

Truth

Magazine



the Christian and his Money

the pitfalls
of money 6

money
and marriage... 16

the dangers
of debt 22

editor's page



MIKE WILLIS

The Christian and His Money

We are devoting this entire issue to a discussion of a Christian and his money. Steven F. Deaton, who works with the Hebron Lane church in Shepherdsville, KY, organized the material for this issue.

Money is an integral part of modern life. It is a token that functions as a medium of exchange that is accepted as payment for goods and services and in the settlement of debt. Before coins were minted, bartering was a way of transferring goods and services. According to Herodotus, the first mint was probably that established by Gyges of Lydia towards the end of the 8th century B.C. The practice spread rapidly because it facilitated the transfer of goods and services.

Money and the things that money can buy can be used either for the glory of the Lord or become a source of stumbling into sin. The Lord had much to say about a whole range of dangers related to money:

- Debt (Prov. 22:7, 26-27; 27:13)
- Compromising one's character to obtain it (Prov. 22:1; Eccl. 7:1; 1 Tim. 3:3, "filthy lucre")
- Letting wealth becoming one's chief priority in life (Matt. 6:24ff.)
- Covetousness (Col. 3:5; Eccl. 5:10)
- Greed (Prov. 1:19; 15:27; Isa. 56:11; 1 Tim. 6:10)
- Wasteful, prodigal spending (Luke 15:13-14)
- Stinginess (note the passages that emphasize generosity [see RSV], Exod. 35:5; Ps. 37:21; Prov. 19:6; Acts 2:46; 1 Tim. 6:18).
- Trusting in riches (Ps. 49:6)

But the Lord also teaches that wealth is a defense against evils in this world (Prov. 10:15; 18:11), so it is not inherently evil. Solomon commends wealth that is legitimately obtained (Prov. 13:11). He taught that "a good man leaveth

an inheritance to his children's children" (Prov. 13:22). Wealth makes friends (Prov. 19:4), though the kind of friends it makes are not desirable. But wealth properly used can accomplish much good.

The wise man taught that there is nothing better in life than for a laboring man to enjoy the fruits of his labors.

There is nothing better for a man, than that he should eat and drink, and that he should make his soul enjoy good in his labour. This also I saw, that it was from the hand of God (Eccl. 2:24).

Behold that which I have seen: it is good and comely for one to eat and to drink, and to enjoy the good of all his labour that he taketh under the sun all the days of his life, which God giveth him: for it is his portion. Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God. For he shall not much remember the days of his life; because God answereth him in the joy of his heart (Eccl. 5:18-20).

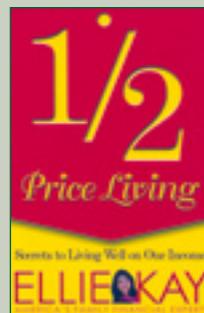
The Lord obviously did not teach that the proper use of one's money is to hoard it and live miserly.

This issue is balanced in showing that some godly men were rich whereas others were poor; there is nothing inherently righteous or unrighteous about riches or poverty. Brother Deaton calls attention to how money issues frequently trouble marriage; Dan King emphasize the obligation that parents have to teach their children about the proper use of money and not to destroy them by over indulgence. Frank Himmel warns about the pitfalls of money and Matt Allen warns about the problems associated with lending money to others, especially to friends and relatives. Randy Blackaby's article on the dangers of debt is much needed in a society that lives on borrowed money. Ron Halbrook reminds us of the blessedness of giving to others. You will be enriched by reading this good issue.

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contents

<i>The Christian and His Money</i> 2 MIKE WILLIS	<i>Giving Money to Others</i> 28 RON HALBROOK
<i>Obtaining Money and Possessions</i> 4 STEVE NIEMEIER	<i>Spending Money</i> 31 BRETT HOGLAND
<i>The Pitfalls of Money</i> 7 FRANK HIMMEL	<i>Directory of Churches</i> 33
<i>Rich Men of the Bible</i> 9 STEVE CURTIS	
<i>Poor People of the Bible</i> 11 STAN ADAMS	
<i>Money and the Church</i> 14 WAYNE THURMAN	
<i>Money and Marriage</i> 16 STEVEN F. DEATON	
<i>Money and Children</i> 18 DANIEL H. KING, SR.	
<i>The Dangers of Debt</i> 22 RANDY BLACKABY	
<i>Lending Money to Others</i> 26 MATTHEW ALLEN	



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Ellie Kay

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Obtaining Money and Possessions

STEVE NIEMEIER

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal: but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. **For where your treasure is, there your heart will be also**” (Matt. 6:19-21). Jesus spoke these words seated upon the mountain teaching his disciples many things that we call the Sermon on the Mount. This sermon contained many instructions and warnings that were and still are of utmost importance. However, I personally believe the words he spoke in Matthew 6:19-21 are as hard to adhere to as any of his other warnings and teachings during this particular sermon.

He stated in 6:24: “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.” As we reflect upon obtaining money/possessions of this world we cannot escape the fact that so many of us are trying to serve two masters while we try to balance laying up treasures here on earth as well as striving to lay treasures up in heaven.

One cannot think about this subject without looking at Jesus giving counsel to the rich young ruler (Luke 18:18-23). This young man seemed to be very sincere in seeking information and guidance to assist him in securing eternal life. What better place to gather this information than from Jesus himself? What Jesus told him at first had to be pleasing to the young ruler’s ears and soothing to his soul. He heard of commandments that he had been keeping from his youth. Yet when Jesus mentioned that there was one thing that he still lacked no doubt the young ruler had an anxious moment waiting to hear what this was. When Jesus told him, the rich young ruler became very sorrowful. He was told that he needed to sell all that he had and give it to the poor and he would have treasures in heaven. Can you believe that? Sell all that he had and

give it to the poor? What kind of instruction is that? Surely, Jesus did not mean all that he had did he? After all, it had taken some effort to obtain what he had. Maybe it was his parents or grandparents that had labored to secure many of these possessions and he had just added to them. Whatever the situation, the most important thing a man has which is time, had been spent in obtaining this wealth. Which master would he then serve?

In fact, Jesus recognizing that the young ruler was very sorrowful, went further in his teaching stating; “How hard it is for those who have riches to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Luke 18:24-25). Those words certainly struck a blow to all who heard them then and now! In fact those who were there and heard them asked the question in verse 26, “**Who then can be saved?**” That my friend is how many of us look at this situation today. We just can’t believe that God would want us to give away what we have worked so hard to obtain. Surely he knows how much we sacrificed to get what we have and how we worked so hard

So many of us are trying to serve two masters while we try to balance laying up treasures here on earth as well as striving to lay treasures up in heaven.

to gather the possessions that we have gathered. Did we acquire these things just to give them away to the poor? That is just absurd! Surely God does not require us to do that! So which master will we serve?

Jesus answered the question of who can be saved by stating that all things are possible with God even though they may be impossible with men. We find Peter stating



CONTINUED ON PAGE 5

Obtaining Money and Possessions

(CONTINUED FROM PAGE 4)

that they had left all to follow Jesus. Certainly we find them leaving their fishing business to become fishers of men and follow after Jesus which is admirable. Jesus answers him in verses 29-30, "Assuredly, I say to you that no one who has left his house or parents or brothers or wife or children for the sake of the kingdom of God, who shall not receive many times more in this present time, and in the age to come eternal life."

Again, can Jesus actually mean that we should leave the things that we love the most and forsake the things that we have worked so hard to gather and follow him? I am reminded of the statement of Jesus found in Luke 9:58 in response to the one who stated that he would follow Jesus wherever Jesus would go. Jesus simply stated, "Foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay His head." It is obvious that Jesus has a much different teaching and thought process about our possessions than we do! So which master am I serving?

In Matthew 6:33 Jesus teaches: "But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble." Here we have another blow for us in our search for riches upon this earth. Not only do we find that, if we secure riches, we should be sharing them with the poor. Now we find that we are to seek (look for it constantly) the kingdom of God. Now it is really personal isn't it? God wants us to share and God wants us to seek his kingdom first so when does that leave time and wealth for me? Whatever happened to me enjoying what I have earned and obtained? Sometimes we might forget James 1:17, "Every good gift and every perfect gift is from above and comes down from the Father of lights, with whom there is no variation or shadow of turning."

Obtaining money and/or possessions is very time consuming. It is also very challenging to our honesty and integrity. It can hinder our relationship with our families and our brethren. There is a balance in life that we must manage wisely or we could lose our soul according to Matthew 16:26. "For what profit is it to a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?" That is a question that we must all ask ourselves as it seems that every man or woman has a price that they have put on their soul. I am reminded of the story that was told to me years ago by one of my employees at that time. It seems that this employee was shocked that a friend of hers who claimed to be a Christian would work on Sundays. When asked why he would work

on Sundays instead of attending services the answer was straight forward: "I get double-time and I want a new boat!" Hard to believe but this person was willing to sell his soul for double-time and a new boat.

I am also reminded of an instance where one brother went into business with another wealthier brother just for the wealthier brother's money. He would lie and cheat to get more money from this brother and when the money was pretty well gone he walked away stating, "I only wanted your money!" He sold his soul for his brother's money!

When you fill out your tax form each year do you fudge just a little? Stretching our deduction for our contribution or putting down a little more medical expense to help us out a bit is just a little "white lie" right? Jesus himself paid his taxes according to Matthew 17:24-27. He told Peter they were going to pay them just so they would not offend the kings of the earth. Would we sell our soul for a false tax return? It seems Jesus knew which Master to serve even while paying the government.

It seems that many times when we talk about obtaining money/possessions we think of someone who is a "shrewd" business man or woman that is "pushing the limit." Certainly this happens more often than not. What we do not realize is that in our everyday living we make decisions that can add to our money or possessions.

Walking away with the incorrect change that is in our favor is just as dishonest as being deceitful in a business transaction. Picking up a dollar bill that you saw another person drop and not saying anything is just as wrong as stealing that person's car. The justification to us is "it was just a dollar, not a car." My friend, it is the principle that Jesus was teaching his disciple. When we put the things (money/possessions) of this world above the kingdom we have sinned and sold our soul, serving the wrong master.

When we take a job in an area where there is no congregation of the Lord's people for miles upon miles are we seeking his kingdom first? When we put our desire for worldly treasures above our responsibilities to God through his Son Jesus Christ and his church, which master are we serving? When we over extend ourselves on credit that

When we put the things of this world above the kingdom we have sinned and sold our soul, serving the wrong master.

CONTINUED ON PAGE 6

Obtaining Money and Possessions (CONTINUED FROM PAGE 5)

hinders us from helping the poor and making a contribution weekly to the Lord's treasury which master have we served? You see, my friend, these questions and dozens more like them are what we are faced with everyday in our lives here on this earth. Obtaining money and possessions in such a way to hinder us from seeking first the kingdom of God is just exactly what Satan wants us to do. It is in this way that we sell our soul to him and let him be our master.

Turning on the television and watching some of our present day "TV evangelists," we can hear soothing messages of how the Lord wants us to be wealthy and have whatever we want to make our lives more comfortable. In fact, many of them encourage us to purchase their new book or kit on how to be financially secure in this life. Every time I hear one of these fellows doing this I cannot help but think of the example of Joses found in Acts 4:37—"...having land, sold

it, and brought the money and laid it at the apostles feet." You might remember him by the name the apostles gave him, Barnabas (the Son of Encouragement).

There is nothing wrong with working hard, obtaining money and possessions and even being wealthy. What is wrong is to obtain these things by putting them ahead of the kingdom of God, selling your soul for them by serving the wrong master and not sharing them with the poor and needy. Remember what Paul told Timothy in 1 Timothy 6:10: "For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows." My friend, let us use caution in how we obtain our money and possessions and be liberal in our individual use of them in the work of the Lord. Let us serve the one and true Master who wants us to lay our treasures up in heaven.

Fifth Annual Truth Magazine Lectures

June 23-26, 2008 • Bowling Green, Kentucky

Monday	Tuesday	Wednesday	Thursday
8:00 - 8:50	<i>In the Beginning Was the Word</i> (John 1:1) Anthony Genton	<i>The Work of the Spirit</i> (John 16:7-14) Bruce Reeves	<i>Preach The Word</i> (2 Tim. 4:1-5) Norman Fultz
9:00 - 9:50 A	<i>Come Unto Me</i> (Matt. 11:28) Adonis Bailey	<i>Contend Earnestly For The Faith</i> (Jude 3) Bobby Holmes	<i>Blessed Are The Dead Who Die in the Lord</i> (Rev. 14:13) Lewis Willis
9:00 - 9:50 B	<i>The Unity of the Spirit</i> (Eph. 4:1-7) Wayne Seaton	<i>Receive Ye One Another</i> (Rom. 15:7) Jeremy Sweets	<i>Whosoever Divorces His Wife</i> (Matt. 19:9) Andy Alexander
10:00 - 10:50 A	<i>The Word of God Is Living and Powerful</i> (Heb. 4:12) Mike Grushon	<i>True Worship</i> (John 4:24) Andy Diestelkamp	<i>Bring Up Your Children in the Nurture and Admonition of the Lord</i> (Eph. 6:1-4) Royce DeBerry
10:00 - 10:50 B	<i>Works of the Flesh: Sensuality</i> (Gal. 5:19) Gale Towles	<i>Works of the Flesh: Sins Against Brethren</i> (Gal. 5:20-21) Ron Halbrook	<i>Love</i> (1 Cor. 13) Rick Liggin
11:00 - 11:50 A	<i>Strangers and Pilgrims</i> (Heb. 11:13-16) David Halbrook	<i>Upon This Rock I Will Build My Church</i> (Matt. 16:13-18) Brian Anderson	<i>Without Faith It Is Impossible To Please Him</i> (Heb. 11:6) Phil Martin
11:00 - 11:50 B	<i>Daughters of Sarah</i> Carla Adams	<i>Eunice and Lois</i> Marilyn Curtis	<i>Euodia and Syntyche</i> Bonnie Gary
Lunch Break			
2:00 - 4:00 p.m.	Open Forum: <i>Must We Divide Over Every Issue?</i>		Open Forum
Singing 7:00 - 7:30 p.m.			
<i>God So Loved The World</i> (John 3:16) Mike Willis	<i>Go Ye Into All The World</i> (Mark 16:15-16) Connie W. Adams	Singing	<i>More Than Conquerors</i> (Rom. 8:37) Steve Monts

The Pitfalls of Money

FRANK HIMMEL

Jesus was preaching. Thousands gathered to hear him, so many that they were stepping on one another. The Lord spoke about hypocrisy, persecution, the judgment, and blasphemy against the Holy Spirit. One man could not get into it. He interrupted the sermon, pleading with Jesus to intervene in a family inheritance dispute. Jesus responded, "Beware..."

Beware is an appropriate term with reference to money. The Bible warns of numerous pitfalls associated with it. Consider a few.

Money can be deceitful. Jesus' complete statement was, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions" (Luke 12:15). It is so easy to think that money translates into happiness. A poor man is sure he would be happier if he had some. A middle class man imagines he would be content if he had more. A wealthy man tends to think that in view of all he has, he has it all. But life is not about possessions. Jesus went on to tell a story about a man who had plenty but whose life was empty as God measured it (vv. 16-21). Life is about relationships, about service, about godliness. That was the Preacher's conclusion long ago. Wealth, he said, is vanity. "Fear God and keep His commandments" is the sum of man (Ecc. 12:13).

Money can become a preoccupation. The man in our text could not concentrate on Jesus' sermon because he was consumed with his financial situation. Money issues have a way of doing that. Not only do they distract, if we are not careful they can become an overriding concern. How much will I make? What will it cost me? These and similar questions have their place, but they can easily become the primary considerations at every turn. When they do, we have bowed to the idol of mammon. Remember the rich young ruler. He was a good and godly man in many respects, but his possessions eventually won his heart (Luke 18:18-23). Do not let them rule yours.

Money can lead to conceit. Paul told Timothy, "Instruct those who are rich in the present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy" (1 Tim. 6:17). Satan would have us forget God. Riches provide him an effective vehicle. Through them he focuses our minds on *our* hard work, *our* financial skills, what *we* have accomplished. He would have us forget that, regardless of the means by which we attain, God is the giver (Jas. 1:17). We are indebted to him, and we are obliged to use whatever he has entrusted to us according to his will.

Money can lead to prejudice and partiality. Just as money can ruin our outlook on ourselves, it can also affect our view of others. The opening paragraph of James 2 depicts how Christians were reacting to visitors in their assembly. When a rich man entered they honored him. When a poor man entered they demeaned him. "Have you not made distinctions among yourselves, and become judges with evil motives?" (v. 4). The evil motive in this case likely was greed. Brethren assigned a value to people based on potential personal gain—"a good business contact," for example. James points out that not only was their motive wrong, their assessments were wrong, too. God chose the poor, while the rich blasphemed his name. Remember, "if you show partiality, you are committing sin and are convicted by the law as transgressors" (v. 9).

Money can lead one to question God. Money can do more than prompt wrongful rejection of people; it may result in doubting God as well. Psalm 73 raises an oft pondered issue: the prosperity of the ungodly. Asaph said he came close to stumbling as he considered the wealth of the wicked, people who in some cases were openly defiant of God. Their body was fat (v. 4). They were not in trouble as the rest of mankind (v. 5). They were always at their ease and had increased in wealth (v. 12). Their abundance was especially troublesome when he compared it to his own situation. Although he tried to serve God, "I have been stricken all day long and chastened every morning" (v. 13). Like Job's friends, Asaph expected a direct relationship between righteousness and material blessings. When he did not find it, his faith faltered momentarily. The answer, of course, is that God never promised riches to the righteous. The pitfalls of money may well be the reason!

God never promised riches to the righteous. The pitfalls of money may well be the reason!

Money can lead to godlessness. This is true in several aspects. One is godlessness in the sense of little interest in spiritual things. Is it any surprise that as our society has become increasingly wealthy the number of conversions has diminished, while in poverty-stricken areas such as the Philippines people are coming to Christ in large numbers? The gospel has never had as much appeal to the "successful" (1 Cor. 1:26). Jesus warned that even among those who are initially receptive to the word, riches can be like thorns that in time choke out the life of the plant (Mark 4:19).

CONTINUED ON PAGE 8

The Pitfalls of Money (CONTINUED FROM PAGE 7)

James 5:1-6 cautions that wealth may translate into godlessness in the sense of infatuation with pleasure and wrong treatment of others. Sensuality too often accompanies prosperity. Remember the ancient warning to those who are “at ease in Zion” (Amos 6).

2 Peter 2:15-16 identifies another expression of godlessness associated with money: compromising the message of truth for gain. With his eye on the promised reward, Balaam tried every way he could to preach what Balak wanted to hear. Paul spoke of preachers in his day who supposed that godliness was a means of gain (1 Tim. 6:5). In that context he warned Timothy, “But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs” (vv. 9-10).

Money’s value is short-lived. When the Preacher sought meaning in life, one approach was to build and accumulate whatever he wanted. He became great and increased more than all who preceded him. He did not withhold anything his eyes desired. For a time his heart was pleased. Then “I considered all my activities which my hands had done and all the labor which I had exerted, and behold all was vanity and striving after wind and there was no profit under the sun” (Eccl. 2:11). How quickly the new wore off! And nothing has changed since his era. Clothes almost instantly go out of style. That shiny new car will all too soon be a rust bucket. Today’s purchases will be in tomorrow’s garage sale. Even among things that retain fashionableness and functionality, the thrill of having them is brief. Do not look for happiness in what money can buy. If you do, you will always be buying something else. Is this not the reason for much of our credit woes, another pitfall of money?

Money can become an obsession. “Then I looked again at vanity under the sun. There was a certain man without a dependent, having neither a son nor a brother, yet there was no end to all his labor. Indeed, his eyes were not satisfied with riches and he never asked, ‘And for whom am I laboring and depriving myself of pleasure?’ This too is vanity and it is a grievous task” (Eccl. 4:7-8). Sound familiar? Even when we have others to share with, there is often no time to share because we are too busy working to make more. We are always in a hurry. No time for just sitting and talking. No time for dreaming together. No time to really enjoy the fine homes we live in. No time for Bible study and prayer. No time for visiting the sick or the elderly. No time for teaching the lost. Not even enough time to attend all the services of the local church, much less go to a meeting at the Crosstown congregation.

“And he never asked, ‘Why am I doing all this?’”

Money is uncertain. Jesus said moth and rust destroy and thieves break in and steal (Mt. 6:19). The Preacher saw people lose it in bad investments (Eccl. 5:14). A proverb says, “A fool and his money are soon parted,” but it can happen to a wise man, too. That is another reason the Bible counsels us to not build on it. “Lay up treasures in heaven,” Jesus said (Mt. 6:20). “Make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings” (Luke 16:9). Even if your money lasts you a lifetime, you cannot take it with you. It may help your heirs a bit, but the only way it will do you any good after your death is if you used it here in view of eternity. “Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed” (1 Tim. 6:18-19).

Money can be seen as the answer to everything. That’s what governmental officials thought long ago (Eccl. 10:19). Too many still do. To be sure, money can help with some situations, whether in society, in the home, or in the church. “Wisdom is protection just as money is protection” (Eccl. 7:12). But it is no cure-all. In fact, more money sometimes creates as many problems as it solves (Eccl. 5:10-12).



Is not this pitfall the appeal of institutionalism? Some find it easier to write a check than to get out and work. We essentially try to hire someone to do our work for us. Contributing to the poor is fellowship with them (2 Cor. 8:4), but it does not necessarily satisfy my obligation to provide services they need. Paying preachers is having fellowship in the gospel (Phil. 4:15-16), but it does not eliminate my responsibility to speak to the lost.

Conclusion

Do you want more money? Few of us could honestly say no. But when you are tempted to dream of riches, remember something Jesus said: “Truly I say to you, It is hard for a rich man to enter the kingdom of heaven. Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God” (Matt. 19:23-24). Why would you want the hard road to heaven? It is better to pray with Agur, “Give me neither poverty nor riches; feed me with the food that is my portion, that I not be full and deny You and say, ‘Who is the Lord?’ Or that I not be in want and steal, and profane the name of my God” (Prov. 30:8-9).

Rich Men of the Bible

STEVE CURTIS

In Matthew 26:11, Jesus said, “For you have the poor with you always, but me you do not have always.” Jesus statement was true then and it is true today. There have and always will be poor people. In contrast, the opposite is true as well. There have and always will be rich people. According to www.dictionary.com, “rich” is “having wealth or great possessions; abundantly supplied with resources, means, or funds; wealthy.” As one reads the Bible, he will find rich men known for their wealth and great possessions. However, these men are not known for just being rich. They are known for what they did with their riches as well. Let us consider some of these rich men.

Rich Men of the Bible Who Did Good

Abraham. “Abram was very rich in livestock, in silver, and in gold” (Gen. 13:2). When Abraham’s servant went to pick a wife for Isaac from Abraham’s family, he said, “I am Abraham’s servant. The Lord has blessed my master greatly, and he has become great; and he has given him flocks and herds, silver and gold, male and female servants, and camels and donkeys” (Gen. 24:34-35). Without a question Abraham was rich, but he would not be considered a man consumed by his wealth.

Here are some good things that Abraham did with his wealth. When the land became too great to bear Abraham and Lot together, Abraham allowed Lot to choose the land of his choice while being content to dwell elsewhere (Gen. 13:1-11). Later, he risked his own servants to rescue his nephew Lot securing Lot’s life and his possessions, and the women and other people with him (Gen. 14:13). He paid a tithe of all the booty to Melchizedek, priest of the God most High (Gen. 14:20). Instead of pursuing wealth, he refused to accept a gift from the king of Sodom (Gen. 14:21-24).

Though he was rich, Abraham possessed qualities worth more than his possessions. He loved peace rather than strife. Family was important to him, not his fortune. He was selfless with his wealth, putting others’ well being before his own interest. By remembering his blessings were from the Lord, he kept greed out of his heart.

Job. In Job 1:3, one can read the following concerning Job, “Also, his possessions were seven thousand sheep, three thousand camels, five hundred yoke of oxen, five hundred female donkeys, and a very large household, so that this man was the greatest of all the people of the East.” Rich is not a word usually associated with Job, but he was wealthy. Job describes his life prior to his loss,

When I went out to the gate by the city, when I took my seat in the open square, the young men saw me and hid, and the aged arose and stood; the princes refrained from talking, and put their hand on their mouth; the voice of nobles was hushed, and their tongue stuck to the roof of their mouth. When the ear heard, then it blessed me, and when the eye saw, then it approved me; because I delivered the poor who cried out, the fatherless and the one who had no helper. The blessing of a perishing man came upon me, and I caused the widow’s heart to sing for joy (Job 29:7-13).

From these verses, one can see that Job was such a man of wealth that even nobility and royalty dared to speak in his presence.

Job lost everything though. In one day, he lost his servants, his flocks and herds, and his children (Job 1:13-19). After such tragedy, he then lost the health of his flesh and bones (Job 2:5-8). How might a rich man respond to such loss? His relationship to God did not change. Prior to the loss of his possessions, Job was “blameless and upright, and one who feared God and shunned evil” (Job 1:1). After his loss, God said that Job was still “blameless and upright man, one who fears God and shuns evil” (Job 2:3).

Though he was rich, Job kept his integrity with God. He feared God in adversity and in prosperity. He shunned evil in adversity and in prosperity. When he possessed his wealth, Job served God and remembered those less fortunate than him. After he lost his possessions and children, “Job did not sin nor charge God with wrong” (Job 1:22).

David. David accumulated possessions and wealth during his reign as king (2 Sam. 8; 1 Chron. 18). Through defeat of Israel’s enemies, he expanded the borders of Israel and made them a great nation. In many ways, Israel achieved its peak physically during David’s reign. Although he sinned and it became public, he was still a man after God’s own heart (Acts 13:22). God blessed David so that he became “a great name, like the name of the great men who are on the earth” (2 Sam. 7:9). It is no wonder that he became the benchmark for all the kings after him. Either the kings who followed him did what was right and walked in the ways of David, or the kings did not walk in God’s ways as David did.

Ironically, with all the battling with their enemies and the accumulation of wealth, Israel seemed to be the strongest spiritually during David’s reign. For many being strong spiritually usually is the opposite of battling with enemies and accumulating wealth. To David’s credit though, despite

CONTINUED ON PAGE 10

Rich Men of the Bible (CONTINUED FROM PAGE 9)

accumulating wealth and prospering, he did not forget God. Unlike other rich men who are consumed with tearing down their barns and building bigger barns, David was interested in building the Lord's house. "See now, I dwell in a house of cedar, but the ark of God dwells inside tent curtains," (2 Sam. 7:2). Although God did not allow David to build him a house, David made offerings for the materials to build the house. There are a lot of rich men who amass wealth and possessions, but there are very few who use their riches to show concern for the Lord's work.

Rich Men of the Bible Who Did Not Do Good

Solomon. Probably the most recognized rich man of the Bible is Solomon (2 Chron. 9:13-38). It is said that Solomon "made silver as common in Jerusalem as stones, and he made cedar trees as abundant as the sycamores which are in the lowland" (2 Chron. 9:27). Through him, the riches of the world were brought to Jerusalem. Solomon himself says that he "became great and excelled more than all who were before me in Jerusalem" (Eccl. 2:9).

Unfortunately, Solomon is not known for doing great things with his riches. There were those who came to see his homes, gardens, and the house he built for the Lord. However, when one reads the book of Ecclesiastes, there is a sense of wasted fortune, time, and opportunity as Solomon searched for that which is profitable under the sun. Finally, he learned later that the whole duty of man is to "fear God and keep his commandments" (Eccl. 12:13). In his passion and drive to build and accumulate possessions, he built high places for his many wives to practice idolatry and allowed his own heart to be turned from God (2 Kings 11:1-8). What a sad state for a man who had been richly blessed by God with wisdom (1 Kings 3:3-9).

Rich Farmer. When Jesus was warning about covetousness, he spoke a parable concerning "the ground of a certain rich man" that yielded plentifully (Luke 12:13-21). His harvest was so plentiful that he was required to tear down his barns and build bigger barns in order to store his crops. What a great blessing and no doubt was due in part to hard work on behalf of the farmer. For this he can be commended. However, for what is he known? Why does Jesus refer to him while speaking about covetousness?

Though this man was successful from a business standpoint, he was foolish from the standpoint that he had no regard for spiritual things. When it comes down to that which really matters, Jesus said that "one's life does not consist in

the abundance of the things he possesses" (Luke 12:15). Yet for the farmer, life was defined by abundance: "Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry" (Luke 12:19). This may have been the wisest farmer. He may have worked the hardest, but he took no care for his soul. In the eyes of God, he was a fool. "Fool! This night your soul will be required of you; then whose will those things be which you have provided?" (Luke 12:20). "Surely every man walks about like a shadow; surely they busy themselves in vain; he heaps up riches, and does not know who will gather them," (Psa.39:6). Unfortunately for many rich people, they are successful in many ways, but the most important one—being rich toward God (Luke 12:21).

Rich Young Ruler. In Matthew 16, Jesus discussed the question of eternal life with a young rich man (Matt. 16:16-22). Although this young man had great possessions, he had not completely disregarded God or his soul. He was seeking eternal life (Matt. 16:16). He was keeping some of the commandments of God (Matt. 16:20). This would be an ideal young person in the eyes of many.

He was young, spiritually minded to some degree, and rich. One might be tempted to say that he had everything going for him.

From his question "What do I still lack?" and Jesus' response to him, he did not have everything going for him. He lacked eternal life. His possessions were more important to him than following Jesus (Matt. 16:21). When he learned what he needed to do to inherit eternal life, "he went away sorrowful for he had great possessions" (Matt. 16:22). Many people love something in their lives more than they love the Lord. For this young man, it just happened to be his great possessions. "There is one who makes himself rich, yet has nothing; and one who makes himself poor, yet has great riches" (Prov. 13:7). A day will come when this rich young man will be asked, "What will a man give exchange for his soul?" (Matt. 16:26). On that day, he will likely answer, "Everything." Unfortunately, the answer will be too late at that point.

Conclusion

There have always been rich people and there always will be rich people. They may be known for many things in this world—money, possessions, and net worth. These things are unimportant in the eyes of God. What is important is whether these individuals serve him. Today, rich may be a relative term to a certain degree. No matter how rich (or poor for that matter) a person is God still deserves his respect and service.

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Poor People of the Bible

STAN ADAMS

The Bible has quite a lot to say about poverty and those who are poor. Poverty can take two basic forms: Voluntary—where one through laziness, lack of drive, or lack of spirituality brings poverty upon himself (Prov. 6:10, 11; 13:18; 23:21; 28:19; Matt. 26:11), and the one who is poor in spite of all he can do (Prov. 21:13; Deut. 15:7; Exod. 23:11). In the United States even the poorest among us is likely to be considered wealthy when compared to the standards of many poverty stricken countries. Monetary poverty is not always voluntary and we as compassionate Christians should consider that when dealing with the poor of the world. Israel was held accountable for the way they treated their poor. A lack of compassion for the poor shows a calloused heart. James 1:27 and Galatians 6:10 are commands from God for us to take care of those we see have need. Sadly, our response to the poor is often to get them out of our hair as soon as possible or to walk by them in disgust as the priest and Levite did toward the Samaritan who was beaten and left for dead. Many will admit that there are needy people, but do little to remedy the situation themselves. This should not be. God does not look down or devalue those who are trying but just do not have the things of this life that others have. Poverty however, can cause one to become bitter and desperate, which moved the Proverb writer to admonish in chapter 30:8, 9 — “Remove from me vanity and lies; give me neither poverty nor riches; feed me with food convenient for me: lest I be full, and deny thee, and say, Who is the Lord? Or lest I be poor, and steal, and take the name of my God in vain.”

We are to be compassionate for those who are poor. Those of us who have suffered loss from storms and floods can truly hurt for those who go through the loss of earthly possessions. If we have jobs we should be good stewards of the things we have and help those who have not (Eph. 4:28), and pray that we do not have to experience poverty in order to appreciate those who are in it. Sometimes the most fertile ground for the gospel is found with those who are suffering poverty.

Let us consider the lives of a few poor men and women of the Bible and learn lessons on poverty from them.

Job. “Have you considered my servant Job?” the Lord told Satan many years ago. Satan presumed that the reason for Job being faithful was that he had great wealth and that the Lord disallowed any harsh thing happening to him. Satan presumed that, if you take all a man possesses away from him, he will curse God.

The story of Job defeats that premise of Satan. A man will serve God, even though everything he had in this life is forfeited by tragedies or hardships. Job did not serve God because he prospered in earthly goods. He had a good spirit when he observes that he did not bring anything into the world and he will take nothing out, “naked came I from my mother’s womb and naked shall I return.” Job teaches us that no matter how bad life is and no matter how bad it gets, the important thing in life is serving the Lord. He placed his trust in the Lord even though he did not understand what was happening. He was patient in tribulation and sought the ways of God. He overcame poverty at the end and had greater wealth than he had before.

Lazarus. Luke 16:20-22 tells us of a beggar named Lazarus. He was poor and despised by the wealthy in this life. Evidently in spite of all he could do, he had been reduced in his state in life to the practice of begging from those who had. He would have been one many might have ignored. How many Lazarus’ have you and I allowed to go wanting because we judge them to be insincere, lazy bums? Lazarus teaches us that in spite of all one can do sometimes in life, the luck is just not with them.

Lazarus is not condemned merely for being in poverty. Poverty in and of itself is not sin. The way one gets into poverty can be sinful, but the state of being poor is sometimes beyond our control. Those who lived through the depression can attest to this fact. Lazarus teaches us that sometimes no matter how hard you try, the best you can do is beg.

The text goes on to say that this beggar, who was devalued by many in the society where he lived, went on to reward in Paradise. In this life he had little, but he was evidently faithful to God in spite of his poverty. Lazarus had learned to trust the Lord and lean on him. The rich man, although loaded with worldly goods, had not taken the time to deal with his greatest treasure, his soul. Those who have gone to the Philippines are often asked what makes people so receptive to truth over there? One of the replies is that they lack the monetary distractions for the most part that have consumed our society.

How many Lazarus’ have you and I allowed to go wanting because we judge them to be insincere, lazy bums?

CONTINUED ON PAGE 12

Poor People of the Bible (CONTINUED FROM PAGE 11)

I remember keenly a godly family in a place my dad preached a few years ago. The brother was a sharecropper, and had very little of this world's goods but guess who had someone over to their house to eat every Sunday afternoon? We drank out of Mason jars, but the tea was the best. As a child, I thought his children were rich because they had a tire swing that swung out over some water. I still think they were the wealthiest people I ever knew. They had true riches in this life and I believe in the life to come. The loved the Lord and taught their kids to do the same. They worked hard and knew what it was like to be without, but they raised good kids, most of whom went on to college and are successful Christians. He was able later in life to move up the ladder but he never forgot his roots and always remained humble. People like Lazarus are a blessing to know, do not cheat yourself from the privilege.

The Prodigal. Luke 15:11-32, tells the story of a young man who had it made in this life and did not appreciate his blessings. He took his riches and squandered them in a riotous lifestyle. He began to “be in want” and in that state “came to himself.” This young man teaches us that sometimes in order to see where we are spiritually, we must experience loss of all we value in this life. This young man had to lose it all to realize where he was. It was voluntary loss, but in some ways, his greatest loss was the source for his greatest gain. In this valley of his life, he learned to look to the things of value. He got no help from his worldly friends, who were gone as soon as the worldly times and money stopped. He got no mercy or help from the one he worked for. He did not realize how good he had it until he was on his knees in a pig pen, with hunger gnawing at him. At this point he considered eating pig slop to stop the hunger, and only then did he realize his loss. He got up and committed himself to a plan of repentance and humility. He would go back and ask for servant status and admit his sin toward his father. What did he find at home as he came in sight of his father? He found mercy, pardon, forgiveness, and restoration of privilege. He was never at the same point of wealth again, but he learned the richest lesson of all in his poverty and in that sense his poverty was a great blessing. We need to learn the same today. Do you and I have the courage to pray for poverty, if it will bring us and our family closer to God? Do you and I have to lose it all to see that our wealth and privilege in this world may be holding us back from the true riches of the Lord? We sit on padded pews in air-conditioned comfort and sing, “This World Is Not My Home” and “I’m satisfied with just a cottage below, A little silver and a little gold,” and then do not have the funds to help support the preaching of truth in hard areas,

or lack the personal funds to help our neighbors. How can we sing how much we love Jesus and withhold the necessary things from those who have need? Learn the lesson from the prodigal that sometimes the only way to learn how much we lack and need spiritually, is to suffer loss. It is a drastic lesson, and one that sane people should not repeat, but when it happens it can turn out to be the best thing that ever happened to us.

Paul. In Philippians 4:11, 12 Paul says, “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 how to abound, everywhere and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need.” Paul had determined properly how to value status in this life. He realized as we must that a man's life does not consist of the abundance of things he has. He understood that life ebbs and flows. There are periods of good times and periods of bad times. He teaches us that one can be equally happy in both situations. If we have the faith and trust in God that we should, we will remember Matthew 6:33 and truly believe it and practice it as a lifestyle. As the old hymn teaches “God Will Take Care of You.” Paul knew and says, he “learned it,” that life is not always kind, nor are people you trust always kind, but God is always loving, merciful, kind, longsuffering, and caring for those who are his. Paul knew that if he lived or died, he was going to be happy in service to God. So many today have their worlds fall apart and lose their faith, if anything bad happens to them. If one loses his job, he looks on it as the end of the world, and not necessarily as an opportunity to serve the Lord in the different venue. Paul knew that God would not forsake him. He trusted that fact. When Paul was abased, his brethren came to his aid. When he was wealthy he had his thorn in the flesh to keep him humble. He knew what it was like to put his trust in the Lord and how to watch the Lord work when he did. He had learned about submission to the Lord. Paul had to be humbled before he realized his life was set on the wrong course. He was thankful for the good and bad times of his life for they made him the man we have come to admire and appreciate.

The Poor Widow. Mark 12:42 records when the Lord was watching how the people cast money into the treasury. The passage says that the rich cast in much but there came “a certain poor widow and she threw in two mites, which make a farthing” (less than a penny). He called his disciples and told them that she had given more than anybody because they cast in out of their abundance and she cast in “of her want all that she had, even all her living.” He praises her and lifts her up as our example. This widow teaches us

CONTINUED ON PAGE 13

Poor People of the Bible (CONTINUED FROM PAGE 12)

how much more important it is to look out to the needs of the Lord and his cause than it is to be concerned and fret over the things in our lives. She teaches us that even though poor she was rich in her attitude toward things spiritual. She is another example of seeking the kingdom first without reservation. We too, must empty ourselves of all we value in order to truly be the Lord's disciples (Luke 14:23). Brethren, only when we become less can we become more in service to the Lord (Mat. 23:11; Mark 9:34; Luke 22:24, 26).

The Church at Smyrna. Revelation 2:9 tells of the poor, rich church at Smyrna. These brethren were suffering great hardship due to their faith and love for the Lord and his cause. John identifies them as a church that was poor in worldly things, but rich toward God. They are told that things will get worse for them but that, if they remained true and faithful unto death, they would receive a crown of life. One day all they had suffered in this life would be worth the fight. If they kept valuing the true riches and standing for the truth, then untold riches and splendor awaited them in their eternal home in the presence of God. These brethren teach us to look beyond the things right in front of us and to have an other-world view as Abraham had when he "looked for a city whose builder and Maker is God" (Heb. 11:10). Every day in this world things will change. We will have some great times and we will have some bad times. Most will experience times of want and times of abundance. Learning how to look beyond what we have to truly see ourselves as God sees us is vital to our faithfulness. It is better to be poor in this life and rich toward God, than wealthy in this life and poor towards God.

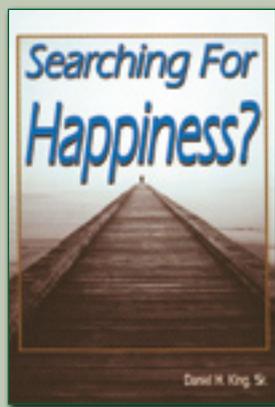
Jesus. I find it inspiring that our Savior humbled himself to his own creation and chose to serve it in form not as a man of great wealth, but as a Nazarene (one of the poorest sections of the area). He could have come as an earthly king and lavished on himself all the wealth of Solomon and more, but he chose to come as a humble servant. What does

he teach me and you?

He teaches us that, although we are not bound to be poor in order to please him, we must become poor in spirit and value nothing in this life as greater than our reward and home with him forever. Jesus taught us how to truly value this life while we are here, but to realize that we should never forget that this world is not our home, we are just passing through. We are camping out in this life making preparation for the great Promised Land in heaven above.

Jesus lived his entire earthly existence and never owned property, had lavish clothes, the best of transportation, or a pocket full of money as we know it. However, he owns the world and all that is in it. We are a people like Israel of old who are prone to murmur at the least little perceived setback in our life. We act as if the world will end if we cannot see our way tangibly through this life. Jesus entrusted his earthly life to his Father and taught us all to pray "give us this day our daily bread." While he also taught us to plan ahead as good stewards, he stressed that life is a day-to-day walk, and we are not promised tomorrow. He teaches us that God will truly take care of us and if we love him we will do as he commanded without doubt and without hesitation. Jesus never tried to make the worldly people think highly of him. He lived the Old Law perfectly and sought in all things to please the Lord, not satisfy the expectations of sinful people. Are we able to follow one who had nowhere to lay his head? Do we have that kind of faith or are we a people who do not appreciate the beauty of that kind of poverty. If Jesus could give up the riches of heaven for you and me (2 Cor. 8:9; Phil. 2:5-10), then shouldn't we be ready to suffer poverty also for his name? Remember he started the Sermon on the Mount with "blessed are the poor in spirit for theirs is the kingdom of God" (Matt. 5:3). May we all learn how to be properly poor before God.

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Money and the Church

WAYNE THURMAN

Do I have to give during the worship of God?

“The song before the morning lesson has ended and everyone knows that the lesson will be about giving because every hymn was about giving. Money, money, money. Is that all the church is about? We hear this lesson too often for my taste. I want to hear about Christ, his life, and his teaching, not money grubbing. When the preacher feels he needs a raise, we can expect a sermon on giving. Well I, for one, am not going to raise my contribution.”

Although we hope this mind set does not exist in our congregation, the truth is that every group probably has members who think that giving is not an important part of being a Christian. These members assemble for singing, praying, partaking of the Lord’s Supper, and maybe to hear an uplifting lesson, but expect the church to always have the means to meet expenses, support the work, etc. without any help from them. They resent any teaching about giving because it is something they are not interested in doing.

Christians, however, should expect to give to the Lord on the first day of every week joyfully and as they have planned beforehand (1 Cor. 16:2; 2 Cor. 9:7). It is difficult to give joyfully when you know that the gift is not appropriate. It may be a good thing that Christ doesn’t personally pass the plate. He could judge our giving and give us our immediate reward. Are we any different than Ananias and Sapphira when we bring only a pittance to the Lord instead of his due (Acts 5:1-11)? Will our punishment be any less severe because we live in this protected, pampered society where man and money are on a pedestal instead of God? Christ and his apostles gave examples of what our acts of worship should and should not be, including giving to the Lord. The

widow who gave all she had (Luke 21:4), the Macedonians who were poor but gave beyond what they could (2 Cor. 8: 2-7), and the early Christians who sold their possessions and brought the proceeds to the apostles (Acts 4:34-35) are among the examples we have of a willingness to give.

How do I plan?

How do you plan for any of your expenses? Decide what amount is needed and make sure it is available to be given at the time required. The difference in giving to the Lord is that he should come first. Yes, first. Begin your planning around the giving to the Lord. Make your primary goal to be able to give to him freely and joyfully. Plan to set aside a certain amount to be given

to the Lord on each first day of the week. Under the Old Covenant that amount was 10%. Under the New Covenant, we are not told a set amount, but it is doubtful that he would expect less of us. Plan your budget around the amount you decide to

give. If everything you think you need money for is not covered after making this commitment to God, then begin to consider what things you can do without in order to give as you purposed to the Lord. Don’t change the amount for him; change the amount for other items.

Living above one’s income makes it very difficult for a Christian to give appropriately to the Lord.

Luxuries versus necessities

That does not mean to do without food or necessities (1 Tim. 5:8), but rather those things that are luxuries (even though we no longer think of them as luxuries). Cable TV is nice, but can you settle for the basic instead of the premiere package? Living above one’s income makes it very difficult for a Christian to give appropriately to the Lord. That was one of the elements that caused the children of Israel to be carried into Babylonian captivity. When they were generous and joyful in their giving as in 2 Chronicles 31:1-8, they were blessed. When they were not generous and joyful in their giving, things did not always go so well. We have the example of Haggai 1:4-11 to the remnant of Israel who had come back to rebuild the temple after captivity in Babylon. They had not given what was expected to the Lord. Therefore God called for a drought on the land and the mountains, on the grain and the new wine and the oil,



CONTINUED ON PAGE 15

Money and the Church

(CONTINUED FROM PAGE 14)

on whatever the ground brings forth, on men and livestock, and on all the labor of your hands.

Where does the money go?

Where the money goes or how it is used should be of concern to every member of the congregation. Elders are entrusted with the task of deciding how to use the money. If there are no elders, some members of the congregation will step forward and try to do what is best. Neither group is infallible, so members should voice opinions and ask questions which can actually help those trying to make the best decisions about using the Lord's money.

What elders do with the money is always a concern among some members of the congregation. They expect to see concrete results when they make a donation. Some members think that it is right to withhold their contribution as long as they are using it for a good cause, such as supporting a preacher, helping another congregation, buying items to be used in mission work. These things are all good, but should be done above and beyond the contribution to the local work. God asks us to help others, support the work, etc., but he specifically said to purpose (plan) an amount to be given and to give it regularly and happily.

It is also the responsibility of those dispersing funds to keep members aware of how funds are being used. Every congregation should have a monthly or quarterly report

posted that allows the members to see how the money is being used. Business meetings are an excellent way for the elders to get feedback and to give information about using the Lord's money. The weekly bulletin is also an avenue for disseminating information to the congregation about how money is being used. Congregations with websites should use caution in giving monetary information on the web. Some people prey on churches instead of working for a living and use website information to be knowledgeable about how to approach the church or members of the church for the purpose of obtaining money.

God expects total adherence to his commands about worship. We must sing, pray, teach, partake of the Lord's Supper, hear his Word regularly, and give at the right time and place. All of the things that we do, not only commemorate the sacrifice Christ made for us, but bring us closer to him.

Will a man rob God?

Above all we should remember that everything we have comes from the Lord. Everything we have is the Lord's. Therefore, when we give back, we are giving what is his. If we are stingy or greedy, we will be condemned. If we give freely and joyfully, we will be blessed. We are like the earth in Hebrews 6:7-8. The earth drinks up the blessings that God showers upon it and bears herbs useful for those by whom it is cultivated, or the earth can bear thorns and briars and be rejected and burned in the end.

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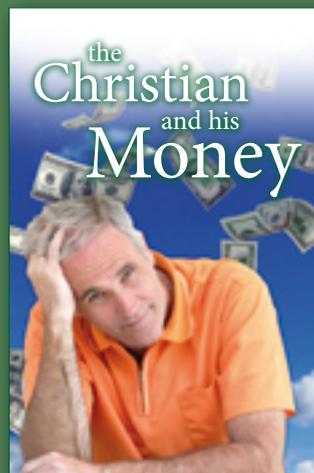
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Money and Marriage



STEVEN F. DEATON

The Bible warns us about the pitfalls of money and material possessions. Paul said, “For the love of money is the root of all kinds of evil” (1 Tim. 6:10). It would be nice to not have money as an issue in this life; that would mean that there is one less temptation and trial with which to deal. The fact is, however, that we must deal with the reality of money, including in our marriages.

Back to Paul’s statement, “money is the root of all kinds of evil.” It brings trouble in marriages when one or both spouses do not have a biblical view of material things. A survey of 1,000 spouses was done by *Money* magazine that found the following.

Almost all of our respondents admitted that money is a cause of tension in their marriage. Seven in 10 actually owned up to arguing about it—in fact, money causes more fights than sex or even in-laws. In the poll’s most eye-opening findings, men and women had dramatically different ideas about who does what with the family finances, and what their partners care about.¹

In other words, if you “fight” about money, you are not alone. You should, though, work on having the proper attitude about material possessions and foster it in your marriage.

Have God-Focused Attitude About Money

Husbands and wives need to remember many things are more valuable than earthly riches. Wisdom, particularly from God, is of greater worth than gold or rubies (Prov. 8:10, 11; 1:7). A good name is precious and not to be traded for material possession (Prov. 22:1). Integrity and character, personal or family, in poverty is preferred over being a rich fool (Prov. 19:1, 22). True love is better than money, yet so many sacrifice relationships for the sake of possessions (Prov. 15:17). And, finally, “the blessing of the Lord makes one rich” (Prov. 10:22). The blessing may be in the form of a spouse, children, good health, or most of all in Christ. The point is, there are so many things in life that are more important and valuable than money.

In a marriage, trust must be placed in God, not earthly things. Paul warned the rich “not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy” (1 Tim. 6:17). Wealth will not get us to

heaven. It is righteousness that protects the soul (Prov. 11:3, 4). When we trust God, we will not only store up treasures in heaven, but also have a happier life here (1 Tim. 6:18, 19; Matt. 6:19-21).

Do not get the wrong impression. God gives us our possessions to enjoy. They are blessings from God. The wise man said,

Here is what I have seen: It is good and fitting for one to eat and drink, and to enjoy the good of all his labor in which he toils under the sun all the days of his life which God gives him; for it is his heritage. As for every man to whom God has given riches and wealth, and given him power to eat of it, to receive his heritage and rejoice in his labor—this is the gift of God (Eccl. 5:18, 19).

Principles to Live By

It is through our material possessions that we help family, saints, and neighbors in need (1 Tim. 5:8; Gal. 6:10). Abraham, Isaac, Jacob, David, and many others were wealthy, but faithful to the Lord. They did not allow their possessions to possess them. Rather, they put God first. Understand, however, that God does not drop the

CONTINUED ON PAGE 17



Money and Marriage (CONTINUED FROM PAGE 16)

possessions in our lap. We are to work for them. Yes, there is the principle that we can receive gifts or exchange goods, but the basic premise of the Bible is work for what you get. If you do not work, neither should you eat (2 Thess. 3:10). As Paul said, we are to labor to provide for ourselves and others (1 Thess. 4:11, 12; Eph. 4:28). Husbands need to work to provide for their families and help others.

There is wisdom in preparing for the future. We do not know when the Lord will return and must temper our plans accordingly (Jas. 4:13-15). This does not mean, though, that we are to ignore the possibility of what is potentially ahead of us. The ant labors in the summer to get through the winter (Prov. 6:6-11; cf. 10:4, 5; 20:4). Thus, in a marriage plans need to be made.

One of the first things that couples must account for is taxes. As Christians we are obligated to pay them, regardless if we like the government or particular rulers (Rom. 13:6, 7). Do you think the first-century saints liked the Caesars? We, too, must take part of our earnings and give them to the powers that be. Many of us know this; we often pay our taxes automatically when they are withdrawn from our pay check. Young people who are planning on getting married may not realize how much this will affect their budget. Pay attention to this so you do not get into trouble. You do not want the IRS after you or to be tempted to violate God's will by cheating on your taxes.

Setting goals will help couples keep their finances in order. "A desire accomplished is sweet to the soul" (Prov. 13:19). Goals may include a certain job, job level, or salary, keeping in mind your duties to the Lord. Husbands and wives might also set a goal of buying a home—particular size, location, etc.—and need to plan for it. It is extremely unwise and a violation of stewardship to get a home and go in debt so far that you cannot fulfill your obligation(s) to your debtor(s) or family or stop giving to the Lord.

Couples also need to set savings and retirement goals. There is a day coming for most folks when they will not be able to work anymore. What will they live on then? If the husband is incapacitated, what will his wife live on? Do you have disability insurance, health insurance, or life insurance? If not, if something catastrophic happened would your family be dependent on the charity of others? Can you avert this by dropping the sports package on cable and buying some insurance?

We do not know when the Lord will return and must temper our plans accordingly.

Spending Habits

Who spends more, the husband or the wife? Women have a reputation for shopping. They like to go to the mall. They spend money on clothes, makeup, hair care, and it seems an endless stream of knick knacks—known to most men as clutter. Husbands sometimes get irritated that their wife is spending so much. However, does she really outspend her husband?

What do men like to buy? If you are talking sports, they can spend money on golf clubs and all the accessories, including special shoes and clothes. How much does a new hunting rifle cost, not to mention the hunting lease, latest gear, and a truck to do it all in style? What do a pair of tickets to the pro-game cost? Too, men like cars. Not a cheap hobby, is it? They like stereos, wide-screen, flat-panel TVs, and the latest digital cable package to go with it. So, who spends more?

Each spouse needs to remember the needs and desires of the other. The husband may need to give up that hunting trip this year to allow his wife to buy that couch she is wanting. The wife may forego a new outfit so her husband can go to that big game. Concern, care, compromise—they will help a lot and reap rewards for both the husband and wife.

Suggestions

The following suggestions are, in part, from H. Norman Wright (*Before You Say I Do, After You Say I Do*) and Dave Ramsey (*My Total Money Makeover, Financial Peace Revisited*). They are sound and will go a long way in helping husbands and wives in their marriages.

Set priorities

- Contribution
- Food
- Clothes
- Shelter
- Car
- Debt
- Savings

Get away from

- credit cards (and debt in general)
- Pay off monthly
- Don't use for daily living expenses
- Use debit card, check, cash

Anticipate Emergencies

- Home repair
- Car repair
- Medical
- Birth of children

Ask those who are older than you or are doing a better job for advice (Prov. 11:14). They can help you avoid some pitfalls or get out of a deep hole. Most of all, though, turn to God and his word. It has all things that pertain to life and godliness, including principles on marriage and money (2 Pet. 1:3).

http://money.cnn.com/2006/03/10/pf/marriage_short_moneymag_0604/index.htm

Money and Children

DANIEL H. KING, SR.

Like all of the various things which God places within our hands to oversee and manage, children are “an heritage from the Lord” whom we should teach and train. When our children come into the world, they do not know how to communicate. It is up to us as their parents to teach them to understand the meaning of language and “teach them to talk.” Most parents allow the public school system or a private academy to train them in “Reading, Writing and Arithmetic.” Some parents “Home School” their children. Often, however, in the midst of all of the things that we teach our children, we fail to teach them the important principles of money management. The schools have also fallen miserably short in this regard.

We are told by the statisticians that the average American earns about \$32,000 yearly (only \$18,900 for a high school dropout). A high school graduate will earn about \$1.2 million in a lifetime, and a college graduate will earn around \$2.1 million, and someone with a Master’s degree will receive around \$2.5 million. The point in quoting these stats is to say that an enormous amount of money will travel between the fingers of every American worker in a lifetime. Eventually we shall all have to give an accounting of the manner in which we handle these sums of money. Many of the Lord’s simple parables teach this important lesson. Our children need to be taught about money, how to handle it, how to manage it, how to save and spend it. God expects us as parents to guide our children and instruct them while they are still teachable in the simple lessons that have to do with money.

Children ought to be taught and shown that they are more valuable than money.

Most of us have heard the story that goes as follows: “It was graduation day and Mom was trying to take a picture of their son in a cap and gown, posed with his father. ‘Let’s try to make this look natural,’ she said. ‘Junior, put your arm around your dad’s shoulder.’ The father answered, ‘If you want it to look natural, why not have him put his hand into my pocket?’”

All of us have told stories similar to this one, emphasizing in one way or another how much children cost us in the course of their raising. The United States government recently calculated the cost of raising a child from birth to age 18 and came up with the number \$160,140 for a middle income family. That translates to \$8,896.66 a year, \$741.38 a month, or \$171.08 a week, and \$24.24 a day. This may not

sound too bad at first, but if you have a half dozen or more of them, it rapidly adds up to quite a tidy sum!

Looking back across almost six decades, I can now reflect upon a life mostly lived. One of the great lessons of life that I have learned personally, now that my own children are raised and out of the house, is that nothing in the whole world is more valuable to me than my children. They are the most precious things that God has given my wife and me in life. Nothing else comes close. I only wish that we could have had several more like the two that we have. In our own case, that was not a possibility. I am not sure that we could have easily afforded them on a preacher’s salary, but I know that they would have been both loved and treasured.

I think that I understand now what the Old Testament writer meant when he wrote: “As arrows in the hand of a mighty man, so are the children of youth” (Psa. 127:4); and since we now have a grandchild, I also know the meaning of this passage: “Children’s children are the crown of old men; And the glory of children are their fathers” (Prov. 17:6).

Children need to be taught by their parents, both in word and in deed, that they are more valuable than money. If children see us clawing and scratching after money; if they listen to our conversations daily and all they hear is “Money, money, money”; if they see us spending all of our time going after money while we neglect family life and God, then they will surely know what it is that we treasure. Jesus said, “Where thy treasure is, there will thy heart be also” (Matt. 6:21). Whatever you do, parents, learn to treasure your children—and let them know in no uncertain terms that they are loved and treasured!

If children see us spending all of our time going after money while we neglect family life and God, then they will surely know what it is that we treasure.

Children ought to be taught how to spend money.

Money is a medium of exchange. Before the advent of money, people simply exchanged goods for other goods and services. When money began to be used in the form of

CONTINUED ON PAGE 19

Money and Children (CONTINUED FROM PAGE 18)

coins, it was weighed out in quantities of precious metals, especially gold and silver. Eventually these precious metals were stamped or minted into coins. Paper money first began to be used in China. The emperor of China issued paper currency about 650 A.D. In our own time, money has almost reached the point where it is more “plastic” than anything else. The credit card and debit card are quickly replacing hard currency, and it is common for many younger people to go around with absolutely no cash money in their pocket—only a wallet full of plastic cards. The point is that money—no matter what form it takes—is merely a medium of exchange for goods and services.

When children are born into this world they have no concrete ideas about money. Their parents and the culture in which they live provide them with all of their money concepts and attitudes. Children watch their parents spend money and learn from them how it is to be traded for goods and services. Their friends also influence them. So does the culture in general. A materialistic culture like the one that we live in is insidiously commercialistic. Everything and everyone is trying to sell us something.

If children are not taught by their parents the important principles of how to handle money, they will never learn them unless they stumble across them the hard way—through bitter experience. Perhaps you have heard the following little story. It illustrates how ignorant many young people are, even when they go off to college: A young college co-ed came running in tears to her father. “Dad, you gave me some terrible financial advice!” “I did? What did I tell you?” said the dad. “You told me to put my money in that big bank, and now that big bank is in trouble.” “What are you talking about? That is one of the largest banks in the state,” he said with a dazed look of total confusion on his face. “There must be some mistake.” “I don’t think so,” she sniffed. “They just returned one of my checks with a note saying, ‘Insufficient Funds.’”

Sad to say, we often run across Christians who are teetering on the verge of bankruptcy. They have overspent to a point where they owe enormous sums to credit card companies as well as other creditors. They are literally “drowning in debt.” One can never spend beyond his or her means and be happy. It is a sure road to incessant sleeplessness and persistent worry. Keeping close tabs on how much we make and how much we spend, and living within a reasonable

One can never spend beyond his or her means and be happy.



budget is critical. Even large corporations find it necessary to make yearly budgets and spend within the limits of those budgets, even when they have income that numbers in the billions of dollars. This is simple common sense. Jesus taught the importance of budgeting in the following parable: “For which of you, intending to build a tower, does not sit down first, and count the cost, whether he will have sufficient to finish it?” (Luke 14:28). All of the simple rules and principles which have to do with money are taught in the Bible. We need to share them with our children.

Children need to be instructed in the importance of generosity and sharing.

Selfishness is one of the great banes of the human race. Those who are blessed with material possessions and enjoy a living standard above that of others ought also to realize that giving money away is very much a part of a healthy

CONTINUED ON PAGE 20

Money and Children (CONTINUED FROM PAGE 19)

attitude toward this medium of exchange. The scandal of the story of the Rich Man and Lazarus which Jesus told in Luke chapter 16 is not that the rich man was rich or that Lazarus was a beggar. The scandal was that Lazarus “was laid at his gate full of sores” and that he begged “to be fed with the crumbs that fell from the rich man’s table,” and that “the dogs came and licked his sores” (vv. 20-21). The rich fellow in the story had ample ability and plenty of money to help; moreover, on account of his proximity to this poor man he also enjoyed the opportunity to help. The sad fact is that he did not help. Apparently he refused to help. It is indeed remarkable to note that the rich man was raised by parents who ought to have taught him better than this. The context seems to suggest that he was the son of a Jewish home. Perhaps they did try to teach him to care for others and he simply refused their instruction; but it is also possible that they by their lavish lifestyle and selfishness taught him only self-indulgence. We should teach our children by example to be generous in sharing with those who are less fortunate than ourselves.

Many parents also teach their offspring, both by their negligent example and by their careless and faithless words, that God and the church are not to be included in their overall strategy of financial planning. They ignore the Lord’s words, “It is more blessed to give than to receive” (Acts 20:35), and Paul’s solemn warning, “He who sows sparingly shall reap also sparingly; and he who sows bountifully shall reap also bountifully” (2 Cor. 9:6). They also count of no value the Lord’s own example as regards such things: “For you know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that you through his poverty might become rich” (2 Cor. 8:9). Parents who would please God should teach their children to be regular and sacrificial in their giving (1 Cor. 16:1, 2).

Children should be taught to save for the future.

Someone has said that the key to wealth accumulation is rather simple: live on less money than you earn and save or invest the difference. When you sit down to write out the bills for the month, pay yourself first. Before you pay the house note, the gas bill, the electric bill, etc., write out a check to your savings or investment account. It can start out in small amounts, blocks of \$10, \$25, or \$100, but the important thing is to form the habit of saving for the future. We need to practice this aspect of “money discipline” ourselves and teach our children the importance of this personal restraint. Many Americans allow millions of

dollars to pass through their hands in a lifetime of working and earning money, but do not save for their old age or retirement. Almost nothing of what they earn stays behind in an account earning interest, it all passes through their fingers like sands through an hourglass. And then it is all gone. Some expect for the government or other people to supply them with their needs in their senior years. Jesus taught in his Parable of the Wise and Foolish Virgins (Matt. 25:1ff.) that we ought to plan for the future and make provision for the requirements of a time yet to come.

Other people on the opposite extreme live like paupers and save almost everything. They are hoarders who only think of the future. They enjoy nothing while they are here today, and live as though they will have nothing at all tomorrow. Neither one of these attitudes is healthy. Both of them are spiritually disastrous. Children need to be instructed in the basics of money dynamics by their parents. Parents need to save for their own future needs and for those of their children as well. Paul boasted that he would not be a burden upon others: “Here for the third time I am ready to come to you. And I will not be a burden, for I seek not what is yours but you. For children are not obligated to save up for their parents, but parents for their children” (2 Cor. 12:14).

Children should not be given too much money or overly indulged.

The children of the rich and famous are ample evidence of how lives are destroyed by young people being given more money than they are ready and able to handle. How often has a parent given a son a first shiny new car with a high performance engine, only to watch his coffin lowered into a grave a few months later? Too much money is exactly like that. Indulgent parents are creating a disastrous situation by lavishing upon their children money and the things that money can buy, over and above what their peers are able to afford. Money is supposed to be the reward of labor, not the privilege of class or inheritance. An immature and inexperienced mind is not prepared to handle large sums of money. Parents need to keep this in mind as they do their estate planning. I have personally known several young people who have squandered a small fortune within two

Jesus taught that we ought to plan for the future and make provision for the requirements of a time yet to come.

CONTINUED ON PAGE 21

Money and Children (CONTINUED FROM PAGE 20)

years of receiving a large sum of cash from an inheritance. They are not ready for it. Do not give it to them outright!

The young man who asked that his father give him his inheritance and then “wasted his substance with riotous living” (Luke 15:13) was permitted a luxury that some sensible parents would never have allowed. Many wealthy but sensible parents have behaved very responsibly toward their children, expecting them to work and earn their own money just like every one else has to. They have raised children, in spite of their wealth, who have learned a genuine respect for other people and an essential understanding that money does not grow on trees out in the back yard. Most wealthy parents, however, fail to adequately discipline their youngsters, and restrict their access to money and things. Instead, they are permissive, excessive, indulgent, and provide them with benefits far above their peers. As a result, they feel that they are better than other people, and that they are not subject to the same rules or laws that the rest of society must live by. The children of Hollywood’s elite are persistently in the news reports as having been arrested for DUI, drug possession, or some other such irresponsible and dangerous behavior. This is a clear indicator of poor parenting by overly indulgent fathers and mothers.

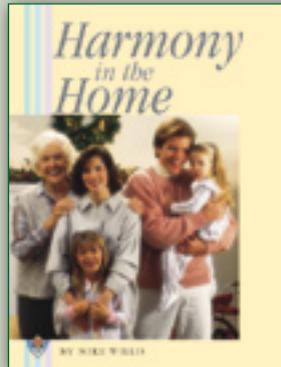
Children should be taught that this material world and all that is within it will eventually vanish.

Believing that this material world is all there is or ever will be is a fatal flaw in one’s thinking. Unfortunately it leads to sins that are even worse than this in one’s life. The Bible teaches that this earth will someday, having served its useful purpose, be disposed of just as we put away old garments. The writer of the Epistle to the Hebrews remarked: “You, Lord, laid the foundation of the earth in the beginning, and the heavens are the work of your hands; they will perish, but you remain; they will all wear out like a garment, like a robe you will roll them up, like a garment they will be changed. But you are the same, and your years will have no end” (Heb. 1:10-12).

God and his eternal spiritual principles will resist the ravages of time and will persist into eternity. The things of this world will eventually wear out and be discarded. In the end, the material universe itself will see destruction: “But the day of the Lord will come like a thief, and then the heavens will pass away with a roar, and the heavenly bodies will be burned up and dissolved, and the earth and the works that are done on it will be exposed. Since all

these things are thus to be dissolved, what sort of people ought you to be in lives of holiness and godliness, waiting for and hastening the coming of the day of God, because of which the heavens will be set on fire and dissolved, and the heavenly bodies will melt as they burn!” (2 Pet. 3:10-12).

On the much grander stage of eternity itself, money and the things that it will buy will seem of very little importance. It is critical that we fix this spiritual principle in the minds of our children so that they will be able to prepare for “the life that now is, *and* that which is to come.”



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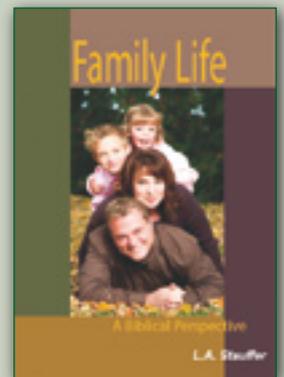
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The Dangers of Debt

RANDY BLACKABY

It's the American way. Most folks live in mortgaged houses, filled with furniture bought on installment plans, driving bank-financed cars run on credit-card purchased gasoline to take vacations on a home equity line of credit. It seems a great life as long as the minimum payments can be made—and if nothing unforeseen happens to health or employment.

The flip side of the coin is bankruptcy—seeking a legal escape from a moral responsibility when the unforeseen happens and we can't pay what we promised. In 2005, more than 2 million households filed bankruptcy in this country, about one in every 60 households.

It also is reported that financial pressures due to debts are a major factor in 50 percent of divorces in this country. The average American family devotes 25 percent of its income to addressing outstanding debt. The IRS calculates the average tax filer spends 10 times more on debt interest

than on charitable causes, which would include church contributions.

Of late the stock market has been very volatile, housing prices slumping, new construction plummeting and concerns rising about restricted credit affecting business profitability around the globe. What's the reported cause of all this? It is being laid at the feet of lending practices that let people borrow money they can't really afford to repay at escalating rates that will make repayment near impossible.

If you've ever been caught up in the downside of debt, you know the "dream" can become an absolute nightmare. If you've borrowed to replace a worn out car before that exhausted auto was paid off, you know what they mean when they say you're "upside down."

Warnings in the Bible

It's an over-statement to say the Bible condemns all debt, but it certainly is true that God's word signals warnings about debt. In the wisdom literature of the Old Testament we learn, "The rich rules over the poor, and the borrower is servant to the lender" (Prov. 22:7). Some translations say, "is slave to the lender."

There is a real sense in which freedoms are lost when one has agreed to debt. Decisions about how to use one's time and money are limited by promises and obligations made to others. And if a person finds he can't repay his debt, what he does possess can be taken away.

The Bible sets forth the concept of good stewardship or prudently using the blessings which God supplies. Biblical stewardship applies to much more than finances, but certainly includes such. Consider Jesus' words in Luke 16:10, "He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much." Many debt problems are case studies in poor stewardship.

Is all debt prohibited by Scripture?

It has become increasingly popular among a handful of denominational writers to allege that all debt is sinful or contrary to God's will. The primary passage cited as a proof text is Romans 13:8, which reads, "Owe no one anything except to love one another, for he who loves another has fulfilled the law." But this seems largely a case of pulling a text out of its context. The apostle appears to be dealing with Christians who thought they didn't have to pay taxes or other bills because they were not of this world. Paul



CONTINUED ON PAGE 23

The Dangers of Debt (CONTINUED FROM PAGE 22)

corrects that view and tells them to pay whomever they owe, including the government.

Limitations were set forth in the Old Law about how long a person's land inheritance could be retained as collateral for a loan, as well as limitations on length of servitude due to debt. And while these issues, tied to Sabbath years and the year of Jubilee, may have had social value, their greater importance was tied to the land and nation promises made to Abraham and necessary to bringing the Christ into the world (Lev. 25).

There were restrictions on making loans to poor brethren in the covenant nation, pressing the principle of love that would willingly help a fellow Israelite without expectation of making a profit on his misfortune. None of this was designed to address borrowing for luxuries or investment.

Some modern applications of the old debt relief codes of the Law of Moses are made without consideration of their context. One example is justification of bankruptcy or just walking away from one's debts. No New Testament passage justifies not keeping one's promise to repay a debt.

Does that mean all indebtedness is acceptable?

Much of what we learn in the Bible concerning unacceptable debt has more to do with attitudes than debt itself. Greediness, lack of patience, sparse confidence in God's provisions, and a growing selfishness and lack of self-discipline accounts for the billions of dollars of debts most Americans now struggle to pay back.

The Apostle Paul wrote in Philippians 4:11, "Not that I speak in regard to need, for I have learned in whatever state I am, to be content." This is a concept virtually foreign to American minds. The advertising and entertainment industries have fueled an already raging level of popular discontent and craving for more and more...now!

The banking and lending industry has tapped into this greediness and made money easily available, though the average credit card interest rate is more than 18 percent. People assume they'll have the job and income next month that they have today and plunk down the plastic card. They fail to consider the warning in James 4:13-14, "Come now, you who say, 'Today or tomorrow we will go to such and such a city, spend a year there, buy and sell, and make a profit'; whereas you do not know what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away."

Ignoring this warning and seemingly unconcerned whether their families or their creditors get stuck with the debt should circumstances change, Americans have accumulated

an average credit card debt of over \$8,600. That doesn't include home mortgages, car loans, and other credit.

Saving is a biblical concept

It may seem a radical concept in the 21st Century but the Bible promotes the concept of saving rather than constantly borrowing. This is necessarily implied in the Apostle Paul's directive in Ephesians 4:28, "Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need." If a person spends all he has, he won't have any to share. If he borrows against future earnings until all present and future assets are "tied up," he has the same problem.

The New Testament directive concerning funding the Lord's church contains the same idea. Paul wrote, "On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come" (1 Cor.

16:2). This storing up or "laying by in store" suggests at least short term saving so that future needs can be met with ready resources. As one writer has pointed out somewhat humorously, there were no tabernacle bonds sold in the wilderness and Solomon didn't finance construction of the great house of worship in Jerusalem on borrowed money.

Churches and debt

While borrowing to buy or build a church building may be more prudent than constant renting of a facility, churches need to be very careful about credit.

Interestingly, churches often are viewed as poor credit risks. This is why many buildings have been financed with financial instruments known in the trade as "junk bonds." Lenders have often been risk adverse because many churches historically failed to repay what they



CONTINUED ON PAGE 24

The Dangers of Debt (CONTINUED FROM PAGE 23)

borrowed. Numbers plummeted, churches divided or other unexpected things happened. How sad that churches would be viewed as poor risks in regard to repaying debts.

Denominations continue to build larger and larger buildings and complexes. There always is the temptation to keep up. But brethren should be aware that borrowings for unnecessarily large or ornate buildings strips the church of resources that could be used to support the preaching of the gospel and provide for needy saints. And even if error is acknowledged and repented of—the consequences may remain for another 25 or 30 years.

Dangers in debt

You may become a thief and a liar! If you borrow money from a friend with a promise to repay, and don't, which are you? Do your good intentions restore what your friend has lost? Who is defrauded, cheated, and hurt when you miscalculate your ability to repay and can't fulfill your promise? Now, think of the spiritual impact beyond yourself. How likely is it that you will convince that friend to become a Christian after you've defrauded him? The case really isn't any different if the lender is a bank instead of a friend.

Easy credit fuels materialism and a heavy focus on this world instead of spiritual things. Worldly people don't believe in delayed gratification. Real Christians are patient. For example, they wait to engage in sex until they are properly married. They don't let impulses lead them to lie or steal to gain something. They recognize "this world is not my home" and that ultimate gratification will be in heaven. This attitude establishes a whole different approach to earthly life.

Debt burdens can lead us to rob our families of what they really need—our time. Time and money are, in reality, merely ways we measure our lives. When we owe tremendous financial debts, we must give greater and greater parts of ourselves to pay for those borrowings. That's less and less of ourselves that we can invest in bringing our children up in the "nurture and admonition of the Lord." And our spouses need much more from us than paychecks.

The Lord and the work of his kingdom often get robbed as a result of debt as well. The Lord tells us to give to him as we've been prospered. Debt doesn't necessarily prevent this, but often causes confusion about what constitutes our "prosperity." Many folks erroneously conclude their

prosperity is what they have after all the bills are paid—and that is little or nothing. The Lord, then, gets the leftovers.

Worry is an awful affliction. It also suggests a lack of trust in God and Jesus told us not to worry about what we will eat, drink or wear (Matt. 6:25-34). But for honest people, debt can be a major cause of worry, stress, anger, resentment, and sins that accompany them.

The bottom line

Debt and sin have much in common. Both advertise greater advantages and happiness than they can deliver. Both seemingly address perceived needs in the short term, but ignore long-term consequences. Each is often (sin always) rooted in selfishness instead of great interest in the needs of others. And both usually take us much farther than we had planned to go.

We must remember that real Christians seek to imitate God. And he is characterized by his love and truthfulness. He never makes a promise he doesn't keep. It is unimaginable that he would harm one of us by defrauding us. It must be our goal to be as much like him as possible.

Most debt problems are caused by undisciplined desires, by a lack of patience, and a misguided expectation that happiness can be found in what we possess. Jesus warned about this, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses" (Luke 12:15).

And finally, in every case where debt and its repayment are to be considered, let's remember the biblical principle of loving our neighbor as ourselves. Jesus summed up an ethic we should apply in all circumstances. He said, "And just as you want men to do to you, you also do to them likewise" (Luke 6:31).

Debt burdens can lead us to rob our families of what they really need—our time.

Walking in Truth Website

From 1961 through 2006 *Walking In Truth* was published in print. Beginning in 2007 a website was set up, and it is now published as an electronic quarterly. Over the years many people have read it and expressed their appreciation for it. Each quarter a new article is added. I realize that not everyone has a computer, so if you know of someone who has or would enjoy reading it, feel free to print an article out and give it to them. The website address is:

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You are on your own to remember each quarter to check it out. I will not send out announcement each quarter that a new article has been posted. --- Tom O'Neal

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Lending Money to Others

MATTHEW ALLEN

When it comes to money and the handling of it, there are many lessons to learn in life. Some lessons come as a result of circumstances outside our control, other lessons come to us because of certain judgment calls we make. From time to time, a family member, fellow Christian, or some other close associate will call upon us in midst of a financial crisis and need a loan to cover them for a short time. What should we do? How should we proceed? Speaking of lessons learned, I suffered through a very painful lesson in the early days of my preaching. Motivated by the pure desire to help, I waded into a situation that most would not. Blinded by constant assurances by the person needing assistance, a desire to assume the best in people, and a lack of asking pertinent questions out of fear of “offending” or “hurting” the one in need, I made a decision to help. In a short time, only after it was too late, I realized I had been conned. I would never see my money again. This decision, for a while, would severely cripple the financial condition of my family. I was left to pick up the pieces and deal with embarrassment, hurt, regret, and unfortunately, condescending brethren.

Such experiences tend to make a person cynical. For awhile I retreated, viewing almost anyone who needed financial assistance with an eye of deep suspicion. When the hurt *finally* wore off, I was able to see that cynicism does not exhibit the spirit of Christ. When Jesus said, *be shrewd as serpents and innocent as doves* (Matt. 10:16), he did not mean that we should summarily dismiss every person who comes to us with a need. There are good people, who legitimately fall upon hard times, and may need some financial assistance to get through. “One who

is gracious to a poor man lends to the Lord, And He will repay him for his good deed” (Prov.

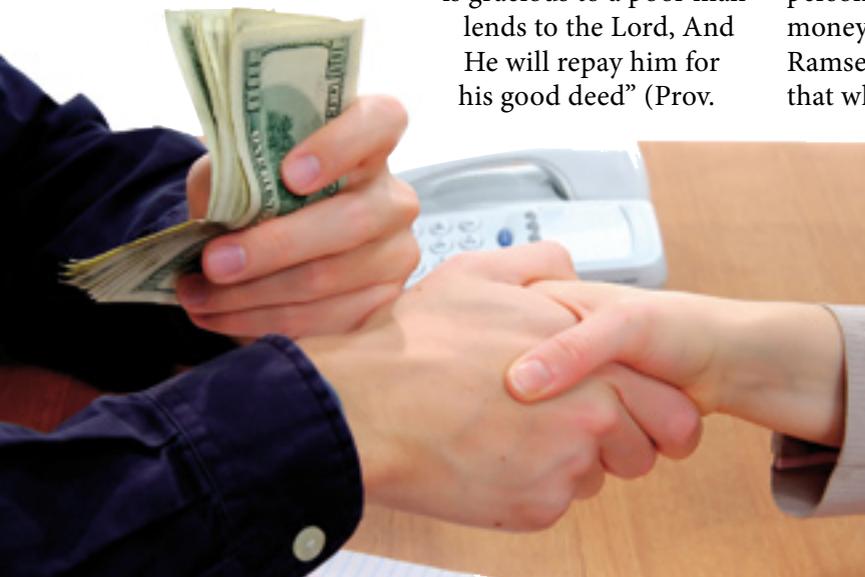
19:17). Retreat and cynicism are not the answer. Bad circumstances can happen to anyone. When they appear, it can be an opportunity for others to exhibit the spirit of Christ and come to their aid (Matt. 25:35-40).

Is it wise to lend money to family, brethren, and friends? Each situation is different and needs to be handled with *extreme* care. Personal loans can be one of the quickest ways to sour a relationship. The emotional dynamic can shift, whether we intend it to or not. The consequences are real. Think about how many friendships have had a wedge driven in them because of money. The one who makes the loan may never look at his friend the same way again. The borrower may feel pressure from the one who loaned the money. If the loan goes unpaid, damage is sure to result. The borrower will feel guilt every time he sees his friend and will be sensitive to any scrutiny on how he spends his money. The lender will fight resentment as the debt goes unpaid. *If he owes me money, why does he continue to blow his resources on unnecessary things?* Even if the entire amount is paid back, the relationship can still be affected. Why? Solomon said, “The rich rules over the poor, And the borrower **becomes** the lender’s slave” (Prov. 22:7). Is this really a dynamic we want to add to a relationship? Many financial experts suggest that, if a person wants to help out a friend in monetary need, the money should be considered as a gift, not a loan. Dave Ramsey, in his book *Financial Peace Revisited*, suggests that when it comes to friends and family that you “never loan them money” (230). In many cases, lending money to someone we love and care for is just not worth jeopardizing the quality of the relationship.

In many cases, lending money to someone we love and care for is just not worth jeopardizing the quality of the relationship.

But, if we are inclined to lend money to a friend who finds himself with a financial need, it is important that we do so under strict guidelines. Consider why the person needs money. Have there been circumstances happen that have been out of his control? For example, does he need assistance with paying for unplanned medical expenses? Sometimes people need to be carried

CONTINUED ON PAGE 27



Lending Money to Others (CONTINUED FROM PAGE 26)

through after the loss of a job, death of a loved one, or some other major life occurrence. This is different from the person who continually needs money “to get them through.” As noted earlier, bad circumstances happen to all people. But, some bad circumstances are self-inflicted because of poor decision making and/or a lack of proper planning. When we choose to help, we must be careful not to become an enabler. If the person we are loaning money to is not committed to a written budget, goal setting, and better decision making, we would be better off not coming to his aid. As long as the same bad decisions keep being made, the same results will happen. Your loan or gift will not help him; it will only hurt him in the long run.

If the person you are trying to save is drowning, make sure you don't drown with him.

Obviously, before making a loan to someone, we must make sure we can afford it. If, for some reason, the money was not repaid, would that place you in a precarious financial condition? I have known some who have *borrowed* money to loan to family or friends, only not to be repaid and then left with the responsibility for paying back the loan. This is not a good situation and is certainly unwise. If the person you are trying to save is drowning, make sure you don't drown with him. If you can afford the loan, then be sure to make out an agreement *in writing*. While this may seem unnecessary with a friend or family member, written agreements give people accountability. The amount of the loan should be clearly specified. It should be noted concisely on when payments are expected to be made. Make it clear that the payment date is not flexible. If the amount is due on the first of the month, it is due on the first of the month, *no exceptions*. Sometimes, borrowers think they can put off repaying friends and family. Rationalizations of “they’ll understand” or “it won’t hurt to be late this time” are sure ways to kill a relationship. Those who have been irresponsible and are not committed to *real* change will usually balk at talk of a written agreement. If the person you are lending money to does not agree to the terms you set, then you are better off *not* lending him money.

Specifying a written agreement may sound harsh. But putting the agreement in writing puts into place certain boundaries that must be maintained if the relationship is to be sustained in a positive way. Your goal is to protect

the friendship, and if a person has been irresponsible you need to encourage him to make positive decisions that build momentum over time. But, if you lend money, tread lightly. Unless you are asked, you must remember you are not in charge of his finances. If you have made a loan and it is being paid back as agreed, then it is none of your business to scrutinize every penny the borrower spends. I have known those who have lent money to family members who were working hard to pay back a loan according to the terms agreed upon, only to be severely criticized that they were not paid off early or that the family member was “wasting” money on what they considered to be *unnecessary* expenses. If you are not asked to handle their finances, you must not cross that boundary.

What about charging interest? There is an important principle in the Old Testament we must consider. In Leviticus 25:35-37 we read, “Now in case a countryman of yours becomes poor and his means with regard to you falter, then you are to sustain him, like a stranger or a sojourner, that he may live with you. Do not take usurious interest from him, but revere your God, that your countryman may live with you. You shall not give him your silver at interest, nor your food for gain” (see also Exod. 22:25 and Deut. 23:19-20). “He who increases his wealth by interest and usury gathers it for him who is gracious to the poor” (Prov. 22:8). When it comes to lending money to others, the Christian’s purpose is to help, not take advantage of. Jesus said, “Lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men” (Luke 6:35).

As we go through life, we most likely will be presented with a number of opportunities to assist others who are experiencing financial problems. As we consider each situation, we must move with wisdom. If not handled correctly, we can do damage to relationships with those we hold dear. Unwise judgment could even lead to distress in our own financial condition. While we may have the best of intentions we must remember that not all circumstances warrant our loaning money. This is certainly a matter worthy of prayerful consideration (James 1:5-7). May we pray for careful discernment and for opportunities to glorify God by sharing our blessings with others.

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Giving Money to Others: It is more blessed to give than to receive



RON HALBROOK

“I have coveted no man’s silver, or gold, or apparel. Yea, ye yourselves know, that these hands have ministered unto my necessities, and to them that were with me. I have showed you all things, how that so laboring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive” (Acts 20:35).

The Apostle Paul exemplified the teaching of Christ in many ways including this great lesson, “It is more blessed to give than to receive.” It seems intuitive to the carnal mind that getting rather than giving is the real purpose of life, but this selfish idea produces dissatisfaction, misery, poverty, crimes, wars, destruction, and death on every hand.

The English word *miser* adopted from the Latin language refers to a greedy person, often one who hoards and cannot enjoy what he has. This same root word appears in the terms *misery* and *miserable*, meaning very unhappy and wretched. The miserly life is indeed a miserable life.

Sober observation and experience confirm the truth Jesus taught that men are blessed more in giving than in getting. The more unselfish we are in sharing what we have, the more we find life to be fulfilling, satisfying, and happy in the truest and deepest sense. It is more blessed to give than to receive!

Paul said he did not covet the money and material possessions of other people, but he desired rather to serve his brethren. Covetousness is unrestrained desire bred by selfishness. This evil desire may be focused on things of material value, on power over people, or on sexual passions. Covetousness in the latter sense is called “idolatry” in Ephesians 5:3-5. All forms of covetousness involve idolatry because God alone should be the focal point of our hearts.

We were created and we are redeemed in order to live in fellowship with God. When God is the focal point of our lives, we find fulfillment and satisfaction in fellowship with him. This is the highest happiness, the greatest blessing we can experience. Obsession with our selfish desires falls far short of the blessed state God intended for us, thus leaving us broken and miserable.

God through the Lord Jesus teaches us how to be unselfish and to give money to others in ways which bless both them and us. *But*, the greatest blessing falls on the giver.

We Give as Stewards of Material Blessings

Jesus in Luke 16 teaches that we are to give as stewards of our material blessings. *First*, Jesus taught the parable of the unjust steward (vv. 1-13). When this steward saw that he must soon answer his master on the charge of wasting his possessions, he discounted the debts owed by his master’s debtors. The debtors were pleased to be relieved of their debts and the master was pleased to have an income windfall. The steward thus used his role wisely in lifting the debtors’ heavy load so that his benefactors would gladly receive him when his master dismissed him.

If we use money to bless our brethren, they will welcome us “into everlasting habitations” prepared by God for his faithful stewards (v. 9). God intended his people to share the material possessions he gave them with their brethren who were in need.

The parable has a sharp point. The Jews and their leaders for the most part had failed in their stewardship. God gave them a promised land and made them a great nation to prepare for the coming of their Savior, but they used these blessings selfishly and resisted the Savior sent by God. “He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much” (v. 10). Men with such selfish hearts would not be faithful stewards of the greater riches of the kingdom of God (v. 11). Therefore, these unjust stewards would not become citizens and possessors of the new kingdom (v. 12). They had served the wrong master: “Ye cannot serve God and mammon” or material possessions (v. 13).

Second, having presented the parable and its main point, Jesus directly told the proud Jewish leaders they would be denied entrance into the kingdom of God (vv. 14-18). They reacted to the parable with ridicule, thus confirming Jesus’ assessment of their character. He responded, “Ye are they which justify yourselves before men; but God knoweth your hearts: for that which is highly esteemed among men is abomination in the sight of God” (v. 15). They envisioned

CONTINUED ON PAGE 29

Giving Money to Others (CONTINUED FROM PAGE 28)

themselves elevated to prominent positions in the coming kingdom, but their love of possessions, privilege, prestige, and power would prevent their entrance into the kingdom of God. They twisted “the law and the prophets” to serve their own selfish ends and they would not be entrusted with the higher law and the greater blessings of the new kingdom (vv. 16-18).

Third, Jesus told about the rich man who enjoyed the best of everything for himself and yet gave no thought to his Jewish brother Lazarus lying at his gate in a wretched condition (vv. 19-31). At death their conditions were reversed: In hades Lazarus was comforted in Abraham’s bosom and the rich man was tormented in a wretched state. Jesus was trying to teach the Jews and their leaders to repent of their selfish materialism before it was too late lest they would be cast out from God like the rich man.

The main point of Jesus in Luke 16 is too obvious to miss: God has made us stewards of material blessings which we must use properly to help people in need. Our failure to do so will prevent us from receiving the greater riches of heaven. God’s people must be generous givers!

God had made us stewards of material blessings which we must use properly to help people in need.

All Men Can Know the Joy of Giving

Men in all stations of life from the richest to the poorest can experience the joy of giving. Men of all stations can experience the temptation to be covetous, greedy, envious, stingy, and miserly. Neither the joy of giving nor the temptation of getting is limited to one class.

The poorest widow can experience the joy of giving. Among the worshipers Jesus observed casting their gifts into the temple treasury were rich men and a very poor widow (Luke 21:1-4). Luke used three Greek terms to emphasize how very poor she was: “poor” from *penichros* meaning penniless (v. 2), “poor” from *ptochos* meaning a beggar (v. 3), and “penury” from *husterema* meaning poverty (v. 4). She was among the poorest of the poor, yet Jesus commended her above all others when she gave two tiny coins representing “all the living that she had” at that time (v. 4).

When saints in Jerusalem were in desperate need, Paul visited churches in Macedonia and Achaia collecting funds

for them. He inspired the Achaians to give generously by pointing to the example of the Macedonians who gave joyfully, sacrificially, and liberally out of “a great trial of affliction” and “deep poverty” (2 Cor. 8:1-5). How was it possible for them to exceed Paul’s hope or expectation to give under such circumstances? “And this they did, not as we hoped, but first gave their own selves to the Lord, and unto us by the will of God” (v. 5).

Men in all stations of life who truly give themselves to the Lord find ways to give under the most difficult circumstances. Men who do not truly give themselves to the Lord are busy, busy, busy finding ways to get. Some are honest, some dishonest, but they make every effort to get, and to get *more*. Their focus is on self, not on the Lord, not on serving him and his people. They do not know the joy of giving to others. The poor widow and the poor Macedonians were truly rich because they thought of giving not getting. They knew it *is* more blessed to give than to receive!

Be Rich in Good Works

God wants all his people to be rich in good works like the poor widow and the poor Macedonians. Some of his people have more earthly possessions than others and therefore they have more ability and opportunity to give to those who are in need. Paul instructed Timothy,

Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life (1 Tim. 6:17-19).

The rich learn to “be rich in good works” by liberally distributing from their funds and possessions to the needs of others. In this way they will lay up treasures in heaven and “lay hold on eternal life.” Giving not receiving procures this blessing. It *is* more blessed to give than to receive!

All of us can be rich in good works according to our abilities and opportunities. “As we have therefore opportunity, let us do good unto all men, especially



CONTINUED ON PAGE 30

Giving Money to Others (CONTINUED FROM PAGE 29)

unto them who are of the household of faith” (Gal. 6:10). Ability plus opportunity equals responsibility. It is both our duty and our privilege to give to the needs of others. We are not to give in a manner which enables lazy people, crooks, and manipulators to escape their own duties to provide for their needs (1 Tim. 5:8; 2 Thess. 3:10). Such giving is sinful and wasteful. We should help people with genuine needs who are willing to help themselves, both sinners and saints.

There are many valid and appropriate opportunities to meet genuine needs among saints and sinners, and especially among saints in foreign lands. Here are a few:

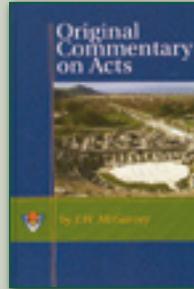
1. Widows and orphans.
2. People who are sick or disabled.
3. Gospel preachers lacking support in our country or in foreign lands.
4. Buy Bibles, tracts, and subscriptions to gospel journals for other people.
5. Giving on the Lord’s day into the church treasury.
6. Helping preachers who travel to distant places with travel expenses, Bibles, and teaching materials.
7. Struggling congregations in need of church buildings, communion sets, songbooks, chairs, etc.
8. Providing preachers with study materials and teaching aids (Bible concordance, Bible dictionary, commentaries, blackboard or whiteboard, computer, LCD projector for Power Point presentations, etc.).
9. Temporary help for people willing to work who cannot find jobs. A loving, unselfish, giving spirit finds plenty of opportunities to give and to serve.

After twenty-eight trips to the Philippines, I have seen firsthand many opportunities we have to help our brethren there, and the same needs exist in Mexico, Central and South America, Africa, and around the world. The poor in such places sometimes have exaggerated ideas of our ability to help because the media leaves the impression we all are millionaires, but Americans may also minimize our desire to help at times, which is poor stewardship. There are many opportunities to share our blessings even here at home. Let us each “be rich in good works” to the best of our ability.

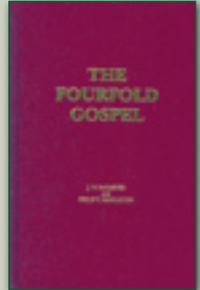
Giving Is More Blessed than Receiving

It is more blessed to give than to receive! Getting possessions and receiving gifts result in temporary joys which quickly fade away, or in insatiable lusts for more

which breed many evils and miseries. Giving is the only investment that pays dividends in spiritual returns for time and eternity. Giving offers immediate joys, compounding joys, and eternal joys in fellowship with God and his saints.



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Spending Money: Stewardship

BRETT HOGLAND

One of the most difficult subjects to teach on is that of how a Christian should manage and spend his money. As far as abrasive topics go, this subject is probably up there with teaching people how God would have them to dress (modest apparel) and how God would have them to discipline their children. Nonetheless, our personal sensitivities and strong individualism do not eradicate our accountability to God in this area. Spending money is certainly a necessity for people in modern society. Bartering or living off of the land is not an option for most people who live in an industrial civilization. But the problem of how properly to spend one's money is one that Christian and non-Christian alike often wrestle with. The difference between the two is that the Christian has an understanding that he is accountable to God for his spending and that every material thing in his power ultimately belongs to God. This, I believe, is the key to proper spending in the life of the Christian—the realization of our stewardship of money and all material things.

The realization of stewardship begins with the acknowledgement that what I have is not my own but merely a trust that I have been given to manage or oversee for someone else. The Bible clearly affirms that all material things belong to God and that we are simply managers of these things. Job affirmed that the Lord gives and the Lord takes away (Job 1:21). This reveals not only that all things are in God's possession to give but also that they remain in his possession to take away! Paul made it clear that “we brought nothing into this world, and it is certain we can carry nothing out” (1 Tim. 6:7), revealing that we have no permanent possession of anything material but merely an opportunity to manage and oversee the things which God has entrusted to us while here on this earth. In the

book of Psalms God clearly and boldly states that “every beast of the forest is Mine, and the cattle on a thousand hills.... For the world

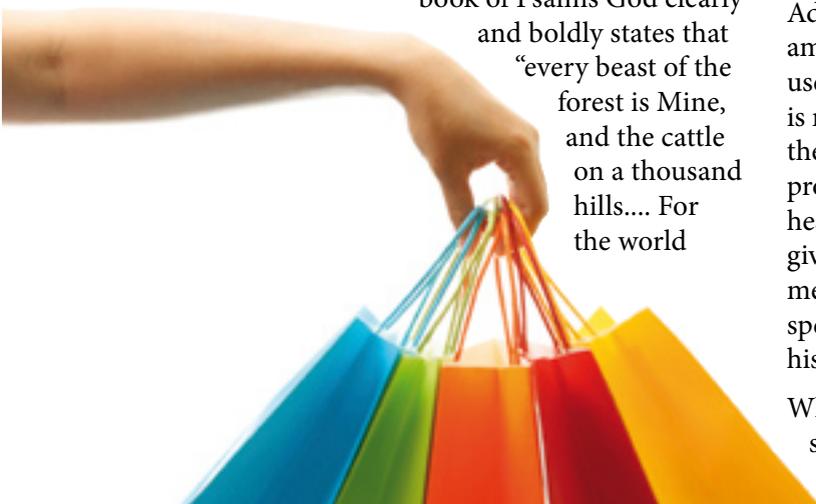
is Mine, and all its fullness” (Psa. 50:10,12). Then through Haggai the prophet, the Lord adds that “the silver is mine and the gold is mine” (Hag. 2:8) leaving nothing in this world that we can claim as our own apart from God. It is granted that Peter said to Ananias concerning the proceeds from the sale of his land, “While it remained was it not your own? And after it was sold, was it not in your own control?” (Acts 5:4). Yet Peter's statement merely means that this money was Ananias' “own” to *manage*—it was “under his control” as a steward of God's possessions. Ananias had the liberty and several righteous prerogatives in managing the proceeds from the land—he wasn't required to give it all for the relief of needy saints. Nonetheless he was accountable to God for *how* he managed the money. In order successfully to bring our spending “into captivity to the obedience of Christ” (2 Cor.10:5) we must have a constant and strong awareness that all things belong to God and that we are simply managing his affairs here on earth.

This awareness dramatically changes our perspective toward our spending, our savings, and our entire budget. We approach the use of a company car much differently than we would approach the use of a car that we purchased ourselves. We realize that while our company car may be driven for personal use it is not to be abused in this regard. We recognize that the company car's main purpose and goal is *not* our personal use but for the overall goal of the company who issued it. This example is merely an illustration but it helps us to understand our relationship to the money that we receive, spend, save, and give. We must always keep in focus the ultimate cause of Christ and make our personal use of money subservient to his cause and goal.

Admittedly, there is no hard fast rule or percentage for the amount of money that we spend upon ourselves for *personal* use and how much we spend for the cause of Christ. This is much like our responsibility to contribute to the work of the church where God simply tells us to give “as (we) may prosper,” “with a willing mind,” “as (we) purpose in (our) heart, not grudgingly or of necessity” but to be “a cheerful giver” (1 Cor. 16:2; 2 Cor. 8:12; 9:7) because this would be a measure of our love and devotion (2 Cor. 8:8). Likewise, our spending will be a measure of our devotion to Christ and his cause or our devotion to ourselves.

While God does not give us a budget to follow for our spending, he *does* give us certain principles of living that

CONTINUED ON PAGE 32



Spending Money: Stewardship (CONTINUED FROM PAGE 31)

will direct our spending in such way that we may be found faithful as a steward (1 Cor. 4:2).

First we need to be disciplined and committed to spend less than we make! It is a physical law that you cannot sustain a flow of anything where there is a higher rate going out than what is coming in. This seems like it would be a “no-brainer” as our kids would say but sadly there are so many people, and far too many Christians, who think that they can violate this law of nature without consequence but the consequences are devastating. Impoverishment, reproach, and depression are some immediate consequences to this foolishness, but the immediate consequence is not the most serious. The most serious problem with this kind of spending is that it displays the fruit of covetousness and a lack of contentment. God says to “let your conduct be without covetousness; be content with such things as you have” (Heb. 13:5 cf. 1 Tim. 6:8).

The Christian who spends more than he receives is obviously not content with the measure that God has blessed him with but instead has a strong craving for more which the Lord identifies as “idolatry” (Col. 3:5). The wasteful, prodigal son “spent all” that he had and is obviously considered a fool, yet with credit cards today Christians are able to not only spend all that they have but spend *more* than they have! This, then, creates a situation where too many Christians are essentially tempting God when they spend more than they have. Then they plead with God to rescue them from their own poor stewardship. Most people don’t intend to spend more than they make—it just happens. Yet, regardless of intent, this is a clear admission of poor planning and thus poor stewardship. The Lord asks of us, “Which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it?” (Luke 14:28). It is expected of a Christian that he count the cost, not only of discipleship but also of every aspect of his life. We cannot spend blindly and be a good steward of the money that God has entrusted to us, but instead we must spend with a plan, with a purpose, and with discipline. This requires that we have some type of budget to define the plan and to measure our discipline and faithfulness as a steward.

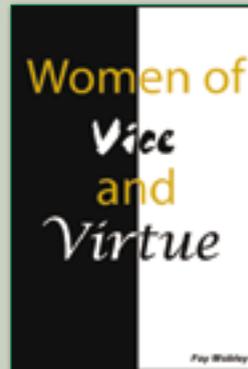
Many people spend for some type of personal gratification. They spend money to try to get a high or simply to be happy and in a good mood. But God says, “Why do you spend money for what is not bread, and your wages for what does not satisfy? Listen carefully to Me, and eat what is good and let your soul delight itself in abundance” (Isa. 55:2). Friend, we will never truly gratify our inner man or spirit with temporal things. There is no real satisfaction in spending money on temporal things. It is an act of futility to seek to

find *lasting* gratification in anything that is *temporary*.

We must also remember the important place of giving in the life of a Christian. When the Lord spoke through Paul concerning our income he said that we are to “labor, working with (our) hands what is good that (we) may have something to *give* to him who has need” (Eph. 4:28). This makes it clear that one of the great purposes behind our work and resulting income is that we give a portion of it to those whose needs are greater than mine. But without planning or budgeting and by spending blindly without discipline, we will seldom ever have enough left over to give to him who has need. This is a very important area of the stewardship of our money wherein if we know to do good and fail to do it, we will be guilty of sin (Jas. 4:17). Our spending must always allow for a good portion of our income to be given to the work of the church, to our brethren in need, and to our neighbors in need.

In the end, our spending should reflect who our Lord is, who our money ultimately belongs to and the primary spiritual goal of the one who has entrusted us with our money and possessions.

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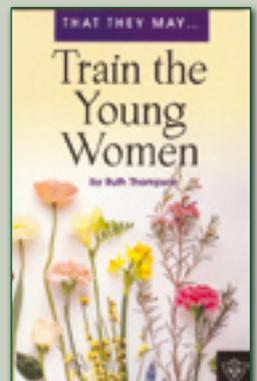
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The following congregations have paid for advertising in *Truth Magazine*. Inclusion of churches in this list is not an attempt by *Truth Magazine* to certify their faithfulness to God. We do believe the vast majority are striving to uphold the Word in faith and practice.

<p>BIRMINGHAM, AL Pine Lane Church of Christ 3955 Pine Lane • Bessemer, AL (N. side of Exit #6 at I459) Bible Study 9:15 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Terry W. Benton (205) 425-2352 or 978-8342</p>	<p>Shop online at truthbooks.net</p>	<p>OWENS CROSS ROADS, AL Church of Christ at Elon In Elon Community 4021 Hobbs Island Rd. Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Charles Maples 256-539-0772</p>	<p>TUCSON, AZ Church of Christ 145 N. Country Club Rd. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Hugh Delong 326-3634 or 722-3179</p>	<p>FT. SMITH, AR South 46th St. Church of Christ 2323 South 46th St. Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: John Hagenbuch (479) 478-6108 or 782-0588</p>	<p>TEXARKANA, AR Church of Christ 2301 Franklin Dr. Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Marc R. Hinds</p>
<p>BIRMINGHAM, AL Pinson Church of Christ 4233 Glen Brook Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Ken Chapman (205) 681-6231 or 680-5770</p>		<p>HUNTSVILLE, AL Weatherly Heights Church of Christ 930 Weatherly Rd. SE Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (256) 881-9535 www.weatherlychurch.com</p>	<p>PARRISH, AL McArthur Heights Church of Christ 5082 Hwy. 269 Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. Wednesday 6:30 P.M. (205) 686-5978 or 686-5620</p>	<p>TUCSON, AZ Tucson Church of Christ 2020 N Forbes Blvd., Suite 107 Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. 520-622-8986 www.tucsonchurchofchrist.com</p>	<p>HARRISON, AR Capps Rd. Church of Christ 407 Bella Vista Dr. Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Norman E. Sewell 741-9104 or 741-5151</p>
<p>BIRMINGHAM, AL Vestavia Hills Church of Christ 2325 Old Columbiana Rd. (near I-65 & Hwy. 31) Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Harold Comer and Jason Cicero (205) 822-0018 or 822-0082</p>	<p>MADISON, AL Hughes Road at Gooch Lane Church of Christ 1550 Hughes Rd. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Frank Walton (256) 830-1654 www.teachingtruth.org</p>	<p>RED BAY, AL Eastside Church of Christ Meadow Dr. & Hwy. 24 East Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Danny Fuller (256) 356-2723, 356-4513, 627-1763 or (662) 728-8088</p>	<p>YUMA, AZ Valley Church of Christ 2375 W. 8th St. Bible Study 10:00 A.M. Worship 10:50 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Bob Lovelace (928) 539-7089 www.yumavalleychurchofchrist.com</p>	<p>JACKSONVILLE, AR Church of Christ 1807 McArthur Dr. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. Evangelist: Dennis Adams (501) 982-6413, 982-6776 or 985-5159</p>	<p>ALAMEDA, CA Alameda Church of Christ 2167 Santa Clara Ave. Bible Study 9:45 A.M. Worship 10:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Olen Holderby (510) 523-0547 www.alamedacoc.org</p>
<p>BRUNSDIDGE, AL Church of Christ 417 Clayton St (at US 231) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Paul Carter (334) 397-4684 Billy Carter: (334) 566-3205 pcarter@graceba.net billyc@troycable.net</p>	<p>MOBILE, AL West Mobile Church of Christ 129 Hillcrest Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (251) 342-4144 or 342-2041</p>	<p>SCOTTSBORO, AL Eastside Church of Christ John T. Reid Plkwy. (Hwy. 72, 2 mi. E. of Hwy. 35) Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Wayne Chappell, Sr. (256) 574-1603 or 575-2664</p>	<p>BATESVILLE, AR Church of Christ Quail Valley 4104 E. Harrison St. Bible Study 10:00 A.M. Worship 10:45 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. Evangelist: Leonard Westbrook (870) 612-8409 or 698-0542 and Alan Jones (870) 793-0954</p>	<p>LITTLE ROCK, AR Church of Christ 7115 West 65th St. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Don McClain Res. (501)847-6677 Study (501) 568-1062</p>	<p>BELLFLOWER, CA Rose Ave. Church of Christ 17903 Ibbetson Ave. Bible Study 9:45 A.M. Worship 10:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (562) 866-5615</p>
<p>HELP VACATIONING CHRISTIANS FIND YOUR PLACE OF WORSHIP</p>	<p>MONTGOMERY, AL Church of Christ 800 Perry Hill Rd. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Jason Cicero 244-1675, 277-9155, 271-4679</p>	<p>FAIRBANKS, AK Chena Small Tracts Road Church of Christ 5033 Chena Small Tracts Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. (907) 479-8918</p>	<p>CLINTON, AR Mt. Zion Church of Christ 1202 Hwy. 16 West Clinton, AR 72031 (1.2 miles W of US 65) Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Bill Dodd Bldg: (501) 745-2572</p>	<p>MARSHALL, AR Marshall Church of Christ (North Central, AR) Hwy. 27 N, 1 Mi. from 65 Jct. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Randy Seairight (870) 448-2055</p>	<p>CANOGA PARK, CA (San Fernando Valley) Church of Christ 7054 Winnetka Ave. Bible Study 9:45 A.M. Worship 10:45 A.M. Afternoon 2:30 P.M. Wednesday 7:30 P.M. Minister: Bruce Evans (818)348-2193 Spanish congregation (818)701-0112</p>
<p>FLORENCE, AL College View Church of Christ 851 N. Pine St. (Next to University Campus) Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelists: Mark White</p>	<p>MONTGOMERY, AL Eastbrook Church of Christ 650 Coliseum Blvd. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 6:00 P.M. Bldg: (334) 272-4232 Evangelist: Brian Moore 279-1077 Tommy Moore 285-6066; Carroll Puckett 288-1461; Charles Martin 283-2983; Bob Smith 334-277-1904</p>	<p>GLENDALE, AZ Church of Christ 6801 N. 60th Ave. Bible Study 9:00 A.M. Worship 9:40 A.M. Bible Study 5:00 P.M. Evening 5:40 P.M. Wednesday 7:30 P.M. Evangelist: Steven Harperk</p>	<p>CONWAY, AR Hwy. 65 Church of Christ 217 Highway 65 Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Bruce Reeves Bldg: (501) 336-0052</p>	<p>PINE BLUFF, AR Church of Christ 4700 W. 28th St. Bible Study 9:45 A.M. Worship 10:35 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. Evangelist: Clarence W. Fell (870) 879-2097</p>	<p>DUBLIN, CA Tri-Valley Church of Christ 11873 Dublin Blvd. Dublin, CA 94568 Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:30 P.M. Evangelist: Joshua Higgins (925) 828-8747</p>
<p>HUNTSVILLE, AL Chapman Acres Church of Christ 2137 Penhall Dr., NE (I-565, Exit 21, left on Maysville Rd., left on Chapman Ave., right on Penhall Dr.) Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Roger Blackwelder (256) 536-5296 or 776-2223</p>	<p>NORTHPORT, AL Northwood Church of Christ 4601 Northwood Estates Dr. Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: David Hartselle</p>	<p>PRESCOTT, AZ Pleasant Valley Church of Christ 2820 Willow Creek Rd. Bible Study 10:00 A.M. Worship 10:55 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Pete Hicks (928) 778-7858</p>	<p>CONWAY, AR Prince Street Church of Christ 2655 Prince St. (Hwy. 60) Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (501) 336-0669</p>	<p>ROGERS, AR Central Church of Christ P.O. Box 763 Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. Evangelist: Ricky Manes (479) 636-7484 (479) 631-0288</p>	<p>FOLSOM, CA Church of Christ 900 E. Natomas St. P.O. Box 492 Worship 9:30 A.M. Bible Study 5:00 P.M. Wednesday 7:30 P.M. Evangelist: David Posey (530) 676-9514 or (916) 608-4866 www.folsomchurch.com</p>

<p>FREMONT, CA Church of Christ in the Centerville area 38069 Martha Ave. Ste 100 Fremont, CA 94536 Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. (510) 794-7659</p>	<p>IGNACIO, CO Church of Christ 295 Burns Ave. Bible Study 9:00 A.M. Worship 10:00 A.M. Bible Study 1:00 P.M. (970) 563-9418</p>	<p>DESTIN, FL South Walton Church of Christ 64 Casting Lake Rd. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (850) 622-3817 www.southwaltonchurchofchrist.com</p>	<p>KEY LARGO, FL Key Largo Church of Christ 100695 N. Overseas Hwy. 33037 m.m. 100.5 on U.S. 1 Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Roland Fritz (305) 451-1194</p>	<p>ORLANDO, FL Azalea Park Church of Christ 6800 Lake Underhill Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: James P. Needham (407) 277-7931 or 628-2995</p>	<p>SEFFNER, FL Church of Christ 621 E. Wheeler Rd. Bible Study 10:00 A.M. Worship 10:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Bobby Witherington (813) 684-1297 www.seffnercofc.org</p>
<p>HEMET, CA Church of Christ 203 W. Acacia Ave. Bible Study 9:45 A.M. Worship 10:50 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Alan Piner (951)925-1991</p>	<p>MONTROSE, CO San Juan church of Christ 1414 Hawk Parkway, Unit C Bible Study 10:00 A.M. Worship 11:00 A.M. Wednesday 6:30 P.M. Evangelist: Richard Thetford (970) 626-5558 or (970) 249-8116 www.sanjuanchurchofchrist.org</p>	<p>FORT LAUDERDALE, FL Northside Church of Christ 912 NW 19th St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (305) 763-1404</p>	<p>KISSIMMEE, FL Church of Christ 2431 Fortune Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Mark Copeland (407) 931-1725 or 348-0300</p>	<p>ORLANDO, FL S. Bumby Church of Christ 3940 S. Bumby Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelists: Joshua C. Creel (407) 851-8031 or (321) 235-3307</p>	<p>TAMPA, FL Central Church of Christ 2701 E. Fowler Ave (in the Clarion) Bible Study 9:00 A.M. Worship 9:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. John Lockaby (813) 833-5786 John Trimble (813) 914-0546 Tom O'Neal (813) 625-5651</p>
<p>LONG BEACH, CA Church of Christ 3433 Studebaker Rd. Bible Study 9:50 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Lonnie Fritz (562) 420-2363 Mark Reeves (562) 420-9577</p>	<p>PAGOSA SPRINGS, CO Church of Christ Community Center 451 Hot Springs Blvd. Worship 9:00 A.M. Bible Study 10:00 A.M. Worship 11:00 P.M. Wednesday 7:00 P.M. Evangelist: Eddie Campbell (970) 264-4236</p>	<p>FORT MYERS, FL Church of Christ 200 Pine Island Rd. Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Vernon E. Ford (239) 567-0819</p>	<p>LAKELAND, FL Lakeland Hills Blvd. Church of Christ 2510 Lakeland Hills Blvd. Bible Study 9:00 A.M. Worship 9:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelists: Marc W. Gibson Don Hastings (863) 688-4336</p>	<p>PALATKA, FL Palatka Church of Christ 505 Third Ave. (Third Ave. intersects Hwy. 19 one block south of Hwy. 20) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Robert Skomp (386) 326-3952 or 546-5689</p>	<p>ZEPHYRHILLS, FL Church of Christ 5444 4th St. Bible Study 9:30 A.M. Assembly 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (813) 788-9587</p>
<p>OCEANSIDE-VISTA, CA Church of Christ 2020 Sunset Dr. Bible Study 9:45 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Lowell C. Bell (760) 940-8003</p>	<p>DOVER, DE Kent-Sussex Church of Christ 2041 South DuPont Hwy Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (302) 672-7087 www.delawarebiblestudies.com</p>	<p>FORT MYERS, FL Southside Church of Christ 13641 Learning Ct. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: David P. Schmidt 433-2838 or 482-2158</p>	<p>MERRITT ISLAND, FL Church of Christ 512 Plumosa St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (321) 453-3320</p>	<p>PANAMA CITY BEACH, FL Beach Church of Christ 8910 Front Beach Rd. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Ben Liggins (850) 234-2521 or 234-1368</p>	<p>CENTERVILLE, GA Centerville Church of Christ 250 Collins Ave. (Near Robins AFB) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: J. Wiley Adams (478) 922-1128</p>
<p>ARVADA, CO (Denver) Northgate Church of Christ (Lincoln Academy Charter School) 6980 Pierce Street Bible Study 9:30 A.M. Worship 10:30 A.M. Afternoon Class/ Worship 1:30 P.M. (303) 456-4895</p>	<p>ALACHUA, FL Santa Fe Hills Church of Christ Hwy. 441, 1/2 mile west of I-75 (Exit 78) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: James L. Yopp (386) 462-4325 or (352) 333-7003 www.geocities.com/jameslyopp</p>	<p>FT. WALTON BEACH, FL 6 Lane Dr. Mary Esther, FL Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Joey Rankin (850) 244-9222</p>	<p>MIAMI, FL Flagler Grove Church of Christ (Nearest to Airport) 500 N.W. 53rd Ave. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: John Buttrick (305) 634-5924</p>	<p>PANAMA CITY, FL Church of Christ 3339 Florida Ave. (Between Baldwin Rd. & Hwy. 390) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Marvin Hudson (850) 265-6539</p>	<p>CONYERS, GA Rockdale Church of Christ East Metro Atlanta, 705 Smyrna Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. Forrest Bacon, elder (770) 918- 1932 Wendell Holland, elder (770) 761-6987; Bob Tullan, elder (770) 979-1207; Building (770) 929-3973</p>
<p>AURORA, CO (Denver) Boston St. Church of Christ 1297 Boston St. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Preacher: Sam Csonka (303) 366-5283</p>	<p>BRONSON, FL Church of Christ 894 E. Hathaway (Hwy. 27A) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Thursday 7:00 P.M. Evangelist: John Zellner (352) 528-3058</p>	<p>FROSTPROOF, FL Church of Christ 40 W. "A" St. Frostproof, FL 33483 Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Mike Freese (863) 635-2607 or 635-4278</p>	<p>MIAMI, FL Church of Christ 12780 Quail Roost Dr. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Clark Pace (305) 233-9590 or (954) 430-1437</p>	<p>PENSACOLA, FL East Hill Church of Christ 2078 E. Nine Mile Rd. at Camberwell Rd. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Stan Adams 479-2130 or 994-7749</p>	<p>PINE MTN. VALLEY, GA Church of Christ Route 116 (near Callaway Gardens) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Tommy W. Thomas (706) 628-5117 or 628-5229</p>
<p>COLORADO SPRINGS, CO Northeast Church of Christ 6660 Galley Rd. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. (719) 597-6661 Spanish Service 3:00 P.M.</p>	<p>BROOKSVILLE, FL Church of Christ 604 W. Fort Dade Ave. Bible Study 10:00 A.M. Worship 10:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: V.C. McCormick (352) 796-9803</p>	<p>GENEVA, FL Geneva Church of Christ Ave. C and 2nd St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. (407) 349-9998</p>	<p>NAVAREE, FL Church of Christ 8490 James M. Harvell Rd. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Jim Bell (850) 939-1177 or 939-8620</p>	<p>PENSACOLA, FL Northside Church of Christ 4001 N. Ninth Ave. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Joseph R. Mazter (850) 432-0736</p>	<p>VALDOSTA, GA Church of Christ 4313 North Valdosta Rd. (Located 1 mile E. of Exit 22 off I-75) Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (229) 244-8630</p>
<p>GOLDEN, CO Westside Church of Christ 13789 West 8th Ave. (½ mi. E. of Indiana St.) Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (303) 233-5683</p>	<p>CHIPLEY, FL Church of Christ 1295 Brickyard Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. (850) 638-4942</p>	<p>HOLLYWOOD, FL Harding St. Church of Christ 5828 Harding St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Jason Schoenholz (954) 961-4112</p>	<p>OCALA, FL Church of Christ 3900 S. Pine (441, 301 & 27 S.) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Steve Hudgins (352) 694-2922 Evangelist: Jeremy Ferguson</p>	<p>ST. PETERSBURG, FL Church of Christ 901 49th St. South Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Doug Barlar (813) 321-2721</p>	<p>BLACKFOOT, ID Church of Christ 370 N. Shilling P.O. Box 158-83221 Bible Study 1:30 P.M. Worship 2:30 P.M. Wednesday 7:30 P.M. (208) 785-6168 or 681-1552</p>
<p>GRAND JUNCTION, CO Valley Church of Christ 491 Sparn Road P.O. Box 40531 Bible Study 9:45 A.M. Worship 10:45 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Bill Bohannon (970) 245-5112</p>	<p>DELAND, FL North Blvd. Church of Christ 823 N. Woodland Blvd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. Evangelist: Jack Owen (386) 734-6907 or 734-4311</p>	<p>JACKSONVILLE, FL Marietta Church of Christ 8150 Driggers St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Jamie Rhoden (904) 781-5704 or 693-9929 693-0432 www.mariettacoc.com</p>	<p>ORLANDO, FL Pine Hills Church of Christ 890 Hastings St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Ray West (407) 293-2851 or 290-8650</p>	<p>PLANT CITY, FL Plant City Church of Christ 315 N. Wilder Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Gary M. Ogden (813) 752-2227 or 752-2771</p>	<p>ABINGDON, IL Abingdon Church of Christ 209 N. Main Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 4:00 P.M. Evangelist: John B. Wilson (309) 462-5368</p>

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<p>BENTON, IL Church of Christ 203 N. Central St. P.O. Box 12 (west of Wal-Mart)</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Greg King (618) 438-2911 or 435-2981</p>	<p>ELLETTSVILLE, IN Church of Christ 303 W. Temperance St.</p> <p>Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Johnnie Edwards Evangelist: John Isaac Edwards (812) 876-2285 or 336-4630</p>	<p>OOLETIC, IN Church of Christ 400 Lafayette Ave. P.O. Box 34</p> <p>Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (812) 279-4332</p>	<p>LENEXA, KS Lenexa Church of Christ 7845 Cottonwood</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Jim Stauffer (913) 631-6519 or 764-9170</p>	<p>DANVILLE, KY 385 E. Lexington Ave.</p> <p>Worship 10:00 A.M. Bible Study 11:15 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelists: Steve Wolfgang & Scott Vifiquain 236-4204, 236-8506 or 238-0860</p>	<p>TOMPKINSVILLE, KY Lyons Chapel Church of Christ 2401 Center Point Rd.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Frank VonDracek (270) 487-8448</p>
<p>CHICAGO, IL Northside Church of Christ 2543 W. Division St.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: James R. Davis, Jr. (312) 961-2150</p>	<p>HAMMOND, IN Woodmar Church of Christ 2133 169th St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (219) 845-8942</p>	<p>PEKIN, IN Church of Christ (First St. & Karnes Ct.)</p> <p>Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: John Henry 967-3437 or 967-3520</p>	<p>TOPEKA, KS 17th Street Church of Christ 5600 SW 17th St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (785) 235-8687 or 273-7977 www.17thstreetchurchofchrist.org</p>	<p>FRANKLIN, KY 31-W North Church of Christ 1733 Bowling Green Road</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Steve Monts (270) 586-3978 www.franklinchurch.com</p>	<p>BATON ROUGE, LA Park Forest Church of Christ 9923 Sunny Cline Dr.</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Bill Crews 275-4684 or 273-1105</p>
<p>CHICAGO, IL Church of Christ 1514 West 74th Street</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: James E. Scott Bldg. (773) 224-9279 (708) 339-6126</p>	<p>HOBART, IN Church of Christ 300 N. Liberty St.</p> <p>Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Keith Welch (219) 942-2663</p>	<p>RICHMOND, IN Gaar Road Church of Christ 1835 Gaar Rd. (1 mi. S. of I-70 off Hwy. 227)</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Douglas R. Clark (765) 935-2911</p>	<p>WICHITA, KS Ridge Road Church of Christ 7001 W. 21st St., North</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. (316) 722-6622 or 744-1841</p>	<p>GLASGOW, KY East Main St. Church of Christ 106 Carnation Dr. (across from Gorin Park)</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 6:30 P.M. Evangelist: Doug Lancaster (270) 678-2847 or 651-7141</p>	<p>BOSSIER CITY, LA Bossier Church of Christ 2917 Foster</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (318) 747-4308 or 742-4557</p>
<p>DOWNERS GROVE, IL Church of Christ 1236 63rd St. (1 and 1/2 mile E. of I355)</p> <p>Bible Study 9:00 A.M. Worship 9:55 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (630) 968-0760 • www.dgcoc.org</p>	<p>INDIANAPOLIS, IN Castleton Church of Christ 7701 East 86th St., 46256</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. (317) 842-3613 Eric Spencer (317) 750-5939</p>	<p>SALEM, IN Westside Church of Christ 2000 West State Rd. 56</p> <p>Bible Study 10:00 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Evan Casey (812) 883-2033 www.westsidechurchofchrist.info</p>	<p>WICHITA, KS Westside Church of Christ 3500 S. Meridian</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Mike O'Neal (316) 729-9302 or 282-2374 www.cocwestside.com</p>	<p>LEITCHFIELD, KY Mill St. Church of Christ Highway 62 E.</p> <p>Bible Study 10:00 A.M. Worship 10:55 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Joey Cooper (270) 259-4968</p>	<p>LAKE CHARLES, LA Southside Church of Christ 3919 Auburn St.</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (337) 474-9122 or 436-0477</p>
<p>GLEN ELLYN, IL Church of Christ 796 Prairie, 60137</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:30 P.M. Evangelist: Joseph T. Novak (630) 529-2149 (630) 858-2290</p>	<p>JAMESTOWN, IN Church of Christ (1 Mi. south of I-74) Cor. Darlington & Mill Sts.</p> <p>Bible Study 9:30 A.M. Worship 10:25 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Denver Niemeier (765) 676-6404 or (317) 892-8285</p>	<p>TRAFALGAR, IN Spearsville Rd. Church of Christ, 6244 S. 500W. (1.2 mi. S. of Hwy. 135)</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Edward Rangel (317) 878-5969 E-mail: rangellalo@netzero.net</p>	<p>BEAVER DAM, KY Church of Christ 1235 Williams St.</p> <p>Worship 10:00 A.M. Bible Study After Worship Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Mike Thomas (270) 274-4451 or 274-4486</p>	<p>LOUISVILLE, KY Valley Station Church of Christ 1803 Dixie Garden Dr.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Dudley Ross Spears (502) 937-2822</p>	<p>LEESVILLE, LA White Park Church of Christ 17801 Nolan Trace; 20 mi. from Fort Polk (5 mi. W. of Leesville)</p> <p>Bible Study 9:45 A.M. Worship 10:35 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. (337) 239-4614 www.whiteparkchurchofchrist.org</p>
<p>MATTOON, IL Southside Church of Christ 1100 S. 17th St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (217) 234-3702</p>	<p>KOKOMO, IN Church of Christ 1217 S. Courtland Ave.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 10:30 A.M. Wednesday 7:00 P.M. Evangelist: Joshua Welch (765) 453-2356</p>	<p>DES MOINES, IA Church of Christ 1310 N.E. 54th Ave.</p> <p>Bible Study 9:30 A.M. Worship 10:40 A.M. Wednesday 7:00 P.M. 262-6799</p>	<p>BOWLING GREEN, KY West End Church of Christ 820 Old Morgantown Rd., 42101</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelists: Todd Chandler & Lowell Sallee (270) 842-7880 www.westendchurch.com</p>	<p>LOUISVILLE, KY Church of Christ 4401 West Broad St.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Donald Wright, Jr. (502) 772-3026 or 491-9372</p>	<p>MANY, LA Lakeside Church of Christ 12095 Texas Hwy. (Hwy. 6 W.) 12 miles west of Many</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. (318) 256-9396</p>
<p>PALATINE, IL Church of Christ (N.W. Chicago Suburb) 1050 N. Deer Ave.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (847) 967-9667</p>	<p>MARION, IN South Marion Church of Christ 3629 S. Washington St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. (765) 998-7134 or (765) 384-7540</p>	<p>Subscribe Today! Truth Magazine 1-800-428-0121</p>		<p>BRANDENBURG, KY Brandenburg Church of Christ 612 Broadway</p> <p>Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 6:30 P.M. Evangelist: Charles J. White (270) 422-3878</p>	<p>OWENSBORO, KY Southside Church of Christ 2920 New Hartford Rd.</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Jarrod Jacobs (270) 683-5386 or 264-7869</p>
<p>BLOOMINGTON, IN Church of Christ 825 West 2nd St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. 332-0501</p>	<p>MUNCIE, IN Church of Christ 301 N. Calvert Ave.</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Tom Hamilton 284-5299 or 286-5488</p>	<p>GRINNELL, IA Church of Christ 1402 Third Ave.</p> <p>Bible Study 9:30 A.M. Worship 10:45 A.M. Wednesday 7:00 P.M. Evangelist: Brian Chapman (641) 236-1955 or 793-2989</p>	<p>CAMPBELLSVILLE, KY Sunny Hill Dr. Church of Christ (near the Dairy Queen)</p> <p>Bible Study 9:45 A.M. Worship 10:45 A.M. Evening 6:30 P.M. Wednesday 7:30 P.M. (270) 789-1651</p>	<p>To make changes to your ad, contact us at andyalex@bellsouth.net</p>	
<p>CLARKSVILLE, IN Clarksville Church of Christ 407 Lewis and Clark Pk.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Kipp Campbell (812) 941-0747 or 944-2305 KCcampbell@earthlink.net Elders: 944-1878 or 948-9917</p>	<p>NOBLESVILLE, IN Noblesville Church of Christ 15321 Herriman Blvd.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: John Hughbanks (317) 770-0798 or 332-0733 www.noblesvillechurchofchrist.com</p>	<p>EL DORADO, KS Emporia St. Church of Christ 1154 S. Emporia</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (316) 321-1025</p>	<p>CANEYVILLE, KY Caneyville Church of Christ 103 N. Main St. (near the 4 way stop)</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Dale Barnes (270) 879-6152 or 274-3065</p>	<p>WEBSTER, MA Church of Christ Webster 168 Main St.</p> <p>Sunday Bible Study 9:00 A.M. Sunday Worship 10:30 A.M. Wed Bible Study Call for details (508) 765-6067 Preacher: Peter Capoccia</p>	
<p>CLARKSVILLE, IN Clarksville Church of Christ 407 Lewis and Clark Pk.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Kipp Campbell (812) 941-0747 or 944-2305 KCcampbell@earthlink.net Elders: 944-1878 or 948-9917</p>	<p>NOBLESVILLE, IN Noblesville Church of Christ 15321 Herriman Blvd.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: John Hughbanks (317) 770-0798 or 332-0733 www.noblesvillechurchofchrist.com</p>	<p>EL DORADO, KS Emporia St. Church of Christ 1154 S. Emporia</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (316) 321-1025</p>	<p>CANEYVILLE, KY Caneyville Church of Christ 103 N. Main St. (near the 4 way stop)</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Dale Barnes (270) 879-6152 or 274-3065</p>	<p>REGINA, KY Road Creek Church of Christ 7 miles west of Elkhorn City on Route 460 & Route 80</p> <p>Bible Study 10:00 A.M. Worship 10:50 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (606) 754-9883, 754-8642 or 754-5398</p>	<p>PORTLAND, ME Church of Christ 856 Brighton Ave. (Breakwater School)</p> <p>Leave Maine Turnpike at Exit 48 Bible Study 10:00 A.M. Worship 11:00 A.M. Second service immediately following morning worship. Mid-week Bible Study—Please call for times & places (207) 839-3075 or 839-8409</p>

<p>ARBUTUS, MD Arbutus Church of Christ 5205 East Dr., Suite D (East Drive Shopping Center) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Church phone: (410) 247-1396, 590-2852 or 551-8274</p>	<p>CLINTON, MS McRaven Rd. Church of Christ 301 McRaven Rd. (I20, exit 36) Bible Study 10:00 A.M. Worship 10:55 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Leonard White (601) 925-9757 or 924-2645</p>	<p>COLUMBIA, MO Eastside Church of Christ 5051 Ponderosa Columbia, MO 65201 Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. 445-5497 or 636-0224</p>	<p>ST. JAMES, MO Church of Christ 685 Sidney St. Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. Evangelist: Lynn Huggins (573) 265-8628</p>	<p>PISCATAWAY, NJ 258 Highland Ave. Bible Study 9:15 A.M. Bible Classes 10:00 A.M. Worship 11:00 A.M. Wednesday 7:30 P.M. Evangelist: Gary P. Eubanks (732) 463-1323</p>	<p>CHARLOTTE, NC Charlotte Church of Christ 5327 S. Tyron St. Worship 9:00 A.M. Bible Study 10:00 A.M. Worship 11:00 A.M. Wednesday 7:30 P.M. Evangelist: Wendell Powell (704) 525-5655 or 522-9971</p>	
<p>SEVERN, MD Southwest Church of Christ 805 Meadow Rd. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (410) 551-6549 or 969-1420</p>	<p>COLUMBUS, MS Woodlawn Church of Christ 359 Sanders Mills Rd. Steen Bible Study 9:00 A.M. Worship 9:45 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Willis Logan (601) 356-6629</p>	<p>DONIPHAN, MO Southside Church of Christ Hwy. 142 E. ½ mile (P.O. Box 220) Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (573) 996-3251 or 996-3513</p>	<p>ST. JOSEPH, MO County Line Church of Christ 2727 County Line Rd. Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 4:00 P.M. Wednesday 7:00 P.M. (816) 279-4737 www.countylinechurchofchrist.com</p>	<p>VAUXHALL, NJ Church of Christ Milbourn Mall Suite 6 2933 Vauxhall Rd. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Harry A. Persaud (908) 964-8570</p>	<p>DALLAS, NC Deepwood Forest Church of Christ 2002 Lineburger Rd., Hwy. 275 (Between Dallas & Stanley) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Louis Woollums (704) 922-8985</p>	
<p>RIVERDALE, MD (Washington, D.C. area) Wildercroft Church of Christ 6330 Auburn Ave. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Mike Thomley (301) 474-7460 or 446-1912</p>	<p>GULFPORT, MS Morris Rd. Church of Christ 1 blk. N. of Dedeaux Rd. & 3 Rivers Rd. on Morris Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Don Davis (228) 832-5529</p>	<p>FAIR GROVE, MO Church of Christ 217 N. Orchard Blvd. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Walter Myers (417) 830-8972 (417) 736-2663</p>	<p>ST. JOSEPH, MO Prairie Hills Church of Christ 14273 County Rd. 307 (.7 mi. E of Intersection I-29 & Hwy. 169) Bible Study 10:00 A.M. Worship 10:50 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. (816) 233-6485 Evangelist: Erik Smith</p>	<p>ALAMOGORDO, NM 25th & Hawaii Church of Christ P.O. Box 2065 Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 6:30 P.M. (505) 434-5834</p>	<p>FORT BRAGG/ SPOUT SPRINGS, NC Spout Springs Church of Christ 960 West Road Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. (910) 893-5057</p>	
<p>CEDAR SPRINGS, MI Grand Rapids Area W. Michigan Church of Christ St. Citizen Center, 44 Park St. Bible Study 10:00 A.M. Worship 11:00 A.M. Wednesday 7:00 P.M. David Waldron (231) 832-2189 Michael Sewell (616) 361-8795</p>	<p>HORN LAKE, MS Church of Christ Corner of Meadowbrook and Foxbriar Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Joe Nelson (662) 393-5617 or 342-1941</p>	<p>KANSAS CITY, MO Nashua Church of Christ 11425 N. Main St. Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Mark Broyles (816) 532-4270 or 734-4142</p>	<p>BEATRICE, NE Church of Christ 7th and Bell Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:30 P.M. 233-4102 or 228-3827 www.churchofchrist7bell.com</p>	<p>ALBUQUERQUE, NM Albuquerque Church of Christ 1908 Sunshine Terrace SE Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (call to confirm time) 764-9277</p>	<p>MARION, NC Hwy. 70 Church of Christ 18 Peachtree St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 4:00 P.M. Wednesday 7:00 P.M. Evangelist: T.J. Elliott (828) 652-7504 or 652-2584</p>	
<p>DULUTH, MN Church of Christ 318 N. 18th Ave. E. Bible Study 9:00 A.M. Worship 10:00 A.M. Bible Study 5:30 P.M. Wednesday 7:00 P.M. Evangelist: Nick Krumrei (218) 728-3233</p>	<p>MERIDIAN, MS Grandview Church of Christ 2820 Grandview Ave. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 6:30 P.M. Evangelist: Danny Gardner (601) 681-4505 or 482-9543 dg1969@bellsouth.net</p>	<p>KANSAS CITY, MO Vivion Road Church of Christ 2026 N.E. Vivion Rd. Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Tom Kinzel (816) 453-6157</p>	<p>Subscribe Today! Truth Magazine 1-800-428-0121</p>		<p>ALBUQUERQUE, NM Heights Church of Christ 7801 Zuni Road, S.E. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Darrel Yontz (505) 266-7577 www.heightschurchofchrist.com</p>	<p>BEAVERCREEK, OH Knollwood Church of Christ 1031 Welford Dr. Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Keith Greer (937) 426-1422</p>
<p>Shop online at truthbooks.net</p>	<p>MERIDIAN, MS 7th St. Church of Christ 2914 7th St. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 6:30 P.M. (601) 483-3101</p>	<p>KENNETT, MO Church of Christ 703 Harrison St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (573) 888-6778</p>	<p>LAS VEGAS, NV Vegas Dr. Church of Christ 3816 Vegas Drive Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 4:00 P.M. Wednesday 7:00 P.M. (702) 648-4827</p>	<p>ALBUQUERQUE, NM Sandia Church of Christ 3939 San Pedro N.E., Building D-2 Bible Study 9:45 A.M. Worship 10:45 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Derek Chambers (505) 830-2086 www.sandiachurchofchrist.com</p>	<p>CINCINNATI, OH Blue Ash Church of Christ Bible Study 10:00 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Russell Dunaway, Jr. 891-3174</p>	
	<p>ROCHESTER, MN N. Broadway Church of Christ 2002 Second St., SW Bible Study 10:30 A.M. Worship 11:30 A.M. Evening 7:00 P.M. Wednesday 7:00 P.M. Evangelist: Luvimino D. Samaniego (501) 289-8906</p>	<p>SOUTHAVEN, MS (Memphis area) Church of Christ 2110 E State Line Rd. (Exit I-55) Bible Study 9:30 A.M. Worship 10:30 A.M. Wednesday 7:00 P.M. Evangelist: Landon Hope (662) 342-1132 - Church Building</p>	<p>LILBOURN, MO P.O. Box 270 211 Benton St. Bible Study 9:45 A.M. Worship 10:45 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. Evangelist: Shane Williams (573) 688-2234 or 748-5204</p>	<p>RENO, NV Central Church of Christ 2450 Wrondel Way, Ste. A Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. (775) 786-2888</p>	<p>BUFFALO, NY Greater Buffalo Church of Christ 3578 Walden Ave Lancaster, NY 14086 Bible Study 10:00 A.M. Worship 11:15 A.M. Tuesday 7:00 P.M. Evangelist: Daniel Bailey (716) 870-3259</p>	<p>CLEVELAND, OH Loran Ave. Church of Christ 13501 Loran Ave. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (216) 476-0660, 651-1689 or (330) 725-3960, 723-0111</p>
<p>ST. CHARLES, MN Church of Christ 636 Whitewater Ave. Bible Study 10:00 A.M. Worship 11:00 A.M. Bible Study 2:45 P.M. Evangelist: Robert Lehnertz (507) 534-2905 or 932-3521</p>	<p>BLUE SPRINGS, MO Southside Church of Christ 4000 SW Christiansen Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Jim Bailey (816) 228-9262</p>	<p>RAYMORE, MO Raymore Church of Christ 107 N. Woodson St. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Bill Johnston (816) 322-0042 or 318-3642</p>	<p>SPARKS, NV Sierra Nevada Church of Christ 2425 Pyramid Way Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Monday 7:30 P.M. Evangelist: Ross Triplett, Sr. (775) 972-4911 retriplett@triplettweb.com</p>	<p>CARY, NC Walnut St. Church of Christ (Raleigh) 217 Walnut St. Bible Study 9:30 A.M. Worship 10:30 A.M. Wednesday 7:30 P.M. Evangelist: Rick Billingsly (919) 467-0012 (919) 372-1497</p>	<p>To make changes to your ad, contact us at andyalex@bellsouth.net</p>	
<p>BOONEVILLE, MS Oakleigh Dr. Church of Christ 101 Oakleigh Dr. Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 4:00 P.M. Wednesday 7:00 P.M. Building: (662) 728-1942</p>	<p>CAPE GIRARDEAU, MO North Cape Church of Christ 121 S. Broadway St. Suite 2 Cape Girardeau, MO 63703 Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Jerry Lee Westbrook (573)334-9673</p>	<p>RAYTOWN, MO Sterling Ave. Church of Christ 5825 Sterling Ave. (Near Sports Complex) Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Norman E. Fultz (816) 358-3096 or 792-2040 www.sterlingavechurchofchrist.org</p>	<p>MOORESTOWN, NJ Moorestown Church of Christ in the Cherry Hill, N.J. Area Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. (856) 665-2496</p>	<p>CHARLOTTE, NC Harris Blvd. Church of Christ 5424 E.W.T. Harris Blvd. Worship 8:30 A.M. Bible Study 9:30 A.M. Worship 10:30 A.M. Wednesday 7:00 P.M. Evangelists: Various members of local congregations Don Moeller (704) 532-9242</p>		<p>COLUMBUS, OH Laurel Canyon Church of Christ 409 McNaughton Rd. Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (614)868-1375 www.lccoc.net</p>

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<p>DAYTON, OH West Carrollton 28 W. Main Street Bible Study 9:30 A.M. Worship 10:25 A.M. Wednesday 7:00 P.M. Evangelist: Michael Grushon (937) 866-5162 or 434-3090 E-mail: www.wc-coc.org</p>	<p>NEW CARLISLE, OH Church of Christ 235 Funston Ave. (Near Wright-Patterson AFB) Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Randy Blackaby (937) 849-1643 or 845-8467 (bldg.)</p>	<p>SWEET HOME, OR Church of Christ 3702 E. Long St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:30 P.M. Wednesday 7:30 P.M. Building: (541) 367-1599</p>	<p>ORANGEBURG, SC Edisto Fork Church of Christ 1502 Binnnick Bridge Rd. (Grange Building - Hwy 70) Bible Study 10:00 A.M. Worship 11:00 A.M. Evangelist: Fred England (803) 939-0672</p>	<p>JOHNSON CITY, TN Brookmead Church of Christ 2428 Lakeview Drive Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Kevin Kay 423-282-6251 or 426-1836</p>	<p>NASHVILLE, TN Hillview Church of Christ 7471 Charlotte Pike Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Jerry Sayre (615) 797-1114</p>
<p>FRANKLIN, OH Church of Christ 6417 Franklin/Lebanon Rd. State Route 123 Bible Study 10:00 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Eston Vandever (937) 746-1249 or (513) 422-2466</p>	<p>NEW LEBANON, OH Church of Christ 1973 W. Main St. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. Evangelist: Glen Murphy, Jr. 687-2985</p>	<p>To make changes to your ad, contact us at andyalex@bellsouth.net</p>		<p>SUMTER, SC Woodland Church of Christ 3370 Broad St. Extension Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. Evangelist: A.A. Granke, Jr. (803) 499-6023</p>	<p>KINGSTON SPRINGS, TN Kingston Springs Church of Christ 350 North Main St. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Dan King, Sr. (615) 952-5720 or 662-7626</p>
<p>FREMONT, OH Church of Christ 3361 W. State St. 1 mi. W. of Fremont on U.S. Rt. 20 Bible Study 10:00 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (419) 849-3340 or 849-3686 www.amplex.net/churchofchrist</p>	<p>NEW RICHMOND, OH Church of Christ 550 Washington St. Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. Contact: Dave Wylie (513) 553-6414 www.nrchurchofchrist.com</p>	<p>AVONDALE, PA Avondale Church of Christ 1606 Glen Willow Rd. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (302) 733-7920 or (610) 268-2088 Randy Farme (610) 869-4146</p>	<p>TAYLORS, SC (Greenville Area) Taylors Church of Christ 400 E. Main St. Bible Study 10:00 A.M. Worship 10:50 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Bill Mosely (864) 268-5224 or 877-2728 www.taylorschurchofchrist.com</p>	<p>KNOXVILLE, TN Chapman Hwy. Church of Christ 7604 Chapman Hwy. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Jack Wise, Jr. (865) 573-6638</p>	<p>PIGEON FORGE, TN King Branch Road Church of Christ 560 King Branch Road Worship 10:00 A.M. Wednesday 7:00 P.M. Facilities available for Sunday evening services upon request. Evangelist: Roger Williams (865) 430-5980 www.KingBranchRoadChurchOf-Christ.org</p>
<p>HAMILTON, OH Westview Church of Christ 1040 Azel Ave. Bible Study 9:00 A.M. Worship 9:45 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. Evangelist: David A. Stansberry (513) 868-9988</p>	<p>NORTHWOOD, OH (Toledo Area) Church of Christ 4110 Frey Rd. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Donald Jarabek 893-3566 or 691-0688</p>	<p>COLONIAL HEIGHTS/ PETERSBURG, PA Appomattox church of Christ 117 Orange Avenue (Ft. Lee Area) Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. Evangelist: Lenny Chapman (804) 526-6464 or (804) 675-0216</p>	<p>WEST COLUMBIA, SC Airtop Church of Christ 4013 Edmund Hwy. (Hwy. 302) Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Brad McCleary (803) 783-0079 Steven Hutchinson (803) 604-6011</p>	<p>MARYVILLE, TN Smokey Mt. Church of Christ 2206 Montvale Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:30 P.M. Wednesday 7:30 P.M. Harold Tabor (865) 977-4230 Robert Lawson (865) 681-7995</p>	<p>ROCKWOOD, TN Church of Christ Highway 70 East 5080 Roane State Hwy. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Cecil Belcher (865) 717-3654</p>
<p>HILLIARD, OH Church of Christ 4840 Cemetery Rd. Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (614) 876-4089</p>	<p>UHRICHSVILLE, OH Church of Christ 638 Parrish Street Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 6:30 P.M. Mid-week 6:30 P.M. (740) 947-7122 or 289-3401</p>	<p>EXTON, PA Exton Church of Christ 217 N. Whitford Rd. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. 363-8042</p>	<p>COLLIERVILLE, TN East Shelby Church of Christ 4700 Mayfield Rd. West Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Terry Francis (901) 853-7840 or (901) 759-1242</p>	<p>MEMPHIS, TN Rocky Pt. Road Church of Christ 516 E. Rocky Point Rd., Cordova Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Contact: Mitch Stevens (901) 372-5580 or 758-4006</p>	<p>SAVANNAH, TN Savannah Heights Church of Christ 230 Harrison St. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Jonathan Ellis</p>
<p>MANSFIELD, OH Eastside Church of Christ 326 Grace Street Bible Study 10:00 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 6:00 P.M. Evangelist: James Bond 526-2868 or 526-4739</p>	<p>WAVERLY, OH Church of Christ 209 Mullins St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. (740) 947-7122 or 289-3401</p>	<p>PHILADELPHIA, PA Church of Christ 7222 Germantown Ave. Bible Study 10:15 A.M. Worship 11:15 A.M. Tues. night 8:00 P.M. Evangelist: James H. Baker, Jr. (215) 248-2026 www.mtairychurchofchrist.org</p>	<p>COLUMBIA, TN Jackson Hts. Church of Christ 1200 Nashville Hwy., Hwy. 31N Bible Study 9:15 A.M. Worship 10:15 A.M. Evening 6:00 P.M. Mid-week 7:00 P.M. Evangelist: Andrew Roberts (931) 388-6811</p>	<p>MURFREESBORO, TN Compton Rd. Church 663 Compton Rd. Bible Study 9:00 A.M. Assembly 10:00 A.M. Assembly 6:30 P.M. Wednesday 7:00 P.M. David Arnold (615) 896-6550 or 896-9474</p>	<p>SHELBYVILLE, TN El Bethel Church of Christ 1801 Hwy. 41-A North Bible Study 9:00 A.M. Worship 9:50 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. Evangelist: Donnie W. Rader (931) 685-1113 or 931-607-9099 dvrader@hughes.net</p>
<p>MANSFIELD, OH Southside Church of Christ 687 Mansfield-Lucas Road Bible Study 10:00 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 6:00 P.M. Building: (419) 522-8982 Leon Bond: 525-3684 Glenn Bond: 522-1965</p>	<p>OKLAHOMA CITY, OK Seminole Pointe Church of Christ 16300 N. May Ave. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: John M. Duvall (405) 340-3189 or 513-6691 www.seminolepointecocf.org</p>	<p>BEAUFORT, SC Church of Christ 2107 King St., P.O. Box 4 Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:30 P.M. Wednesday 7:30 P.M. Parris Island, 8:00 A.M., Sunday Evangelist: Ronald Nelson (843) 524-4400 or 524-4652</p>	<p>COLUMBIA, TN Mooreville Pike Church of Christ 417 Mooreville Pike (.8 mi. N. of Hwy. 50/Jas. Campbell) Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. (931) 388-5828 or 381-3319</p>	<p>MURFREESBORO, TN Northfield Blvd. Church of Christ 2091 Pitts Ln. at Northfield Blvd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelists: David Bunting (615) 893-1200</p>	<p>TULLAHOMA, TN Church of Christ 1625 W. Lincoln St. Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evangelist: Jim Mickells (931) 455-0273 or 455-5723</p>
<p>MARIETTA/RENO, OH Jct. St. Rt. 7 & County Rd. 20 Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:30 P.M. Wednesday 7:30 P.M. (740) 373-0064 (Joe Schof) or 473-9028 (Steve Foutty)</p>	<p>TULSA, OK Woodland Hills Church of Christ 9119 E. 61 St. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Ross Oldenkamp (918) 252-1220</p>	<p>HOPKINS, SC Lower Richland Church of Christ 3000 Trotter Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Wayne Seaton (803) 776-0754</p>	<p>DAYTON, TN Main Street Church of Christ 250 Main St. Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 2:00 P.M. Wednesday 7:00 P.M. Contact: (423) 618-6250 or 332-4604</p>	<p>MURFREESBORO, TN South Ridge Church of Christ 488 Barfield-Crescent Rd. PO Box 2257, Zip 37133 (I-24, Exit 81, South 1.5 miles on Hwy 231, turn right) Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. (615) 494-9686</p>	<p>ABILENE, TX North Park Church of Christ 2958 Grape St. (3 blocks south of I-20) Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Wayne Goforth (325) 677-6934 or 672-8026 E-mail: wgoforth@sbcglobal.net</p>
<p>Shop online at truthbooks.net</p>	<p>MEDFORD, OR Church of Christ 1850 Spring St. (Roxy Ann Grange Hall) Corner of Spring/Valley View Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:00 P.M. Thursday 7:00 P.M. Evangelist: Dean Blackwell (541) 773-2649</p>	<p>NORTH CHARLESTON, SC Ashley Heights Church of Christ 2605 S. Oakridge Cir. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (843) 553-4970 www.findthechurch.com</p>	<p>JACKSON, TN Sunset Church of Christ 3618 Hwy 70 East (Exit 87 off I-40, 7mi. @ Spring Creek) Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Steve Wilkerson (731) 423-0907 or 424-5510</p>	<p>NASHVILLE, TN Bell Road Church of Christ 1608 Bell Road Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Robert Davenport (615) 833-4444 or 331-7377</p>	<p>ALLEN, TX West Allen Church of Christ 1414 W. Exchange Blvd. (2 miles w. of Hwy. 75) Bible Study 9:00 A.M. Worship 9:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evangelist: Jerry King (214) 504-0443 (972) 727-5355 (bldg)</p>

<p>ALVARADO, TX I-35 Church of Christ (E. Service Rd. of I-35, N. of Alvarado)</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (817) 295-7277 or 790-7253</p>	<p>CLUTE, TX Church of Christ 343 S. Main</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. (979) 265-5283 or 265-2933</p>	<p>HOUSTON, TX Fry Rd. Church of Christ 2510 Fry Road (77084)</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Michael McLemore (281) 578-1897</p>	<p>LUFKIN, TX Timberland Dr. Church of Christ 912 S. Timberland Dr.</p> <p>Bible Study 9:00 A.M. Worship 9:50 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglists: Harold Hancock James W. Adams 634-7110 or 632-7070</p>	<p>ROSENBERG, TX Church of Christ 908 Frost St.</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglist: Jason Trick Bldg: (281) 232-4425 Cell: (832) 228-8973</p>	<p>CHESTER, VA Chester Church of Christ 12100 Winfree St. (Central to Richmond, Hopewell, Petersburg, & Colonial Heights)</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. Church Building: (804) 796-2374 Also: (804) 497-3638 or (804) 271-0877</p>
<p>ALVIN, TX Adoue St. Church of Christ 605 E. Adoue St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evanglist: Mark Mayberry (281) 331-4953 or (832) 837-9038</p>	<p>CORPUS CHRISTI, TX Hwy. 9 Church of Christ 5853 Leopard St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:30 P.M. (361) 289-1559, 225-4792 or 289-1439</p>	<p>HOUSTON, TX Bellaire Church of Christ 8001 South Rice Ave.</p> <p>Worship 9:30 A.M. Bible Study 10:45 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. www.bellairechurchofchrist.org (713) 668-4810</p>	<p>MANSFIELD, TX Northside Church of Christ 1820 Mansfield-Webb Road</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evanglists: Tom Roberts (817) 466-3160</p>	<p>SAN ANGELO, TX Green Meadow Church of Christ (Off Loop 306, w part of the city) 3438 Green Meadow Dr.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglist: Boyd Jennings (325) 224-2848 (325)944-8147 or (325)896-2038</p>	<p>COLONIAL HEIGHTS/ PETERSBURG, VA Appomattox church of Christ 117 Orange Avenue (Ft. Lee Area)</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. Evanglist: Lenny Chapman (804) 526-6464 or (804) 675-0216</p>
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<p>ANGELTON, TX Kiber St. Church of Christ P.O. Box 1162</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 5:30 P.M. Wednesday 7:00 P.M. Evanglist: Zeke Flores (979) 849-8376</p>	<p>EDNA, TX 301 Robison</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (361) 782-5506 or 782-2844 Elders: S.A. Mercer & S. Wilson Evanglist: Heath Rogers</p>	<p>HOUSTON, TX (Southwest) Murphy Rd. Church of Christ 2025 Murphy Rd., Missouri City</p> <p>Worship 9:30 A.M. Bible Study 10:45 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evanglist: Gene Mabry (281) 265-8071 or 261-5216</p>	<p>MESQUITE, TX (East Dallas) Westlake Church of Christ 427 Gross Rd., 75149</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:30 P.M. Evanglist: Carl Mullins (972) 285-1610</p>	<p>SHERMAN, TX Westwood Village Church of Christ 314 N. Tolbert</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglist: Fred Watkins</p>	<p>RICHMOND (Metro), VA Courthouse Church of Christ Courthouse Rd. at Double Creek Ct. (2.2 miles S of Rt. 288)</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evanglist: Gene Tope (804) 790-1629 www.courthousechurchofchrist.com</p>
<p>AUSTIN, TX Wonsley Dr. Church of Christ 507 E. Wonsley Dr.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evanglist: Ron Lehde</p>	<p>EL PASO, TX Eastridge Church of Christ 3277 Pendleton Road</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. Ken Looper (915) 821-1084 (915) 855-1524</p>	<p>HOUSTON, TX Spring Woods Church of Christ 9955 Neuens Rd. at Witte Rd.</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglist (281) 795-0837</p>	<p>Subscribe Today! Truth Magazine 1-800-428-0121</p>	<p>TEMPLE, TX Leon Valley Church of Christ 4404 Twin City Blvd.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evanglist: Warren King (254) 939-0682 or 228-5038 www.biblemoments.org</p>	<p>RICHMOND, VA Forest Hill Church of Christ 1208 W. 41st St.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:30 P.M. Wednesday 7:30 P.M. Evanglist: Reuben Southall (804) 233-5959</p>
<p>BAYTOWN, TX Pruett and Lobit Church of Christ 701 North Pruett St.</p> <p>Bible Study 9:45 A.M. Worship 10:40 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. Evanglist: David Halbrook (281) 422-5926 or 421-7367</p>	<p>FORT WORTH, TX Woodmont Church of Christ 6417 Landview (at Altamesa)</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:30 P.M. Evanglist: Jeff S. Smith (817) 292-4908 or 426-2242</p>	<p>HUNTINGTON, TX Church of Christ P.O. Box 858 One block north of U.S. 69</p> <p>Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (936) 422-4640</p>	<p>MIDLAND, TX Woodcrest Drive Church of Christ 1401 Woodcrest Drive</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evanglist: Danny Hooper (432) 689-0955 (432) 694-3482</p>	<p>TEMPLE, TX Southside Church of Christ 2003 S. 5th</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (254) 773-0931</p>	<p>RICHMOND, VA West End 4909 Patterson Ave.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 5:30 P.M. Wednesday 7:30 P.M. Evanglist: Stacy Crim (804) 358-7933</p>
<p>BAYTOWN, TX East Side Church of Christ 3107 N. Highway 146</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglist: Wilson Adams (281) 427-8729 or 837-9259</p>	<p>FORT WORTH, TX West Side Church of Christ 6110 White Settlement Rd. 76114</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (817) 738-7269</p>	<p>IRVING, TX Westside Church of Christ 2320 Imperial Dr. (closest to D/FW Airport)</p> <p>Bible Study 9:00 A.M. Worship 9:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. Evanglist: Mark Roberts (972) 986-9131 www.JustChristians.com</p>	<p>NACOGDOCHES, TX Stallings Dr. Church of Christ 3831 N.E. Stallings Dr.</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Randy Harshbarger</p>	<p>WACO, TX Sun Valley Church of Christ 340 E. Warren St. (In Hewitt, a suburb of Waco)</p> <p>Worship 9:30 A.M. Bible Study 10:10 A.M. Worship 11:00 P.M. Wednesday 7:00 P.M. Evanglist: Marc Smith (254) 666-1020 or 420-1484</p>	<p>RIDGEWAY, VA Church of Christ 2970 Old Leaksville Rd.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:30 P.M. Wednesday 7:00 P.M. Evanglist: Ken Sils (276) 956-1150 or 956-6049</p>
<p>BEAUMONT, TX Dowlen Rd. Church of Christ 3060 Dowlen Road</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglists: Max Dawson & David Banning (409) 866-1996</p>	<p>FRISCO, TX (North Dallas-Plano) 4220 Preston Rd. (Holiday Inn) Call for times of services. Glenn Henderson (972) 378-3621 Rex Payne (972) 740-1486 Al Payne (972) 712-9274</p>	<p>LANCASTER, TX Pleasant Run Church of Christ 831 W. Pleasant Run Rd.</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (972) 227-1758 or 227-2598</p>	<p>ODESSA, TX Crescent Park Church of Christ 1415 Royalty</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglist: Dale Garrison (432) 366-5071 or 413-7759</p>	<p>THE WOODLANDS, TX Woodlands Church of Christ P.O. Box 7664-77380 3987 Wellman Road</p> <p>Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (281) 367-2099 www.simplychristians.net</p>	<p>ROANOKE, VA Blue Ridge Church of Christ 929 Indiana Ave. N.E. 5 min. from Roanoke Convention Center</p> <p>1st Lesson 9:15 A.M. Bible Study 10:00 A.M. Worship 11:00 A.M. Wednesday 7:30 P.M. (540) 344-2755</p>
<p>CLEVELAND, TX Church of Christ 310 E. Houston</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 5:00 P.M. Wednesday 7:30 P.M. Evanglist: Robert Davis (281) 592-5676</p>	<p>GRANBURY, TX Old Granbury Rd. Church of Christ</p> <p>4313 Old Granbury Rd. Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (817) 573-6878</p>	<p>LUBBOCK, TX Indiana Ave. Church of Christ 6111 Indiana Ave.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 5:00 P.M. Wednesday 7:00 P.M. Evanglist: Brett Hogland (806) 795-3377 or 928-9262</p>	<p>PLANO, TX (North Dallas Suburb) Spring Creek Church of Christ 2100 W. Spring Creek Pkwy.</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (972) 517-5582 or 231-3748 www.planochurch.org</p>	<p>CHESAPEAKE, VA Tidewater Church of Christ 217 Taxis St.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evanglist: Steve Schlos (757) 436-6900</p>	<p>STAFFORD, VA Stafford Church of Christ 767 Jefferson Davis Hwy.</p> <p>Bible Class 9:00 A.M. Bible Study 10:00 A.M. Worship 11:00 A.M. Wednesday 7:30 P.M. Evanglist: Mark McNabb (540) 891-1215</p>

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<p>VIRGINIA BEACH, VA Virginia Beach Church of Christ Pembroke Manor Recreation Building 4452 Hinsdale St.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Wednesday 7:30 P.M. (757) 486-6639 or 650-4440 churchofchrist@utinet.net</p>	<p>FAIRMONT, WV Eastside Church of Christ 1929 Morgantown Ave.</p> <p>Bible Study 10:00 A.M. Worship 10:45 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (304) 366-4523</p>	<p>GREEN BAY, WI Hillcrest Church of Christ 1621 Hillcrest Dr.</p> <p>Bible Study 9:00 A.M. Worship 10:00 A.M. Wednesday 7:00 P.M. (920) 499-5677 Evangelist: Jimmy Pettigrew www.hillcrestchurchofchrist.com</p>
<p>BELLINGHAM, WA Mt. Baker Church of Christ 1860 Mt. Baker Hwy.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Evangelist: Joe Price (360) 752-2692 or 380-2960 www.bibleanswer.com/mtbaker</p>	<p>MORGANTOWN, WV Glen Oaks Church of Christ Greenbag Road</p> <p>Bible Study 9:30 A.M. Worship 10:20 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. (304) 296-9793</p>	<p>MILWAUKEE, WI Metropolitan Church of Christ 1029 S. 58th St. West Allis</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Wednesday 7:30 P.M. Evangelist: David Girardot (414) 257-3035 Church: 258-8520</p>
<p>SEQUIM, WA Church of Christ American Legion Hall Corner of Sequim Ave. & Prairie St.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Call for Wednesday meeting place (360) 683-2152</p>	<p>MOUNDSVILLE, WV Church of Christ 210 Cedar St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:30 P.M. Mid-week 7:30 P.M. Evangelist: Brian Price (304) 845-2820, 845-4940</p>	<p>CANADA Calgary, Alberta Northside Church of Christ 803 - 20 A Ave. N.E. Calgary, Alberta T2E 1S1 Sunday 10, 11, 6 Wednesday 7:00 P.M. (403) 276-8088</p>
<p>SUNNYSIDE, WA Sunnyside Church of Christ (sound) 1312 East Edison</p> <p>Bible Study 2:00 P.M. Worship 3:00 P.M. Wednesday 7:30 P.M. Evangelist: Steven J. Wallace (509) 837-2813 www.sunnysidechurchofchrist.com</p>	<p>MOUNDSVILLE, WV Roberts Ridge Church of Christ Bible Study 9:45 A.M. Worship 10:30 A.M. Evening 6:30 P.M. Wednesday 7:30 P.M. Don Terrill: (304) 845-2344 Mail to: Sam Wood (304) 845-2202 406 Jefferson Ave. Glen Dale, WV 26038</p>	<p>CANADA Jordan, Ontario Jordan Church of Christ 2861 Regional Road 81 (Highway #8)</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Evening 6:00 P.M. Wednesday 7:00 P.M. Preacher - Chad Comfort (905) 562-4739</p>
<p>TACOMA, WA Manitou Church of Christ 4806 So. 66th St. (P.O. Box 7523, 98407)</p> <p>Sunday 10:00 A.M. Wednesday 7:30 P.M. (253) 759-7875 (425) 557-9242 Voice Mail: (253) 752-5616</p>	<p>PARKERSBURG, WV Martrtown Church of Christ 825 Martrtown Road</p> <p>Bible Study 9:30 A.M. Worship 10:15 A.M. Evening 7:00 P.M. Wednesday 7:30 P.M. (304) 861-0342 or 422-7458</p>	<p>CANADA Hamilton, Ontario 450 Concession St.</p> <p>Bible Study 10:00 A.M. Worship 11:00 A.M. Monday 7:00 P.M. Tuesday 7:00 P.M. Steve Rudd, Evangelist (905) 575-8437</p>
<p>YAKIMA, WA W. Washington Ave. Church of Christ 902 W. Washington Ave. Conservative</p> <p>Bible Study 10:00 A.M. Worship 10:50 A.M. Evening 6:00 P.M. Wednesday 7:30 P.M. (509) 248-8190 or 248-5614</p>	<p>RAVENSWOOD, WV Church of Christ 1101 Gallatin St.</p> <p>Bible Study 9:30 A.M. Worship 10:30 A.M. Evening 6:30 P.M. Wednesday 7:30 P.M. Evangelist: Rick Christian 273-0261 or 273-3267</p>	<p>CANADA Peterborough, Ontario The Board Rm., Parkway Place Mall, Lansdowne St. W.</p> <p>Bible Study 10:00 A.M. Worship 10:50 A.M. Wednesday 7:00 P.M. Evangelist: Peter McPherson Other meetings: phone (705) 742-5349</p>
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