

THE LAYMEN'S TIMES



The Official Newsletter of the St. Ambrose Episcopal Church Laymen

The Laymen of St. Ambrose are dedicated to sharing the good news of our Lord Jesus Christ by engaging in worship, prayer, study, service and fellowship.



TAKE A LOOK AT THIS
MONTH'S ISSUE:

March Events

*Laymen Spotlight:
Introducing Laymen
Leadership for 2021*

*March Laymen's
Birthdays*

*March Focus -
Financial Wellness*

MARCH EVENTS

Next Laymen meeting: 7 March 2021 8:30 am

Join Zoom Meeting [Here](#).

Phone number: 301 715 8592

Meeting ID: 924 965 6962. Passcode: 615053

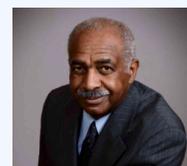
Meet the 2021 Laymen Leadership



Laymen President
Peter Henderson



**Laymen
Vice President**
Kevin
Brockenbrough



Laymen Treasurer
Carl Harper

See bios on page 2.

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Laymen Spotlight:

2021 Laymen Leadership

Laymen President

Peter Henderson

Peter Henderson was raised in Indianapolis, Indiana and is a life-long Episcopalian. Peter is an attorney and has spent his career as a lawyer and compliance officer primarily in the life sciences and medical technology industries.

Peter and his family, Tamika (wife), Destinee (23), Tyler (15), and Luke (12) moved to Raleigh in 2010 and joined St. Ambrose in 2012. Peter has had the pleasure of serving on the Vestry, and has been a member of the One Church, One School, Building and Grounds, St. Ambrose 145th Anniversary, and the Capital Campaign Promotions committees in addition to being a Eucharistic Visitor. Peter has chaired the Policies and Human Resources Ministry and currently chairs the Policies Ministry.

Peter received his Bachelor of Arts from Northwestern University and his Juris Doctor from the Emory University School of Law.



Laymen Vice President

Kevin Brockenbrough

Kevin Brockenbrough was born in Philadelphia, Pennsylvania and moved to North Carolina where he began attending high school. Kevin is an attorney, licensed in the state of North Carolina, with a concentration in business and contract law.

Kevin was raised in Pentecostal and Apostolic churches throughout his childhood. Kevin began attending St. Ambrose in 2012 after meeting Adonya Hood, with whom he shares four daughters Ronni Brockenbrough (12), Alex Brockenbrough (3), Kayli Brockenbrough (3), and Jordyn Brockenbrough (3). Kevin has served as an usher, volunteer, and previously the secretary of the Laymen's executive board.

Kevin received his bachelor's of science in accounting (BS) from North Carolina Agricultural & Technical State University, his juris doctor (JD) from the North Carolina Central University School of Law, and his Masters of Law in taxation from the Villanova University School of Law.

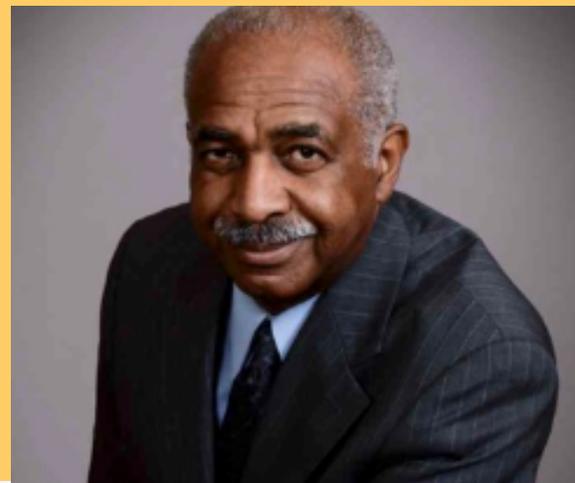


Laymen Treasurer

Carl Harper

Carl M Harper was born in Trelawny, Jamaica. He immigrated as a child to United States with his adoptive parents, Cleveland and Neril Harper. He spent the remainder of his childhood and early adulthood in Washington, DC attending Duke Ellington School for the Arts, and the University of DC. After 4 years in the Army, he returned to DC to train as an electrician in Local 26 of the IBEW, working with the company Dyna Electric, Inc. for 20 years. He relocated to Garner NC after his marriage to Patricia Tatem in 2005. In 2005, he co-founded with his wife and remains President of TH Electrical Services, Inc.

After being confirmed by Bishop Michael Curry in 2010, he became a member of St. Ambrose Episcopal Church. He has been very active in the Church and community. He has served as past President and current Treasurer of the St Ambrose Laymen.



LAYMEN'S MARCH FOCUS: FINANCIAL WELLNESS

20 Steps to Financial Wellness

Compiled by Carl Harper



1. COMMIT TO CHANGE

The first and most important step in developing and following a financial wellness plan is to examine your attitudes about money. Are you ready to accept responsibility for changing your financial situation? Do you believe that you can and will change the way you make financial decisions?

2. CLEARING OUT THE FINANCIAL CLUTTER

Getting your financial house organized is a great way to begin on your path toward financial wellness. The key is to know what to keep and what to toss.

3. GET COPIES OF YOUR CREDIT REPORTS

Your credit reports can provide a snapshot of your overall financial situation. The FACT Act (Fair and Accurate Credit Transactions) gives every consumer the right to a free credit report every year from each of the three major credit bureaus: Equifax, Experian and TransUnion. To get your free report, simply visit annualcreditreport.com.

4. CLEAN UP YOUR CREDIT REPORT

If you find an error on your credit reports, you'll need to know your rights. Your most effective weapon in dealing with the credit bureaus is the Fair Credit Reporting Act (FCRA). (<https://www.consumer.ftc.gov/>) Legally, the FCRA protects you by requiring credit bureaus to furnish correct and complete information to companies requesting credit histories for evaluation.

5. IDENTIFY YOUR STARTING POINT

Calculating your net worth is as simple as comparing what you owe (liabilities) and what you own (assets).

6. REVIEW YOUR DEBT SITUATION

Freedom from debt is an achievable goal for every family. The first step in regaining control is to take an honest look at your existing obligations.

7. SET YOUR PRIORITIES

Creating a list of needs and wants can help you establish your financial priorities.

8. SET SHORT, MID, AND LONG-TERM GOALS

Personal financial goals will differ in the length of time needed to achieve them.

Short-term goals are priorities that can be accomplished within two years. Be sure every goal has a specific purpose, a dollar amount that it will cost, and a realistic target date.

Mid-term goals are priorities that can be accomplished within two to five years. Make sure your goals are realistic and flexible. If you set your goals too high, frustration will keep you from reaching them.

Long-term financial goals are priorities that may take more than five years to accomplish. Most long-term goals require regular savings and assessment.

9. PAY DOWN YOUR DEBT

There are two popular methods that people use to tackle debt. The first is to concentrate on paying off the debt with the smallest balance first. The second popular method is to first concentrate on repaying the debt with the highest interest rate. This method will save you the most in interest charges over time.

10. EXPECT THE UNEXPECTED

In addition to long-term savings, financial experts agree that consumers should aim to have three to six months living expenses saved for emergencies. By learning to expect the unexpected, you can keep a minor financial setback from turning into a major financial crisis.

11. MAKE A COMMITMENT

One trick to keeping your financial goals is to remind yourself of your goals on a regular basis. At the very least, you should document your high priority goals and post them where you will see them every day.

12. SAVE FOR YOUR GOALS

Most likely, reaching your financial goals will require you to commit to saving. That is one reason saving is an essential part of any money management plan. Set money aside each month to save for your short-, mid-, and long-term goals.

13. IDENTIFY AND DOCUMENT FIXED MONTHLY EXPENSES

Fixed expenses are those that do not vary from month to month.

14. IDENTIFY AND PLAN FOR PERIODIC

Periodic expenses are those that are not paid on a regular monthly basis.

15. DOCUMENT YOUR SPENDING

It's time to record all of your expenses - fixed, periodic, and variable and see where your income and expenses meet (or possibly fail to meet).

16. IDENTIFY WAYS TO REDUCE SPENDING

To create a balanced budget or increase savings, most people will have to find a way to earn more or spend less.

17. SAVE MONEY ON GROCERIES

Saving money on groceries doesn't have to be hard work. Making just some small changes can net big rewards to your pocketbook. Simple changes in the way you plan and shop can help you reduce the amount you're spending on groceries.

18. DOCUMENT YOUR DESIRED SPENDING

Now that you have identified some areas where you would like to make some changes, it is time to revisit your budget. Remember, this is not about sacrifice; it is about making choices to help you achieve your goals.

19. UNDERSTAND THE COST OF CREDIT

It is important to carefully weigh your options before making a credit decision. Commit to understand everything to which you are agreeing.

20. GET HELP FROM A FINANCIAL PROFESSIONAL

Working with financial professionals can help put the pieces of your Financial plan in place.

Laymen's Servant Leadership in Action

ALBERT CADOGAN

Shrove Tuesday



Emily & Albert Cadogan's kitchen was out of commission due to renovation but it did not stop the Cadogans from preparing pancakes that were delivered to more than 20 families on Shrove Tuesday on February 17th..

Their son, Alexander, was gracious enough to allow them to take over his kitchen.



CERTIFICATE OF APPRECIATION

This is awarded to

Albert Cadogan

On behalf of the St Ambrose Digital Ministry, we appreciate your dedication to excellence in service of providing a virtual worship experience during the pandemic. May you continue to personify the vision of Worship, Wisdom, Work.

SHIMA FLANAGAN
Digital Ministry Chair
St Ambrose Eposcopal Church

Digital Ministry

Albert Cadogan's skills extend way beyond the kitchen. He also serves as a vital part of the Digital Ministry Team.

Albert's skills and dedication have allowed him to jump in and lead the service when needed.

Happy Birthday to Our Brothers!

George Williams	March 2
Charles Francis	March 6
Joseph Springer	March 19
Luke Henderson	March 21
Eric Hardy	March 23
Walter Gould	March 24
Jeremiah Mallette Stevens	March 26
Odell Watson	March 27
Peter Henderson	March 29
George Jones	March 29



Our presence is the greatest present.

Let's be a presence on Sunday mornings.

Sunday Lectionary Bible Study, 9:00 am

Join via Zoom by clicking this [link](#) or calling in at 646-558-8656. The meeting ID is 288 981 724.

Morning Prayer, 10:15 am

Call in at 646-558-8656. The meeting ID is 858 905 359. Password is 280158. See the live-stream video by visiting the church's website at this [link](#). Download the bulletin at the live-stream [website](#).

The Laymen's Times

Editors:

Gerald Branker	Alvin Ragland
Lester Thomas	Percy Taylor
Chris Coby	Carl Harper



*Have suggestions for the newsletter? Want to nominate a brother to spotlight?
Let us know [here](#).*