

BRIDGING THE GAP

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From the Pastor's Desk

Conducting a Spiritual Audit

The CEO of a major company once said, "I have a banker to keep me solvent, a lawyer to keep me legal, and a doctor to keep me healthy, but I have no one to help look at my spiritual condition." After many of us have made it through tax season without an Audit from the IRS, we can breath a sigh of relief. But even more important, is the fact that we all need a spiritual audit from time to time. I remind you what Paul said in 2 Corinthians 13:5 "Examine yourselves as to whether you are in the faith. Test yourselves. Do you not know yourselves that Jesus Christ is in you? Unless indeed you are disqualified." So here is the test, see how you do. Be true to yourself and work on the areas you fall short in. I found several areas I need to work on and to learn and grow in.

1. Am I content with whom I am becoming? In other words are you satisfied with your life now and the direction you are headed?
2. Am I becoming less religious and more spiritual? The Pharisees were religious, Christ is spiritual, there is a big difference.
3. Does my family recognize the authenticity of my spirituality? Do they see me growing in the faith; will they recognize my relationship with Christ?
4. Do I have a flow through philosophy? You have been blessed so bless others!
5. Do I have a quiet time in my life? Place where nothing can disturb your worship to God.
6. Have I defined my unique ministry? Do I know what I can do effectively?
7. Is my prayer life improving? Are my decisions in life based on prayer?
8. Have I maintained genuine awe of God? That He overwhelms you and brings you to worship.
9. Is my humility genuine? Humility is accepting your strength with gratitude, and admitting the power comes through you, not from you.
10. Is my spiritual feeding the right diet for me? Are you hungry for the Word of God?
11. Is obedience in small matters built into my life? You have to climb the hill before you can climb the mountain.
12. Do I have joy? Even in the tough

times you can have inward joy in Christ.

So how did you do? Did you pass the Spiritual Audit? If you are like me, you saw several questions you need to work on. There is no pass or fail on this test, it is a time for each of us to look into our life and grow in Christ. The IRS wants money, but God wants your whole life! Think about the return on your investment, it will last forever!

Enjoy The Journey,
Pastor Clayton

Sermon and Service Outline May 2008

May 4 5-Star Sunday Award

AM Service: "If God wrote you a letter"
Jeremiah 2:12-13
Pastor Clayton

PM Service: Leadership 101
(Commitment) Acts 7:2-60
Pastor Clayton

May 11 Mother's Day 2008

AM Service : "A Mother's Faith"
2 Timothy 1:5
Pastor Clayton

PM Service : No evening service to spend time with your family!

May 18

AM Service : "In God We Trust"
(Do We?) Daniel 4:34-37
Pastor Clayton

PM Service: Leadership 101
Servant Hood) John 13:1-17
Pastor Clayton

May 25

AM Service: "Saved But Unspiritual"
1 Cor. 3:1-3
Pastor Clayton

PM Service: FAMILY NIGHT: FOOD,
FUN, FELLOWSHIP!

Money Map Coaching (2nd in a series)

This is 2nd in a series of articles that I am doing based on the principles from Crown Financial Management. Last month I listed five foundational principles and the underlying scriptures that Crown has developed. You should review these principles frequently as you take your journey to True Financial Freedom. I also discussed that this journey consists of seven destinations; last month I discussed Destination One—Emergency Savings.

At this first stop on your journey you need to develop a financial spending plan and save \$1000.00 for emergencies. There is a free Crown Spending Plan at www.Crown.org/moneymap if you need help with this. You will notice that your spending plan does include tithing to the Lord. Scriptures tell us that God owns everything (Psalm 24:1) He is ultimately in control of every event (Romans 8:28), and the Lord promises to provide for our needs (Matthew 6:33). But we have a responsibility to be faithful steward of what he has given us. (1 Cor. 4:2) God requires that we be faithful in handling 100 percent of our money not just the amount we give back to Him as an offering. (Luke 16:10) There can be much discussion about how much should a person

tithe and should it be before or after taxes. Crown's and my understanding of the scriptures is that it should be 10% before taxes. But whatever you give, do it with a cheerful heart recognizing that God has provided it to you. And if you don't feel you can give 10%, then start with what you can give and be faithful!

Once you have a spending plan, your emergency savings, and have begun the practice of tithing, you are ready for Destination 2: Credit Cards Paid Off and Increase Savings to One Month Living Expenses. Some of you may spend a long time at this destination, but it is crucial to true financial freedom that you get out from credit card debt. The scripture memory verse for this destination is Proverbs 22:7: "The borrower is servant to the lender".

According to the research firm CardTrak.com, the average household owes about \$9659 in credit card debt (June '07) at an average interest rate of 15% (Dec '07) resulting in an extra cost of \$1450 a year! To pay off this debt will require discipline and a hard look at your spending plan. Decisions will have to be made to change your old spending ways to free up cash to pay off this debt. You MUST not add more credit card debt, but live by your new spending plan.

Here are some suggestions based on areas that most people can make adjustments:

- Housing—changes to thermostat settings, change to fluorescent lights, evaluate phone plan and drop conveniences like caller id, call waiting, answering services etc., re-evaluate cell phone plans for extras that can be eliminated and save money.
- Food—shop sales and stock up, discount groceries like Aldi's instead of chain supermarkets, decrease amount of chunk food and soda,

- Auto—carpools, metrolink, shop insurance companies—make sure you have the best rate, sell cars you don't need, plan your errands for fuel efficiency

- Insurance—life, medical, long-term care, etc—evaluate plans—are you getting the most for your money, evaluate cost of whole life vs. term

- Entertainment/Recreation—STOP EATING OUT—this is a big drain on family finances, and most people are not even aware how much they spend here. You can rent movies instead of going to the theater, and take family vacations locally for long weekends instead of planning big trips for 1-2 weeks.

- Clothing—shop thrift stores, don't impulse shop. Shop for needs not wants. Don't buy anything unless it is on sale.

- Miscellaneous- the number one drain on spending plans when you don't know how you are spending your money. Stop getting the coffee's/soda's at Starbucks or convenience stores, develop lists when shopping and only get what is on the list and stay on budget, Drop subscriptions to magazines, newspapers, etc. Be less extravagant in your gift giving for birthdays, Christmas, etc.

If you are like the average American, your credit card debt involves more than one card. When you start paying off your cards, Crown suggests using what they call the snowball method. Say you have determined that you have \$200 you can budget towards paying off your credit cards and you have 3 cards. The 2 cards with the highest balance you will make the minimum payment and say that is \$50.00. Take the remaining \$150 and

pay monthly until the first card is paid. When it is paid, you take the \$150, snowball onto the next lowest balanced card, pay that one off and then pay the whole \$200 onto the last card.

In your spending plan you should already have an amount planned to set aside each month to save for one month's living expenses. You may only be able to put \$5.00 a month towards that goal to start, but the key is to start. You will be amazed how God will provide for you in this area as you become faithful with the little things. (Luke 16:10) Apply that \$200 to this savings if needed once your credit card debt is paid before moving to Destination 3.

Destination 3: Consumer Debt Paid Off and Increase Savings to 3 Month's Living Expenses: You are on your way to true financial freedom when you can complete and celebrate this destination in your journey. Your scripture memory verse for this destination is Romans 13:8 "Keep out of debt and owe no man anything." Consumer debt is non-credit card debt and does not include your home mortgage. It consists of things like car loans, student loans, personal loans, home equity loans, etc. Follow the same snowball principle from above and take that same \$200 and apply to the smallest balance loan. Say your smallest loan amount is \$70 a month. Now it becomes a \$270/month payment. When that is paid you take the \$270 and apply to the next loan and so on.

At the end of this destination you will have \$1000 for emergencies (avoids using a credit card and getting more debt), you will have 3 months living expenses (medical emergencies and job layoffs do occur) and the only debt you will have may be your mortgage. You will now be ready for Destination 4: Save for Major Purchases which I will discuss next month.

Remember, I am always available for questions or budget counseling. You can also visit www.crown.org for online budget counseling or to take advantage financial planning tools that they have available. There are also some good resources in the church library and I know Phyllis Field could point you in the right direction.

"If therefore you are not faithful in the use of worldly wealth, who will entrust the true riches to you". Luke 16:11

Candy Niemeyer

Crown Financial Money Map Coach

Editor's Note

Due to technical difficulties, this newsletter is short. I will add the articles in June. Please accept my apology.

Debbie Porter