

# *NORTH HAMILTON CHURCH OF CHRIST*



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Telephone: 842-1044

[www.northhamiltonchurchofchrist.com](http://www.northhamiltonchurchofchrist.com)

October 28, 2018

## **Elders**

Willard Elsea 240-9539  
Art Greer 902-6295  
Joel Laney 322-7828

## **Telephone**

## **Minister**

David B. Smith

## **Deacons**

Joe Anderson  
Rick Essex  
Travis Fridell  
Brad Jones  
Curt Stewart  
Toby Ward

### Minister's Office Hours:

Monday through Thursday, 9:00a.m. – 3:00p.m.

Bible Classes	9:30 A.M.	Worship	10:30 A.M.
Sunday Evening	6:00 P.M.	Wednesday	7:00 P.M.

## **“Overcoming Debt (Part 1 of 2)”**

### **David B. Smith**

Almost every person incurs financial debt at some point in life. Even people that like to “pay as they go” still have big experiences that require borrowing money, like the purchase of a home. But more and more people are in serious debt, far above what they are able to manage. In fact, experts suggest that the average credit card debt is over \$6,000.00. Add in the high interest rates of this type of debt and it is easy to see why so many people are in trouble financially.

## Last Week's Attendance

Bible Class: 116

Worship: 177

Evening: 117

Wednesday: 125

## Sunday's Sermon Home Is the Best Place to Be

### Men to Serve

AM: Opening Prayer – Tommy Douglas      Announcements – W. Elsea  
PM: Opening Prayer – Travis Fridell      Closing Prayer – Brad Jones  
Wednesday: Opening – Preston Edmondson      Closing – Carroll Oxford  
All week: Lock Building – Tom Haithcock      Hall Monitor – Shane Laster  
(Men, please check the duty roster on bulletin board and let John Blanks  
or George Farmer know if you are unable to serve)

**If you have information or updates for the bulletin, please  
email them to our secretary at [nhcocsec@gmail.com](mailto:nhcocsec@gmail.com)**

### Prayer List

*A longer, more detailed list is available on the bulletin board.*

- **Will Bridges** is recovering at home after surgery last week to correct a pinched nerve in his back.
- Patricia Farmer's sister, **Kathy Hamilton**, has requested prayers as she undergoes a CT scan to determine the source of some health problems she has been having.
- **Jeff McClain** had spots on his lung biopsied on Thursday. A pathologist in the operating room said he saw no sign of cancer but feels spots were small infections caused by food particles in Jeff's lung. The cells will still be sent for further evaluation, but the physician is confident in his finding.
- **Susie Hargis** was admitted to Memorial Hospital on Tuesday afternoon. Fluid was drained from a lung which relieved her breathing difficulty. There is, however, a mass in her left lung which is malignant. Treatment options are now being determined.
- **Jeff McCollum** is scheduled for gastric surgery on Tuesday. This is an effort to eliminate the need for some medications that are causing significant damage to his liver.
- Word from **Colleen Dennis** is that she is slowly mending from her fall, wearing boot and arm in sling. **Riley Dennis** is half way through with radiation treatments on the remains of the brain tumor surgery could not remove.
- Remember Travis Fridell's cousin, **Melissa Priola**, in Memphis as she is going through tests to determine the cause of thyroid problems.

## Announcements

- **Bi-monthly Singing:** Tonight is our bi-monthly singing with the Soddy congregation, and we are the host congregation this time. This will be our last singing with Soddy until February 2019. Two things are important to a successful gathering: our presence and bringing finger food for the gathering that follows the service.
- **Dayton Lectureship:** Next Saturday morning is the time for the annual Dayton Lectureship. In the past we have had a number from North Hamilton attending. Speakers this year are Jeff Archey, Phil Sanders, and Alan Highers. Following the speakers, there will be a lunch served in the fellowship room.
- **Tennessee Children's Home:** Time is drawing near for the truck from Tennessee Children's Home to pick up our donated items on November 7. Consider either bringing needed items listed on the bulletin board or giving money to Rick Essex, allowing him to purchase these items.
- **Children's Home Visit:** Some have expressed interest in visiting the Children's Home in Spring Hill. If there is enough interest, we may try to arrange a visit within the next couple of months. There is a sheet on the table in the foyer to sign if you have an interest in such a visit.
- **Men's Breakfast:** Just a reminder that November's breakfast has been postponed for one week, allowing those wishing to attend the Dayton Lectureship to do so. We will now meet on November 10.
- **Time Change:** Remember that Saturday night, November 3<sup>rd</sup> is the time to set your clocks back one hour as Daylight Saving Time ends.
- **Calendar:** Copies of the November Birthday and Anniversary calendar are available on the table in the foyer.

## Upcoming Events

**November 2** – Monthly Teen Devo at the home of Steve & Marilyn Everett. See Travis if you need transportation.

**November 3** – The 17<sup>th</sup> Annual Dayton Lectureship

**November 7** – Men's Devotional

**November 7** – Tennessee Children's Home donation pick-up

**November 10** – Monthly Men's Breakfast (rescheduled)

**November 10** – East Tennessee Singing, Lenoir City

Once you add other expenses—like church contributions, housing, food, insurance, utilities, et cetera—there is little left for some at the end of the month. This is resulting in an epidemic of missed payments, bad credit scores, stress and depression, and a failure to save for the future.

The Bible actually has much to say about money, even on the issue of debt. Solomon wrote, “The rich rules over the poor, and the borrower is servant to the lender” (Prov. 22:7). This is why Paul warned, “owe no one anything except to love one another” (Rom. 13:9). God does not forbid having a debt, but there are principles that need to be considered. Let’s take a look a few truths from God’s word:

**1. If you borrow money, pay back what you owe.** “Render therefore to all their due” (Rom. 13:7). This means we are responsible for paying back our debts. When money is loaned, there are conditions attached. There are regular payment dates and interest is typically applied. By receiving the money, we are agreeing to the conditions of the loan. As Christians, we are honor-bound to pay it back based on the conditions of the lender. So before we borrow money, we must consider our ability to pay back what is owed. “The wicked borrows and does not repay, but the righteous shows mercy and gives” (Psa. 37:21).

**2. Live within your means.** This boils down to the Bible principle of counting the cost. “For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish it, all those who see begin to mock him, saying, “This man began to build and was not able to finish” (Luke 14:28-30). Even if we do not have a written budget (which is a good thing to do), we should have one set in our mind. How much is needed for housing? For utilities? For contributions? For groceries? For education? However much we are paid for our work, we must manage that money for the expenses we take on each month and make adjustments in our spending accordingly. It is incredibly foolish to spend more money than we make.

We’ll have more to say next week...