

By the Cross We Care  
One Person at a Time

From my heart to yours	2
Attendance and Finances	2
Birthdays and Attendance	3
Save the Date	3
Operation Christmas Child	3
Library News	4
Sr. Singles Potluck	4
Vases Available	4
Calendar	5
Money Management	6
New Members	7
Upcoming Events	7

# Barcelona Banner

**THE LIVING LAST WORDS**

*I think...*  
*Father, forgive them. They don't know what they do.*  
*Today, you will be with Me*  
*Into Your hands I commit my spirit.*  
**It is finished.**

**Good Friday Service**  
**With Guest Ministers**

Presented by the  
 Choir and Instrumental Ensemble

**Barcelona Road Baptist Church**

**Friday, April 14, 6:30 pm**  
 Dr. Jon Stubblefield, Pastor  
 Duane Blakley, Minister of Music

## APRIL

### MEMORY VERSE

"But Christ has indeed  
 been raised from the  
 dead, the first fruits of  
 those who have fallen  
 asleep."

I Corinthians 15:20 NIV

## From my heart to yours:

### Christ and the Cross

Near the end of his long and fruitful ministry, Patrick of Ireland walked into the river with a converted pagan leader to administer the ordinance of baptism. It was Patrick's custom to take an iron standard shaped like a cross into the water. Before baptism, he would drive the standard into the bottom of the river and let it stand as a reminder of the One in whose name the baptism was being performed.

Patrick baptized the leader, and they came out of the water. As they did so, the congregation noticed that the leader was limping and bleeding. It was only then they discovered that the iron standard had been thrust down on his foot. Patrick exclaimed, "My son, why didn't you cry out?" The new believer replied, "Why should I cry out? I thought it was part of the ceremony."

The followers of Jesus were first called "Christians" at Antioch (Acts 11:26). But they were "Christians" not just in name only. They were "Christians" in character and conduct. They were willing to bear the cross of Christ and to suffer and even die for their Savior. Dietrich Bonhoeffer, who was martyred in a Nazi German prison camp, wrote about "cheap grace" and "costly grace." To follow Christ means to stake our lives on the Christ of the cross. To do so involves unwavering commitment and dedicated service. It may require a paradigm shift, or reordering of our lives, whereby we set aside the agenda of the world and put Christ first. Where does Christ fit in your scheme of life?



## Holy Week at BRBC

Palm Sunday is April 9. We will focus in Sunday Morning Worship on the last words of Jesus spoken from the cross. In Evening Worship we will celebrate the Lord's Supper. Then on Good Friday, April 14, our Choir and Instrumental Ensemble will present "**The Living Last Words**" at 6:30 pm in our Sanctuary. See the front of the **Banner**. On glorious Easter Sunday morning, April 16, I will preach on the powerful, climactic word of Jesus from the cross, "**It is Finished.**"

### Space Study Committee Report

Our Space Study Committee has been hard at work for more than a year. A few months ago the Committee brought several areas of consideration for further study. The church approved an expenditure of \$5,000 for architectural support. Now the Committee is almost ready to bring its report and recommendations to the church. The following schedule is proposed:

Wednesday, May 10, 6:00 pm—  
Presentation to the Congregation

Sunday, May 21, 5:00 pm—  
Forum with questions and answers

Wednesday, May 24, 6:00 pm—  
Forum with questions and answers

Sunday, June 4, 10:30 am—  
Vote at the end of Morning Worship

Your pastor,  
Jon Stubblefield

### Attendance & Finances

	Bible Study	Sun AM	Sun PM	Wed.
2/05/17	169	174	85	91
2/12/17	167	200	138	84
2/19/17	155	187	90	119
2/26/17	169	216	81	84

FEBRUARY BUDGET RECEIPTS: \$62,989.75





1—Kaye Leeper	18—Jean Eskew
1—Al Stout	18—Gloria Pickett
4—James Williams	18—Barbara Schafer
5—Christie Borne	20—Rosa Caprio
5—Lorene Fine	20—Nancy Emmons
7—Carol Morrison	20—Tracy Gross
8—Leta Chavis	21—Harley Burke
8—Dottie Gray	21—Muff Glover
8—Grady Waggoner	21—Doris Lenox
12—Cynthia Tolleson	21—Garland Morrison
14—Bill Butcher	23—Austin Moore
14—Anna Cogswell	27—Danny Walter
15—Irene Branch	28—Eirene Ang
15—Barbara Smith	28—Lloyd Chapman
	28—Linda Waggoner

2—Kendall and Cindy Gilmer

6—Don and Elaine Patterson

17—Dale and Mary Deain

24—Roland and Merry Garrett

27—Bob and Elinor Hartsell



**Operation  
Christmas Child**  
A PROJECT of SAMARITAN'S PURSE

MONTH

SUGGESTED DONATIONS

**April**      **toys**  
(stuffed animals, small dolls, etc.)



**VACATION BIBLE SCHOOL**  
**July 24-28**

## NEW BOOKS IN THE BRBC CHURCH LIBRARY

*Thank You, Billy Graham* by His Grandchildren  
*Chronicles of the Kings* by Lynn Austin (5 book set)  
*Gifted Hands* by Ben Caron  
*The Magnolia Story* by Chip and Joanna Gaines  
*The Coming Economic Armageddon* by Dr. David Jeremiah  
*Living by the Book* by Howard Hendricks  
*The Journal* by Helen K. Jordon  
*The Leather Satchel* by Helen K. Jordon  
*The Vision of His Glory* by Anne Graham Lotz  
*The Glory of God* by Guillermo Maldonado  
*If You Want to Walk on Water, You've Got to Get Out of the Boat* by John Ortberg  
*The First Hostage* by Joel C. Rosenberg  
*Living Above the Level of Mediocrity* by Charles R. Swindoll  
*Having a Mary Spirit* by Joanna Weaver  
*A Gentle Thunder* by Max Lucado  
*In the Grip of Grace* by Max Lucado  
*The Cross in the Shadow of the Crescent* by Erwin W. Lutzer

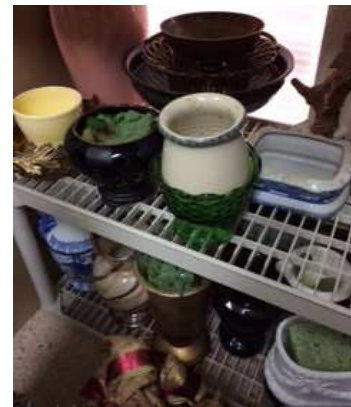


**Come on in and enjoy reading!**



**BRBC is beginning a ministry just for SENIOR SINGLES.** An organizational meeting, a good meal (POTLUCK) and fun fellowship will take place MONDAY, APRIL 10 at 11:30 AM in the church Fellowship Hall. A lineup of great events will be scheduled for the future including trips, special programs and fun activities. **MARK YOUR CALENDAR** and plan to attend.

## VASES AVAILABLE



The Church now has several large-mouth, different colored vases which can be used for Sunday arrangements. If any one would like to purchase fresh flowers in recognition of birthdays, anniversaries, or memorials for the communion table, see Kaye Leeper for more information.



Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 9:30 Bible Study 10:30 Morning Worship 5:15 Youth 6:00 Evening Worship	3	4 4:30 Handbells 6:00 Deacon Council	5 5:00 Youth/All Stars 5:00 Finance Comm. 6:00 Prayer Service 6:55 Choir Rehearsal	6	7 10:00 Ladies Day Out 1:00 Prayer Shawl 6:00 Deacon Banquet	8
9 PALM SUNDAY 9:30 Bible Study 10:30 Morning Worship 5:00 Church Council 6:00 Evening Worship/ Lord's Supper	10 11:30 Senior Singles Pot Luck	11 4:30 Handbells 5:30 Seekers Class	12 5:00 Youth/All Stars (Easter Party) 5:00 Potluck 6:00 Business Mtg. 6:55 Choir Rehearsal	13 5:00 Agape Class	14 1:00 Prayer Shawl 6:30 GOOD FRIDAY CHOIR SERVICE	15
16 EASTER 9:30 Bible Study 10:30 Morning Worship 5:15 Youth 6:00 Evening Worship	17	18 4:30 Handbells 5:30 Hope Class	19 5:00 Youth/All Stars 6:00 Prayer Service 6:55 Choir Rehearsal	20 1:00 Covenant Class	21 10:00 Ladies Day Out 1:00 Prayer Shawl	22
23 9:30 Bible Study 10:30 Morning Worship 5:15 Youth 6:00 Evening Worship	24	25 4:30 Handbells	26 5:00 Youth/All Stars 6:00 Prayer Service 6:55 Choir Rehearsal	27 7:00 Teen Chal- lenge Banquet	28 1:00 Prayer Shawl 6:00 Young Family Night	29
30 9:30 Bible Study 10:30 Morning Worship 5:15 Youth 6:00 Evening Worship 7:00 5th Sun. F'ship						

## MONEY MANAGEMENT

**Dr. Bob Hartsell, Consumer Financial Advocate, has written a series of articles to help us learn ways to keep more of the money we have coming in. As space permits, we are going to share these with our readers.**

If you're like most Americans, you are carrying a monthly credit card balance of about \$2,500.

If you added nothing to that debt and simply paid the minimum each month, it would take you about twenty-five years to pay it off.

In that time you would have paid \$8,881 in interest.

### **The Real Cost of Debt**

Just by itself, that's a lot of money needlessly out of your pocket.

But the real cost of any money you spend is the amount it would have earned if you had invested it instead of spending it.

So let's see how much that \$2,500 in credit card debt cost you.

Investing \$37.94 a month for twenty-five years at 4% would yield \$19,506. So your \$2,500 of credit card purchases cost you a net of \$17,006.

Was your \$2,500 purchase worth \$17,006?!

If so, you're probably a happy shopper. If not, you may want to think again about that balance on your credit card, and any other balances you might add in the future.

### **What to do Now**

Chances are you can't return your purchases, get your money back, and pay off your balance. You're probably stuck with paying it off.

Even so, not all is lost. You're not limited to paying the minimum each month.

The bank gives you a low minimum payment each month. That makes it almost painless to pay. And pay. And pay. And pay.

The longer you pay, the more the bank earns. It doesn't take long for you to pay the bank more than you paid the merchant.

If you don't like that, pay more than the minimum. If you paid just \$50 a month instead of \$37.94, you'd pay out in less than eight years.

And if you doubled your payment, to \$75.88, it would take less than four.

### **Other Alternatives**

1. If you have money in savings, withdraw enough (all of it, if necessary) to pay off that debt. Don't pay 18% on debt while making only 4% on savings.

Some people want to keep something in savings for emergencies. And usually that's a good idea. But not when you have 18% debt.

Instead of keeping emergency cash in a 4% savings account and making purchases with an 18% credit card, why not make purchases with cash and keep your 18% credit card for emergencies?

Or in the case of your present debt, why not pay your credit card debt with your emergency cash then use your credit card for emergencies?

2. If you don't have \$2,500 in savings, but you have equity in your home, use a home equity loan to pay off your debt, then for emergencies.

The interest rate is much lower than credit cards interest. And usually it is deductible on IRS returns, while credit card interest is not.

3. Have a yard sale. Go through your house and pull out everything you value less than the amount of debt it would pay off. Then sell and pay.

4. Do some extra work for extra pay. Take a second job long enough to retire your debt. Have your teenagers pitch in to earn extra cash to pay off debt. You can pay them back after the debt is paid off.

### **After it's Paid**

Once your debt is paid, use your credit card only on a 30-day basis. Never charge more than you can pay when the bill comes in!

And don't forget to put the money you would have paid on debt into investments. Getting out of debt and not investing is not much better than being in debt.

Just \$50 a month at 4% for twenty-five years would produce \$25,706. If you start early enough to do it for forty years, you'd have \$59,098. That would produce a \$2,364-a-year supplement to your other retirement income.



## WELCOME NEW MEMBERS

Clip and place in your church directory.



John and Dianne West

32 Segovia Drive

Home 204-4613, Cell 501-213-5773

John and Dianne West have lived in HSV for 13 months. They attended another church in the village for a while, then visited Barcelona Road and decided they would join the BRBC family. The Wests have been visiting various Sunday School classes but have not yet decided which one they will be enjoying.

They are former residents of the Benton/Bryant area for nearly two decades and attended Geyer Spring First Baptist Church for over five years. John said all the BRBC classes they have attended have been great.

John is retired from the military and enjoys hunting, fishing and reading.

Dianne formerly worked doing medical coding and billing for UAMS in Little Rock and for some outpatient Medicare accounts. She enjoys making casseroles and desserts, reading, sewing and quilting. Dianne also enjoys participating in the women's activities.

The Wests have one daughter (John's) who lives in Conway.

## UPCOMING EVENTS

We have recently made some Sunday School changes of four adult class rooms to help coordinate the class sizes more adequately. This made it possible to relocate the children's classes into the original hall that they were designed for—the same hall as the nursery and pre-school area. Thank you all for being so cooperative and helpful with that move. This area is more conducive to safety as children can use that hallway door for bus loading and unloading. This area is also closer to the fellowship hall so that requires less child traffic in the other hallways. When we complete the redecoration of the rooms, we will announce an open house (probably in August) to showcase the new children's area.



April 28<sup>th</sup>, Saturday, at 6:00 PM we are planning a family fun night to reach out to children, youth and younger families. Fun, interactive activities will be scheduled. You are all invited to take part in that fun, food and games. Come and welcome younger Village and area families on APRIL 28<sup>th</sup> at 6:00 PM!!!!

"By the Cross We Care,  
One Person At a Time"

Barcelona Road Baptist Church  
390 Barcelona Road  
Hot Springs Village, AR 71909  
Telephone: 501-922-0692  
Fax: 501-922-4462  
Prayer Line: 922-6436  
Email: brbc3@att.net

**Church Staff:**

Pastor: Dr. Jon M. Stubblefield—922-8746  
Associate Pastor: Willard Zeiser—837-3626  
Minister of Music: Duane Blakley—915-0504  
Youth Director: David Robinson—915-8039  
Children's Ministry Coordinator: —922-0692

The Barcelona Banner is published monthly to keep members informed about programs of the church and to report news about its members.

**Deadline for articles is the  
fifteenth of each month.**

You may e-mail your articles to  
brbc3office@att.net or bring to the  
church office.

Non-profit

Organization

U S POSTAGE PAID

Permit No. 413

Hot Springs, AR 71901

RETURN SERVICE REQUESTED

If you are moving, have an email or phone number change, please contact the church office so your records can be changed. The church has to pay for each returned Banner.

## Schedule of Services:

### Sunday Services:

Sunday School - 9:30 A.M.  
Morning Worship - 10:30 AM  
Youth - 5:15 PM

Evening Worship - 6:00 PM

### Wednesday Evening:

All STARS/Youth Activities - 5:00 PM  
Prayer Service - 6:00 PM  
Choir Rehearsal - 6:55 PM

[www.brbchsv.org](http://www.brbchsv.org)

## Church e-mail addresses

General	brbc3@att.net
Jon Stubblefield	brbc3pastor@att.net
Willard Zeiser	wazjbz@yahoo.com
Duane Blakley	brbc3music@att.net
Pat Carpenter	brbc3children@att.net
David Robinson	brbc3youth@att.net
Betty Belin	brbc3finance@att.net
Barbara Fuquay	brbc3office@att.net
Bulletins/Banner	brbc3office@att.net

### CHURCH OFFICE HOURS:

Monday through Thursday 8:30 am—4:30 pm  
Friday 8:30 am—3:00 pm