest thing about saving money is just getting started. This step-by-step guide on how to save money can help you develop a simple and realistic plan to save for goals, big or small.

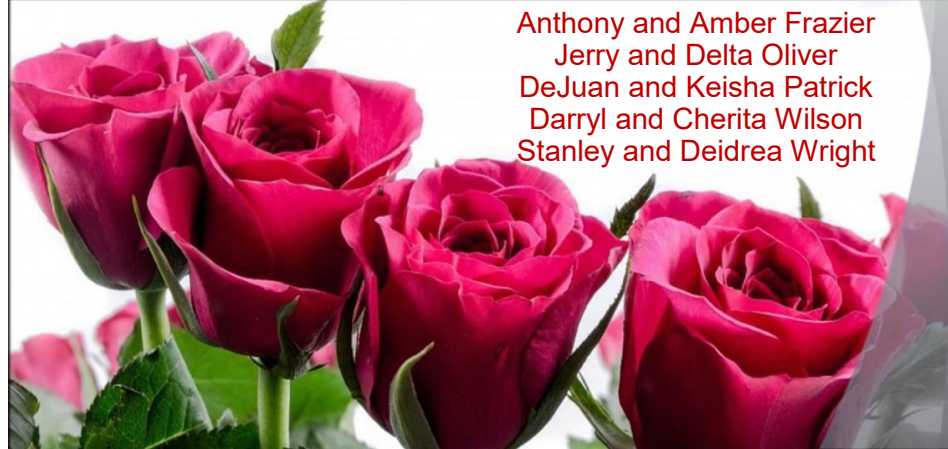
1. **Record Your Expenses** - the first step to saving money is to figure out how much you spend. Keep track of all your expenses - that means every coffee, household item and cash tip. Once you have your data, organize the numbers by categories, such as gas, groceries and mortgage, and total each amount. Consider using your credit card or bank statements to help you with this.
2. **Make A Budget** - once you have an idea of what you spend in a month, you can begin to organize your recorded expenses into a workable budget. Your budget should outline how your expenses measure up to your income - so you can plan your spending and limit overspending. In addition to your monthly expenses, be sure to factor in expenses that occur regularly but not every month, such as car maintenance.
3. **Plan On Saving Money** - now that you've made a budget, create a savings category within it. Try to save 10 to 15 percent of your income. If your expenses are so high that you can't save that much, it might be time to cut back. To do so, identify nonessentials that you can spend less on, such as entertainment and dining out.
4. **Choose Something To Save For** - one of the best ways to save money is to set a goal. Start by thinking of what you might want to save for - perhaps you're getting married, planning a vacation or saving for retirement. Then figure out how much money you'll need and how long it might take you to save it.
5. **Decide On Your Priorities** - after your expenses and income, your goals are likely to have the biggest impact on how you allocate your savings. Be sure to remember long-term goals - its important that planning for retirement doesn't take a back seat to short-term needs. Learn how to prioritize your savings goals so you have a clear idea of where to start saving.
6. **Pick The Right Tools** - If you're saving for short-term goals, consider using these FDIC-insured deposit accounts - savings account, Certificate of Deposit (DC), which locks in your money for a fixed period of time at a rate that is typically higher than savings. For long term goals, consider: FDIC-insured Individual Retirement Accounts (IRAs), which are tax-efficient savings accounts and Securities, such as stocks or mutual funds.
7. **Make Saving Automatic** - almost all banks offer automated transfers between your checking and savings accounts. You can choose when, how much and where to transfer money or even split your direct deposit so a portion of every paycheck goes directly into your savings account. Splitting your direct deposit and setting up automated transfers are simple ways to save money since you don't have to think about it, and it generally reduces the temptation to spend the money instead.
8. **Watch Your Savings Grow** - review your budget and check your progress every month. Not only will this help you stick to your personal savings plan, but it also helps you identify and fix problems quickly.

-from <https://bettermoneyhabits.bankofamerica.com>



**Greater Mt. Zion
A.M.E. Church**

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HAPPY ANNIVERSARY!

Anthony and Amber Frazier
Jerry and Delta Oliver
DeJuan and Keisha Patrick
Darryl and Cherita Wilson
Stanley and Deidrea Wright



**Cross and Anvil
Human Services, Inc.**

1201 7th Avenue South
St. Petersburg, FL 33705
Phone: 727-821-0285
Fax: 727-821-0002
Website:
www.crossandanvil.org
www.meninthemaking.org
www.womeninthemaking.org



It's time to update our Greater Mt. Zion Business Directory

If you own a business or know of someone in business, please drop your business card in the green box in the lobby or email your information to simsadw@gmail.com.

Let's spend money in our Community more frequently.

Thank you, Angela Wilson

**Don't miss the opportunity ...
to have your business listed in our
church business directory!**

From the Office Staff...

Greetings and Blessings...

If you have a Godly Man in your life, one who nurtures, love and support you, this is the month to celebrate him. Sometimes we do so little for them, now is the time to celebrate him.

Remember to always let those you love know that you care and is there to support them. Keep in contact with Family Members and Good Friends. Let's all be there to support each other in positive ways.

We need Prayer in our country today. Let's pray for our Government, President, all the Clergy in the World and especially for each other. Remember the Golden Rule and love your enemies. Treat everyone you meet the same way you want to be treated. Sometimes you are the only Bible they will see or ever know.

Thank you for your Support. Stay cool and drink lots of fluids.

Blessings
The Office Staff

**THE GIANT
IN FRONT OF YOU
IS NEVER
BIGGER THAN THE
GOD INSIDE
OF YOU.**