

# JOHN WESLEY UNITED METHODIST CHURCH

FEBRUARY 2026

## The Partner

### *“Lenten Valentine”*

*“For God so loved the world that He gave His only Son...” ~ John 3:16*

**PASTOR:**

Rev. Doug Hoffman  
revdhoff@gmail.com

**DIRECTOR OF  
MUSIC/ORGANIST:**

Stephen Pompa  
stephenpompa26@gmail.com

**VITALITY CONSULTANT:**

Cindy Reeder  
creeder@jw-umc.org

**CHURCH SECRETARY:**

Karen Stamper  
jwumcmd@yahoo.com

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When I was in elementary school, I loved the Valentine’s Day tradition of preparing for my classmates those tiny little cards that had pouches for a piece of candy. Sometimes Mom and I had to scotch tape the candy to the cute little Valentines. I would love getting to my classroom, where our teacher always made time at the top of the morning for us to give out our Valentines to each other. It was a festive, joyous tradition. It did not hurt that it was like a little bit of Halloween in frigid February. I welcomed the return of Valentine’s Day when I started dating. I looked forward to the exchange of cards and treats. Donna and I still enjoy it to this day. The heart-shaped boxes still do the trick!

The precious season of Lent will begin this month on Ash Wednesday, February 18, four days after Valentine’s Day. Lent will prepare us again for the greatest heart-shaped gift box ever! Lent will prepare us and get us ready to remember and celebrate the greatest gift of Love we will ever know! God so loved us all that God gave His only Son to save us! God sent His Son to walk this earth, teach and show us God’s Ways, and live without sin, so that Jesus would go to die on a cross for us and our sin! God gave Jesus, to rise on Easter! Up from the grave He arose, with a mighty triumph over His foes!

Lent will remind us that we are dust, and to dust we shall return. It will remind us that there is wondrous Love in being this dust! God shapes our dust into a beloved son or daughter created in God’s image! The humility in remembering that we are dust allows us to marvel at what a Loving God can do with the dust! God will craft the dust into beings capable of Love for God, for self, and for neighbor!

Lent will call us repentance. In our repentance, our contrite hearts will confess the sins of ours that turn us away from God. At the same time, our repentance will express our will to return to God and devote ourselves again to the Loving Way, Truth, and Life of our Lord Jesus Christ!

*“Pastor’s Letter” continued on p. 2*

"Pastor's Letter" continued from p. 1

Lent will ready us again to celebrate our Salvation and all of its remarkable Love!  
Lenten Valentines will shower upon us throughout the forty days!

The forty days of Lent begin on Ash Wednesday, February 18. Please join us that evening, when our Wednesday Night Alive ministry will devote itself to marking the beginning of Lent. Join us for a meal in the Social Hall at 6 pm, followed by worship in the Sanctuary that will begin gathering at 6:30.

We will look forward to welcoming you throughout Lent for our rich worship on Lenten Sunday mornings, beginning February 22 and continuing through Palm Sunday, March 29. Again this year, we will remember Jesus and His Saving Cross on Good Friday, April 3, with a Service of Tenebrae.

Our Hagerstown United Methodist Churches (our new HUB) will gather again throughout Lent for our Community Lenten Series. It will begin on Wednesday, February 25, and continue through Wednesday, March 25. There's a full schedule for the Lenten Series in this issue of the Partner. Please join us.

As I do each year, I pray for you and for your family a most Blessed and Holy Lent. Lent is so full of Love. May Lent prepare us again for the richest experience possible of Jesus' Saving Love!

In Christ's Love!

Pastor Doug



## EASTER LILIES/TULIPS



If you wish to dedicate lilies in memory of and/or in honor of a loved one for Easter, please fill out the form below and place it in the offering plate or mail to the church office. This year, tulips will also be offered in yellow, purple or pink. Your order must be received **NO LATER THAN**



**Sunday, February 22.** They may be taken at the end of the Easter Sunday Worship Service. The lily cost is \$15.00 per pot and tulips are \$12.00 and please specify which color of tulip. Thank you!

No. of Lilies ordered: \_\_\_\_\_

No. of Tulips ordered: \_\_\_\_\_ Yellow \_\_\_\_\_ Purple \_\_\_\_\_ Pink

In Memory/Honor of (circle one): \_\_\_\_\_

Given by: \_\_\_\_\_

Contact phone number: \_\_\_\_\_

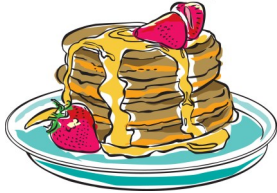
Payment enclosed: \_\_\_\_\_

# SHROVE TUESDAY PANCAKE SUPPER

February 17 4:30 – 6:30 pm

The Men’s Group and Supper Club are teaming up to prepare a Shrove Tuesday Pancake Supper.

Shrove Tuesday



Join us on Tuesday, February 17 between 4:30 and 6:30 pm.

Pancakes, Sausage, Sausage Gravy, Fruit Salad or Applesauce, Orange Juice and Coffee

Suggested Donation: \$8.00 (10 and under \$4.00)

Please call the church office with your reservation, or fill out the slip below and place it in the offering plate so that we have enough food prepared.

(Reservations are due February 15.)

Join us on Shrove Tuesday for good fellowship and good food!

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## SHROVE TUESDAY PANCAKE SUPPER

NAME: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

NUMBER ATTENDING: \_\_\_\_\_



## FROM THE HEART OF LEADERSHIP

### In Step with the Spirit — February 2026

Love: The First Fruit

*“Above all, clothe yourselves with love, which binds everything together in perfect unity.” - Colossians 3:14*

February is the month when the world talks a lot about love... cards, hearts, chocolate, Valentine’s messages... but Scripture reminds us that love is far more than a feeling. Love is the very heart of who we are called to be as followers of Jesus.

Paul tells us to clothe ourselves with love. That means love isn’t something we “feel” when it’s convenient; it’s something we intentionally put on, choose, and live out. Just like getting dressed in the morning, love becomes something we carry with us everywhere we go. Love is the first fruit of the Spirit because everything else flows from it. Love steadies us. Love softens us. Love strengthens us. Love holds the church together.

When the Body of Christ lives in love, unity becomes possible... even when we don’t agree on everything. Grace grows deeper. Forgiveness becomes more natural. Joy becomes brighter. And the witness of the church becomes stronger in our community.

Where Do We Live Out Our Love?

We live out love:

- In our worship—when we greet one another with warmth and openness
- In our ministry—when we serve not out of obligation, but compassion
- In our relationships—when we choose patience, kindness, and gentleness
- In our daily lives—when we reflect Christ in how we speak, act, and care for others

If our church is going to grow faithfully in 2026, it will begin with this: choosing love first.

*A Simple Practice for February:*

Each day this month, ask yourself one question:

“How can I love someone well today?”

It may look like:

- An encouraging word to someone who is struggling
- A phone call to someone you haven’t seen in a while
- A prayer for someone who has hurt you
- A helping hand in a ministry or mission
- A simple act of kindness done quietly and faithfully

Small acts of love are never small in the Kingdom of God.



## FROM THE HEART OF LEADERSHIP—CONTINUED

*Your Call to Action This Month:*

Let's make February more than a month about hearts... let's make it a month about heart work.

I invite you to:

- Be intentional about loving someone in the church family
- Show kindness to someone in our community
- Ask God to grow His love deeper in you

Love is what binds us together. Love is what strengthens the church. Love is what shows the world who Jesus is. I am grateful to be part of a church that loves deeply. May God continue to clothe us... above all else... with love.

In Step with the Spirit,

Ryan L. Chapin

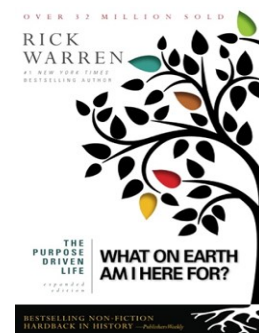
Leadership Team Chair of John Wesley UMC

## WEDNESDAYS HEAVENLY LIVING WORKSHOP

We are continuing in a 6-week Zoom discussion each Wednesday evening as part of Wednesday Night Alive from 7:00 pm until 8:00 pm. (Meeting ID: 828 4006 3526 Passcode: 404756 Phone: 1-301-715-8592) Please join us!!!!

**“What on Earth am I Here For?”**

By Rick Warren



There are three basic questions in life: Why am I alive? Does my life matter? What is my purpose? We are going to cover all of these in the next 42 days individually and together. Pastor Warren provides an on-line tutorial for these 42 days of lessons/meditations. We are invited to access a daily video message with an accompanying outline for our personal notes ([www.purposedriven.com](http://www.purposedriven.com)). We will join as a group on Wednesdays to hear a summary video and then to discuss the 7 Points to Ponder for the week. This will be our opportunity to share how God is encouraging us to grow through these lessons. It is also our opportunity to grow together as a faith family.

Session titles:

3. You Were Formed for God's Family – February 4 (Days 15-21)
4. You Were Created to Become Like Christ – February 11 (Days 22-28)

\*\*\* Lent and Holy Week Services \*\*\*

5. You Were Shaped to Serve God – April 8 (Days 29-35)
6. You Were Made for a Mission – April 15 (Days 36-42)

# JOHN WESLEY REACH WEEK

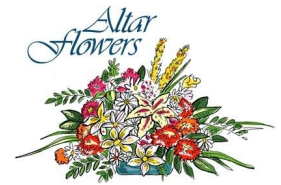


The John Wesley UMC Faith Family has a fantastic opportunity to serve our community by volunteering to work at the REACH Cold Weather Shelter February 22 through February 28. Call or contact Linda Sappington (301-714-0164 or rsappington@myactv.net) to decide together where your particular skills can be wonderfully used this week.

If you decide that you cannot give your physical presence this week to this program, your prayers and monetary contributions are especially desired and appreciated.

# ALTAR FLOWERS

If you would like to place altar flowers on the altar for 2026, please reserve through the church office. The cost is \$60. Please send in Sunday desired, wording for bulletin, along with payment to Karen in the church office.



# A NOTE FROM THE KITCHEN COMMITTEE

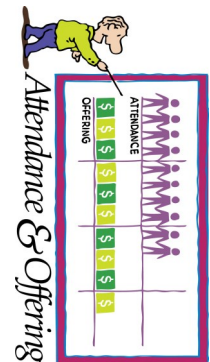
Freezer Alert—JW Kitchen Committee is asking that anyone who has any kind of food in the freezer in the kitchen to either mark it or remove it by February 28 so the freezer may be cleaned out. There are a lot of people/groups currently using the kitchen. Any food not removed or clearly identified by that date may be thrown out. Any questions or concerns on this request, contact Greg or Barb Hoover, Kitchen Committee Chair, at 301-797-5157 or [bhoov72@aol.com](mailto:bhoov72@aol.com)

Thank you.

Greg Hoover  
Kitchen Committee Chair

## Attendance & Offering Report

Date	In-person	Online	Total Attendance	Total Offering
Dec. 21	40	-	40	\$ 7,779.74
Dec. 24	71	-	71	532.00
Dec. 28	33	-	33	1,474.28
Jan. 4	30	-	30	811.20
Jan. 11	39	-	39	1,632.26
Jan. 18	43	-	43	604.74
Jan. 25	snow	-	-	-



~ Blessings, Sheila & Sherry

## Please Join Us for Special Events & Observances for Lent 2026!

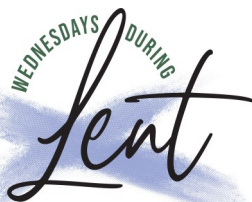
In addition to our Sunday Worship during Lent, beginning Sunday, February 22 ... please join us for any or all of our unique and special gatherings during Lent for worship and fellowship.

We will move into Lent with a festive **Shrove Tuesday Pancake Supper** on Tuesday evening, February 17. (Check this Partner for details). Then the following evening, Wednesday, February 18 at 7 pm, we will gather in our Sanctuary for a beautiful and most meaningful **Ash Wednesday Service** to begin our Lenten observances.



Beginning the following Wednesday, we join with neighboring Hagerstown United Methodist Churches for a series of **Wednesday Lenten Services** to renew a favorite way of experiencing Lent together! The evenings will begin with a meal at 6 pm, followed by worship at 7 pm. We will host the event on Wednesday, March 4 serving the meal and leading the service in our beautiful sanctuary with our Chancel Choir providing Special Music. Pastor Doug will preach on March 25 at Shiloh UMC. We hope you will join us as often as you can! Here is the full schedule:

- Wednesday, February 18 @ John Wesley UMC for Ash Wednesday
- Wednesday, February 25 @ Otterbein UMC
- Wednesday, March 4 @ John Wesley UMC
- Wednesday, March 11 @ Grace UMC
- Wednesday, March 18 @ Emmanuel UMC
- Wednesday, March 25 @ Shiloh/Washington Square UMC



These Wednesday Lenten Services will lead us into Holy Week, this most reverent week that remembers the Passion of our Lord Jesus Christ, that led to His Cross, to save us all! We will gather at John Wesley for a **Good Friday Service of Tenebrae** on Friday, April 3 at 7 pm. Earlier that Good Friday, HARC will offer again its traditional Cross Walk at City Park. Details about the start time and exact meeting place at the Park will be provided soon.

All of these Lenten experiences will prepare us for a Glorious Easter on Sunday, April 5. We will celebrate our Easter Festival that joyous morning at our 10:30 worship time. We will fill our floral cross again that morning and then rejoice in Jesus' Resurrection with memorable music and celebration!

Please make every effort to join us for as many of these offerings as you can. You will be blessed!



## My Thoughts – A Peek Inside



The Leadership Team met on January 19th with a few changes in design. Ryan Chapin is now the new Chair of the Team. He is joined by new team member Linda Murray. Jim Fritsch has stepped down, but not away. Jim will continue to be a consultant to the Team about important matters around JW Finance. I will be providing the Team with motivational and focused Leadership Training and helping them stay focused on addressing the many challenges. In the coming year, the Team will be pressed to make many decisions and Leading is the preferred way forward. Reacting to obstacles only puts us in a defensive stance rather than a pro-active one.

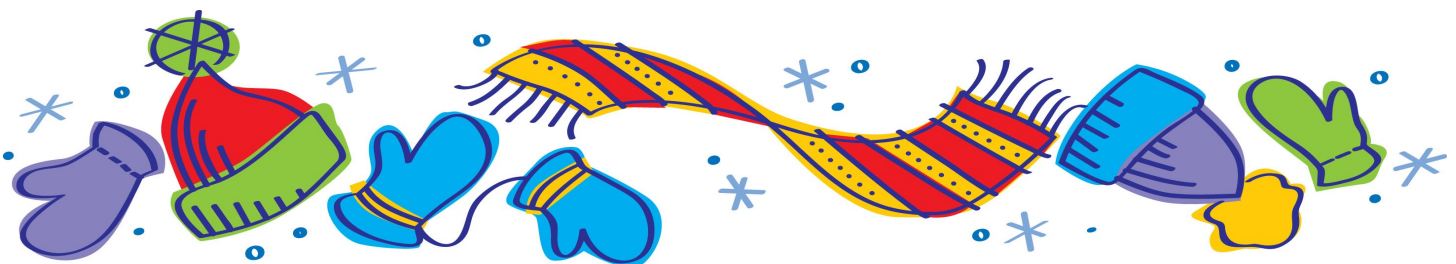
The Team's arrangement is modeled after a Unified Board, and they are learning more each month what that means for them as a Team. A Unified Board works together and make decisions that affect the church as a whole, but that doesn't mean that they will do all of the work together all of the time. There will be times when smaller Ad Hoc groups will be formed to research issues and report back to the entire Team. Any major decision that occurs in small Ad Hoc committee meetings will still need to be brought back to the entire Team for a vote.

Since there are 9 members of the Leadership Team (not including the Chair or Pastor), each person will have the opportunity to serve in a specific area where they can do Ad Hoc work. The three areas are: Trustees, Finance, and SPRC. Here's an example: If a matter arises from the Conference concerning Finance an Ad Hoc group will be formed to do the research and report back to the Team. This method helps all of them to find a specific focus and purpose around specific issues without getting into the nitty-gritty of each issue. Each person on the team is integral to the overall health of the Team and is responsible to research best practices and solutions on behalf of the congregation and work together to solve or resolve the issues.

Please know that the Leadership Team meetings are open to any member of the congregation. Just call, text or email Ryan so that he can add you to the agenda and allow time for your voice to be heard. Please continue to stay current on issues by reading the announcements in the weekly bulletin. The best way to stay connected is to be proactive in staying informed.

As always, I'm available to speak to anyone anytime. Just reach out.

Many Blessings!  
Cindy Reeder  
Vitality Consultant



## A NOTE FROM THE TREASURER'S DESK — 2025 DONATIONS TOWARDS MISSIONS

Once again, you, the congregation of John Wesley UMC, were very generous in your support of the various mission projects the church supports!

For 2025, you gave a **total of \$6633.93** towards these projects.

Here is a break-down of your mission giving:

**The Wesleyan Class** gave \$100 to each of the following organizations:

Holly Place  
Salvation Army  
The Rescue Mission  
Sleep in Heavenly Peace

**Wilson Wright Circle I** donated \$200 each to :

Everstand (UMC Board of Child Care)  
Holly Place



**As a Congregation** we raised and donated:

UMCOR	\$ 1659.38
BWC Missions	\$ 65.00
Christ Cream Ministry	\$ 125.00
REACH	\$ 1054.55
Lunches with Love	\$ 190.00
Micah's Backpacks	\$ 1870.00
Holiday Adopt a Family Program	\$ 870.00

I am looking forward to an equally generous 2026.

Blessings,

Deb Markell, Treasurer



## A Little Bit of Coffee and a Whole Lot of Jesus

Coffee Fellowship is held once a month on the second Sunday of the month during the half hour before worship service. Do you miss that warm cup of coffee or tea when you come in out of the cold on those other Sundays during the winter months?



We are going to try to take care of that. During the month of February, we will have coffee made in the Social Hall for your enjoyment before worship time. And occasionally you might find a cookie or two.

But we are also looking for a couple volunteers who would be willing to clean up the coffee pots and supplies after church one or two of those Sundays. See Barb & Greg Hoover or Ryan Chapin if you could help with that.

So have a little bit of coffee and a whole lot of Jesus on Sunday morning!

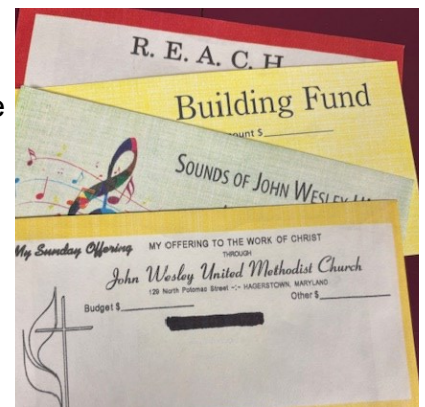
We will still have our regular Coffee Fellowship time on the second Sunday of each month.

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## ENVELOPES, PLEASE!

Our money counters must document each donation by completing a "source document." In the counting room we use your giving envelope in which you include your donation as our source document.

However, many contributors make a donation without using an envelope. We appreciate it when persons mailing in donations or placing them in the plate use their giving envelope. For those that don't come this way, for example, a contribution made through VANCO, a bank bill pay, or checks or monies placed in the offering plate, our counters must prepare an envelope as a source document.



Several years ago we stopped receiving free sets of envelopes each month to stop a monthly mailing charge for these envelopes. At the present time we have utilized the extra envelopes that we had available from Church Budget. Many of us who receive our envelopes directly from Church Budget every two months do not utilize all our envelopes. We may only use the special envelopes included in the mailing and do regular giving online or with a once a month or quarterly donation through the mail or the plate. The counters would appreciate receiving any unused envelopes. We will make sure that any identifiable information such as your name, address and date is blacked out. Having the envelopes will keep our counting system consistent. A marked container will be placed on each of the tables where bulletins are found each Sunday morning for drop off of your unused envelopes. If you prefer, your envelopes may be given to one of our counting team members or dropped off at the office. **PLEASE DO NOT PLACE THE EXTRA ENVELOPES IN THE OFFERING PLATE.** The counting team appreciates your help and will be happy to answer any questions.

Thanks again from the counters!

Amy, Shawn, Ann and Sheila



# SCHOLARSHIP APPLICATIONS

First a little history about our scholarship program. Around 1975 the Startzman family left \$25K as a protected principle and the interest/earnings generated by the \$25K to be used for scholarships. The account had an increase of 7.14% for 2025. CD rate for a one year CD was 4.14%. This would mean that we would have \$1785 for scholarships this year.



Scholarship Fund

A year CD from a local bank for 2026 is 3.14%, which will be the rate to measure a fixed rate against the rate of return for the investment of \$25K in the original investment account.

If people would like to make contributions to the scholarship fund, we would encourage them to do so. The scholarship committee is made up of three volunteer members from the congregation. The chairperson would be the Leadership Chairperson; if there was to be a conflict of interest the Leadership Team would select another person. The chairperson would not have a vote, would be a facilitator only. The application has been changed to reflect that people who might be out of school but going back to school would be eligible, part time students would be eligible, and any type of higher education after high school, to include college, trade schools would be eligible. Applications would be due on or before the third Friday of April each year and are available in the office. This year that due date is April 17th. The Leadership Team is looking for applicants. If anyone has any questions or comments, please contact Jim Fritsch.

~ from the Leadership Team

Our prayers and sympathy are extended to the family and friends of

**Barbara Jones**  
who passed away on  
January 9, 2026



Our prayers and sympathy are extended to the family and friends of

**Tracy Morgan**  
who passed away on  
January 23, 2026

## Connecting from the Sharing Team

Sharing Team met in January to begin planning for 2026.

- ◆ There will be coffee available in the Social Hall on Sunday mornings during the month of February.
- ◆ Coffee Fellowship continues to be held on the 2nd Sunday of each month, between Sunday School and Worship Service in the Social Hall. This month is February 8, hosted by the UMW Susanna Circle.
- ◆ Micah's Backpack program continues to run well, now delivering 20 bags each week to students at the Ruth Ann Monroe School. Deb reports that she could use more packers and delivery people. See Deb Markell if interested in helping with this mission.
- ◆ The Men's Breakfast Group and Supper Club will again be hosting a Shrove Tuesday Pancake Supper on February 17 from 4:30 - 6:30 pm. Look for details and signup sheet elsewhere in this month's newsletter and plan to join us! Reservations are due Feb. 15.
- ◆ Ash Wednesday is February 18 and marks the beginning of Lent. Starting the following week, several of the local United Methodist churches will be hosting Wednesday evening community Lenten services, beginning with a meal and fellowship at 6:00. John Wesley's host week will be March 4.
- ◆ Wednesday Night Alive events continue. Beginning at 6:00 for a meal and fellowship, a time of worship, and several different activities, including sharing in our Ash Wednesday Service on February 18 and our Lenten service on March 4.
- ◆ The Zoom HLW Bible Study on Wednesday evenings and the Zoom Meditation on Thursday afternoons will continue to meet (details of dates and topics can be found elsewhere in this newsletter).
- ◆ The Youth Group is planning to take part in the upcoming Ignite Conference event in Ocean City in March.
- ◆ A new Young Adult group has been formed and meets regularly.
- ◆ A New Members Class is currently being held.
- ◆ A Warming Shelter is being offered by the JW Service Team on Saturday afternoons in February from 1:30-4:30. A light lunch is served; fellowship and games. Volunteers are needed.
- ◆ Lunches with Love continues to deliver about 65 lunches throughout the community every Sunday.
- ◆ Our REACH week is February 22 through February 28. See Linda Sappington if you are able to help.
- ◆ Leadership Team is spearheading an effort to start decluttering and cleaning some of the rooms.



The next scheduled meeting of the Sharing Team will be held Monday, February 9 via Zoom. Anyone is welcome to join and share at this meeting.

Blessings,

Barb & Greg Hoover



# February

1st: 9:00am, Sunday School for all ages  
 1st: 10:30am, Communion Worship  
 1st: 11:00am, Lunches with Love  
 2nd: 7:00pm, NA Meeting  
 4th: 5:15pm, Choir Rehearsal  
 4th: 6:00pm, WNA Dinner  
 4th: 6:30pm, WNA Worship  
 4th: 7:00pm, WNA Programming  
 4th: 7:00pm, HLW - "What on Earth" #3  
 5th: 8:30am, Men's Breakfast  
 5th: 9:00am, Backpacks Delivered  
 5th: 2:30pm, Zoom Meditation  
 6th: 7:00pm, NA Meeting  
 7th: 1:30pm, Warming Center  
 8th: 9:00am, Sunday School for all ages  
 8th: 10:00am, Coffee Fellowship  
 8th: 10:30am, Sunday Worship  
                     New Member Sunday  
 8th: 11:00am, Lunches with Love  
 9th: 2:00pm, Wedding Team Meeting  
 9th: 7:00pm, Sharing Team via Zoom  
 9th: 7:00pm, NA Meeting  
 10th: 10:00am, ARC Backpackers  
 11th: 5:15pm, Choir Rehearsal  
 11th: 6:00pm, WNA Dinner  
 11th: 6:30pm, WNA Worship  
 11th: 7:00pm, WNA Programming  
 11th: 7:00pm, HLW - "What on Earth" #4  
 12th: 9:00am, Backpacks Delivered  
 12th: 2:30pm, Zoom Meditation  
 13th: 7:00pm, NA Meeting

14th: 1:30pm, Warming Center  
 15th: 9:00am, Sunday School for all ages  
 15th: 10:30am, Sunday Worship  
 15th: 11:00am, Lunches with Love  
 16th: *Partner* deadline  
 16th: Church Office Closed President's Day  
 17th: 4:30pm, Shrove Tuesday Pancakes  
 17th: 6:00pm, Wilson Wright Circle  
 18th: 10:00am, Susanna Circle  
 18th: 5:15pm, Choir Rehearsal  
 18th: 6:00pm, WNA Dinner  
 18th: 6:30pm, WNA Worship  
 18th: 7:00pm, Ash Wednesday Service  
 19th: 9:00am, Backpacks Delivered  
 19th: 2:30pm, Zoom Meditation  
 19th: 6:30pm, Trustees/Property Team  
 20th: 7:00pm, NA Meeting  
 21st: 1:30pm, Warming Center  
 22nd: 9:00am, Sunday School for all ages  
 22nd: 10:30am, Sunday Worship  
 22nd: 11:00am, Lunches with Love  
 22nd: REACH SHELTER WEEK  
 23rd: 6:00pm, Leadership Team  
 23rd: 7:00pm, NA Meeting  
 24th: 10:00am, ARC Backpackers  
 25th: 5:15pm, Choir Rehearsal  
 25th: 6:00pm, WNA Dinner  
 25th: 6:30pm, WNA Worship  
 25th: 7:00pm, WNA Programming  
 25th: 7:00pm, Lenten Series #1  
 26th: 9:00am, Backpacks Delivered  
 26th: 2:30pm, Zoom Meditation  
 27th: 7:00pm, NA Meeting  
 28th: 1:30pm, Warming Center

# Habitat for Humanity

of Washington County, Maryland

## Our Mission

Seeking to put God's love into action, we bring people together to build homes, community, and hope—so everyone has a safe, decent, and affordable place to live.

**“Build strength, stability, and self-reliance through shelter.”**



## Connect with Us

**Habitat Headquarters: (301) 791-9009**

**ReStore: (301) 745-5457**

**100 Charles Street, Hagerstown, MD 21740**



**habitat-wc.org**

Follow us on Facebook for ReStore deals, events, volunteer opportunities, and more!

# Pathway to Homeownership

## 1) Check Eligibility

- First-time homebuyer (HUD definition)
- Minimum credit score: 600
- Stable income & ability to pay an affordable mortgage
- No recent bankruptcies (7 yrs), collections, or charge-offs
- Downpayment required (varies by mortgage product)



## 2) Apply When Application Period Opens

Watch [habitat-wc.org](http://habitat-wc.org) for application windows. Attend an info session if available, complete the application, and submit required documents.

## 3) Partner with Habitat

Complete required "sweat equity" hours—often 12 hours during intake and about 250 before closing (up to 100 hours may be donated by friends/family). Participate in homebuyer education and financial coaching.

## 4) Close, Move In, and Thrive

Purchase your home with an affordable mortgage and continue building community with neighbors and volunteers.

## Learn more -

[habitat-wc.org/programs/homeownership](http://habitat-wc.org/programs/homeownership)  
[habitat-wc.org/contact-us](http://habitat-wc.org/contact-us)





4th: Salomeh Grullon  
Josh Routzahn  
19th: Ragan Shaw  
Joshua Trumpower  
21st: Krysten Mesner

22nd: Debra Bowman  
23rd: Christopher Rowan  
24th: Jason Hoover  
25th: April Hoover

*(If your birthday or anniversary is this month and does not appear on this list or appears incorrectly, please call the church office or email us at [jwumcmd@yahoo.com](mailto:jwumcmd@yahoo.com) and let us know. Thank you!)*



## OUR INCLEMENT WEATHER POLICY

- ◆ If the Snow Emergency Plan (link is <https://chart.maryland.gov/SnowEmergencyPlan/GetSnowEmergencyPlan>) is in effect at **7:00 am** on Sunday morning, both Sunday School and Worship Service are canceled.
- ◆ You may also tune into **WJEJ radio @ 1240AM or 104.3FM** for announcements, check our Facebook page, or our website at [www.jw-umc.org](http://www.jw-umc.org).
- ◆ If the Snow Emergency Plan is in effect at **5:00 pm** on a weeknight, all meetings/rehearsals are canceled.
- ◆ When schools are closed, the church office will be closed as well.

# PUZZLE PAGE

**LOVE IS Action!**

Love isn't just a feeling — it's something we do! This simple activity reminds us that acts of love, big or small, can grow and bless others.

**What you need:**

- Construction paper (brown for the trunk, pinks and reds for hearts)
- Scissors
- Glue or tape
- Markers or crayons

**What you do:**

1. Cut a large tree trunk and branches out of brown paper and glue it onto a sheet of paper or poster board.
2. Use colorful paper to cut several hearts — these will be your "leaves."
3. On each heart, write loving actions like "share my toys," "pray for others," or "help clean up."
4. Glue the hearts onto the branches to create a full, love-filled tree.
5. Hang it somewhere visible as a reminder to put love into action every day!



## LOVE CODE BREAKER

Change some of the letters below to reveal this verse!

<b>Change:</b>	C's to L	Z's to H	P's to R
	J's to A	Q's to T	X's to E
	K's to O		

(The other letters stay the same.)

" L  
 C K V X Q Z X C K P D Y K U P  
 G K D W I Q Z J C C Y K U P  
 Z X J P Q J N D W I Q Z J C C  
 Y K U P S K U C J N D W I Q Z  
 J C C Y K U P M T N D J N D  
 W I Q Z J C C Y K U P  
 S Q P X N G Q Z "

**Mark 12:30**

Answer: "Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength."

# JOHN WESLEY UNITED METHODIST CHURCH

129 N. Potomac Street  
Hagerstown, MD 21740  
301-733-0391  
www.jw-umc.org  
jwumcmd@yahoo.com

CHANGE SERVICE REQUESTED

## FEBRUARY 2026 *PARTNER*

### VISION STATEMENT:

*“We strive to be a Christ Centered Church, advancing the Kingdom of God by nurturing and ministering to all peoples.”*

### MISSION STATEMENT:

*“Our Mission is to make disciples for Jesus Christ through: Vibrant Worship, Christian Fellowship, Spiritual Growth, Loving Service, and the Sharing of God’s Word.”*

