

PASTOR: Rev. Dr. Charles E. Colson

PASTOR EMERITUS: Rev. J. Earl Naegele

ORGANIST/DIRECTOR OF MUSIC: Eleanor Focht, SPC

WORSHIP ASSISTANT: Christy Smits

CLOSER: John Gill

DEACON GREETER: Carolyn Baittinger

SOUND TECH: Ron Gingrich

FLOWER DEACON: Carolyn Baittinger

CHILDCARE: Courtney Kennedy

USHER/GREETER CAPTAIN: Sally Eck

USHERS: Jim Barbour, Wendy Large, Betty Winters, Barbara Anderson

ALTAR FLOWERS: Betty Winters, in loving memory of Art.

Nancy & Pat O'Leary, in honor of the Green's wedding anniversary.

SECRETARY: Lynda Scheirer

CUSTODIAN: Sally Heimbach

ELDERS:

Class of 2008—John Gill, Alicia Orbin, Sue Vitale, Mike Yen

Class of 2009—John Baittinger, Lyda Byers, Ann Lowell, Sam Wilber

Class of 2010—Dorothy Nicholas, Virgil Palmer, Alicia Shussett

DEACONS:

Class of 2008—Jack Decker, Terry Eck, Andy Ingram, Diane Millick

Class of 2009—Carolyn Baittinger, Sally Heimbach, John Stewart, Chuck Waters

Class of 2010—Peter Ferguson, Marie Heffner, Debbie Lillegard, Melanie Shimer

FAITH ON THE ROAD TEAM: Diane Millick, Joanne Rath, Deanna Robinson,
Louise Schaefer, Hallie Stewart, Dave Weber, and Chip Colson

***THE ORDER OF MORNING WORSHIP
TRINITY SUNDAY***

MAY 18, 2008
10:30 AM

PREPARATION FOR WORSHIP

SILENT PRAYER OF PREPARATION

Sovereign Father, allow us to respond to the calling to serve you with the gifts you have granted us. Give us wisdom in our leadership positions to administer with justice, respect, and mercy. Help us to be flexible, tolerant, and open to dialogue and to depend on you in good times and in bad times. In the name of Jesus, our highest model of leadership according to your heart, we pray and thank you. Amen.

(To continue preparation for worship, read the rest of page 140 in the 2008 Mission Yearbook in the pew.)

OUR APPROACH TO GOD

THE WELCOME

THE PRELUDE

"Prelude on 'Holy, Holy, Holy!'"

JOYCE JONES

THE SONG FOR ASSEMBLY

"For Surely I Know the Plans"

G. S. OATEN

For surely I know the plans I have for your, says the Lord,
Plans for your welfare and not for harm, to give you a future with hope.

*THE DOXOLOGY

HYMN #592

*THE CALL TO WORSHIP

God created all that is and declared it good!

BROTHERS, COVENANT WITH US TO HONOR THAT GOODNESS.

Sisters, covenant with us to cherish that goodness.

LET ALL CREATION KNOW THAT IT IS GOOD.

UNISON: LET US BE WITNESSES AND STEWARDS OF THAT GOODNESS.

*THE HYMN

"Holy, Holy, Holy! Lord God Almighty!"

NICAEA #138

THE PRAYER OF PRAISE AND ADORATION

THE LORD'S PRAYER

(Please use "debts & debtors".)

PRESBYTERIAN HYMNAL – PG. 16

THE CALL TO CONFESSION AND SILENT CONFESSION

THE PRAYER OF CONFESSION (in unison)

CREATING GOD, YOU BROUGHT FORTH ALL THINGS IN EQUITY: NIGHT AS BEAUTIFUL AND GLORIOUS AS DAY. YOU CHERISH DRY LAND AS MUCH AS RIVERS AND SEAS. WE, YOUR PEOPLE, BREAK OUR COVENANT WITH CREATION WHEN WE JUDGE "BETTER" AND "WORSE," WHEN WE JUDGE "VALUABLE" AND "WORTHLESS," WHEN WE JUDGE "GREATER" AND "LESSER." FORGIVE OUR NEED TO JUDGE. FORGIVE OUR NEED TO EXALT OURSELVES AT THE EXPENSE OF EVERYTHING ELSE. FORGIVE OUR LACK OF LOVE. REMIND US THAT YOU, YOURSELF, OUR HOLY GOD, CHOOSE TO BE KNOWN IN RELATIONSHIP AND HELP US TO BLOSSOM INTO TRUE RELATIONSHIP WITH ALL THAT YOU HAVE MADE. AMEN.

THE KYRIE ELEISON

HYMN #572

THE ASSURANCE OF PARDON

*THE GLORIA PATRI

HYMN #579

*THE PASSING OF THE PEACE

THE PRAYERS OF THE PEOPLE
JOYS AND CONCERNS
INTERCESSIONS AND PETITIONS

THE WORD OF GOD

SUNDAY SCHOOL ANTHEM

"This Little Light"

Vocal Leader: Chas Shimer

Guitar: Jack Decker, Melanie Shimer

Banjo: Jay Kreider

Electric Bass Guitar: Joel Shimer

A WORD WITH THE CHILDREN

THE OLD TESTAMENT LESSON

GENESIS 12:1-9

OT – Pg. 10 in the gray Bible, Pg. 9 in the blue Bible

1 Now the LORD said to Abram, "Go from your country and your kindred and your father's house to the land that I will show you. 2 I will make of you a great nation, and I will bless you, and make your name great, so that you will be a blessing. 3 I will bless those who bless you, and the one who curses you I will curse; and in you all the families of the earth shall be blessed." 4 So Abram went, as the LORD had told him; and Lot went with him. Abram was seventy-five years old when he departed from Haran. 5 Abram took his wife Sarai and his brother's son Lot, and all the possessions that they had gathered, and the persons whom they had acquired in Haran; and they set forth to go to the land of Canaan. When they had come to the land of Canaan, 6 Abram passed through the land to the place at Shechem, to the oak of Moreh. At that time the Canaanites were in the land. 7 Then the LORD appeared to Abram, and said, "To your offspring I will give this land." So he built there an altar to the LORD, who had appeared to him. 8 From there he moved on to the hill country on the east of Bethel, and pitched his tent, with Bethel on the west and Ai on the east; and there he built an altar to the LORD and invoked the name of the LORD. 9 And Abram journeyed on by stages toward the Negeb.

THE PSALM PSALM 3

OT – Pg. 494 in the gray Bible, Pg. 463 in the blue Bible

(The leader will read the odd verses and the congregation will read the even verses.)

O LORD, how many are my foes! Many are rising against me;

MANY ARE SAYING TO ME, "THERE IS NO HELP FOR YOU IN GOD."

But you, O LORD, are a shield around me, my glory, and the one who lifts up my head.

I CRY ALOUD TO THE LORD, AND HE ANSWERS ME FROM HIS HOLY HILL.

I lie down and sleep; I wake again, for the LORD sustains me.

I AM NOT AFRAID OF TEN THOUSANDS OF PEOPLE WHO HAVE SET THEMSELVES AGAINST ME ALL AROUND.

Rise up, O LORD! Deliver me, O my God! For you strike all my enemies on the cheek; you break the teeth of the wicked.

DELIVERANCE BELONGS TO THE LORD; MAY YOUR BLESSING BE ON YOUR PEOPLE!

THE DESIRE OF THE WICKED COMES TO NOTHING.

*THE HYMN

"I Sing as I Arise Today"

ANCIENT IRISH MELODIES

ATTR. TO S. PATRICK (CA. 389-CA. 461)

I sing as I arise today: I call upon the Trinity;
I now invoke the Father, Son, and Holy Spirit, One in Three
in whom creation now is joined, the vaulted sky, the sun so bright
The shining stars, the sea so deep, the rushing wind, the snow so white.
Christ within me, Christ beside me, Christ before me, Christ to guide me,
Christ in rising, Christ in sleeping, Christ in working, Christ in speaking.

I sing as I arise today; I call upon the Father's might;
The will of God to be my guide, the eye of God to be my sight,
The Word of God to be my speech, the hand of God to be my stay,
The shield of God to be my strength, the path of God to be my way.
Christ in heart of all who love me, Christ in mouth of neighbors near me,
Christ in eye of all who see me, Christ in ear of all who hear me. Amen.

THE NEW TESTAMENT LESSON

2 CORINTHIANS 13:5-14

NT – Pg. 178 in the gray Bible, Pg. 175 in the blue Bible

5 Examine yourselves to see whether you are living in the faith. Test yourselves. Do you not realize that Jesus Christ is in you?-- unless, indeed, you fail to meet the test! 6 I hope you will find out that we have not failed. 7 But we pray to God that you may not do anything wrong-- not that we may appear to have met the test, but that you may do what is right, though we may seem to have failed. 8 For we cannot do anything against the truth, but only for the truth. 9 For we rejoice when we are weak and you are strong. This is what we pray for, that you may become perfect. 10 So I write these things while I am away from you, so that when I come, I may not have to be severe in using the authority that the Lord has given me for building up and not for tearing down. 11 Finally, brothers and sisters, farewell. Put things in order, listen to my appeal, agree with one another, live in peace; and the God of love and peace will be with you. 12 Greet one another with a holy kiss. All the saints greet you. 13 The grace of the Lord Jesus Christ, the love of God, and the communion of the Holy Spirit be with all of you.

THE SERMON

"The World of Three"

REV. DR. CHARLES E. COLSON

OUR RESPONSE TO GOD'S WORD

THE OFFERTORY

"Just a Closer Walk with Thee"

ARR. JAMES "RED" MCLEOD

*THE DEDICATION HYMN

"Join Hearts and Voices"

DUKE STREET

Join hearts and voices as we lift our gratitude for every gift,
And multiply each gift with praise to God who gives us all our days.

*THE AFFIRMATION OF FAITH

THE APOSTLES' CREED

PRESBYTERIAN HYMNAL – PG. 14

*THE PRAYER OF DEDICATION

*THE CLOSING HYMN

"How Can I Keep From Singing?"

Robert Lowry

*My life flows on in endless song, above earth's lamentation.
I catch the sweet, though far off hymn that hails a new creation.*

*No storm can shake my inmost calm while to that Rock I'm clinging.
Since love is Lord of heav'n and earth, how can I keep from singing?*

*Through all the tumult and the strife, I hear that music ringing.
It finds an echo in my soul. How can I keep from singing?*

*No storm can shake my inmost calm while to that Rock I'm clinging.
Since love is Lord of heav'n and earth, how can I keep from singing?*

*What though my joys and comforts die? The Lord my Savior liveth.
What though the darkness gather round? Songs in the night he giveth.*

*No storm can shake my inmost calm while to that Rock I'm clinging.
Since love is Lord of heav'n and earth, how can I keep from singing?*

*The peace of Christ makes fresh my heart, a fountain ever springing!
All things are mine since I am his! How can I keep from singing?*

*No storm can shake my inmost calm while to that Rock I'm clinging.
Since love is Lord of heav'n and earth, how can I keep from singing?*

*THE CHARGE

*THE CHORAL BENEDICTION

"To Thee, Great One in Three"

F. DEGIARDINI

*THE POSTLUDE

"Postlude on 'Come, Thou Almighty King'"

G. YOUNG & D. HUSTAD

*Those who are able are invited to stand.

*****Latecomers may be seated.

Announcements

Birthdays this week:

May 19—Thomas Friess

May 20—Donna Kastner, Wanda Leinweber

May 21—Eric Brewer, Suzanne Seem

***Interesting in joining
Faith Church?***

The next series of Membership Conversations will be held on June 8th and June 22nd. The Conversations will begin after morning worship service, starting with a luncheon at 11:45 am. If you are interested in joining our Faith Family, please speak to Pastor Colson or Alicia Orbin, our Membership Chairperson.

Membership Conversations are hosted by the Membership Committee to give prospective members and long time members an opportunity to talk together about what we look for in a church, what Faith Church offers, what Presbyterians believe, and what commitment to Faith Church entails.

Today is the deadline for
The Faith Flyer!

Parish Life Theatre

Enjoy this family-friendly movie at Faith Church. It will be the final movie of the season. Movies will continue again in the fall on the 3rd Saturday of each month. Come to Fellowship Hall at 4:00 pm and be ready to enjoy some popcorn and good fun with your Faith family.

Show time 4:00 pm

Saturday, May 24—**"Evan Almighty"**

This is it!

Come join us today as we discover what PILP is and how it can help us. Learn more following worship at a luncheon and program led by Catherine Lynch of PILP.

Lost & Found

It's time to clean out the lost & found box. Please claim any of your items by the last day of Sunday School (May 25). After that, the items will be donated, tossed, etc. The lost & found box is in the church office, above the mail boxes. Thanks.

GRASSCAR Drivers Needed

Are you stressed out by driving in the Lehigh Valley? Are you on the verge of displaying road rage? Join *GRASSCAR* and unleash your stress on the countless dandelions in our lawn. It's a safe and fun way to lower your blood pressure while helping FPC look its best!

Sign up to help mow the Faith Church grounds. No experience is necessary.

Training is available. The sign-up sheet is located in Fellowship Hall on the second bulletin board on the left.

Join the remaining 24 weeks of fun!

Amplified Sound in the Sanctuary

The CD music playing in the Sanctuary before and after the Covenant Players' performance, which followed the 50th Anniversary dinner, was amplified by our powerful organ speakers. The electric guitars, used during today's song by the Sunday School classes, are also utilizing the organ speakers for their sound. This is possible by using the Organ Sound System Input Box that was purchased

last year thanks to your generous donations to the "Worship Sound Enhancement" fund. As indicated, this device allows for superior sound quality in the Sanctuary, without the sacrifice of space by bringing in bulky amplifying equipment.

How else can we utilize the Input Box to enhance music in Worship? If you have any ideas, please contact Eleanor Focht or Ann Lowell!

Childcare on Sundays.

Childcare is provided from 9AM to Noon in the Nursery for infants and children up to age 3 during Sunday School time and worship.

Volunteers are needed to assist our paid childcare provider. Young adults are welcome to assist during the 9:15 -10:15 time period. Adult and teen volunteers are needed during worship **time**. For more information see our Nursery Coordinator, Courtney Kennedy; 610.967.3545; (CKENNEDY@CH2M.COM) or sign up on the sign-up sheet on the nursery complex door.

Contributions to help defray the cost of this care are welcome. Please place them in the offering plate and clearly mark them "Nursery Care Provider".

We're on the Web!

Our Faith Presbyterian Church website (<http://www.faithchurchemmaus.org>) is an incredible resource for access to our church news and information—available 24 hours a day. You can check our the bulletins days ahead of Sunday Worship.

You can review past issues of The Faith Flyer. You can read Pastor Colson's sermons. You can learn about our many committees...and so much more!

Questions and/or comments pertaining to our website should be directed to Mark Heimbach at mheimbach@yahoo.com.

FPC Camping Trip August 22-24

Come join 17 of your Faith Church family members on our camping trip, or come for the day! No food shopping required, we're supplying everything needed! See Diane and Jim Millick in the narthex after worship today to sign up and have questions answered. Flyers are available in the rack to the right of the Fellowship Hall doors.

W.O.F. Picnic!

Where: Dorothy Smickley's place

When: Friday, June 6th, 2008

Time: 6:00 PM to ???????

Sign-up sheet in Fellowship Hall.

See you there!

Do you have a question...

...about Faith Presbyterian Church?

...or about the Christian Faith?

Alicia Orbin, of our information task force, will be standing by the communion table immediately following the service and will be glad to speak with you.

***Are you tired of the
Flower Chart announcement?***

If we fill the chart, the announcement goes away! Volunteers are needed for altar flowers on these remaining Sundays for 2008:

2 bouquets on June 29; 1 bouquet each on August 3, September 28, October 5, and November 30. **Please sign up so this announcement can be put to rest!**

The chart is hanging on the bulletin board outside Fellowship Hall. If you have a special date to honor or remember someone, please sign up for one or both vases on that date. The invoice for the flowers will come directly to you from the florist.

Graduates!!

If you or a family member is going to be graduating, we hope you'll get the following information to the church office so that all graduates can be recognized in June. Thanks.

Name:

Graduating from:

Date:

Attending what college?

Major:

Future plans:

Spring Food & Clothing Drive

Through June 1, 2008

The Macungie Food Bank has recently closed. This will mean an even greater need for the Emmaus Food Bank

Note: The Morning Call reported on April 5 that Lehigh Valley food pantries are experiencing a 30% to 40% increase in demand because more families are forced to rely on food banks due to high fuel costs and unemployment.

The **FOOD DRIVE** will benefit the Emmaus Food Bank– As before, we are encouraging everyone to donate as much food as possible. Because of spiking food prices food banks are having a hard time keeping up with the greater demand. You can donate a bag of food or bring **one or two non-perishable food items to church each Sunday**. There will be boxes set up at each of the church's entrances for these items.

The **CLOTHING DRIVE** is sponsored by the Lehigh County Conference of Churches and is taken to St. Luke's Neighborhood Center in Allentown. Please start looking for any spring or summer castoffs that you are willing to donate. The special box for clothing donations will be in its usual spot in Fellowship Hall.

Please see Barbara Newman for further information.

Thank you in advance for your generosity!!

Vacation Bible School

Evenings of June 22-26

Fellowship Hall * 5-8:00 pm

(Note time change)

VBS Needs YOU!

Come join us in ***God's Big Back Yard*** for a week of fun and excitement. Jesus taught us to serve, learn fun new ways to serve Jesus, family, friends and the community. Sessions will include food, fellowship and Bible study. Join us from 5-8:00 pm, June 22-26 to find how much fun it is to serve in ***God's Big Back Yard***.

If you have any questions or you would like to volunteer, please contact Katy Schaefer by email at (kschaef23@gmail.com).

**Check out the bulletin board in the hallway outside Fellowship Hall!
Have you registered?
Use the form on the next page and drop it in the box hanging on the
bulletin board!**

VBS Donations Needed!

As always, the members of Faith Church have responded generously to the request for food and supply donations for VBS. However, a lot of supplies had to be purchased from the program company directly, so we are in need of monetary donations to help offset these costs.

In the narthex, there is a display for VBS donations and there are several \$10 donation slips available. If you are interested in helping with this, simply take a slip from the board, and return it with your check for \$10. Donations can be given directly to Katy Schaefer, or put into the collection plate any Sunday morning. Simply write "VBS donation" on the check and envelope.

Thank you so much to all the people who have already helped by donating food and supplies. We hope to make this year another memorable one for everyone at VBS.

Joys & Concerns

Keep these people in your prayers!

Stephanie Lillegard, continued health concerns while serving with the Peace Corps in the Ukraine.

Edna Doe and family, on the death of **Snowy**.

Jonathon Bieler, grandson of **Bob & Ruth Bieler**, on a recent lacrosse injury.

Dodi Perrin, recuperating at home.

Peggy Barabas, undergoing treatment for leukemia.

Emma Takacs, Ann Greenwood's granddaughter, recuperating at home.

In MILITARY SERVICE

Keep these people in your prayers!

Mike Goodhart, grandson of **Harry & Betty Dennis**

Daniel Bartos, friend of the Bannister family.

Doug Durn, son of **Bob & Brynn Durn**.

Bradley Ellison, great nephew of **Flo Bannister**, serving in the Marines.

Daniel Merritt, son of **Hobart Merritt, Jr.** and grandson of the late **Irene Merritt**.

Doland J. Miller, son-in-law of **George J. Smits**, deployed to the Gulf seas/Iraq area.

Charles VanHeest, grandson of **Dave & Kay Weber**, serving in Iraq.

Lucas Whittington, grandnephew of **Cliff & Donna Lucas**.

Lehigh Presbytery Churches

Please remember to pray for your brothers and sisters of the Lehigh Presbytery.

East Stroudsburg Presbyterian Church—East Stroudsburg, PA

First Presbyterian Church—Easton, PA

Please let the office know of any additions or deletions.

Carolyn Baittinger

Deacon of the Month——Care Group # 8

Bunny Ashcraft

Bob Bieler

Ruth Bieler

Betty Dennis

Harry Dennis

Dan Hemberger

Kate Hemberger

Kathy Hemberger

Larry Hemberger

Corey Hill

Donna Hill

Tyler Hill

Clara Kennedy

Courtney Kennedy

Max Kennedy

Sadie Kennedy

Sam Kennedy

Joe Kramer

Melanie Kramer

Ruth MacHose

Bill MacHose

Christian Piper

Don Piper

Katrina Piper

Jan Vitale

Matt Vitale

Bob Vitale
Sue Vitale
Nanci Werling

Two Weeks of Faith

Room Numbers, indicating where meetings will be held (when known), are shown in parenthesis following the listing.

This Week

Sunday, May 18

Flyer Deadline

9:15 am—Sunday School

10:30 am—Worship Service—Sunday School members singing during worship

11:30 am—PC (USA) Investment & Loan Program and luncheon (FH)

Monday, May 19

2:30 pm—Staff Meeting (4)

7:30 pm—Mission (P)

Tuesday, May 20

7:15 pm—Deacons (FH)

Wednesday, May 21

9:00 am—Emmaus Garden Club (FH)

Noon—Bible Exploration (7)

7:30 pm—Senior Choir Rehearsal (S)

7:30 pm—Partnership (P)

Thursday, May 22

6:30 am—Pepper (P)

10:00 am—Flyer Crew (FH)

7-10 pm—Narcotics Anonymous (FH)

Friday, May 23

Saturday, May 24

4:00 pm—Parish Life Movie (RH)

“Evan Almighty”

Midnight—Narcotics Anonymous (FH)

Next Week

Sunday, May 25

Deadline for VBS Registration

9:15 am—Sunday School Wrap-up

10:30 am—Worship Service

Monday, May 26

Memorial Day

Church Office Closed

Tuesday, May 27

7:00 pm—Membership

7:00 pm—Quilters (FH)

7:30 pm—Stewardship (P)

Wednesday, May 28

7:30 pm—Senior Choir Rehearsal (S)

Thursday, May 29

6:30 am—Pepper (P)

7-10 pm—Narcotics Anonymous (FH)

7:30 pm—Christians in the Middle East (P)

Friday, May 30

Saturday, May 31

Midnight—Narcotics Anonymous (FH)

Insert

What your investment builds is just as important as what it earns!

Our investments *BUILD CHURCHES. CHANGE LIVES.*

Presbyterian Church (USA) Investment & Loan Program, Inc.

Building Churches, Changing Lives.

Everyday, more Presbyterians are putting a portion of their savings and investments to work building churches. They come from all walks of life and

different financial means. What is common among them is their desire to make a difference in the lives of others.

We call this dedicated group the Presbyterian *Investor Circle*.

HELP US WIDEN THE CIRCLE.

The concept is very simple. Presbyterians have been donating money to support the Church for centuries. What if their investments, money they may not be able to “gift”, could support mission as well?

NOW THEY CAN!

To participate, you purchase Term Notes from the Presbyterian Church (USA) Investment & Loan Program, Inc. The Program loans these funds at low rates to churches for capital projects. The borrowers repay the loans with interest, a portion of which is paid to the investors. The remainder covers the operating cost of the Program plus a small amount of capital for future growth.

MINIMUM INVESTMENT IS ONLY \$500

For most investors, this is not "new" money. They simply move existing funds from savings accounts, certificates of deposit (CDs) and money market accounts into Term Notes from the Presbyterian Investment & Loan Program. Some invest through their IRAs.

It is an investment. *not a gift.* At the end of the term you choose, you may reinvest the money for another term or withdraw the funds.

Your investment will have an immediate impact.

Banks can meet some of the borrowing needs; but, for many churches, a loan from our program may be their only option.

Imagine what would happen if each of us helps these churches get a lower cost loan. Lower costs would mean less of the church's resources would be used to pay interest and more could fund mission and ministry.

New churches will build their first homes.

Space will be reshaped to meet new needs.

Ministries will expand that nurture our youth.

Existing churches can make their structures more welcoming to visitors and the community around them.

Improvements in accessibility allow all members to freely participate in the life of the church.

The interest you earn and maturities of our Term Notes are similar to certificates of deposit (CDs). The Presbyterian Investment & Loan Program is a religious,

nonprofit organization - not a bank. Therefore, our Term Notes are not insured by the FDIC or SIPC.

How do I get involved?

Request and read our offering circular

Invest wisely. To invest, you must receive in Offering Circular which explains details of our Term Notes and the operations of the Presbyterian Church (USA) Investment & Loan Program, Inc. You may receive an Offering Circular three ways:

Via email, Online or by Mail.

To request an Offering Circular, email Ben Black at bblack@ctr.pcusa.org or call (800) 903-7457, Ext. 5865. You may also download the Offering Circular at www.pcusa.org/pilp Just follow the tabs for "Invest Online".

This is not an offer to sell nor a solicitation to buy Term Notes. The offer is made solely through and by the Offering Circular, which you should read carefully before making an investment decision. The Notes are subject to certain risk factors as described in the Offering Circular. Term Notes are offered only in states where authorized. The Presbyterian Church (U.S.A.) Investment and Loan Program, Inc. is a religious, nonprofit organization; therefore, our Term Notes are not insured by the FDIC, SIPC or any other governmental agency.