

PALM BAY

CHRISTMAS AT BETHESDA

Although our convention no longer operates the *Bethesda Retirement Home* in Palm Bay, Florida, The *Hungarian church* on the property is moving ahead.

Since the Katrina hurricane, Bethesda has been entirely remodeled, and



moving forward. We have visitors from up-north quite often.

During the Christmas weekend pastor Denzel Alexander's family, fifteen in all, came down from Minnesota, Wisconsin, Illinois and Pennsylvania and at-

tended the service. Some of them are Music Directors, Choir Directors, and musicians so they gave a mini concert of solo, quartet, and group singing which was much enjoyed by the church members and residents of the home.

Pastor Alexander has been with the church eight years, and although the board no longer has their winter meeting here we sincerely invite all to come and

enjoy some time in Sunny Florida during the cold winters up North.

In Christian Love
Pastor Denzel Alexander
 & Bethesda Baptist Church

ROMANIA RELIGION LAW 'institutionalized discrimination'

Romania now has the most restrictive religious registration system in Europe, according to a religious watchdog group in Washington, D.C. The Institute on Religion and Public Policy has called on the European Union to investigate. Despite the fact the country's constitution guarantees freedom of religion, the new system requires minority groups to meet certain standards -- like membership amounting to at least 0.1 percent of the country's population -- in order to be recognized by the government.

"In light of the population of the country, a group must consist of approximately 23,000 members in order to be eligible for registration," IRPP President Joseph Grieboski told Agape Press. "These types of preferential statuses and membership requirements make it very, very difficult for smaller religious communities to be able to register within Romania."

The Romanian government should not enjoy benefits of membership in the European Union while flouting basic human rights standards established by the EU, Grieboski said. The 2005 International Religious Freedom Report released by the U.S. State Department noted minority religious groups in Romania complained about lengthy delays in obtaining construction permits and local authorities preventing activities for which groups had been issued permits.

Baptist Press (SBC)

A Budget That Could Change Your Life

Every year financial advisors encourage Americans to put their family budget at the top of their New Year's resolutions — there's a reason. As I travel America presenting the *No Debt No Sweat! Christian Money Management Seminar* at churches, colleges and other venues, I've become convinced that the primary reason most families get into financial trouble is because they haven't made adequate plans not to. Relatively few families crash and burn financially because of a medical catastrophe, or a bad business investment, or because they are swindled. In truth, the vast majority of Americans who are in acute financial pain are there because of poor planning and virtually no record keeping. I suspect that less than 10% of all households in this country work from a planned, written, monthly budget. And, without such a document — your family finances are a disaster looking for a place to happen.

No one would start building a home without a blueprint. Would you leave on a

long road trip to a new destination without a map, or at least some directions? Why, I'll bet even Martha Stewart wouldn't try a new casserole without a written recipe to work from. Yet every month, all over the country, people get their paychecks and spend them with no written plan. They pop their checks into the bank, and start paying bills — with no written spending plan. Then when the money runs out before the month does, they're back in the same old downward spiral of stalling bill collectors and living on credit cards.

Maybe it's time for us to rethink the "B" word — budgeting. Yeah, I know. No one likes to budget. We associate it with pain and austerity. Budgeting means scrimping — having to say "No" to all the things we want to do. Budgeting, dieting, root canals — they all sort of go together don't they?

Believe me, I know how you feel. I don't like budgeting either. But I learned a long time ago that there are usually two ways to do anything: The right way, and the easy way. Although I call it the easy

way, it's actually only easy in the short-term. Those "easy monthly payments" have destroyed many a family's financial health. When you think about it, isn't this the root of a lot of our pain? Putting immediate gratification ahead of long term planning? Ever since Esau sold his birthright for a bowl of Jacob's stew, people have been making bad long-term decisions to enjoy short-term gains.

So, my suggestion: Stop making excuses. Stop stalling. Turn off the TV, and get started. Take a serious look at your financial situation, and begin to brainstorm ways it could improve. Get a good budgeting form and a ratio breakout showing approximately how much to spend on various items. You can find good forms in various books at your local Christian bookstore. Or, (forgive the shameless plug) log onto my website (www.stevediggs.com) and order a copy of *No Debt No Sweat!* It really doesn't matter where you get your materials. If you get started, then trust me: Tomorrow will be a better day.

Steve Diggs, Crosswalk.com



Together again

**TILDA LILLIAN
NYIZSNYANSZ-
KY BURKE
PALTZA,**

beloved wife of the late Ernest J. Paltza; devoted mother of Lilli Kennedy, Cathy Palcza Judkins, Judy Lewis, Bob Paltza, and the late David Paltza; devoted grandmother of eight; dear sister of the late Violet Ceroky and Goldie Burke- Paltza.

The Paltza family was very active in the early years of our Hungarian Baptist Churches in Cleveland. First, in the *Holton Avenue Church* then in the *Shaker Square Hungarian Baptist Church*. We remember "Paltza Bacsí" who always had a poem or testimonial ready for the church services.

The remaining family members are now settled in American Baptist churches in the communities where they live. The ones who have been called home to glory are at rest from their labors here on earth and are with our Lord whom they loved and served. *Ethel Kish*

**ERNEST
CZIRAKY
1931 - 2006
Erie, PA -
Cocoa, FL**



Born on February 14, 1931 living 75 Christ-centered years until November 13, 2006. He was born in Erie, PA and moved to Cleveland, OH six months later with his parents, Julius and Julia Cziraky. He had two brothers, Julius and Eugene, and one sister, Joann, who are rejoicing in the presence of the Lord.

The entire family worshipped at The *Holton Avenue Hungarian Baptist Church* and The *Shaker Heights Hungarian Baptist Church*. Ernest served as Sunday School Teacher, Youth Leader, Choir Director, and played in the Church Band.

He met his wife, *Ruth Orban Cziraky*, at the Akron, OH Hungarian Baptist Youth Conference in July, 1949. They were married in Elyria, OH by Rev. *John Petrusan* on October 14, 1950. He owned several businesses and was Administrator for The Bethesda Baptist Retirement Home from November 1987 to July, 1993.

Three children, *Ronald, Daniel and Jenny Lynn*, have blessed their lives together with 9 grandchildren and one great grandson, *Isaiah Williams*. The Lord al-

lowed them to celebrate their 56th wedding anniversary with family members present.

Ernest's daily prayer, greatest desire and complete joy was for all of his family to serve and live for the Lord. He was a kind husband, wonderful father and grandfather. His Hospice caretakers at home enjoyed their visits with him because of his warm humorous nature. He touched many lives through his giving heart, which he learned at home, daily displayed by his mother and father.

Blessed are the dead which die in the Lord...that they may rest from their labors, and their works do follow them.
Rev. 14:13

What is Important

"But to this one I will look, to him who is humble and contrite of spirit, and who trembles at My word." - Isaiah 66.2

Of all the people who have had an influence on me ... the third person was Ernie Cziraky. On the surface, Ernie was just a normal guy. He never really had a great job or a big income. He was never a pastor and never received any kind of formal theological education. But Ernie really knew God. It would be hard to recount all the things I learned from him. He knew how to hear God's voice. I listened as he shared how to recognize the voice of God and the leading of the Spirit. He had discernment and spiritual sensitivity, and gave wise counsel. Along with his wife, Ruth, Ernie had a heart of giving. When Gail and I were first married, they took us in and let us live in their home. Their home was not big, but it overflowed with love and it always was a joy to be in their presence. They never would accept any payment, other than a promise that we would be willing to do the same for others, if we had the opportunity. I will never forget a Sunday night when we had almost no money. Ernie handed me some cash so Gail and I could enjoy a meal in a restaurant. It was one of the best meals of my life.

Ernie died this past Monday after a long illness. His funeral will not attract world leaders or newspaper headlines. There will be no biographies. No monuments will be built. But I know that he is enjoying his eternal rewards right now. He was one of those genuinely humble people who truly loved God and trembled at His Word. God used him truly to change my life. His memory inspires me to try to be the kind of person that will impact others for Christ. I don't think I ever could live up to his standards, but as Ernie was a model for me, before God I will try to be a model for you.

Maybe there have been people like Ernie in your life. Maybe not. But I would just encourage each of you to think about

what is important in life. Remember that the rewards, honors, and prizes in this world cannot compare with the spiritual riches of serving God. Remember to be humble in His sight, and seek to be His servant, always knowing that serving Him has its own reward. And be the kind of person who loves God and His Word, who is filled with such reverence and love of the Word that you hunger for it, crave it, and tremble at it. This is the kind of person for whom God looks, even today.

John Roos

FOOD 4 THE SOUL

"Whatever you do, work at it with all your heart, as working for the Lord, not for men..." (Col 3,23)

The main section of the October 30th issue of U.S. News & World Report is a collection of articles about leadership. The introductory piece, by Bill George, lists the 5 traits of authentic leaders. These are: (1) Pursuing their purpose with passion, (2) Practicing solid values, (3) Leading with their hearts as well as their heads, (4) Establishing connected relationships, and (5) Demonstrating self-discipline. Whether in a leadership position or not, it is obvious that success starts with the "decisions of the heart". The outcome of our endeavors is predicated on our personal values.

The German sociologist and philosopher Max Webber's conclusions were, that there is an obvious connection between the work ethics of a society and the prevailing worldview. He pointed to the economic success of European countries where the Calvinistic morals of Protestant Reformation were still prevailing.

I am so blessed to worship with people whose life is a testimony about these principles. They are hard working men and women, "working out their faith" on construction sites and in the academia; serving the elderly and teaching the youth of our society with this kind of commitment. And we should never forget that our personal successes, the success of America on this strange, "flattened world" as Thomas Friedman describes our new realities, and our faith in God are organically connected. As the Apostle James reminds us when arguing with lopsided religiosity, faith is never a showpiece, but shows itself in our work.

Lord Jesus, we realize that worshipping you is not limited to the times when believers gather around the Lord's Table. We want to adore you with our good works today. We thank you for our jobs, and pray for those who would like to work but are out of employment. Amen.

Pastor Novak