

# Membership Development/ Mentoring

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## **What Is Membership?**

In Ephesians 4:1–13 the scripture calls us to remember that we are to find ways to work together and invite others to join us in the ministry of Jesus Christ.

“In light of all this, here's what I want you to do. While I'm locked up here, a prisoner for the Master, I want you to get out there and walk—better yet, run—on the road God called you to travel. I don't want any of you sitting around on your hands. I don't want anyone strolling off down some path

that goes nowhere. And mark that you do this with humility and discipline—not in fits and starts, but steadily, pouring yourselves out for each other in acts of love, alert at noticing differences and quick at mending fences.

You were all called to travel on the same road and in the same direction, so stay together, both outwardly and inwardly. You have one Master, one faith, one baptism, one God and Father of all, who rules over all, works through all, and is present in all. Everything you are and think and do is permeated with Oneness.

“But that doesn't mean you should all look and speak and act the same. Out of the generosity of Christ, each of us is given his own gift... He handed out gifts of apostle, prophet, evangelist, and pastor-teacher to **train Christians in skilled servant work, working within Christ's body, the church, until we're all moving rhythmically and easily with each other**, efficient and graceful in response to God's Son, fully mature adults, fully developed within and without, fully alive like Christ.”<sup>1</sup>

As we read in the scriptures, membership is not about numbers. It is about providing opportunities for developing our faith and finding avenues to express our spirit-filled faith. In 1949 when Christian Women's Fellowship was created, the design for the original structure was interpreted by some to communicate that every woman was a member of CWF. In reality, the bylaws as printed in the CWF Leaders Manual from 1979 state, “Women who are members of the \_\_\_\_\_ Christian Church and others who accept the purpose of the Fellowship shall be considered potential members of the Christian Women's Fellowship.”<sup>2</sup> This statement was intended to make every woman feel she was welcome and had a place in this ministry. That is the intent of this module, to provide tools and opportunities for you to invite women of your communities to participate in the ministries of Disciples Women/CWF.

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<sup>1</sup>Scripture from *The Message* by Eugene H. Peterson, copyright (c) 1993, 1994, 1995, 1996, 2000, 2001, 2002. Used by permission of NavPress Publishing Group. All rights reserved. Emphasis added.

<sup>2</sup>Sample Bylaws Article III, Membership, Revised 1988.

# Nurturing Membership

## Invitations

It really is all about the invitation; having multiple opportunities to invite is important. The more places women find to make their way into your fellowship, the more women will join you. It is important to have diverse entry points in the timing and nature of events. It could be you have meetings after church, weekday afternoons and evenings, or weekend mornings, afternoons, or evenings. You could have different types of activities that will appeal to different women.

Some women are bold enough to walk into a group or event on their own, but they are much more likely to attend if they are invited. So it is all about the invitation.

### Invitations Can Come in Many Forms

- Your newsletter – remember to include all the information about what your group does and who is invited. Spell out Disciples Women and Christian Women’s Fellowship rather than using DW or CWF. Do not use abbreviations for any church groups.
- The same information can go into your bulletin.
- Personal notes of invitation are always helpful.
- A personal phone call.
- A face-to-face invitation is the most effective invitation, followed up by a phone call.

Use questions such as: “Would you attend the event with me?” “Can I pick you up for Bible study?” “I think you would enjoy this experience; will you come with me?”

### Hints for Written Invitations

- Be sure to include all the information: who, what, where, when, and how much.
- Assume people know nothing about the gathering.
- Again, do not use acronyms such as DW or CWF.

- Make sure the invitation appears in print in as many places and opportunities as possible.
- Most people need to see it about six times to really notice.

### **Hints for Personal Invitations**

- Look around your life and keep a list of women you would enjoy having at your meetings and women you think would enjoy your gatherings.
- Look around the congregation for women in all situations of life who need to be in fellowship, including women of different ages; different marital , health, or economic status; different abilities; different roles or jobs.
- Create a list of people to talk to this week at church or on the phone. Let them know you are inviting them because you want them to feel included, not overburdened or guilty.
- Plan to talk to and invite at least one woman to a gathering each week.
- Show interest and concern for every new member of the congregation by inviting them to meetings.
- When new members attend their first meetings, personally introduce them to several active members of your fellowship.
- Make sure new members are aware of all the opportunities available to them through Disciple Women/Christian Women's Fellowship. One way to accomplish this would be to create a welcome packet including information about DW/CWF ministries in your congregation such as: *New Day* magazine, flyers on regional activities for women, a yearbook and calendar, a directory for your DW/CWF, a recent copy of the congregational newsletter in which Disciples Women/CWF news is carried, and a talent and activity card, to be filled out and returned within a week.
- Identify people with specific gifts or talents and ask them to do a specific task for an event or gathering. The hope is once they have had an experience of the group they will want to continue.

## Ideas to Support Active Participants

- Identify one person in your group who will call, invite, and keep track of your active participants.
- Take note of women who were not present at the meeting and assign a different member to call after each meeting or event just to say, “I missed you.”
- Send regular notes informing members of your meetings and events and any changes.
- Follow up with members who move by encouraging them to join a congregation and DW/CWF near their new home.
- Create a calling team to call and ask your members for prayer requests monthly. Pray for them regularly.
- Send an encouraging, uplifting note or card monthly to support each member. You could have one person or several do this. It could be a responsibility of calling team members.
- Use the talents of the women, inviting them to take part in different activities, according to their specific abilities.
- Provide childcare so that young mothers will be encouraged to attend.

## Celebrating Volunteers

In Matthew 25:34–46, we find the passage that tells of serving “the least of these,” or someone who is overlooked or ignored. Benjamin Franklin said, “No one is useless in this world who lightens the burden of it for someone else.”

Church activities and events would not happen without volunteers. Volunteering is offering time, energy and skills with no expectation of reward. Volunteering is a response to our relationship with God and to our sense of responsibility for mission. Volunteers are rarely recognized in a formal way, but by celebrating the efforts of volunteers we create opportunities to raise awareness about the vital contributions they have made and continue to make in the church and in the community.

Volunteer recognition happens informally every time a “thank you” is offered. Volunteers can also be recognized through celebrations and events planned in their honor. Here are some suggestions for honoring volunteers:

- A personal thank-you through a note, telephone call or in person.
- A certificate to recognize an outstanding effort
- A thank-you in the newsletter
- A thank-you as part of announcements in church
- At the evaluation meeting following a special event, provide a small gift, or a special brunch or lunch for committee members
- Send a contribution to the Women’s Endowment Fund or the person’s favorite charity in the person’s name

## **Developing a Leadership Bank**

Many dedicated members of the DW/CWF in a congregation would, if asked, serve in positions of leadership and decision-making. Having a file of potential leaders, perhaps compiled by the membership director or committee, makes the nominating committee’s task easier.

### **Sample File Cards**

A sample of a personnel resource file card appears below. This may be adapted to fit the needs of any DW/CWF.

**FILE CARD**

Date \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Active in DW/CWF Yes \_\_\_\_\_ No \_\_\_\_\_

Occupation:

Present Position:

Age Group: Above 55 \_\_\_\_; 40 to 54 \_\_\_\_; 30 to 39 \_\_\_\_ 20 to 29 \_\_\_\_.

Back

Previous leadership experience (if any) \_\_\_\_\_

\_\_\_\_\_

Areas of interest and/or experience: specific \_\_\_\_\_

\_\_\_\_\_

If suggested by another. By whom \_\_\_\_\_

Reason for recommendation \_\_\_\_\_

## Ice Breakers

Ice breakers are exercises that quickly help the gathered community get to know one another.

### **Common Ground**

Separate the people into groups of four to six. Give each group a sheet of paper and ask them to write down as many things they can think of that they have in common (body parts don't count) Quickly share two or three things from each group around the room.

### **Age Line**

Ask people to make a line from youngest to oldest. Separate the group in two and take the middle person (and those following) down to stand in front of the youngest person. This way everyone should be with someone at least one generation away. Ask them to share a favorite song, movie, or book from high school times.

### **Month Groups**

Invite people to gather in the month of their birthday and share how birthdays were celebrated in their families.

### **Thirty-second Introduction**

You will need a bell, buzzer, or some way to keep time. Ask people to gather into pairs and give them three minutes to share as much about themselves as they can. Each partner will then get to introduce the other to the group in thirty seconds. You will need to tell them before they begin that you will be timing them and ringing the bell when the 30 seconds are up.

## Community-building Exercises

Community-building exercises are activities to help a group get to know more about one another in order to better work together.

## **Journal**

Bring an inexpensive notebook or journal for each participant. Invite participants to write their names in the front and three things about themselves, then pass the journal to the next person. . This continues until each person has written in all the books. This will take some time, but when you are finished each person will have something written to remember who was at the event. Women can be divided into small groups of three or four to share what is written in their journals. This can be used again for other exercises. You can invite them to share the best advice they have ever been given and they will have an advice column to take home. Or they can share their favorite books, and then they will have a book list to take home. Think about the theme of your meeting and create accordingly.

## **Sell the Candy**

Set out a variety of candy bars and, after creating groups of four or five, give each group five minutes to decide how to sell the candy bar to all the other members. Give each group time to share its sales pitch.

## **Sell the Project**

I have used this process to get a leadership group to look through the DW Service/ Action material. Set all the flyers you receive from the Office of Disciples Women and give each group five minutes to choose one of the projects and convince the group that theirs is the project you should use. This allows participants get a better idea of what projects are available and how to work together, and the whole group may select a service project for the new year.

## **Build a Recipe**

Set the worship table with fresh fruits, vegetables, breads, and grains. Separate the participants into groups and hand out random items from the worship table. The group's task in five minutes is to create a recipe using those items that they would eat. Have each group share its recipe.

## **Calendar Pictures**

Find or create a set of large pictures and put a scripture passage with it. Old calendars often work well for this. Set them around the room on the floor and ask

participants to move to the picture that speaks to them. Once they have formed groups, have them share why they chose that picture or scripture

### **Write a Poem/Song**

Invite the participants to write a song or poem that includes each of their names and at least one thing about each person. Then they will sing or speak the song or poem for the rest of the group.

## **Evaluating the DW/CWF Program**

If an evaluation of the DW/CWF structure and organization has not been done within the past few years, the membership committee may wish to recommend one to the executive committee. Possible questions for such an evaluation are:

1. To what extent has the DW/CWF tried to reach all women of the congregation?  
What methods have been used?
2. Does DW/CWF meet the needs of women? In what ways?
3. Are women using their time and talents in other ministries in the congregation?
4. How much time do we expect members to give to DW/CWF in addition to their regular involvement in congregational life?
5. Does DW/CWF keep records of the interests and involvement of the women of the congregation?
7. Does DW/CWF provide opportunities for all women to meet other than in the regular monthly meeting? Is an occasion provided for recognizing the variety of women's ministries?
8. What means can be developed to enlist support of outreach ministry among those who do not attend the meetings?

## **Group Models**

This section includes group ideas for a variety of fellowship activities. Remember, however you gather women together, you are called by God to be community and to

follow the path of Christ. So find a way to keep God at the center of each gathering and pray for each new project before you begin.

## Kick-starting New Groups<sup>3</sup>

How do you get something new started with women in your church?

This is one of the key questions women of CWF are asking. And just asking puts you on the cutting edge. Being on the cutting edge doesn't mean you have all the answers, but it does mean you can see what's coming, and you have a chance. You can do what you have always done (and you will continue to get what you always get!) or you can see your role in the new thing that God is doing.

### So How Do You Start?

- Deal with past and present
  - Spend three minutes or less lamenting all that has changed.
  - Look at all the limitations, obstacles, problems.
  - Recognize the ministry that has been.
  - Celebrate what is being done with women in your congregation.
- Prepare for change
  - Begin with prayer and scripture:
  - Read Isaiah 43:18–19:
    - Do not remember the former things,*
    - or consider the things of old.*
    - I am about to do a new thing;*
    - now it springs forth, do you not perceive it?*<sup>4</sup>
  - Read 2 Corinthians 5:17:
    - Anyone who believes in Christ is a new creation.*
    - The old is gone! The new has come!*<sup>5</sup>

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<sup>3</sup>Material originally written by Susan Gonzales Dewey, with some ideas from Ruth Richardson

<sup>4</sup>Scripture taken from the *New Revised Standard Version Bible*, copyright 1989, Division of Christian Education of the National Council of the Churches of Christ in the United States of America. Used by permission. All rights reserved.

<sup>5</sup>Scripture taken from the Holy Bible, NEW INTERNATIONAL READER'S VERSION®. Copyright © 1996, 1998 International Bible Society. All rights reserved throughout the world. Used by permission of International Bible Society.

— Read Matthew 28:

*The Great Commission*

*The Great Commandment*

— Read the Purpose Statement of CWF:

*To provide opportunities for spiritual growth, enrichment, education and creative ministries to enable women to develop a sense of personal responsibility for the whole mission of the Church of Jesus Christ.*

## **So What Do You Do after You Have Prepared Yourself So Well?**

- Pray

— Give God praise and thanks for all God's blessings in the past, presently and the many good things God will do.

— For each woman in your church.

— Then listen.

Not for what you want for your church.

Not for what you think the women want.

But for what God is calling you to do in this time and place.

— In Esther 4:14, we read these words, "Yet who knows whether you have come to the kingdom for such a time as this?"<sup>6</sup> Disciples Women know who you are as women of faith, wisdom, experience. Know that you have an exciting opportunity to create, empower, foster, birth, and be partners with God in the *new thing* God is doing.

- Look around the church and see if you can find at least three women with something in common, (age, life situation, interests, need).
- Call women together around a meal or dessert
- Invite them personally
- Call to remind them
- Provide opportunities to get to know one another

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<sup>6</sup>Scripture taken from the *New King James Version*. Copyright © 1979, 1980, 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.

- Plan with them the next when, how, where
- Listen to the women you have gathered about the best time and place
- Provide childcare whenever possible
- Give lots of suggestions about resources.

Three models all followed a similar pattern for getting started:

1. A Saturday evening Bible study once a month, in homes with dessert served. Two hours, using Serendipity materials and the Bible study in the DW/CWF materials.
2. A Sunday afternoon monthly meeting with childcare provided at the church. Lunch is shared. Meetings last an hour and a half to two hours with a variety of topics each month, including Bible study, speakers, crafts, and programs from CWF general program book.
3. A three-hour meeting on Wednesday night, once a month. One hostess provides childcare and children's dinner while two other women provide dinner for the group. Time schedule is dinner from 6 to 7 p.m., Bible study or personal sharing from 7 to 8, and crafts (even for the craft-challenged among us) from 8 to 9.

### **Things to Remember**

**Fact 1:** Small is beautiful! Surprise! The optimal size for a group is about seven. Thus, our focus should not be on forming one or two large groups, but on forming a number of small CWF groups within our churches. Lyle E. Schaller writes: "A huge body of research suggests that small groups begin to lose some of those many advantages that are a part of small group dynamics when the size exceeds seven participants."

**Fact 2:** People are intimidated by groups that are already in existence and are much more likely to want to be part of the formation of a new group. The survival of DW/CWF has everything to do with starting new circles, made up of women in the community. As Schaller writes: "Recognize that more people will be interested in helping pioneer the new, but fewer will display interest in joining a long established organization or group." These circles may then become doors into the church itself! Here are some tips for starting a new group:

- Don't rush success. You are building a community, not an institution, and community takes time.
- It takes at least five or six months for people to see themselves as a group.
- Never give someone a job as a way of inviting them into community.
- If you want to introduce specific CWF resources, only do one at a time.
- It is not a failure when a group or program ends (if you have done your work). It simply means its time is over, or it's not time yet. If it was a new group that didn't last, wait five to six months and begin again. It may be that the leader you need just had a baby and three months from now will be ready for something new.
- If you can gather three women who have something in common, such as shared life situations or interests, you can start a new group.

### ***New Day Fellowship Groups***<sup>7</sup>

The women's organization may provide *New Day* magazine for all the women in your congregation.

#### **Start a "Spirit Quest" Group**

The group could meet weekly during the Sunday school hour, once a month, or at another place and time to share their experiences of creating sacred space or using the ideas and suggestions for personal walks into the Spirit. Later, other methods of spiritual discipline might be introduced or offered as alternative entry points.

#### **Offer Hands-on Mission Opportunities**

Develop a schedule of "faith in action" opportunities (perhaps quarterly) and invite women who are interested in hands-on mission to participate. Use "Mission Matters" from *New Day* as a place to begin. Focus on the need to think globally and act locally. A short Bible meditation and prayer might be incorporated. Share how our giving to Disciple Mission Fund is related to mission. Share stories from our global mission partners. Use information about the current global mission emphasis.

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<sup>7</sup>Adapted from an article by Janis M. Brown.

## **Start a Short-term Prayer Group**

Some women may be interested in a short-term experience or predetermined schedule (weekly for six weeks, for example). A group can be started with as few as three persons. Use the “Intercessory Prayer Ideas” from *New Day* as a starting point. Ask a seasoned leader to lead the group initially. Begin with introductions and an “ice breaker” activity. Share information about prayer and how to pray. Then pray as a group. Use litanies or written prayers to begin, if participants are shy about praying in public. Invite women to share concerns for prayers, then pray. Ask the women to pray on their own between gatherings. Urge them to do the following:

1. Pray for one another and about a topic, such as a local or faith community concern. A weekly prayer topic might be developed prior to the first gathering, or the group could develop it together.
2. Develop a personal prayer list. Then pray expectantly, actively watch and listen for answers to prayers, and record the results.

Whenever the group gathers, open with prayer, share prayer results, share new concerns, and end with prayer. At the end of the experience the group evaluates the experience and decides whether to continue, start something new, or delve deeper into the spiritual discipline of prayer.

Be creative. Be flexible. Think outside the box of “we’ve never done it that way”! Put brainstorming on every agenda . . .and dream.

## **MOPS<sup>8</sup>**

### **Mothers of Preschoolers**

#### **...because mothering matters**

This group for mothers with children up to age six meets twice a month and gives moms a chance to fellowship while gaining practical knowledge, making crafts, and eating snacks. During this time, children go to age-appropriate classes and have their own fellowship. It’s a two-hour session.

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<sup>8</sup>This is an example of one church’s MOPS group; for more information about MOPS, see [www.mops.org](http://www.mops.org).

Are you looking for some juicy fruit? Then come join us at MOPS and learn how to grow the fruits of the spirit.

God wants us to grow the juiciest fruit . . . love, joy, peace, patience, kindness, goodness, faithful, gentleness and self-control! At MOPS we will be sharing ideas on how we can apply these attributes as women, wives, and moms, making our life tasteful, refreshing and a little “fruity”!

### **The Next Generation<sup>9</sup>**

To begin, a list was made of women in their twenties through their fifties who were not active in CWF, and they were invited to an evening dinner. Notices were included in the weekly bulletin and newsletter, and a beautiful computer-crafted invitation with a personal handwritten note of invitation included.

- This group meets on the second Wednesday of the month during the evening for about three hours in the evening.
- There are three hostesses each month who provide dinner, decorations, children’s meals, setup and cleanup.
- Childcare is always provided free.
- The program includes an hour for dinner and conversation, an hour of programming designed for personal sharing and spiritual growth (both large-group and small-group experiences), and an hour of craft time (members donate \$2 for materials). Programs are selected and led by various leaders.
- Personal and printed invitations continue for at least six months to allow time for group to grow together. Phone reminders are also continued.

### **Harmony<sup>10</sup>**

To begin, a list was made of all women in the church between their twenties and fifties who were not employed outside the home and not involved in a CWF group. Forty invitations were sent out for a prepared lunch after worship to discuss needs and wants of these women. Thirty women came to the lunch, and twenty-five made a commitment

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<sup>9</sup>This example comes from First Christian Church, Ventura, California.

<sup>10</sup>This example comes from First Christian Church, Torrance, California.

to a social/support group. After two years, about twenty-five women are still active in Harmony.

- Harmony meets on the second Sunday after worship for lunch (these women have found this a convenient time because they are already at church and would have lunch somewhere anyway).
- Women meet for two hours for lunch, conversation, and program.
- Two hostesses decide how lunch will be done (sack lunch, catered or potluck) and coordinate setup, cleanup, decorations, and worship.
- Childcare is always provided.
- Two leaders arrange for programs that include a variety of ideas, crafts (made for Boutique fundraiser), outside speakers on life/biblical issues or programs from the current CWF general program book.
- Notices of gatherings are placed in the newsletter and intentional personal invitations are made by all members.

### **Saturday Evening Fellowship<sup>11</sup>**

A list of women was compiled from the congregation and friends (please don't limit possibilities to active church members). Invitations were sent, phone calls made, and notices put in the newsletter.

- This group meets one Saturday evening a month in homes for dessert, Bible study and support.
- The hostess provides meeting space and dessert.
- Another person has volunteered to lead the study (the group is presently using the Serendipity Bible).

### **Wisdom Circle<sup>12</sup>**

The wisdom circle serves many purposes. It is a place to practice heart-to-heart communication skills, to heal the wounds of loss, illness and abuse, to find the courage

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<sup>11</sup>This example comes from Vista La Mesa Christian Church, La Mesa, California.

<sup>12</sup>Adapted from Charles Garfield et al., *Wisdom Circles: A Guide to Self-Discovery and Community Building in Small Groups* (New York: Hyperion, 1998).

to act upon that “still small voice within.” It is a place to share a vision, discover a mission. It is a place within which to create a feeling of community, that is, to support one another in being fully ourselves, while simultaneously being an integral part of the group.

When a wisdom circle meets regularly over an extended period of time, amazing things happen. People learn to trust the process; the circle itself becomes the teacher. Participants both receive and contribute to the group’s collective wisdom. Individual visions emerge and coalesce into a shared vision.

Those initially reticent to speak find their voice. Those who have difficulty finding words discover a deeper, more authentic source to speak from. You learn how to listen nonjudgmentally. Tears come as you recognize yourself in another person’s story. Healing occurs when you laugh at yourself. Your body deeply relaxes when you dare to speak your heart and you feel truly heard. There is relief in knowing that you are not alone in crisis or in making a rite of passage. And it is profoundly satisfying to see your conscious behavior within the circle translating into a healthier way of being in the world.

*That strength which sustains and renews each one of us also sustains and renews our communities, our society, our environment, the earth. Gathering in wisdom circles enables us to move more deeply into ourselves, into that core which continues to survive, hope, dream and carry on.*

### **Basic Guidelines**

- A group can range from three to twelve women and be effective.
- Only one person may speak at a time – use a “talking stick” (any implement that can be passed around) to signify whose turn it is to speak. While the person with the talking stick speaks, the others practice active listening.
- This is not the place for feedback, problem solving, etc.
- The leadership changes each time the group meets, and the leader chooses the topic for reflection.
- Allow about an hour and a half to two hours per group meeting.

### **Personal Sharing — Clearing**

This is an opportunity for participants to share those things in their lives which they have brought into the circle that might prevent them from being fully present (concerns, worries, family situations, etc.). Allow approximately three minutes per person.

### **Lighting Our Candles — Giving Thanks or Value Sharing**

After all have had a chance to clear their thoughts, each person in turn lights a candle and either offers up a thanksgiving in her life or shares a value she would either like to bring to the group over the course of the meeting or receive from the group. The leader for the circle decides whether this is a time of thanksgiving or value sharing.

### **Meditations**

The leader chooses a meditation or reading which relates to the topic for the circle. The meditation can be read as a litany by the leader, silently or as a group.

### **Reflection**

The leader for the circle chooses the topic for reflection. It can be something which is present in her life in that moment (fear, love, health) something from the news (war, unemployment, housing, crisis, etc.) or anything else of her choosing. Passing the talking stick, each person shares her thoughts or feelings on the topic, or she may choose to just listen.

### **Insights — Candle Extinguishing**

After everyone has shared, each in turn extinguishes her candle and shares either a gift or an insight she has received from being present and hearing the reflections of the group.

### **Closing Thoughts**

These can be writings or sayings printed for everyone to read, personal thoughts by the circle leader, or a prayer for the group to pray together.

## Reading Together<sup>13</sup>

Read a good book lately and looking for a way to share it? The women of Georgia have found a way! We have started a book club. The idea was born when an avid reader and Women's Commission member read Sue Monk Kidd's *The Secret Life of Bees* by Sue Monk Kidd and wanted to share it. District coordinators were asked to contact CWF presidents.

The regional Webmaster spread the word through the Web site. At spring conferences across the region, lunch tables decorated with honeycomb candles and honey jars were reserved for those who had read the book. Discussion-starters were printed, and commission members led the conversations. Of course, there was plenty of room and fellowship for those who had not read the book—no pressure! The book, along with two new selections, was available at the conference book display at a discount, thanks to a local bookstore. Online purchase was made available through Amazon.com, and when accessed through the region's Web site, a percentage benefited the regional campground. New books are chosen through readers' suggestions after review.

Conversations at spring conferences have been lively, fun, and meaningful. Response to online discussion has been good, and we'll have more opportunity to share at fall retreat. The women of Georgia are excited about the new book club and are sending in lots of book suggestions.

## Book Club<sup>14</sup>

1. Pick a date and your first book.
2. Decide where you will meet and what kind of food will be involved.
3. Invite three women who share your love of reading to attend. Encourage each of them to bring a friend.
4. At your first meeting, ask people to bring some book suggestions for future discussions.

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<sup>13</sup>Edited from an article submitted by Rev. Betty Brewer-Calver, Regional Director of Women's Ministries for the Christian Church in Georgia.

<sup>14</sup>Contributed by Vickie Gonzales, Church of the Nazarene, Las Vegas, Nevada.

5. Have a list of questions that you will ask. They can be as simple as:
  - a. Did you read the book?
  - b. Did you like the book?
  - c. Who was your favorite character?
  - d. Who do you think should play the characters in a movie?
  - e. What would you change about the book?

Or just start talking about the book. There is a Web site that offers discussion questions: [www.readinggroupguides.com](http://www.readinggroupguides.com). You will get a list of the most requested guides if you go to [www.readinggroupguides.com/findaguide/most\\_requested.asp](http://www.readinggroupguides.com/findaguide/most_requested.asp). The site also gives you guidance on how to start a book club.

One final suggestion: You can come to the book club even if you haven't read the book – but we discuss the book whether or not people have finished it. So don't come to book club and be upset if someone spoils the ending for you.

### **Shawl Ministry Group<sup>15</sup>**

In 1998, Janet Bristow and Victoria Galo gave birth to a ministry that combined prayer and the love of knitting into a ministry that reaches out to those in need of comfort and solace.

The knitter begins each shawl with prayers and blessings for the recipient. Intentions are continued throughout the creation of the shawl. When the shawl is completed, it is offered a final ritual before being sent along its way. Some recipients have continued the kindness by making one themselves and passing it onto someone in need. Thus, the blessing ripples from person to person, with both the giver and receiver feeling the unconditional embrace of a sheltering, mothering God!

Shawls are given to people undergoing medical procedures, as a comfort after a loss, for prayer or meditation, for commitment or marriage ceremonies, after a birth, as bridal shower gifts, for rites of passage, or during an illness and recover, just to name a few.

Women across the country are embracing this idea and gathering for knitting, sharing, fellowship, and prayer. This ministry speaks to women of all ages and might be

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<sup>15</sup>Information from [www.shawlministry.com](http://www.shawlministry.com).

just the thing to get a new group started in your congregation. For more information on how to start this ministry in your congregation, visit [www.shawlministry.com](http://www.shawlministry.com).

## Young Women's Ministry Project<sup>16</sup>

Laura Cottrell, a member of Eastridge Park Christian Church in Mesquite, Texas, noticed there were no women younger than fifty-five at the Christian Women's Fellowship meeting she attended. She felt called to open the doors for new women's groups in her church. This is what she did.

1. She compiled a list of names of women in the congregation between twenty-five and forty-five. There were more than 200.
2. She wrote a letter to CWF leaders, sharing her concerns and intent. (See sample letters)
3. After receiving the women leaders' blessings, she sent a letter to a core group of twenty women she knew personally. (See sample letter).
4. Called all twenty women.
5. Held a brainstorming session.
6. Customized a survey for women from the Disciples Women Web site, available at [www.discipleswomen.org](http://www.discipleswomen.org).
7. Out of 280 women ages twenty-five to fifty-five, twenty responded. You may think this is a poor turnout, but twenty interested women constitute a power core, and they were not discouraged but encouraged to move forward.
8. She mailed to each core participant:
  - Copy of *New Day* magazine
  - Letter, per sample letter
  - Copies of articles out of 2002 and 2003 *Guideposts for Leaders* (available at [www.discipleswomen.org](http://www.discipleswomen.org))
9. A meeting was held for interested women that identified needs for women:
  - In-depth Bible study – weekly
  - Intercessory prayer

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<sup>16</sup>Submitted by Laura Cottrell, Eastridge Park Christian Church, Mesquite, Texas.

- Fellowship/women's support group
- Service projects/missions
- Women's health issues
- Christian parenting

10. An All Women's Assembly to address these needs was planned, an event to be held one Sunday afternoon. Promotion of the event included:

- Calls to each woman known personally by members of the leadership group (see sample script)
- Postcards to all 280 women
- Fliers in newsletter
- Fliers posted in church
- Announcement from the pulpit
- Announcement in each Sunday school class (See sample announcement)

11. Outline of the day:

- Greeting and prayer
- Description of women's ministry
- Group facilitators introduce group concept and format
- Time to visit each of four tables to learn more about particular group
- Reconvene for meditation and closing remarks
- Dessert and punch fellowship

12. Immediately following the assembly, the four group facilitators met to determine schedules and plan next steps. Based on what we learned, we concluded with the following announcement that was printed in the church newsletter and Sunday bulletin:

The following opportunities are now available to all women at EPCC:

**Bible Study** – Meets every Tuesday at 7 p.m., starting November 4. First series will be twelve weeks studying women of the Old Testament. Cost of workbook is \$6. Twenty-five women

**Intercessory Prayer** – Meets every Saturday at 8:30 a.m., starting November 1. Five women

**Women's Health: Body/Mind/Soul** – Meets every second Thursday of each month at 7 p.m., starting November 13. Cost of workbook is \$8 to \$10. Six women

***New Day for Christian Women*** –Meets every third Sunday of each month at 5 p.m., starting November 16. Cost of workbook is \$8. Eight women

### **Initial Sample Letter**

I am very excited about being involved in and a part of the existing CWF/Women's Ministries of the church. I want to continue that association and am looking forward to all the new things that are coming up this year.

After checking to get an accurate count, I have learned that there are over two hundred young women ages twenty-five to forty-five of whom are members of this church and are not being reached by any of the existing programs. I want to start an additional group to try and include them. This is in addition to, and not to replace, any groups we already have going.

I have some specific ideas on how to go about this, and am willing to spearhead this effort. All I am asking is that the current groups give their support and endorsement to my work. Unless there is a desire to, there is no need to involve the members of the current groups, except in areas of communication and of course any time the entire CWF/Women's Ministries meet together.

Again, I want to stress that this is not to pull any members from the existing groups, or even for that matter to overlap what they are already doing. It is simply an effort to reach women who are not being reached with the program as it is set up now.

### **Second Sample Letter**

**WE NEED YOUR INPUT!**

After prayerful research and consideration, several women have committed to launching a new Women's Ministry at Eastridge Park Christian Church with the purpose of "providing opportunities for spiritual growth, enrichment, education and creative ministries to enable women to develop a sense of personal responsibility for the whole mission of the Church of Jesus Christ.

We need your opinions, suggestions and PARTICIPATION to make this relevant to you and other women like you. We are scheduling a "brainstorming session" soon,

and are inviting you, and a few other women, to participate in helping to get this project off the ground. At the session, among other things, we will be creating a survey to send to the women in our church who will be the target group for this ministry. We really need you to prayerfully consider joining us in this new endeavor.

*“Remember not the former things of old. Behold, I am doing a new thing. Now it springs forth. Do you not perceive it?” – Isaiah 43:18*

We will be calling you in a few days to follow up on this important invitation.

## Sample Letter to Core Group of Women

August 26, 2003

Dear \_\_\_\_\_,

I am so thankful for your interest in bringing the women at EPCC together on Monday, September 8, at 7 p.m. The CWF has undergone some major changes in the last three years to become relevant to a new generation, including changing their name and logo recently to Women's Ministries. You may already know that CWF was founded in 1874 as the Christian Woman's Board of Missions. Missions have always been the heart of the ministry, but through the years, its format has changed to meet the needs of the current generation. Two years ago, the entire format for CWF's study materials changed drastically. I have enclosed a copy of the current study called *New Day for Christian Women* for you to keep. I have also enclosed copies of several articles for the "Guideposts for Leaders", published by the Office of Disciples Women in Indiana, explaining the new concept for Disciples Women/Christian Women's Fellowship, as well as suggestions on how to create new groups.

Regardless of their past reputation, DW/CWF does not have any rules and it is not exclusive. If you have three or more Christian women who come together to glorify God, then you have a Christian Women's Fellowship. I am not trying to promote a specific type of study or subject. I just wanted to show you one option that has something for everyone and extensive resources for those who want to delve even further. You can do a little or a lot and still be included. It can be individual or group. And, as you'll see from the enclosed articles, there are now several different types of groups under the auspices of Christian Women's Fellowship/Women's Ministries.

My primary motivation for the survey and outreach I've been doing lately is that I see a need for the younger (ages twenty-five to fifty ) women in our church to fellowship together, and I want to be a part of it. It appears to me that you feel the same way. There are many other women in the church that I've spoken with lately who feel the same way. It's difficult to put our priorities in order. With our families and careers, it's

hard to make everything fit. Finding time to have a one-on-one relationship with God is extremely difficult, yet it is such a necessity. As the DW/CWF has discovered in the last two years, "Disciples Women need to reach women of all ages who must cope with a complex life that our foremothers couldn't imagine: jobs, activities, single parenthood, kids, school, the economy – all of the elements of 21st-century life that make adding a Disciples Women meeting to the schedule undoable. But, if the Disciples Women meeting could ease the contemporary pain through discussion and spiritual enlightenment, it would find a place in the women's DayTimer or PDA."

I look forward to getting together with you.

### **Sample Announcement**

If you are a woman ages 20 to 120, you are invited to an All Women's Assembly on Sunday, October 19, at 3:00 p.m., in the Disciples Fellowship Center at EPCC. Dessert will be served.

We will be introducing several different types of interest groups to suit your individual, spiritual needs:

Bible Study facilitated by Carla Collier;

Intercessory Prayer facilitated by Shannon Grubbs;

Women's Health – Body, Mind & Soul facilitated by Karen Scott;

*New Day for Christian Women* facilitated by Laura Cottrell; and

Women's Fellowship – Spiritual Retreats, Field Trips, etc.

Whether you are available for monthly fellowship or progressive weekly studies, there's a place for you here. If you're interested but cannot attend on October 19, please contact the church office at 972-279-7201. Childcare will be provided, but call the church office by Monday, October 13, so that we'll know how many children to prepare for.

Help us create something vibrant and empowering in the lives of the women of EPCC and provide a way for us and the church to live out our faith.

## Sample Script for Phone Call

Hi. This is \_\_\_\_\_ from Eastridge Park Christian Church, and I'm calling about a postcard you should have received in the mail inviting you to our All Women's Assembly on Sunday, October 19, at 3:00. We will be introducing several different types of interest groups for women, such as: Bible Study, a Prayer Group, Women's Health Ministry, as well as Spiritual Retreats and Field Trips. We won't always be meeting on Sunday, this is just to get started. We'll also be doing monthly or weekly studies, depending on your availability. Please call me at \_\_\_\_\_ if you have any question, and I hope to see you on October 19.

## Kentucky Women, Listening to the Wind<sup>17</sup>

The following narrative is an example of a process of how one region identified needs in their church community and used the resources available to create new ministries for women. It was left in this narrative format so that the reader could gain insight into the process of creating ministry opportunities. Some of the text refers to activities that were planned for the future at the time of this article's writing.

The Christian Women's Fellowship in the Christian Church (Disciples of Christ) is searching for new models for ministry in the twenty-first century that will help women support one another in their search for God. With the support of General Minister, the Kentucky Region applied to the Women's Endowment Fund administered by the Office of Disciples Women for a projected three-year grant. This grant would support a pilot project seeking to develop new models for ministry with women in three Kentucky congregations. These three churches covenanted to participate in this pilot called WIND – Women in a New Day.

With funding from the Women's Endowment Fund, the Kentucky Region has guided and supported these three churches as they have struggled to find a ministry that would bless the lives of the women in these churches. The grant enabled each woman in the three churches to receive a *New Day* magazine, and each church received two sampler packets of CWF material. The registration fees were paid for all

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<sup>17</sup>Written by Sally A. Paulsell, Retired Women's staff, Kentucky Region, for *Guideposts for Leaders*.

women from this pilot who could attend a CWF Spring Conference. Scholarships were provided for two women from each of these churches to attend the ICWF Quadrennial in Louisville.

### **Small Group Idea**

One church developed a bold model of creating a “culture of call” for young women. Led by the pastor’s wife, the congregation identified nine women who felt a call to work toward ministry in some form – ordained minister, lay minister, or local church leadership. The women have committed to an organized program of study and assessment as they explore their call. They have also had conversations with women pastors and church administrators, and workshops on spiritual gifts and the value of the Myers-Briggs Inventory in ministry. Using the *New Day* magazine, they plan to meet with other churchwomen in small study groups.

The women in the new, developing churches have discovered the difficulty of getting regular meetings going when everything about the church’s life together is new. Although the women feel the need to be together as women, they have the most participation when they do “hands on” service projects by themselves or with the whole church family. For example, the women in congregation, led by student pastors, planned and financed the wedding of a young woman who had recently joined the church. They found her a wedding dress, decorated the church, baked and decorated the cake, and fixed other refreshments. At another congregation led by the pastor, the whole church sponsors and serves a meal the last Saturday of each month for indigent residents in nearby Covington.

### **New Group Ideas**

In May 2003, women in the three churches will retreat together at Spalding Retreat Center to share their faith and their ideas. Between now and May, they are committed to finding ten consecutive weeks to gather for ninety minutes each week to use an adaptation of the “Growing Disciples” material developed by Greg Alexander and Judy Turner. They will share joys and concerns, their spiritual autobiographies, and pray with a scripture passage on the nature and purpose of women’s ministries. Using the *Lectio Divina* approach to praying with scripture, the groups will ask the questions, “What is God calling me to do?” and “What is God calling us, as women in the church,

to do?” and then they will listen for God’s response. Each woman will keep a journal as she daily rereads this scripture and listens for God’s word during the week following the group *Lectio Divina*. All the women will take their journals to the retreat to use as they share their “listening to God” experiences.

One of the remarkable byproducts of the WIND Pilot Project is that women in other churches in Kentucky have felt empowered to begin creative new groups in their own churches. Two CWF Regional Cabinet members have given leadership to new groups of young women. One has helped organize a Moms’ CWF group. The group meets at the church, and the children are either with their mothers or in the room next door. They are making their own decisions about their group model. The second has worked with her minister and the local CWF in forming a new young women’s group in their church called Barbara’s Bunch. They have about eighteen young women attending with shared leadership. Last October this group sponsored a Celebration of a New Day for All Christian Women with Petie McLean, co-pastor in Glasgow, coming to speak. The Women’s Ministry Pilot Project (WOMEN IN A NEW DAY), made possible by the Women’s Endowment Fund, is making an impact on the churches in the project and on other churches throughout the Kentucky Region.

## Mentoring

### What Is Mentoring?

Webster’s defines *mentor* as a person entrusted with the education of another; a trusted counselor or guide; a tutor or coach.<sup>18</sup> Mentoring can be as simple as a person active in your fellowship identifying someone new or uninvolved and inviting her to work alongside you. Scripture reminds us, especially in 2 Corinthians 1:4, that the Holy Spirit works alongside us and will bring us someone else who is going to need us. The Spirit comes *alongside* us when we go through hard times, and before you know it, brings us *alongside* someone else who is going through hard times so that we can be there for

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<sup>18</sup>Webster’s New Collegiate Dictionary, copyright 1974 by Merriam-Webster.

that person just as God was there for us<sup>19</sup>. The following are examples of how women in our churches have seen their role as mentors.

## Mentoring Program for DW/CWF<sup>20</sup>

*Contribute to the needs of the saints;  
extend hospitality to strangers.*  
(Romans 12:13)

*Mentor* is a word we do not use often enough today. We think of a mentor as someone who is wise – a guide, counselor, or teacher. In DW/CWF that definition could be broadened to include a woman who intentionally extends hospitality and care to a stranger. The woman being mentored might not be a complete stranger; she might be someone we haven't taken the time to get to know very well.

Let's revive the word *mentor* and encourage each DW/CWF woman to choose one woman in the church to mentor even if that woman cannot immediately be an active member of the Christian Women's Fellowship or other women's ministry group. The nurture and care we give in the name of Jesus Christ will most certainly lead to a friendship in which the love of God is at work. Here are some guidelines to follow:

1. Pray for the woman
2. Be a friend to her
3. Be an active listener
4. Keep confidences
5. Offer a ride to DW/CWF meetings
6. Find opportunities to explain DW/CWF to her
7. Be positive about DW/CWF!
8. Encourage her to attend a spring conference with you
9. Encourage her to join other women in the church in attending a fall retreat
10. Encourage her input in discussion sessions or for service ideas
11. Answer questions

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<sup>19</sup>Scripture from *The Message*.

<sup>20</sup>By Linda Jones of the Kentucky region staff.

## Young Women's Mentoring Program

This program was birthed out of our Disciples Women's Board Retreat. We brainstormed what kind of ministry we would like to see our women support. One of the ideas was a young women's mentoring group. We have a number of young women who know one another, but were not really connected with one another or with women in general in the church. We knew from the experiences of some of our board members those women especially, who did not have a lot of extended family members in their lives, had benefited from the women they had known in the church. They believed their connection with these women helped them tremendously in their walk with God and life in general.

Our first step was to talk with some of the young women and discuss organizing them to meet once a month or so for some classes and or Bible study. Some had already expressed interest and others were very interested.

Next we created a survey asking them what they would be interested in. We handed it out with a cover letter explaining what our hope was. We also mailed it to women outside our church we thought might be interested. After receiving them back, we met and designed the first meeting and set the date. One of the main goals was to be sure that this looked like what they wanted and not what we thought it should be. We had them prioritize the classes they had selected, such as budgeting, how to raise your children to know God, how to choose the right guy, and various other topics. The classes are being taught by any of the five women who are sponsoring this, or other women from our church or a social service organization called Love Inc. We work in teams of two and provide spiritual focus and refreshment. At this time they are meeting two Mondays a month; the first one is a class and the second is for discussion about the class and fellowship time. We agreed every meeting had to have child care and because we had no budget yet for this, one of our team members would volunteer child care.

## **S.I.S.<sup>21</sup>**

**(Sisters in Support, Sisters in Spirituality, Sisters in Service)**

***A mentoring program to disciple women in the mission of Jesus Christ.***

We have so many women of strong faith and vast experience living for and with others to bring about abundant life, and we need a new way for our women of faith to pass on their strong faith and their passion for mission.

One of the purposes of CWF is to provide opportunities for women to grow in their faith. S.I.S. is a year-long program that will pair up women who are active in CWF with women who are not active in CWF, either attending church or not. This can be done in group activities, but can also be done individually.

Each pairing would be initiated by the active CWF woman, continue for one year, and include:

- **Time Spent Together at Church**

- seek the woman who is not active in CWF out at church
- sit with her during worship (even if you must sit in a different place)
- visit with her during coffee hour

- **Time Spent Together Monthly Outside of Church**

- lunch after worship or anytime
- breakfast before church
- home visit

- **Support Activities**

- phone just to see how she's doing at least once a month
- Birthday card (and any other celebration)
- pray for her daily and sometimes let her know you have prayed for her

- **Share Life as Women in Christian Fellowship**

- share important parts of your own spiritual journey with her, and any tools that have been helpful to you such as:

Scriptures

Journal writing

Stories

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<sup>21</sup>Submitted by Emily Guentert, retired staff, Upper Midwest Region.

— Spiritual places where you felt God's Spirit

Books

Devotions

Faith Experiences

- Share a CWF event you participate in if you know she can't come.

## Nurturing the Girl Child Financial Workshop<sup>22</sup>

**OBJECTIVE:** To plan a workshop for junior high and high school girls to learn about personal finances.

### Schedule

8:30 a.m.	Registration and Refreshments
9:00 a.m.	Keynote Speaker, Jennifer Miceli
9:25 a.m.	Dismiss to First Session
9:30 a.m.–9:50 a.m.	Session – Tell your Money to Go to Work
9:55 a.m.–10:15 a.m.	Session – Check it out – Amounts Count
10:20 a.m.–10:40 a.m.	Session – Plastic Money – a Revolving Door
10:45 a.m.–11:05 a.m.	Session – White Knight Myth
11:10 a.m.–11:30 a.m.	Session – How to Sell Yourself
11:35 a.m.–11:55 a.m.	Session – Budget or Bust
12:00 p.m.–12:20 p.m.	Session – You May Not Know Your Uncle Sam, But He Knows You!
12:20 p.m.	Book Sales--Fun Facts
12:40 p.m.	Lunch and closing talk on stewardship

1. During the event we will have ways for them to use some of the skills they are learning. They will win prizes.
2. A packet for each registrants includes:
  - a. Schedule

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<sup>22</sup>Example is from First Christian Church Torrance, California.

- b. One-page description of each session
  - c. Worksheet or outline for each session
  - d. Name tag
  - e. List of books for sale
  - f. Free stuff
3. Contact financial institutions for give-away items
  4. Schedule one adult workshop during each session time

## **Description of Sessions and Outlines**

### *Tell your money to go to work*

In this session you will learn about savings, including simple vs. compound interest and savings accounts. You will also learn different methods of investing your money, such as CDs, U.S. Savings Bonds, stocks, bonds, and mutual funds.

### **Tell Your Money to Go to Work Tips on Saving and Investing**

1. Your Savings Account
  - a. Simple interest vs. compound interest
  - b. Interest (ACTIVITY)
  - c. Yield
  - d. Savings account (ACTIVITY)
    - Deposit slips
    - Personal savings account record/reconciliation
2. How to Make Money with Money
  - a. Where has the money gone? (ACTIVITY)
  - b. Save regularly and watch your savings grow
  - c. CDs – Certificates of Deposit
  - d. U.S. Savings Bonds
  - e. Stocks, bonds, mutual funds
3. Handouts

## *Check it Out — Amounts count*

Learn in this session how to open a checking account, write checks and reconcile statements.

### CHECKING ACCOUNTS

#### 1. Account Shopping

- a. Check around before opening an account
  - i. Minimum balance
  - ii. Service charges
  - iii. ATM card

#### 2. Keeping Records

- a. How to write a check
- b. Check register
  - i. Recording checks
  - ii. Deposits
  - iii. ATM deductions

#### 3. Balancing Act

- a. Reconciling statement
  - i. Compare checks and deposits
  - ii. Surprise bank charges
  - iii. Missing transactions

#### 4. Check Advantages

- a. Safety
- b. Convenience
- c. Record of spending

### **Plastic Money—A Revolving Door**

Understanding credit cards helps you make responsible decisions when using them. This will help you develop a good personal credit history. We'll explore the types of credit cards, how to use them responsibly, and prevent them from becoming a long-term burden.

1. Types of Cards
  - a. ATM
  - b. Debit
  - c. Credit
2. Why Would I Want a Credit/Debit Card?
  - a. Emergencies
  - b. Earn rewards and rebates
  - c. Establish a credit history
3. Decision Making
  - a. Need or want
  - b. Budgeting
  - c. Control impulses
4. Reading Your Statement

### ***White Knight Myth***

Learn the importance of taking care of yourself now, and preparing for your future. How many of you believe you don't have to worry about your financial life because at some point you will have a husband there to take care of you? IF YOU BELIEVE THIS, YOU ARE A VICTIM OF THE WHITE KNIGHT SYNDROME.

1. What is the White Knight Syndrome?
2. What happens if you have a White Knight and he rides off?
3. Importance of knowing what is going on in your financial life and how to take care of your finances if you ever needed to.
4. Importance of having an education.

Here are some other myths and syndromes to be aware of

1. The Myth of the Big Bundle — you need a lot of money in order to invest productively.
2. The Credit Card Myth — you need to pay off your credit cards before you can invest.
3. The Tax Myth — your taxes will be lower when you stop working.
4. The Femininity Myth — competent investing isn't very feminine; it draws on qualities and skills that don't come naturally to women.

## ***How to Sell Yourself: Resumes and Job Interviews***

Learn how to write a resume, and how to fill out a job application. Also, you will learn the importance of your appearance, and how to conduct yourself in an interview.

### **Essentials of a Resume**

Name

Address

Telephone Number

Job Objectives or Position Desired

Employment Dates

Job Titles

Company Names

Responsibilities

Endorsements

Education

Professional Training

A resume is like baking a cake. If you have the main ingredients, how you mix and measure is what makes it unique to you. Have fun doing it, keep it simple, and make it mirror you.

### ***Applications***

#### **Essentials of an Application**

Have in your possession the following:

1. Personal reference: name and phone number of someone you know well and trust.
2. Professional reference: Pastor, teacher, Sunday school teacher, etc.
3. Drivers' license or school identification card
4. Social Security card

Job applications should be filled out completely, leaving no question unanswered.

## Budget or Bust

This session will help you discover how much you value money and how to evaluate what you do with it. We will show you how to set up and maintain a budget, keep track of all your earning, saving, giving, and spending...and how to have fun doing it!

1. What Is Considered an Income?
  - a. Allowance or lunch money
  - b. Gifts – birthday & Christmas
  - c. Work – a list of jobs
2. Getting a Handle on Your Money: Working out the percentages of your earnings to fit the following accounts, using labeled envelopes and index cards.
  - a. Necessities – lunch, bus fare, etc.
  - b. Savings – junior savings account
  - c. Giving – pledge (promise) card
  - d. Spending – wise choices
3. Where Does My Money Go?
  - a. Creating a monthly chart to record your expenses and earnings.
  - b. Example: Earning record for the month of

Date	Income Source	Amount
4/1/00	Babysitting for Jensions	\$10.00

4. Finding a Budget That Works for You.
5. Setting Goals

## **You May Not Know Your Uncle Sam, but He Knows You!**

Learn about income, paychecks, deductions, and making a major purchase. What withholdings are pre-tax or after tax? How much is withheld from your paychecks for Social Security/Medicare/disability Insurance? How well prepared will you be?

Here are some questions to consider before making the purchase of a car, for example:

1. What is the difference between your gross and net income?
2. What is negotiating power?
3. What should you consider when purchasing a car?
  - a. your short and long term needs
  - b. what you can afford
  - c. what size car (two-door/four- door)
  - d. all of the above
  - e. none of the above

## **Diamonds in the Ruff**

Precious stones made smooth  
*(Ezekiel 28:13, Luke 21:5)*

“**Diamonds in the Ruff**” is a mentoring program founded in June 2003 by Sisters Annette Miller, Tiffany Gossett, and Courtney Stanton, collectively known as “WIP” (Women In Prayer). WIP are members of the East 105th Street Christian Church (Disciples of Christ) and our pastor is Elder Phillip Bereal. With the approval of our pastor and the support of our congregation, WIP was able to start and complete a successful year of Diamonds in the Ruff and is approaching the end of its second year.

“WIP” has increased in membership since the founding of Diamonds in the Ruff. Sisters Leisa Pugh, Karen Williams, Tenia Penn and Shonda Robinson are women who have come aboard and accepted the call to mentor. These women have donated their time and gifts to ensure the success of Diamonds in the Ruff through the necessary planning, cooking, and meeting required for this program.

Diamonds in the Ruff can be tailored to fit the needs of every congregation. The one component that congregations must have is a team of willing servants who will work

together and make themselves available to encourage, uplift, and train young girls to become virtuous women of God.

### **Program Design**

**Mission:** To empower young girls with self-confidence, self-awareness, and a love for God through fellowship and mentorship.

### **Target participants:**

Diamonds (girls): ages ten to seventeen

Mentors (women): Seasoned, faithful members of the congregation

**Program Duration:** Six months, three phases

**Phase I:** Application process, interviews (potential mentors, diamonds, parents), and fellowships

**Phase II:** Diamond and mentor pairing, diamond and mentor fellowships, WIP-sponsored workshops

**Phase III:** Assessment; banquet, essays, certificate

The first year of Diamonds in the Ruff resulted in parade exposure, a change in girls' attire at church, and increased worship participation, and relationships have formed between the younger sisters and seasoned sisters of faith, bridging the gap.

Personal testimonies have been that some young ladies who didn't have any friends at church or at school have become more confident through the program and have successfully made friendships in both arenas. Some young ladies realized that their attitudes must change in order to work in a group and maintain a peaceful atmosphere. Yet others have been blessed with a new family.

Mentors realized that they cannot always have things their way, and when working with an active young person they must maintain consistency and persistence along with compromise. Last, when the young men of our church saw how the young ladies were becoming active and getting exposure, they began to cry out for attention from the men of the church, bringing them into accountability. Thus, in January 2004, Men of Honor, Cross and the Sword Fraternity was begun. These are just a few of the successes that confirm the need for a "Diamonds in the Ruff" program in every community and congregation. According to Titus 2:3-5, mentoring is scriptural and based on statistics, pregnancy, AIDS/HIV, and suicide are increasing among teenage

girls. Our young ladies need to raise their self-confidence and self-awareness, and deepen their love for God through mentoring and fellowship.