



Helping, Encouraging, And Refreshing, Together

Coming alongside the Pastor, his family, and the local church to assist in areas of encouragement, evangelism and education.

December, 2009

This month, we devote our newsletter to the topic of finances. This is a season when many of those around us get caught up in the materialistic side of Christmas, and start a buying frenzy that they will still be paying on until well into the new year. This is a trap that we, as believers, need to avoid. God has blessed us with our finances, and His Word tells us to be good stewards of that money ~ yes, even at Christmas time!

GOOD STEWARD FINANCIAL MANAGEMENT

COURSE – In services, this course is best taught in at least five sessions. There is much to cover, and it takes time for folks to absorb the material and begin to change bad habits. This Bible-based course brings encouragement to folks in our unstable economy, and also helps us focus on godly financial goals during the holiday season.

KEY GOAL – As believers, the goal in our finances should be the same as in every other area of our lives . . . to put God first! With God’s help, we should seek to be transformed from:

- Worldliness to Obeying the Word
- Covetousness to Contentment
- Misery to Ministry

INTRODUCTION – Includes “Biblical Disciplines,” “Self Examination ~ Symptoms of Personal Financial Problems,” and “Seeking Biblical Priority in Attitudes and Behavior.”

LESSON 1: PUTTING GOD FIRST IN EVERY AREA

LESSON 2: A PRACTICAL SPENDING PLAN – This lesson includes many practical helps: “Priorities of the Prudent / Miscellaneous Tips of the Prudent,” “How Important is Where You Shop? A Revealing Comparison,” “Questions to Ask Before Making Purchases / Ten Used Car Traps to Avoid,”

and “Biggest Wastes of Money / Best Money Moves.”

LESSON 3: HOW TO PREPARE A BUDGET –

Includes simple instructions and a worksheet.

LESSON 4: GETTING OUT OF MAJOR DEBT IN

TWO YEARS – Includes the “Rapid Debt-Repayment Plan,” which charts the progress of a couple who paid off a debt of \$11,330 in just 24 months. *This was accomplished using only the money they were already paying in minimum payments to their ten creditors.*

To download this **FREE** course, or any of the others currently available, visit our website at www.kjvhearthehelps.com.

A LOOK AHEAD – We are currently working on the course on the book of James. We hope to have it ready to post to our website sometime in January. After that, Diana will be working on an in-depth study of Proverbs 31 for the ladies.

THANK YOU GIFT FOR ALL SUPPORTERS – Diana and Hannah Peacock have recorded a selection of hymns on cello and piano as a Christmas gift for our supporters. If you have not yet received a CD and would like one, please let us know and we would be happy to get one to you. (Individual tracks of the CD are also available for download on our website.) **NOTE:** Supporters who would like to duplicate our courses, helps or Diana’s CD for distribution to your church family have our permission to do so. Please feel free to accept donations to help defray the cost of duplication or to support your church’s missions program.

A MERRY CHRISTMAS TO YOU ALL!

Thank you for your gift of \$_____ last month.

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Study helps are
available for
download on our
website.
Feel free to
browse the
selection at:
www.kjvhearthehelps.com.

