

Scripturally-based Budgeting (Continued from last week)

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?

6) **Stop Buying on Credit** A Christian in debt should make purchases on a cash-only basis. Continuing to add to one's financial burden with continued purchases on credit only compounds and extends the problem. Changing one's habits to "pay-as-you-go" goes a long way towards achieving financial freedom.

7) **Start Saving** A Christian should practice saving money on a regular basis, including those who are in debt. Even saving \$5 a month develops the discipline of saving. One need not love money and possessions (see Matt. 19:16-22; I Tim. 6:10) but God expects us to be prepared for the future, "*There is* desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it." (Prov. 21:20).

8) **Establish Your Weekly Contribution.** Every Christian should establish his or her contribution as a minimum acknowledgement of God's ownership. As mentioned previously, how can we say that we have given total ownership to God when we have never provided "evidence" to that fact? I Cor. 16:2 shows our giving is to be planned, periodic, and proportional to our provisions from God. In managing our finances, one cannot sacrifice God's part; one must choose a portion of one's own expenditures to sacrifice, "But this *I say*: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. ⁷ *So let each one give* as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver." (II Cor. 9:6-7)

9) **Accept God's Provision.** To obtain financial peace, recognize and accept that God's provision is used to direct each of our lives. God never promised each of us to live in great abundance, rather He would allow us enough provision to live in this world, "Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'" ³² For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. ³³ But seek first the kingdom of God and His righteousness, and all these things shall be added to you." (Matt. 6:31-33) Keeping ourselves from being caught up in materialism requires discipline and planning and an acceptance of the sufficiency of the blessings God give us.

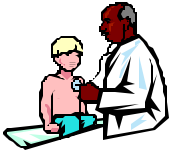
10) **Avoid Indulgence.** To achieve financial freedom, every Christian must avoid the indulgences of life. The range in which God's Will can be found is between Luke 9:23 when Christ said "Then He said to *them* all, "If anyone desires to come after Me, let him deny himself, and take up his cross daily, and follow Me." and Jn. 6:27 "Do not labor for the food which perishes, but for the food which endures to everlasting life, which the Son of Man will give you, because God the Father has set His seal on Him." Does my lifestyle fit within this range? Am I willing to trust God and deny myself some indulgences? An honest assessment of our expenditures can often reveal areas in which we can reduce financial burdens by eliminated unneeded indulgences.

11) **Develop a Budget** Ah, the dreaded "B" word! Too many of us avoid creating a budget because it causes us to really evaluate how we use our financial resources. A budget helps us discipline our spending by keeping our "needs" as priorities and minimizing our "wants".

A class is being planned for later this year that is designed to help anyone interested in developing and implementing a family/personal budget based on Biblical principles. Stay tuned for more details. – The Elders

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, Peggy Paxton, Vicki Min-

nix, Martha Keith

- Carolyn Drewery, friend of Nancy Benefield had surgery at UVA on July 23.
- Martha Yopp, friend of the Gwaltney's, has requested prayers.
- Willie Hill, great uncle of Kristie Jearls, had bypass surgery on Monday at RMH.
- Albert and Pauline Pennington, parents of Chyrl Pennington of Rural Retreat, had cardiac procedures this past week in NC.
- Al Furrow has been ill this past week.

Happy Birthday this week to :

Jeanny Gilpin—7/27
 Danny Guard—7/27
 Amanda Cook—7/29
 Kristie Jearls—8/2
 Gloria White—8/2



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

Upcoming Events:

Team 2—Garby—will be having a cookout at the Janney's home on August 22 at 5:30.



Teens

July Events:



TBS—7/26

SYD @ Dale Ridge—7/27—Meet here at 6:15 to carpool

Lend a Hand—7/28—We will be going to the Cook's house to help paint an out building around 10:30 or 11 AM— Luke will have more detail at TBS

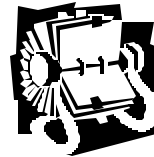
Guy's Nite—7/30— 5:30—Young men, ages 12 and up and their fathers and any other men of the congregation are welcomed to come. We will be discussing: "IT": The Temptations of Immorality In our World Today. See Luke or Jeff if you have any questions.

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

Welcome Newest Member

Daniel Hodges was baptized last Sunday morning after services. Make sure you get to know him!

Also responding last week: Katelyn Brown and Bob Garby.



Remember Jeff Foley and Therese Parker in your prayers.

Weekly Reminders

For Your Information

2009 SUMMER SERIES

Our annual Summer Series will feature Wayne Dixon this Wednesday. Make plans to be here to hear all of the speakers that are lined up for this summer.

DISCOVERY CLUB MEETING

The Discovery Club will meet today at 4:00 to go on a field trip to the Duck Pond at Lake Spring Park.

EDP MEETING

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

MEN'S BREAKFAST

The monthly men's breakfast will be August 8 at 8AM at Famous Anthony's.

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
Euline Gilpin
Patty Gwaltney
E.V. Wimmer
Sandra Wood
Roy Doss
Mr. & Mrs. Glenn Hartman Sr.
Carolyn Drewery
Martha Yopp
Albert & Pauline Pennington
Willie Hill
Vicki Minnix
Al Furrow
Peggy Paxton

Activities:

TBS—7/26
SYD—7/27
Lend a Hand—7/28
Guy's Nite—7/30



Big Thanks to Jim & Charlotte Harrington for directing our VBS this year. Also big thanks to all who helped out to make it a success!



August 2009

“If Any Man” (12)

Announcements	Bob Garby
Song Leader (AM)	Charlie Gwaltney
Opening Prayer (AM)	
8/2	David Brown
8/9	Wayne Dixon
8/16	Gene Benefield
8/23	Jerry Anderson
8/30	Paul Mays
Preside at Communion	Squeaky Valentine
Serve Table	Bob Martin Jason Oldham Tom Rogers Ethan Rogers
Closing Prayer	
8/2	Richard Simms
8/9	Mitch Jearls
8/16	Don Pettit
8/23	Eric Earnhart
8/30	Glenn Gabbard
Song Leader (PM)	Sam Valentine
Opening Prayer (PM)	
8/2	Luke Guard
8/9	Bradford Durham
8/16	Jim Harrington
8/23	Greg Edwards
8/30	Herb Baker
Scripture Reader	Jimmy Harrington
Closing Prayer (PM)	
8/2	AC Janney
8/9	Glenn Hartman
8/16	Charlie Maness
8/23	Collin Gregory
8/30	Cameron Brown
Serve Table (PM)	Mark Brooks Nathan Pelfrey
Song Leader (Wed)	Garrett Durham
Prayer (Wed)	
8/5	Charlie Maness
8/12	Jerry Anderson
8/19	Danny Guard
8/26	Eric Earnhart
Open/Close Bldg Greeters	Tom Rogers Laplante/Jearls
Nursery Attend	Amanda Brown Sandra Altizer
Ushers	Norris Gearhart Curtis Oakes
Handouts	Chandler Jearls Dylan Tyler Caleb Reed Tanner Reed
Alternates	Lyn Shrader
Prepare communion	Gloria White Madolia Rosette
Cards & Pencils	Olivia & Natalie Valentine

Last weeks attendance 7/19&22/09

Bible Class—143 Worship Service—174
Sunday Eve.—147 Wednesday Eve.—160
Contribution—\$5124

As stated earlier in this series, it is always of interest to study words or phrases that occur several times in Scripture. Many lessons can be obtained from the same word or phrase when it is used in different settings. One such phrase is “*if any man*.” It is found 62 times in the New Testament. We continue our study of this most interesting phrase.

Second Corinthians 5:17 states, “Therefore *if any man* be in Christ, he is a new creature: old things are passed away; behold, all things are become new.” This text reveals that any individual can be “in Christ.” It shows that God is “no respecter of persons” (Acts 10:34), demonstrates that He wants “all men to be saved, and to come unto the knowledge of the truth” (I Tim. 2:4), and illustrates the thought that He is “not willing that any should perish, but that all should come to repentance” (II Pet. 3:9). To be sure, God wants all men to submit to Him and live.

However, this passage also reveals that such a man must be “in Christ.” It is, after all, “in Christ” where “redemption” (Rom. 3:24), “no condemnation” (Rom. 8:1), “the love of God” (Rom. 8:39), “the promise of life” (II Tim. 1:1), and “salvation” (II Tim. 2:10) are all found. These matters make being “in Christ” of utmost importance. In order to be “in Christ,” one must get “into” Christ. Whatever puts one “into Christ,” therefore, is absolutely essential. Regarding this matter the Bible mentions how this is accomplished in only two passages. Romans 6:3 states: “Know ye not, that so many of us as were baptized into Jesus Christ were baptized into his death?” Galatians 3:27 reveals: “For as many of you as have been baptized into Christ have put on Christ.” As is noted in each of these passages, one is “baptized into Christ,” the only means of his getting “into” and thus being “in” Christ. Hence, “if any man” is in Christ it is because he has been baptized into Christ. If he has not been baptized into Christ (baptized by immersion [Rom. 6:4] in order to obtain the remission of sins [Acts 2:38]) he is not in Christ, since baptism is the only possible means for him to be in such a position and condition. Are you in Christ?

-Eddy

July 26, 2009

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