

# WORDS OF TRUTH

*A Weekly Bulletin for the Sunrise Acres church of Christ*

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*Edited By: Brian A. Yeager*

## *Sunrise Acres*

### CHURCH OF CHRIST

Meeting at:  
8625 Robert Drive  
El Paso, TX 79904

915-755-8137 (Building)  
915-525-5794 (Preacher's Office)

### OUR MEETING TIMES:

Sunday Bible Class: 9:45 AM  
Sunday Worship: 10:55 AM  
Tuesday Bible Study: 7:00 PM  
Thursday Bible Study: 7:00 PM

### Are You Visiting With Us?

If you are visiting with us, we want to welcome you to the Lord's church (Matthew 16:18 and Colossians 1:18). Our goal is to simply get to Heaven and to help you do the same. We use the Bible as our standard to govern what we do in our work and worship for the Lord (Colossians 3:17, II Timothy 1:13, II Timothy 3:16-17, and I Peter 4:11).

We welcome your questions and would love the opportunity to study further with you. Luke recorded a fascinating statement we all need to consider: *"Then said one unto him, Lord, are there few that be saved? And he said unto them, strive to enter in at the strait gate: for many, I say unto you, will seek to enter in, and shall not be able"* (Luke 13:23-24). We invite you to join us in being one of the few that are saved!

## Learning to Spend Your Money Wisely

*By: Brian A. Yeager*

When Katrina and I were first wed we had many obstacles to overcome. It all started with me having a well paying job which led me to believe I could pay any bill that came my way. So, like many people, we would use our credit cards unsparingly. The bill came and we could just write the check to pay for it. That is, until the job was no longer there. Then, after struggling for a while, we started to get back on our feet. That is, until I ruptured two discs in my lower back at work and spent the next year between doctors receiving only 60% of my normal wage through Ohio Workman's Compensation. Once again, we were fumbling and falling all over ourselves to get back on our feet. We had our electric turned off and I could hardly provide for my family.

I returned to work, had a good job with benefits, and the same injury put me out of work again. That is some bad misfortune and was not at all my fault, right? Wrong, bad planning was the problem. A lack of being content with what I had was my problem. Had I set back some money several times when I was making far more than we needed, I would have been prepared for what was coming (Proverbs 30:24-25). Had I not spent more than I made, I would not have been head over heels in debt. The problem, we lived according to what we wanted and would just charge it if the money was not in hand.

Something else was wrong during this period of my life. The Lord was not first in my planning. Had I put the Lord first I know for certain that my downfalls would not have occurred as they did (Matthew 6:24-34). You see, I figured if I had MasterCard, Visa, Discover, and the other cards I had; then I had extra money available. Like many, I thought the credit cards were my money. I learned a hard lesson. I learned not live beyond my means. Solomon, by way of inspiration, said: *"The rich ruleth over the poor, and the borrower is servant to the lender"* (Proverbs 22:7). I had to learn the very hard way in life. I hope if you read this, you will learn from my mistakes. I finally

discovered what it meant to be content. As a Gospel preacher living on an uncertain amount of support, those lessons have come in really handy many times. Brethren, we need to learn about being content.

### **Learning to be Content**

The Apostle Paul wrote: *“Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me”* (Philippians 4:11-13). With all of the wisdom in Paul’s words, we still seem to struggle to understand what is important. Certainly, God gives us the ability to enjoy the things that we have (Ecclesiastes 5:18 and I Timothy 6:17). Still yet, when we die we cannot take the big house, the fast car, the awesome pool table, etc. with us (Ecclesiastes 5:15). The caution we must instill in our lives is against developing an appetite of wants which we can never satisfy (Ecclesiastes 6:7). You’ve seen it, someone gets something nice and then it’s on to the next thing they want and the next thing, etc. Katrina and I have lived for years on a simple principle, if we want something we save up for it. If we have to go into debt for something that is a necessity of life (i.e. housing), we make sure it is an investment that, if hard times should befall us, we could “cash in on”. Even still, we keep our “wants” on a level whereas we do not allow possessions to become our gods.

Similar to what Paul said of himself, he wrote also commanding Timothy (and us): *“But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness”* (I Timothy 6:6-11). Contentment begins with having the right priorities. To get there, sometimes we have to turn things around.

### **Turning it Around**

In familiar passages that we could make a number of applications to, Paul wrote the Colossian brethren saying: *“If ye then be risen with Christ, seek those things which are above, where Christ sitteth on the right hand of God. Set your affection on things above, not on things on the earth. For ye are dead, and your life is hid with Christ in God”* (Colossians 3:1-3). If the top of our spending is on worldly things, where do you suppose our hearts are? Doesn’t the Lord teach us that where our treasures are, that is where our hearts are also (Matthew 6:19-21)? Katrina and I had to decide years ago to budget and prioritize. We had to make arrangements to pay off our debts and had to learn not to get in over our heads. Since then, we have not been slaves to interest rates and credit card companies. Life has been much better. If financial burdens arise, we are not burdened with responsibilities we cannot handle. Furthermore, we made God the top of our budget and have since found that this is one of many things we have done that has put God first in our lives.

### **Conclusion**

If people would just realize how much more money they’d have if they weren’t paying interest on multiple credit accounts, they’d have some of those wants without the debt to get it. Those credit companies that promise loans to consolidate are not your friends. They are in business to make money off of your poor spending habits. Brethren, we cannot focus fully on spiritual matters if we are constantly working to just pay on some debt. A man's life consists not in the abundance of the things which he possesses (Luke 12:15). Spending our money wisely will allow us to be debt and worry free when it comes to finances.

**What must one do to be saved (Acts 2:37)?** Hear and believe the Gospel (Mark 16:15-16 & Romans 10:17), repent of their sins (Acts 3:19), confess Christ (Acts 8:37), and be baptized (immersed) for the remission of sins into the church of Christ (Acts 2:38, I Corinthians 12:12-13, and Romans 6:1-6). One must then remain faithful (Revelation 2:10).