



First Press

The First Presbyterian Church Newsletter

September 2009

Rev. Dr. L. Holton Siegling, Jr. - Senior Pastor
Rev. Dr. Doug Ganyo - Associate Pastor

Anchor Clankers at First Presbyterian Church

On Naval Ships, there is at least one guy who carries the title Boatswain's Mate. The Boatswain's Mate is an enlisted man who finds himself pretty low on the Navy pecking order. He is in charge a number of maintenance tasks ranging from menial to downright essential.

The most essential of these jobs is almost as old as the sea, itself: dropping the anchor. It is this chore that earns the Boatswain's Mate his wisecracking nickname, "the anchor clanker". The "anchor clanker" is a guy of little rank with huge responsibility. Without him, a ship's crew goes to bed off the coast of Mayport, and wakes up running aground on South Beach.

I hear the word "anchor" all the time around First Presbyterian Church. Our contemporary worship service carries the monicker, and also the building that houses it. It's a good fit for a church that sits five blocks from a marina. It's also a good reminder of our theological roots.

As the writer of Hebrews reminds us, the promise of God is a "steadfast anchor of the soul". And we all know our souls need an anchor. Daily, we are pulled in hundreds of different directions. We are employees, supervisors, parents, sons and daughters, students, teachers, friends, and counselors all before dinner.

If our anchor is not entrenched, we quickly find ourselves tossed around by the billowing seas of the urgent. We easily echo



the words of the hymn-smith, "Prone to wander, Lord I feel it, prone to leave the God I love." And this leaving isn't the result of gross, intentional sin, but rather, a slow drifting of our hearts toward things that are not of God.

I am a repeat offender when it comes to this crime. However, every Tuesday during the school year, I have the wonderful privilege of dropping the anchor for my soul and my calling. That's because, every Tuesday that school is in at 7:30 am, a handful of members from our congregation and I get together in Faith Cafe and become "anchor clankers", as we set the moorings for our youth program. We do this the only way we know how: through prayer.

We pray for the youth of our church and our community. We pray for our youth leaders and teachers. With each word, I can feel the anchor dig deeper. His goodness, "like a fetter", begins to bind my wandering heart and focus my wandering mind. I become aware of the truth in Oswald Chambers' words, "Prayer does not fit us for the greater work. Prayer *is* the greater work."

So, if you would like to join us in the "greater work", we will begin our "anchor clanking" again, Tuesday, September 15th at 7:30am in Faith Cafe. Coffee is provided. See you there!

Wade Preston
Director of Youth and Families

Presbyterian Women News

It is almost time for the Presbyterian Women's Kick Off Luncheon to be held on September 10th, 2009 at 11 a.m. in Jim Thomas Hall. Bring a salad for six and learn about the bible studies for the coming year.



Elizabeth, Martha, and Ruth circles will be studying the *Horizon's Study* of "Joshua" and the Esther Circle will be studying John Ortberg's God Is Closer Than You Think. This is a good time to enjoy good food, fellowship with friends old and new, and find out about the Bazaar. All Presbyterian Women or invited to attend.

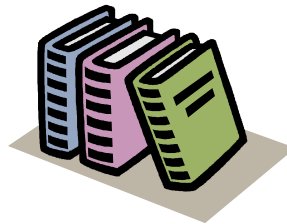
Workshops for our Bazaar, "A Dickens Christmas in December", on October 30st and 31st are continuing. All workshops are held at Phyllis Rouse's house at 10 a.m. You do not have to be a member of a circle to participate; you just have to want to fellowship with a great group of women and want to work on Bazaar projects. Dates for the workshops are:

- September 3rd, 9th (@ noon), 15th, and 21st.
- October 1st, 6th, 8th, 14th, 19th, 20th, and 21st.
- October 26th, 27th, 28th, and 29th (set up in Jim Thomas Hall)

Remember, busy hands make a great Bazaar and raises money for PW missions.

.....CHECK IT OUT!.....

This will be the annual housekeeping column for the church library. Here are a few reminders about the ways in which the library can be used most efficiently and to the best advantage of all.



- When borrowing a book from the church library, remove the card at the rear of the book, sign and date, and place the card in the flowery box in the library or in one of the pockets in the rotating kiosk.
- Donations are welcome and the following should guide you in what to bring as donations to be placed on the shelves; books published after 2000, books in clean and like new condition, books that are not already in our collection. If you have doubts as to the criteria for book donations, check with someone on the library committee for guidance.
- If you have a library book at home in which there is still a card or if you did not find a card in the book at the time you borrowed, please return it to the library for processing. We are specifically looking for The Red Tent by Anita Diamant and Remember by Karen Kingsbury.

We are attempting to make the church library an even more welcoming and helpful place for all to enjoy. Look for the new cushions on the window seats and helpful shelf identification. Your library committee is eager and willing to be helpful in every way possible for the greatest reading and study rewards possible.

Out of the Saltshaker

In September, the Saltshakers Adult Sunday school class will view the DVD series "**Tough Questions Christians Face**". Christ has redeemed us to be a light that directs others to Him. Fulfilling this call requires us to be able to deal with the most difficult questions asked about the Christian faith. If we are unprepared for the darkness around us, it will be harder to counter it with the truth of God's Word. Ligon Duncan, John MacArthur, and R.C. Sproul will focus on the biblical approach to issues including science, the problem of evil, divine sovereignty, human responsibility, the exclusivity of Christ, postmodernism, and the Gospel. Please join us each Sunday at 9:50 a.m. in our classroom in Jim Thomas Hall.



Read a Good Book Lately?

The Life You've Always Wanted, by John Ortberg, would be a great way to spend some afternoons in late summer. How do I grow? What does a spiritually mature person even look like? Why does it seem so hard and go so slowly? Will I ever really be any different?

The Christian gospel insists that transformation of the human personality really is possible. Never easy. Rarely quick. But possible. We've observed it in others.

This becomes really possible when any person becomes intensely serious about learning from Jesus how to arrange their lives. And—just "trying harder" to be more like Jesus isn't the answer.

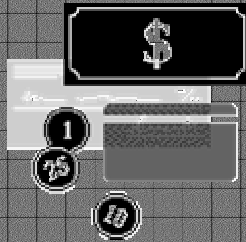
Read this joyful, sometimes humorous, guide to becoming the person we desire to become. (See the book table provided every 3rd Sunday in our Fellowship Hall.)

Freed Up Financial Course

*on two Saturday mornings
October 17 and November 14
8:30 am-12:30 pm*

This course aims to apply God's counsel to free us from financial confusion. We are taught as Christians that we "cannot serve both God and money." However, we are also taught to be good stewards of what God has given. And Proverbs 13:11 teaches that, "Dishonest money dwindles away, but he who gathers money little by little makes it grow." It would appear that we are to apply good sense to our financial matters.

George Currie, retired Navy Commander and personal finance instructor, will be our guide to biblical financial principles using a curriculum produced by the Willow Creek Community Church near Chicago. Please call the church to enroll for the sessions and materials or you may call a pastor or Judy Ganyo, who will help organize the classes. The two sessions will meet in Jim Thomas Hall.



Interfaith Dinner Network

"For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in. The King will reply, I tell you the truth whatever you did for one of the least of these brothers of mine you did for me."

Matt 25:39 - 40

Happy Anniversary to the Interfaith Dinner Network! On September 7th of 2008 St. Michael's Catholic Church served the first dinner at Hope House. 1st Presbyterian Church served dinner on September 9th, served 23 guests, and had 12 volunteers. On Tuesday, August 1st, 2009 we served 65 guests. Last year when we started the program there were four churches involved, and now there are 13 churches in the community that are participating and we are planning to add more.

The Interfaith Dinner Network is a very important ministry for our church and community. It is churches in the community working to serve the Homeless and Needy on Amelia Island by serving dinner four nights a week at Salvation Army Hope House. To make this program continue to be successful we need volunteers.

We need people to get a group together to shop, cook, serve, and clean up. This could be Sunday School Classes, Bible Study Groups, Committees, Neighborhood groups, Dinner for Eight, or various other groups in the church.

For our dinner on September 18th, Gail Neiderhofer got together with church members in her neighborhood and the Thursday Bible Study and served Barbeque, Coleslaw, Baked beans, Brownies, Iced Tea, and Lemonade. We also need individual volunteers that we can add to our list. If you feel that you cannot physically help, we love monetary donations. If you can help out please contact Bill Erickson, Trish Booton, Eunice Kurtz, or Marilyn Showalter.



Relay For Life[®] Saturday, November 7, 12:00 Noon Atlantic Elementary School

Plan to join the First Presbyterian team in this special event which raises money to help find a cure for cancer. Relay For Life[®] offers everyone an opportunity to participate in the fight against cancer. First Pres will be taking up that fight at the Atlantic Elementary School field with our own campsite, and team members will take turns walking or running around the track. We will spend the afternoon and evening in fellowship, getting a little exercise, sharing a meal, and helping to raise awareness about cancer. This year's theme is *SURVIVOR Amelia Island, Vote Cancer off the Island!*

The Relay For Life[®] is about Celebration, Remembrance, and Hope. By participating, you honor cancer survivors, pay tribute to the lives we've lost to the disease, and raise money to help fight it. Please consider being a part of our church's Relay team. To join the FPC team or for more information, please contact Trish Booton, 491.1814, tbooton@comcast.net, or call the church office, 261-3837.

MISSION PLANNING TEAM

The Mission Committee is looking for someone, perhaps new to this church or with mission experience at a previous church, who might offer fresh ideas to the group planning FPC's future mission trips. This team, led by Dr. Ganyo, will be considering intergenerational local, regional, national and international opportunities, as well as disaster response when needed. If you have this mission interest, the task force could benefit from your knowledge as it makes short and long range plans. This might be just the place for you! Please contact Dr. Doug Ganyo, 261.3837, doug@1stpres-fb.com.

Communications Updates....

The Communications Committee continues its work on internal networking of the office PC system, streamlining input information by designing new forms, finding suitable locations on the island for church signage and designing a church advertising brochure for placement in hotels, motels and B&Bs. We continue these developmental projects around our members' busy vacation schedules.



Our audio/visual responsibilities do not vanish with the summer heat. While we have a good group of dedicated sound techs for the 8:30 worship service, the 11 a.m. service remains grossly understaffed. There are only two techs for this service, and they happen to be individuals heavily involved in many other areas of church operations. While they are willing to give more of their time to service the needs of the church, many Sundays they are both unavailable and a tech that does the 8:30 service winds up doing both.

Won't you please give prayerful consideration to joining the sound tech staff for the 11:00 service. It requires sitting in the balcony and monitoring the sound equipment during worship. Your spouse or other family members may sit with you, and you are totally involved in the service as much as you would be sitting anywhere else in the sanctuary. If we could get three more individuals, then your responsibility would be but one Sunday per month.

This request goes out to women as well as men. You will be fully trained and will find the job easy. The 11:00 techs have less to do than the 8:30 group, which makes the commitment easier yet.

Please call Dean Dobbins at 904-261-0620 to discuss this position. You will find it a rewarding way to serve God and the congregation.

1st Café and Wednesday Night Programs Return

1st CAFÉ FALL SERIES RESERVATIONS

Series of 9 Wednesday Night Dinners

Adults/Youth -- \$54.00 (\$6.00 x 9)

Children -- \$27.00 (\$3.00 x 9)
(11 and under)

Family --- \$162.00 (\$18.00 x 9)

Please complete the reservation form and return to the church office with your check. Series of dinners should be pre-paid or paid in full by September 16th.

Weekly Dinner Rates (with reservations)

Adults/Youth -- \$7.00 each

Children -- \$3.00 each (11 and under)

Maximum Family Rate -- \$20.00

Reservations may be made on a weekly basis by phoning the church office (261-3837) no later than Mondays at 4:30 pm. A sign up sheet will be available each week for the following Wednesday Dinner and between services on Sundays. Walk-ins without reservations will be charged \$1.00 extra per meal with a maximum family rate of \$23.00.

Dinners @ 5:30 p.m.

September 16

Lasagna

September 23

Pork Loin

September 30

Chicken & Rice

October 7

Meat Loaf

October 14

Scalloped Potatoes & Ham

October 21

Herb Roasted Chicken

October 28

No Dinner

November 4

Spaghetti & Meatballs

November 11

Roast Turkey Breast

November 18

Beef Stroganoff

Programs @ 6:00p.m.



- Sept 16 - "Haste ye back!, A Scottish Journey," Dr. Holton Siegling
- Christian Education Week — All teachers/class leaders eat free at 1st Café Sept. 16.
- Sept. 23rd – Nov. 4th, World Changers – Dr. Holton Siegling, Putting skin on the bones of Bible legends
- Sign up for this six week class: Spiritual Disciplines - Doris Davis, Moving beyond studying and knowing God to experiencing God
- Sept.–Dec. – Stephen Ministry Training, 6:00–8:30 p.m., With Pastor Doug Ganyo in Faith Café, Pre-registration required
- Nursery, Preschool, Elementary & Middle School Youth programs at 6:00 p.m.
- Handbells @ 4:30p.m., Adult Choir @ 7 p.m.

1st Café Series Reservation Form

Please complete the Series Reservation form below indicating the # participating in each category.

Name: _____

Phone: _____

of Adults/Youth: _____

of children: _____

(11 years old and under)

Family reservation: _____

(please indicate number of adults and children)

Total Amount: \$ _____

Make checks payable to First Presbyterian

The Endowment Committee

Giving is a wonderful expression of faith, but financial concerns can often hinder our desire to contribute. A charitable gift annuity is a practical solution for those who want to make a gift but also need income for themselves. Quite simply, charitable gift annuities make giving possible for many.

A charitable gift annuity is an irrevocable gift that provides you or a designated recipient a fixed income. In exchange for your gift, the Presbyterian Foundation pays a lifetime fixed annuity based on the annuitant's age and the date the payments* are to begin. The annuity payments will never vary, and a portion of your gift will be used for First Presbyterian Church.

Why should you consider a charitable gift annuity? In short, you are providing support for First Presbyterian Church, while also securing a lifetime income for yourself or someone you love. And, of course, you may also qualify for valuable tax benefits. A gift annuity is a contract for your future, as well as the future of the church.

SAMPLE CHARITABLE GIFT ANNUITY RATES**

Your age	65	70	75	80	85	90+
Annuity Rate %	5.3	5.7	6.3	7.1	8.1	9.5

*Payments are backed by the full faith and credit of the Presbyterian Foundation. The Foundation may elect to insure the annuity obligation with an insurance company. Sample rates are for single life; contact The Foundation for other rates.

**Rates effective August 2009 and subject to change. Gift minimum: \$10,000. Minimum age 55.

To receive further information on how this program can work for you and our church, please contact any member of your Endowment Committee: Nelson Showalter, Charlotte Knight, David Hardee, Roger Martin or Alice Payne.

Experiencing the Presence of God - A Spiritual Retreat

Montgomery Presbyterian Conference
September 25-26, 2009

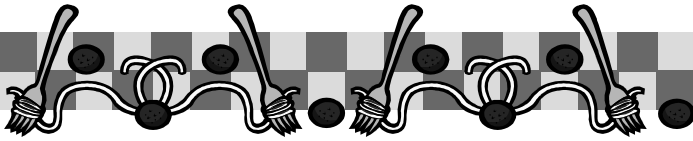
You are invited to a spiritual retreat focused on experiencing the presence of God in everyday life. Sign up for four (4) Spiritual Offerings of greatest interest to you.



- Art & Spirituality
- Drumming & Singing Bowls
- Judeo-Christian Dream Interpretation
- Labyrinth as Pilgrimage
- Life Inventory
- Men's Spirituality
- Mindful Breath & Healing Laughter
- Music & Meditation
- Spiritual Direction
- Spirituality & Personality
- Tai Chi as Body Prayer

The final time schedule for sessions will be designed to maximize matching participants' choices with sessions offered. Typically participants are assigned to their top three (3) choices of sessions. Priority is given to people who register earliest.

- Registration Ends at noon on Thursday, September 17th.
- Register on-line at <http://www.staugpres.org/> or call the Presbytery of St. Augustine (904-733-8277 extension 10 or 800-440-9477)
- Early Registration paid by noon on Thursday, September 3rd:
 - Inn or Cabin Single \$104
 - Inn Double \$ 89/person
 - Cabin Double \$ 74/person
 - Commuter \$ 59
- Regular Registration paid by noon on Thursday, September 17th:
 - Inn or Cabin Single \$129
 - Inn Double \$114/person
 - Cabin Double \$ 99/person
 - Commuter \$ 84



MACs

The MACs Kick off luncheon is scheduled for Thursday, September 17th at 11:30a.m. at Gennaro's Italian Restaurant on S. 2nd Street, downtown. Come and enjoy delicious authentic Italian food and fine company at our first gathering this fall. Pre-paid reservations must be in the church office by Monday, September 14th. Make checks payable to FPC for \$12.50. Please indicate on your check your entrée selection of Lasagna, Eggplant Parmesan or Chicken Marsala. Salad, bread and beverages are included. A calendar of interesting and varied events has been planned with your enjoyment in mind. Come hear all about the trips and luncheons, as well as the BIG Cruise!



The Featherston family has owned a home on Amelia Island for over eight years, and is now spending their summers here. Jim, VP of Sales and Marketing for Walsworth Publishing Company in Marceline, MO, has been employed in the printing industry for over 20 years. Sherri, a CPA, has been a full-time homemaker for the past 16 years and is hoping to soon convert her numerous volunteer opportunities into employment in the non-profit sector. Son John, 19, is a sophomore at Arizona State University, majoring in Elementary Education. He sings with the ASU Men's Choir and plays guitar and ukulele. Daughter Anne, 16, is a junior at St. Paul Lutheran High School in Concordia, MO, where she lives during the school year and sings in the school choir. A new addition to the family this summer is Sadie, a young golden retriever rescue.

Just Walk Across the Room

In his book, Just Walk Across the Room, Bill Hybells invites us to consider how we incorporate personal evangelism in our daily lives. He shows us how to live our faith and spirituality by following the example of Jesus: "the original work of personal evangelism began with a walk across a 'room'--a very large room. In fact, Jesus Christ himself left the marvelous fellowship of the Trinity and the worship and adoration of the angels; he wrapped himself in human flesh, and he walked across the cosmos in order to stretch out a hand to people like you and me.

Hybells quotes Dr. Gilbert Bilezikian, his former professor at Trinity College: "True followers of Christ who really get it right give themselves to people. That is the highest and best use of a human life-to have it serve as a signpost that points people toward God. Every day, try to point every person you meet to me-believing that they would be better off if they knew my Father ... Become walk-across-the-room people who follow my lead!"

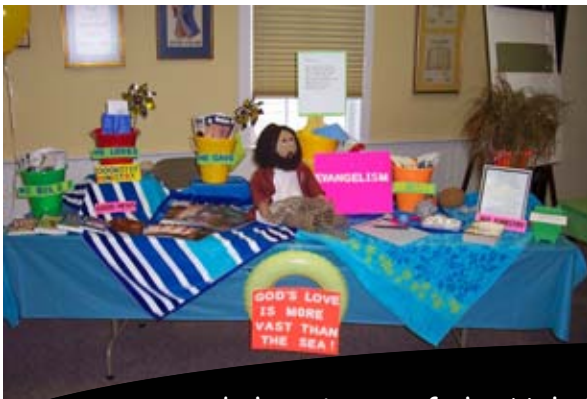
Ten thousand steps. Are you using your steps wisely? Assume the average distance across most rooms is twenty feet--about ten steps. Those who have known someone on both sides of their faith commitment understand that no trophy, promotion, pleasure or possession will ever hold a candle to the thrill we feel when God uses us to touch another human life for eternity."

This book inspires us to follow Jesus' lead, by following three easy steps: develop friendships, discover stories, and discern next steps. Hybells reminds us, "as you love people, serve people, point people toward faith in Christ, redirect wayward people, restore broken people, and develop people to the peak of their spiritual potential, you reaffirm your understanding of your primary mission in the world."

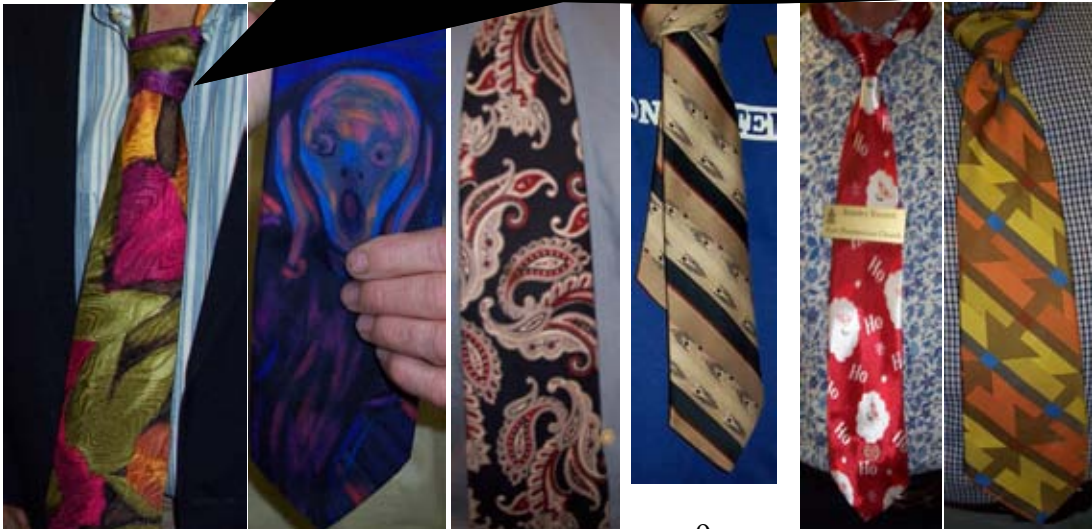
Ministry Fair Highlights



Congratulations to Membership Care, winner of the Best Booth Pizza Party Award



And the winner of the Ugly Tie Contest is non other than Grandpa Doc Burgess! His name will be engraved on the trophy that will be a legacy for generations to come. The tie and trophy are on display in JTH.



2nd
Annual
Ugly
Tie
Contest!

I AM

By Anna B. Clark

I am Winter

I am a skater's waltz, a toboggan hug,
A skier's slalom, mittens, flakes of snow,
The hearth's warmth, cookies in the oven,
Mistletoes, a sleigh ride, a candle glow.

I am Spring

I am a mountain spring, violets in the woods,
A dogwood blossom, an ocean breeze,
New life awakening in all things,
A butterfly, a baby chick, humming bees.

I am Summer

I am a trout in a placid brook,
A picnic on a country lane,
A concert in the park, an ice cream cone,
Sunny days, a sand castle, soothing rain.

I am Fall

I am colorful leaves, a kite, a fair,
Harvest fruit, a jump in the hay,
A vacation, school bells, a side walk café.

I AM

And the creator watches all His seasons,
As they change with their special starts.
And He watches our seasons as we change,
With His love into receiving and giving hearts.

MOM,ME Playgroup

MOM,ME meets
every Wednesday
morning 9:30 - 11
a.m. in Noah's Place.



MOM,ME is a delightful and interesting group of moms and children growing and nurturing, networking and socializing, sharing and caring with all who come. This gathering of moms and children meets year round. Spread the word. This ministry is open to the public. No reservations are needed, just drop in. Park your stroller out front. You never know who might stop by with a guitar and a song. Many thanks to Marilyn Flynn, Darren Smith and Shirley Owens who put in lots of hours painting and redecorating in Noah's Place. It is looking good!

Stephen Ministers Care!

"Bear one another's burdens, and in this way you fulfill the law of Christ."

Galatians 6:2

Stephen Ministers have done this for several years at our Church. We are grateful for their service.

Beginning Wednesday Sept. 9th, 2009 the Stephen Ministry training will be offered by pastors, counselors and trained Stephen Ministers. Meeting on consecutive Wednesday evenings, after the 1st Cafe dinner, from 6 — 8:30 pm, two Saturdays, and one Sunday this 50-hour series will offer special training to members seeking to provide one-to-one Christian care to people in our congregation and community. Topics covered include

- grief and loneliness
- divorce
- hospitalization
- disability
- job loss
- and many other life difficulties.

Once trained these ministers will provide one-to-one Christian care to people in our congregation and community who are experiencing grief, loneliness, divorce, hospitalization, disability, job loss, and many other life difficulties.

To learn how to become (sign-up for the Fall session)--or receive care from--a Stephen Minister please talk to Pastor Doug Ganyo, or call him at the office or on his cell phone at 904-382-8660.









The Ann Thomas Resource Library

will be open on Wednesday evenings during 1st Cafe from 5-7:15 p.m. staffed by a member of the Library Committee. Please stop in before or after dinner to read, study, research or check out the many new books on the shelves. If you have recommendations for book acquisitions, the Library Committee welcomes your input .



SEPT @ 1ST PRES

First Presbyterian Church
 9 N. 6th Street
 Fernandina Beach, FL 32034
 261-3837 www.1stpres-fb.com
 Email: churchoffice@1stpres-fb.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
SUNDAY OPPORTUNITIES 8:30a Early Morning Worship 9:30a Coffee Break 9:50a Sunday School 11a Traditional Worship 11a Contemporary Worship-the ANCHOR		1 12p Healing Service 4p Member Care 5p Mission Comm.	2 9:30a MOM,ME 4:30p Worship Handbells 7p Choir	3 2:30p PWC mtg. 4p Christian Ed	4	5
6	7 LABOR DAY OFFICE CLOSED	8 6p Property Comm. 6:15p Communication-Anchor 6:30p Youth Comm.	9  9:30a MOM,ME 6p Stephen Min. Handbells 7p Choir	10 8a-1p Presbyterian Women Luncheon 6:30p Presbyterian Men Dinner-JTH	11	12 10a Memorial for Betty Burger
13 12p Evangelism in Library Christian Education Week	14	15 7:30a Prayer in Faith Cafe 	16 1st CAFE 9:30a MOM,ME 4:30p Handbells 5:30p Dinner 6p Classes 7p Choir	17  11:30a MACs' Luncheon at Gennaro's	18	19
20 COMMUNION 12:15p Senior High Lunch & Bible Study  6:30p SNL-Anchor	21 4p Teen CBS 7:30p CBS Young Adult Prayer Group	22 7:30a Prayer in Faith Cafe 	23 1st CAFE 9:30a MOM,ME 4:30p Handbells 5:30p Dinner 6p Classes 7p Choir	24	25	26
27 12:15p Senior High Lunch & Bible Study 	28 4p Teen CBS 7:30p CBS Young Adult Prayer Group	29 7:30a Prayer in Faith Cafe 	30 1st CAFE 9:30a MOM,ME 4:30p Handbells 5:30p Dinner 6p Classes 7p Choir	 Contemporary Worship Sunday @ 11:00 515 Centre Street First Presbyterian		
					ROCK THE UNIVERSE	
					How2 Children's Ministry Conference in Jacksonville	
					Experiencing the Presence of God Spiritual Retreat at Camp Montgomery	



Congratulations to Kari and Ray Watkins whose baby boy, Cheveley Burgess Watkins, was born on August 22. We were blessed in August to baptize two baby boys: Ian Richard Wilking, son of Amy & Peter Wilking and Jake Thomas Chenoweth, son of Marissa and Steve Chenoweth.

Coffee Service

- September 6th - Elizabeth Circle
- September 13th - Communications Committee
- September 20th - Esther Circle
- September 27th - Finance Committee



Flower Calendar

- September 6th - Bill and Barbara Hooper.
- September 13th - Herb and Addie Underwood in honor of their 56th wedding anniversary.
- September 20th - Libby Ozmer in loving memory of her husband James McGriffin Ozmer.
- September 27th - Ken and Gretchen Williams in honor of their wedding anniversary.



Sr. High Sunday School Time Change

Starting on September 20th Senior High Sunday School will begin meeting after the 11 a.m. worship service for a lesson led by Wade Preston. Lunch will be served each week.

"So the churches were strengthened in faith and increased in numbers daily." Acts 16:5