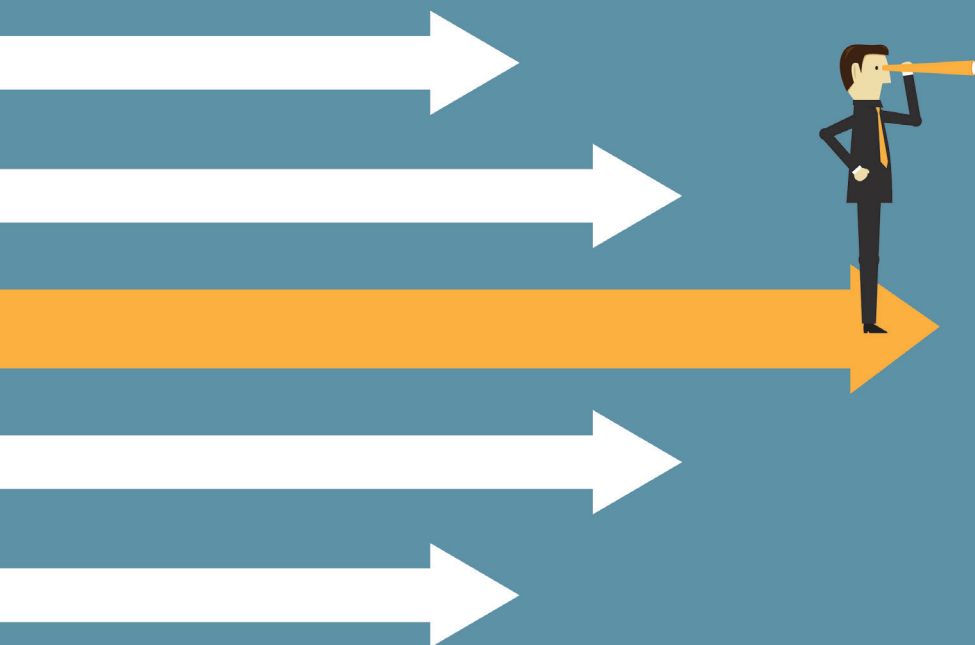


HOW TO SURVIVE THE
COMING ECONOMIC CRISIS:

THE NEW WEALTH FORMULA



DWIGHT K. NELSON

-

APRIL 27
PIONEER MEMORIAL CHURCH
9:00 & 11:45 AM

WELCOME

to Pioneer

Good morning and welcome! We're so happy you have joined us today. Today is the last Sabbath of the current school year. Looking back over the year we just have to say that it's been a good year and we're thankful for the quality education Andrews students have been receiving. The administration, faculty, and staff have done a superior job. Thank you each one.

Looking ahead, none of us can say for certain just what's going to happen. Students, we assure you that those of us who have already graduated will be praying for you. We will pray that God will guide your future life. He will. If you're graduating we may not see you again for a time. Undergrads, we will be very happy to welcome you back when you return. Please stay in contact: you are special to us and we don't want to lose connection with you. And... we wish for you a successful test week!

For everyone here: again, thank you for coming, and may God bless and enrich you in every way.

-John Glass



PIONEER MEMORIAL CHURCH

8655 UNIVERSITY BOULEVARD, BERRIEN SPRINGS, MI 49103

OFFICE HOURS

Monday – Thursday (9 to 5) • Friday (9 to 12)

PHONE – 269.471.3133

FAX – 269.471.6152

LIVE STREAMING

www.pmchurch.org
Sabbath 11:45 AM

ONLINE

www.pmchurch.org
www.newperceptions.tv

RADIO

WAUS – 90.7 FM
Sabbath 11:30 AM



NOMINATING REPORT

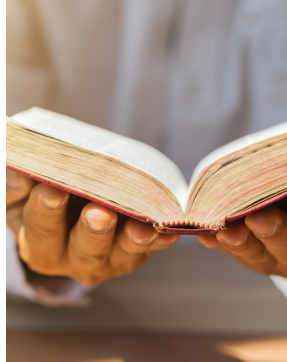
Scan this code to read the
Nominating Committee Report.



**FIND A
SABBATH
SCHOOL**

FIND IT HERE

CONNECT • GROW • SERVE • GO



4

THE FOURTH WATCH BLOG

"The Student Loan Crisis"

8

WE STUDY

"When Alone"

12

PIONEER LIFE

"Thank You!"

6

WE WORSHIP

9:00 AM Service

9

WE WORSHIP 2

11:45 AM Service

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SERVE/VOLUNTEER OPPORTUNITIES

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The Student Loan Crisis

BY DWIGHT K. NELSON

Just in time to conclude our mini-series, "How to Survive the Coming Economic Crisis," comes a headline warning of the mounting student loan crisis. (Spoiler alert—before you despair, practical counsel for managing those educational debts follows below.)

According to NBC News, the total student loan debt in this country now stands at \$1.47 trillion (more than credit card and auto debt), with one in 5 Americans carrying student loan debt. Notice though a new shift in demographics: "Most Americans with student debt are young. But adults 60 and older – who either struggled to pay off their own loans or took on debt for their children or grandchildren – are the fastest-growing age cohort among student loan borrowers. The number of Americans over the age of 60 with student loan debt has more than doubled in the last decade" (www.nbcnews.com/news/us-news/student-loan-statistics-2019-n997836).

How big are the loans?

- The average monthly payments on student loans range from \$200 to \$300 (according to the Federal Reserve).
- More than 75% of borrowers owe less than \$50,000.
- "The national default rate, a U.S. Department of Education

measurement of the number of borrowers who start repayment, then default in the next two to three years, was 10.8 percent among those who started repayment in 2015, the most recent data available" (ibid).

So is defaulting on a student loan the answer? Hardly. Penalties for defaulting are steep and include garnished wages and tax refunds taken. But there's "good" news. "For borrowers who can't afford to make their regular payment, the government offers payment plans that are tied to their household income" (ibid). Unfortunately fewer than 20 percent of borrowers participate in these plans.

To paraphrase Paul, "Who will deliver me from this body of [debt]?" (Romans 7:24). But do not despair!

Instead, check out the practical strategies NerdWallet offers for paying off student loans, including their student loan payoff calculator (www.nerdwallet.com/article/loans/student-loans/pay-off-student-loans-fast). Good Financial Cents promises help: "Here are 9 of the best strategies from recent grads you can use to pay off your student debts sooner and move on with your life!" (www.goodfinancialcents.com/pay-off-student-loans-faster). Help is out there—you don't have to drag this





ball and chain forever—so seek help now.

But the most significant financial principle of all isn't listed in most website debt solutions. Jesus offers this divine counsel: **"But seek first His kingdom and His righteousness, and all these things will be given to you as well"** (Matthew 6:33).

Who more than God desires our financial peace? Then surely the One "who's got the whole world in His hands" already has a solution in mind to take care of you, too . . . if you'll seek Him *first*. "Make Me the C-suite leader (CEO and CFO) of your life, and let Me open for you 'the floodgates of heaven' (Malachi

3:10)!" What an offer! Cheerfully make Him your *first financial priority*, "and all these things will be given to you as well."

A century and a half ago John D. Rockefeller, the oil tycoon, and philanthropist remarked: "I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 a week." The best time to begin making God *first* in your life is not when your debts are paid, when your finances are strong, when your needs have been met—the best time to make God *first* is right now! ■

➤ THE FOURTH WATCH BLOGS ARE FOUND ONLINE
AT WWW.PMCHURCH.ORG/BLOG

WE WORSHIP

CONNECT • GROW • SERVE • GO

Opening Voluntary

Vater Unser im Himmelreich (Our Father in Heaven)
Johann Sebastian Bach / Marcel Dupré

Introit

Baba Yetu (Our Father in Heaven) • Andre van der Merwe

Call to Worship

John Glass

O give thanks to the Lord for he is good;

God, our God, has blessed us.

Let us thank the Lord for a steadfast love, for his wonderful works to all people;

Let us praise the name of the Lord forever!

Doxology

Praise God, From Whom All Blessings Flow • 2

Invocation

Dwight K. Nelson

Hymn of Praise

To God Be the Glory • 341

Congregational Prayer

John Glass
Spirit of the Living God • 672

Worship in Music

I'll Be on My Way • Shawn Kirchner

Baby Dedications

Bria Ann Meulemans presented by Paul and Shelli Meulemans
with Pastor José Bourget

Worship Survey and Thank You

Children's Story

Our Father in Heaven: A Passacaglia • Kenneth Logan

Scripture

Anna Rorabeck and Ray Stephenson • Psalm 112: 1, 4-7 NIV

Praise the Lord. Blessed are those who fear the Lord, who find great delight in his commands.

Even in darkness light dawns for the upright, for those who are gracious and compassionate and righteous.

Good will come to those who are generous and lend freely, who conduct their affairs with justice.

They will have no fear of bad news; their hearts are steadfast, trusting in the Lord.

Hymn of Preparation*Seek Ye First the Kingdom • st. 1 & 2 of 224***Homily**

"How to Survive the Coming Economic Crisis:
The New Wealth Formula"
Dwight K. Nelson

Connect Card, Tithes & Offerings

Michigan Advance Partners

Hymn of Leaving*God Will Take Care of You • 99***Litany of Leaving: The Exit**

Bryan and Becky von Dorpowski

Prayer of Leaving: "The Lord's Prayer"**Closing Voluntary***Our Father in Heaven • Felix Mendelssohn*

PRESIDING PASTOR: Rodlie Ortiz; ORGANIST: Kenneth Logan
WORSHIP IN MUSIC: Andrews University Singers; Stephen Zork, director
Joshua Goines, baritone; Gabriel Palacios, piano
INTROIT: Mujuni Menani, tenor

MUSIC ALIVE

"OUR FATHER IN HEAVEN"

Padre nuestro que estás en los cielos...
Vater unser im Himmelreich...Baba
Yetu uliye mbinguni... Our Father in
heaven...In any language, the beginning
of Jesus' model prayer is memorable.
Opening and closing organ music uses
the German melody VATER UNSER IM HIM-
MELREICH. A rendering in Swahili, "Baba
Yetu", is in a vibrant choral piece at the
beginning of services today. Today's chil-
dren's offertory has variations on a theme

which sounds plainly at the beginning.
Each of the eleven variations is meant
to express, in the prayer's sequence, a
thought from Jesus' "Our Father" prayer
(Matt. 6:9-13). For examples, var. 3, "Thy
will be done", is a round with the leading
melody followed in close musical imi-
tation; var. 6 rises up in contrast to sinister
evil below; var. 10 celebrates waves of
bright glory before the "Amen" of var. 11. ■

WE STUDY

CONNECT • GROW • SERVE • GO

| | |
|------------------------|---|
| Song Service | Benie Dushime |
| Opening Song | <i>Rescue the Perishing</i> • 367 |
| Welcome | Sabeulah Bates |
| Scripture | Matthew 4:36 • Khonnah Weithers |
| Opening Prayer | Shawna Henry |
| Special Feature | AU Department of Nursing: Senior Class Mission Trip to Belize Perna Wilson-Pauliah |
| Offering | |
| Lesson Study | "When Alone" |
| Theme Song | <i>Make Me a Blessing</i> |

Make me a blessing; make me a blessing.
Out of my life may Jesus shine.
Make me a blessing; O Savior, I pray.
Make me a blessing; to someone today.

"Make Me a Blessing," Ira Bishop Wilson
©1924, Renewed 1952 Word Music, LLC; Used by Permission. CCLI License #392652

| | |
|--------------------|---------------|
| Benediction | Benie Dushime |
|--------------------|---------------|

ORGANIST: Kenneth Logan

WE WORSHIP 2

CONNECT • GROW • SERVE • GO

Praise the Lord. Blessed are those who fear the Lord, who find great delight in his commands. Even in darkness light dawns for the upright, for those who are gracious and compassionate and righteous.

Good will come to those who are generous and lend freely, who conduct their affairs with justice. They will have no fear of bad news; their hearts are steadfast, trusting in the Lord.

—Psalm 112: 1, 4-7 NIV

We Begin

Vater Unser im Himmelreich (Our Father in Heaven)

Johann Sebastian Bach / Marcel Dupré

Baba Yetu (Our Father in Heaven)

Andre van der Merwe

Praise

To God Be the Glory • 341

How Great Is Our God

He Reigns Forever

Oh, Draw Me Lord

Lord, Have Mercy

Prayer

John Glass

Worship Survey and Thank You

José Bourget

Children's Story

Our Father in Heaven: A Passacaglia

Kenneth Logan

Worship in Music

I'll Be on My Way

Shawn Kirchner

Sermon

"How to Survive the Coming Economic Crisis: The New Wealth Formula"

Dwight K. Nelson

Connect Card, Tithes & Offerings

Hymn of Leaving

God Will Take Care of You

99

Litany of Leaving: The Exit

Bryan and Becky von Dorpowski

Prayer of Leaving: "The Lord's Prayer"

As We Depart

Our Father in Heaven

Felix Mendelssohn

WORSHIP COORDINATOR: José Bourget; ORGAN: Kenneth Logan

PRAISE LEADER: Jamila Sylvester; MUSIC DIRECTOR: Joshua Goines

VOCALS: Bethany Folkenberg, Sinegugu Katenga, Valery Vegara

ACOUSTIC GUITAR: Lorian Guillaume; BASS GUITAR: Jerry Wasmer

CELLO: Gabriel Palacios, Jamison Moore, Rob Folkenberg; ELECTRIC GUITAR: Lucas Aguiar

FRENCH HORN: Matthew Rajarathinam; KEYBOARD: Nate Chung; TRUMPET: Randall Ulangca

VIOLA: Colin Fenwick, Haley Butler, Jesse Gray; VIOLIN: Annie Moretta, Caitlin Jankiewicz,

Danya Wilson, Jade McClellan, Janice Pakkianathan, Simon Brown

WORSHIP IN MUSIC: Andrews University Singers; Stephen Zork, director

Joshua Goines, baritone; Gabriel Palacios, piano; INTROIT: Mujuni Menani, tenor

SUBMIT bulletin announcements by visiting our form online at www.pmcchurch.org/announcements/submit. Requests must be received Monday by 5:00 PM for consideration.

NEXT WEEK'S OFFERING
PMC Operating Expense

SUNSET TODAY • 8:39
SUNSET NEXT FRIDAY • 8:46

PIONEER PULPIT

| 05 • 04 |

ANDREWS UNIVERSITY GRADUATION

Kenneth Denslow
"Homecoming!"

| 05 • 11 |

DWIGHT K. NELSON

"In Exile: Bachelorette for a Day"

FINANCIAL FEATURE

MICHIGAN ADVANCE PARTNERS

The Port Huron Blue Water Church moved to the city of Marysville and a new church facility in 1977. Over the 40 years, the exterior doors have felt the impact of Michigan's ever-changing weather. Seeing that the doors were in need of replacement, the church found a contractor who could replace the doors with new steel doors that would last much longer. MAP was willing to help out the Port Huron Blue Water Church with \$4,000. This is a huge blessing for a small church such as Blue Water, and the members are thrilled to have the old doors replaced. Praise God there are faithful people willing to donate to ministries such as MAP, so that churches keep their facilities properly maintained for the honor and glory of God.

Bria's Birth Story

Bria Ann Meulemans will be dedicated today during our 1st service. To learn more about their family story visit www.wildcoyotefarm.com/baby-red-lentil.

Visitors' Dinner

Join us today after second service in the PMC Commons (downstairs) for a home-cooked vegetarian meal.

As Water and Fire: An Organ Vespers

APRIL 27 • 8:00 PM
PMC SANCTUARY

Organ students of Kenneth Logan present a varied vespers of organ music, with congregational seating on the sanctuary platform.

Summer GROW Groups

Would you like an amazing summer opportunity to grow in your faith and make new friends at the same time? How about leading a GROW group? A GROW group is a small group that's based on interest. Groups consist of 12-15 people and they meet for 10-12 weeks in convenient locations around the area. There are outdoor groups, activity groups, Mom groups, singles groups, Bible study groups—or something else entirely. You choose! In addition, you won't be left on your own. We have a team in place to help coach and support you as you lead.

Complete the PMC Parent Survey now!

We're eager to hear about your family's experience with PMC Sabbath Schools. Whether your kids are 2, 22, or 52, completing this short survey will help us plan for children and family discipleship. Type www.tinyurl.com/pmcparent1 into a browser, and fill in the online form today. Thank you!

Graduation Sabbath School

No separate Sabbath School classes will meet in the sanctuary on graduation Sabbath. A panel, moderated by Dr. Glenn Russell, will discuss the lesson.

Thank You!

Thank you PMC family for your gestures of love, concern and words of comfort. Pastoral visit by Pastor Dwight, Karen, the loving ministry of Pastor John and Theresa, kind ministry of the sisters and brothers in arranging and providing meals are much appreciated. Thank you Claudia Sowler and her colleagues for going the second mile. May God's grace be sufficient for our shared journey to the Kingdom. Gratefully, John David's family and the Ponniah family.

Sidewalk Prophets: These Simple Truths Tour

APRIL 28 • 7:00 PM

HOWARD PERFORMING ARTS CENTER

Ten years ago Sidewalk Prophets released their first album "These Simple Truths." The songs from that album have impacted their ministry and their lives resulting in their ability to travel the world, meet amazing people, and hear powerful stories. They have been able to see Christ at work in so many ways. Help us spread the word! It is going to be an incredible experience!

First Reading

Ryan Keough as Associate Head Deacon
William and Diane Helbley as Family Life Co-Directors

Graduation Information

Overflow seating for both the graduate baccalaureate service at 9:00 AM and the undergraduate baccalaureate service at 11:45 AM is provided in PMC Youth Chapel.

Commencement Services: Please remember that tickets are required for seating at the Andrews University commencement services tomorrow, Sunday, May 5. For guests without tickets, there will be overflow seating provided for all three services in PMC Youth Chapel.

Graduation Livestream and Videos: Select graduation services can be viewed livestream at www.andrews.edu/livestream. Archived videos of graduation can be found at www.andrews.edu/graduation/videos/.

Signs of the Times

The annual Signs of the Times campaign has begun and continues through the month of May. Signs of the Times was first published in June, 1874, and celebrates its 145th birthday this June. Signs of the Times is a monthly magazine that encourages readers to lead joyful Christian lives as they await the soon return of Jesus. For more information about Signs of the Times, visit www.signstimes.com.



We want to say a special thank-you to the worship and media teams that have blessed us with their talents this year. If you'd like to join the team next year, email—mediateam@pmchurch.org.

Abel Morrobel
Adriana Perera
Alex Angellakis
Alistair Clarke
Alysia Mongkau
Amaris Benardo
Anderson Deshommes
Andrew Barcenas
Annie Moretta
Anthony Wagener-Smith
Anush Hakabyan
Ashon Sylvester
Atniel Quetz
Ben Dronen
Bernadette Flores
Bethany Folkenberg

Bishal Shrestha
Brendon Griffin
Brent Laporre
Brenton Offenback
Brittany Doyle
Caitlin Jankiewicz
Carlton Nyack
Cassandra Kern
Cassie Kim
Chad Angasan
Charis Granville
Chelcie Coleman
Chris Wilson
Christian Gutierrez
Christian Ledesma
Christina Goosey

Cody Edwards
Colin Fenwick
Cory Edwards
Dan Agnetta
Daniel Rojas
Danya Wilson
David Dunham
David Logan
David Ortiz
Devin Zimmerman
Edy Gomez
Frances Jennette
Gabriel Palacios
Gabiella Trevisan
Gaddiel Zelaya Martínez
Gelline Balmes

Gemechis Jafe
 Gerald-Anthony Soares
 Giovanni Trevisan
 Grant Drew
 Grant Sajdak
 Greg Simpson
 Gregg Nicholas
 Haley Butler
 Ingrid Radulescu
 Ivana Ticar
 Jacob Knowlton
 Jade McClellan
 Jake Knowlton
 James-Andrew Hearn
 Jamila Sylvester
 Jamison Moore
 Janice Pakkianathan
 Janna Quetz
 Jason Judson
 Jerry Wasmer
 Jesse Gray
 Jessica Ramirez
 Jessica Yoong
 Joel Kitchen
 Johnathan Dixon
 Johnathan Grose
 Jonathan Constantine
 Jonathan Kwok
 Jonathan Logan
 Joseph Amaya
 Joseph Capeles
 Joseph Li
 Joseph Martin
 Josh Knowlton
 Joshua Goines
 Josue Nico
 Jude Senatus
 Junie Saint-Claire
 Juwel Howard

Kathe Burghardt
 Kelli Miller
 Kenric Rimoni
 Kevin Lembono
 Larissa Warner
 Lester Pitogo
 Linda Sanchez
 Lisa Johnston
 Liz Schuen
 Lorian Guillaume
 Lucas Aguiar
 Malachi Regis
 Marielle Kahler
 Matthew Rajarathinam
 Matthew Siahaan
 Megan Mocca
 Michael Bryson
 Michael de Klerk
 Michael Gibson
 Michelle Odinma
 Mujuni Menani
 Nate Chung
 Nathan Blosser
 Nathan Chamberlain
 Nathan Horvath
 Nathan Mangena
 Nicholas Radivojevic
 Nick Navarro
 Nigel Maxwell
 Noah Allyn
 Noah Rupert
 Opeyemi Adesina
 Pétala Pieper
 Peyton Ware
 Philip Roberts
 Rachel Rajarathinam
 Randall Ulangca
 Randy Folkenberg
 Rebecca Puii Fanai

Rebekah Eley
 Ricky Burdick
 Robert Folkenberg
 Robert Steele
 Rodney Balmes
 Ryan Jarvis
 Sam Ryoo
 Sandra Fermin
 Sandra Stebenne
 Sarah Cadet
 Sarah Stelfox
 Seth Bussey
 Shadrach Agol
 Shekinah Mbwapmo
 Sheldon Lee
 Shemaiah Telemaque
 Sherrie Davis
 Simon Brown
 Simon Ok
 Sinegugu Katenga
 Sofia Hanapin
 Stephen Farr
 Stephen Zork
 Thomas Rasmussen
 Tiffany Steinweg
 Trevor Furst
 Tyson Kahler
 Valery Vegara
 Victoria Rios
 Vivian Raimundo
 William DosReis
 William Yoong
 Zedekiah Diaz
 Zion Kildare

SERVE/VOLUNTEER OPPORTUNITIES



Renovate - Our first volunteer opportunity is helping to disassemble the pews in the sanctuary on May 6 - 7. Additional opportunities are available. Email <renovate@pmchurch.org>.

Soup for Students - Finals week is coming and we are hosting Soup for Students again on Tuesday, April 30. We need at least 30 people to commit to bringing a pot of soup. You may also donate cookies and bread. Volunteers during and after the event are needed too. Please register online at pmchurch.org/soupforstudents or call 269.471.6565 by Monday, April 29.

Children's Sabbath Schools - As a university church, we disciple AU students helping in every Sabbath School. May through August, and December, we need substitute teachers and pianists. Experience God through the eyes of a child by making a Sabbath School small group part of your summer adventure this year. Sign up today: tinyurl.com/IcanHelpPMC

Traffic Team - Volunteers are needed to commit to one Sabbath a month to help with the flow of traffic during services, especially over the summer due to renovations. If interested or for more information, call, text, or

email Derrill at 732.379.1300 or legoh@andrews.edu.

Welcome Team - We are "renovating" our frontline ministry to welcome guests and members. Whether you can serve once a month, a quarter at a time, or in a leadership role you are welcome to come on board! Communicate your interest to Pastor José (jose.bourget@pmchurch.org).

Bible Work Coordinator - Do you have some experience giving Bible studies? Do you feel like God is looking for you to take the next step in your journey with evangelism? We're looking for someone to help coordinate Bible study interests. If you're open to hearing more, please contact Pastor Rodlie Ortiz (ortiz@pmchurch.org).

Grow Group Leaders - To register to lead a group go to pmchurch.org/grow and click "Lead a Summer Group." Or for more information feel free to contact Pastor Rodlie Ortiz <ortiz@pmchurch.org> or Brianna Martin <brianna.martin@pmchurch.org>. Leader registrations will remain open until May 3rd at noon (see pg 13).

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| MINISTERS |

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Music

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logan@pmchurch.org

THE EXIT—A LITANY OF LEAVING

Pastor: And so we undertake what the ancients once did—we now leave our beloved sanctuary for a season “in exile”—and we seek the blessing of God.

People: Has He not promised us? “Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God is with you wherever you go.” (Joshua 1:9)

Pastor: We leave this sacred space to that place graciously granted to us for a season “in exile”—and we seek the blessing of God.

People: Has He not also promised us? “Never will I leave you; never will I forsake you.” (Hebrews 13:5)

Pastor: But though we leave, we will not forget these pews, tired and worn, that faithfully welcomed us every Sabbath for sixty years in this House of Prayer for All People—

People: Wooden silent witnesses to our joys over infants and weddings, students and graduations—

Pastor: Wooden silent witnesses to our griefs over deaths unforgotten and absences yet unfilled.

People: They will renovate this sacred space, but they cannot remove our sacred memories.

Pastor: And so we seek the blessing of God today in this act of leaving that will lead soon, we pray, to the act of returning—the leaving and returning of the gospel promise.

People: We now leave, but promise to return—even as Christ once left, and promises to return—the leaving and returning of the gospel.

Pastor: Thus though we now leave, we remember His promise, “They shall come home with shouts of joy.” (Psalm 126:6)

People: And by God’s grace, we shall.

Pastor: And through God’s blessing, we will.

People: Amen.

Pastor: And Amen.