

Scripturally-based Budgeting (Part I)

The purpose of budgeting is to provide one with peace of mind and confidence in achieving financial goals. God expects us to be actively involved in planning and managing our financial affairs. "A man's heart plans his way, but the LORD directs his steps" (Prov. 16:9 NKJ). Therefore, as we apply some practical concepts to managing our finances, God provides godly wisdom. Following basic Biblical principles in financial matters can allow us freedom from the anxiety, worry, and tension which often accompany difficulties in this area of life. So, what must we do according to God's plan to achieve financial peace?

1) **Acknowledge God's Ownership.** A Christian must understand that ownership of every thing belongs to God. This means money, time, family, material possessions, education, and even earning potential for the future. This is essential to experience a joyful life in the area of finances (see Ps. 8:4-6). There can be no substitute for this step. If one believes that one is the owner of even a single possession, then the events affecting that possession are going to affect one's attitude. However, if one makes a total transfer of everything to God, He will demonstrate His ability. This is one of those "easier said than done" philosophies but its' implementation is vital.

2) **Get Rid of Debt Overload.** A Christian must get out of overloaded debt as soon as possible. This is defined as: payment is past due for money, goods, services that are owed to other people; your total unsecured liabilities exceed your total assets (negative net worth); your family's basic needs are not being met, producing anxiety in the area of financial responsibility.

3) **Develop a Written Plan.** A written plan is an absolute necessity for anyone who is struggling financially. Such a plan should list all expenditures in order of importance. This order is crucial because many struggling financially have lost the point of reference between needs, wants, and desires. What does the Bible say about these: **Needs** - Purchases made to provide basic requirements of food, clothing, a job, home, medical coverage, etc. I Tim. 6:8 states "And having food and clothing, with these we shall be content." **Wants** - These involve choices about the quality of things we choose to acquire, such as dress clothes vs. work clothes, steak vs. hamburger. These verses give a point of reference for determining wants "Do not let your adornment be merely outward—arranging the hair, wearing gold, or putting on *fine* apparel—⁴ rather *let it be* the hidden person of the heart, with the incorruptible *beauty* of a gentle and quiet spirit, which is very precious in the sight of God." (I Pet. 3:3-4). **Desires** - These are choices we make in keeping with God's plan that can be made only out of surplus funds after all other obligations have been met. "Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him.¹⁶ For all that *is* in the world—the lust of the flesh, the lust of the eyes, and the pride of life—is not of the Father but is of the world." (I Jn. 2:15-16)

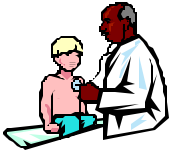
4) **Determine Your Necessities.** Society and the media work overtime to shape our minds into making things a "necessity". Prov. 21:17 states "He who loves pleasure *will be* a poor man; He who loves wine and oil will not be rich." Christians need to honestly determine true necessities for their family. Don't let others influence us into making poor decisions about what are the true needs in our lives.

5) **Think Before Spending.** A Christian who is in debt (and even those who are not) should think before every purchase (see Prov. 24:3; Luke 14:28). Every purchase should be evaluated: Is this good/service a need, want, or desire? Can I continue to rent/go to movies, subscribe to magazines, go to amusement parks, or buy a boat/sports car, while I still owe money to others?(**to be continued...**)

(Adapted from ETSOP Lectures article by Greg Woodall)

Sick

Continue to remember in prayer:



Marguerite Charles, Margaret Kratz, Miriam Majors, Betty Jenkins, WJ Wood, Jonnie Charles, Jim Dorsett, E.V. Wimmer, Euline Gilpin, Lynn Anderson.

- Carolyn Drewery, friend of Nancy Benefield will have surgery at UVA on July 23.
- Martha Keith is in the main Richfield facility
- Marguerite Charles spent time in the ER last week but is back at Richfield now.

Happy Birthday this week to :



Diane Tucker—7/20
David Wilcox—7/25

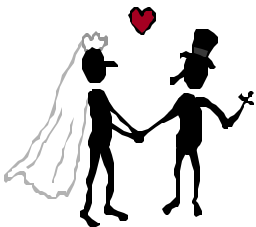
JULY ITEMS FOR THE STAFFORDS:



Instant plain Oatmeal, Sweet 'n Low packets. Give your items to Jeanny and she will ship them over!

Military

Jay Martin—Afghanistan



Trae Bailey
and
Kassie Kittrell
will be joined in marriage on
Saturday August 1, 2009 at
6:30 in the evening at
Claytor Lake State Park.

Upcoming Events:

Ask your Team leader about upcoming events.



Teens



July Events:

VBS—7/24&25
TBS—7/26
SYD @ Dale Ridge—7/27
Guy's Nite—7/30
Girls Retreat—7 Hills—7/31

Hold the Date of July 28—there will be a youth event.

Guy's Nite

Thursday, July 30—5:30-9:00 at the building.

Young men, ages 12 and up and their fathers and any other men of the congregation are welcomed to come. We will be discussing:

“IT”:

The Temptations of Immorality
In our World Today.

See Luke or Jeff if you have any questions.

Check the Youth Board for any information you may need about upcoming events.

WOW

The WOW Meeting will be July 21 at 10:30!!

Weekly Reminders

For Your Information

2009 SUMMER SERIES

Our annual Summer Series will feature Roger Powell from Wintergreen, VA this Wednesday. Make plans to be here to hear all of the speakers that are lined up for this summer.

DISCOVERY CLUB MEETINGS

The Discovery Club will meet today at 4:00 in the fellowship room and on July 25 at 4:00 when they will go on a field trip to the Duck Pond at Lake Spring Park.

TURN TURN TURN

There will be a T3 Planners Meeting today at 4:30 in the large classroom.

VACATION BIBLE SCHOOL

Friday, July 24, 6:30 pm - 9:00 pm and Saturday, July 25, 9:00 am - 12:30 pm. **Ages 4 through just completed 5th grade.** See Jim or Charlotte Harrington for details. Registration forms and online registration available.

EDP MEETING

There will be an EDP meeting on August 2 at 4:00 in the fellowship hall.

CPR/FIRST AID CLASS

There will be a **CPR/First Aid Certification Class** on August 15 from 9 AM to 3PM in the fellowship hall. Cost will be \$70. Contact Kim or Katelyn Brown for details. Sign up sheet on the board.

GOSPEL BROADCASTING NETWORK

You Can Help GBN! A few years ago *The Gospel Broadcasting Network* had a campaign to enroll 7,000 individuals to assist their efforts in the amount of \$25 per month. Since then, they have succeeded in enrolling only 2,256 in this program. Also since that time they have added coverage to millions of additional homes at an ever-increasing cost. The need is greater than ever. You can become a part of the 7000. If you can assist in this effort please contact GBN at: P.O. Box 23604, Chattanooga, TN 37422, or email at info@gbntv.org, or telephone (866) 525-4677. The website is: www.gbntv.org.

PRIMARY TEACHERS MEETINGS

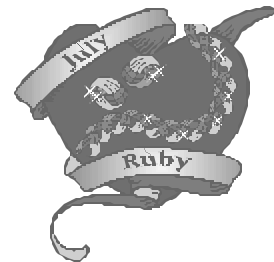
Mark your calendar for the following dates for Teachers Meetings all starting at 4:30: Sept. 20, Nov. 15, Jan. 17, and Mar. 21.

Prayer list:

Marguerite Charles
Lyn Anderson
Martha Keith
Miriam Majors
Betty Jenkins
WJ Wood
Margaret Kratz
Jonnie Charles
Jim Dorsett
Bob Garby
Euline Gilpin
Patty Gwaltney
E.V. Wimmer
Sandra Wood
Lori Whitlow
Roy Doss
Mr. & Mrs. Glenn Hartman Sr.
Carolyn Drewery
Emma Lou Heusinkveld

Activities:

T3 meeting—7/19
Discovery Club Meeting 7/19
VBS—7/24&25
TBS—7/26



July 2009

“If Any Man” (11)

Announcements	Roger Mays
Song Leader (AM)	David Brown
Opening Prayer (AM)	
7/5	Luke Guard
7/12	Don Pettit
7/19	Wayne Dixon
7/26	Barry White
Preside at Communion	Jim Harrington
Serve Table	Josh Whitlow George Mellon Mitch Jearls Glenn Hartman
Closing Prayer	
7/5	John Black
7/12	Eric Earnhart
7/19	Mike Durham
7/26	Charlie Puckett
Song Leader (PM)	Adam House
Opening Prayer (PM)	
7/5	Charlie Gwaltney
7/12	Paul Mays
7/19	Jeff Durham
7/26	Jeremy White
Scripture Reader	Cameron Brown
Closing Prayer (PM)	
7/5	Tom Rogers
7/12	Collin Gregory
7/19	Ben Nikkel
7/26	Herb Baker
Serve Table (PM)	Ethan Rogers & Ben Munsey
Song Leader (Wed)	Luke Guard
Prayer (Wed)	
7/8	Marc Laplante
7/15	Tom Richardson
7/22	Jeff Durham
7/29	Don Pettit
Open/Close Bldg Greeters	Jim Harrington Peverall/Gabbard
Nursery Attend	Gloria White Jean Argabright
Ushers	Danny Guard Jim Bush
Handouts	Mark Brooks Garrett Durham

Alternates	Lyn Shrader
Prepare communion	Tammy Reed Cha Guard
Cards & Pencils	Jimmy Harrington Dylan Tyler

Last weeks attendance 7/12&15/09

Bible Class—141 Worship Service—166
Sunday Eve.—131 Wednesday Eve.—140
Contribution—\$6490

As we have noticed, the repetition of a word or phrase in Scripture often provides abundant material for study and profit. Much insight can often be obtained by examining passages and contexts in which the same word or phrase is used. This week we resume our look at the phrase “if any man,” which appears 62 times in the New Testament.

“And *if any man* think that he knoweth any thing, he knoweth nothing yet as he ought to know” (I Cor. 8:2). This passage has been misused in an attempt to uphold the ridiculous idea that man cannot really know anything absolutely. This is not what this passage is teaching. Within the same context Paul twice states “we know” (vss. 1, 4). So, if it is the case that Paul was implying in verse 2 that man cannot know anything absolutely, he contradicted himself by stating there are some things we can know.

In the context, the eating of meats offered to idols is under consideration. Having lived under centuries of Jewish law, a portion of which forbade the eating of certain meats (Lev. 11:4-42), it was a difficult matter for these people suddenly to accept that which had been a part of their culture for so long. This was an area that needed to be handled gently, patiently and sympathetically. Some had little problem making the transition to Christianity in regards to the freedom to eat all sorts of meat. Others, however, found it difficult from a conscience standpoint. This, however, was not a matter of salvation or of fellowship (cf. Rom. 14:2-6). With such matters, discretion is the better part of valor. In matters of opinion, each must be free to have his own. It is with this understanding that the statement of First Corinthians 8:2 is made. One must not press his opinion upon another to the point of causing contention and controversy.

However, let it likewise be known that there are many things we can know absolutely. Regarding matters of salvation and fellowship, we must not waver from truth. For example: we *know* that salvation is found only in Christ (Jn. 8:24; 14:6; II Tim. 2:10); we *know* that baptism is essential to salvation (Mk. 16:16; Acts 2:38; I Pet. 3:21); we *know* that there is only one church of which God approves (Mt. 16:13; Acts 2:47; 20:28; Eph. 4:4; 5:23); we *know* that there is only one allowance for divorce and remarriage (Mt. 5:32; 19:9); we *know* that the use of mechanical instruments of music in worship to God is sinful (Eph. 5:19; Col. 3:16, 17). In such matters, it is neither arrogant nor wrong to stand unwavering, refusing to compromise. In fact, it would be wrong not to do so (I Cor. 16:13; II Thes. 2:15; Jude 3). As the pioneer preachers of the restoration movement often said, “In matters of faith, unity; in matters of opinion, liberty; in all matters, love.”

-Eddy

July 19, 2009

Number 3029