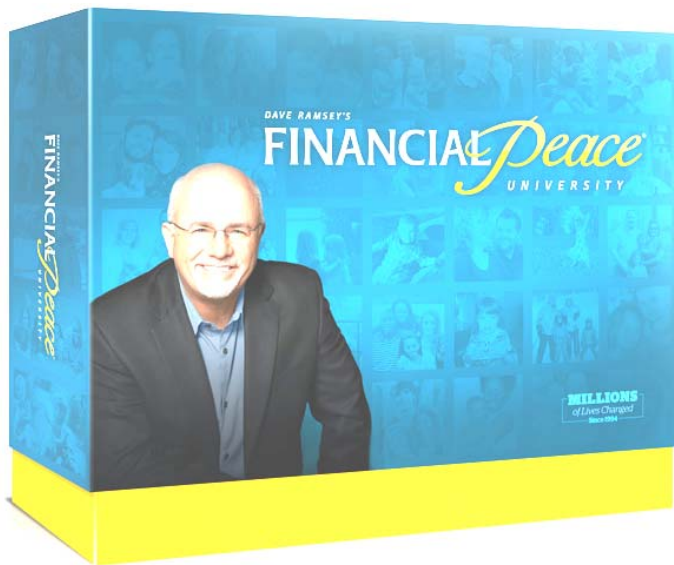


# The Baptist Bell



Volume 20



You've seen him on Fox News...  
You've heard him on the radio...  
Now, join us at First Baptist for  
Dave Ramsey's  
*Financial Peace University...*  
9 weeks that will  
***CHANGE YOUR LIFE!***

## *What's in it for me?*

Free Preview Class  
Monday, Feb 11,  
7:00 pm

Nine-week series  
Monday evenings at  
7:00 pm  
Begins Mon, Feb 25  
Ends Mon, April 22

Course fee \$89

You get a huge box filled with books and materials to help you eliminate debt, save, give and achieve Financial Peace!

Registration ends  
Monday, February 11.  
Course fee must be paid  
at that time.

- This isn't your typical "money class." Financial Peace University is practical, entertaining and fun!
- More than 1.5 million families and individuals have taken FPU.
- The average family completing the course pays off \$5,300 and saves \$2,700 in just 90 days. That's an \$8,000 change in position!
- Whether you're struggling to make ends meet or you're a millionaire, FPU has something for you.
- FPU is based on more than 800 verses of Scripture and is a proven plan that will work for you.

Lesson 1: Super Saving-*Common Sense for Your Dollars and Cents*

Lesson 2: Relating With Money-*Nerds and Free Spirits Unite!*

Lesson 3: Cash Flow Planning-*The Nuts and Bolts of Budgeting*

Lesson 4: Dumping Debt-*Breaking the Chains of Debt*

Lesson 5: Buyer Beware-*The Power of Marketing on Your Buying Decisions*

Lesson 6: The Role of Insurance-*Protecting Your Health, Family and Finances*

Lesson 7: Retirement & College Planning-*Mastering the Alphabet Soup of Investing*

Lesson 8: Real Estate & Mortgages-*Keeping the American Dream From Becoming a Nightmare*

Lesson 9: The Great Misunderstanding-*Unleashing the Power of Generous Giving*

# From My Heart to Yours.....

Pastor  
Jim Harper



We are very excited to be hosting Dave Ramsey's Financial Peace University beginning in the month of February. Our planning team is convinced that this 9-week series will bring a transformation to your finances and your ability to deal with money in a Biblical manner.

Today, I would like us to begin thinking about our money management and how we can attain a higher degree of financial freedom in the new year. So, as a prelude to Dave Ramsey's class I would like to share with you four Biblical principles of money management from the book of Proverbs.

## Principle Number One: Keep Good Records

### Proverbs 27:23-24

*Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations.*

First of all, you need to know where your money comes from and where it goes. The Bible calls this the principle of accounting. In Biblical times they kept records of their goats, sheep, etc. Today we deal with stocks, bank accounts, assets, and real estate.

Someone once said, "My assets are in a liquid state—everything is going down the drain." If you follow Solomon's advice and keep good records then you stand a better chance of your money not going down the drain.

## Principle Number Two: Plan Your Spending

### Proverbs 21:5

*The plans of the diligent lead to profit as surely as haste leads to poverty.*

Dwight Eisenhower once said, "Plans are nothing. Planning is everything." Solomon would agree. He said, "*The plans of the diligent lead to profit as surely as haste leads to poverty.*" (Proverbs 21:5)

What is this verse saying? One of the things it's saying is financial freedom is not determined by how much you make. That's one of the biggest myths in our society. Some of you think, "If I just make a little bit more then I'd be financially free." You will not. If you can't live on what you're making right now you won't then. Why? Because your yearnings will always exceed your earnings. You're always going to want more than you make. Always. Your yearnings will always exceed your earnings.

My friends, you need to have a financial plan, even a budget, you need to have some financial goals. When it comes to our money, many of us need desperately to harness the power of advanced decision making, reel in spending and have a solid financial game plan.

## Principle Number Three: Save for the Future.

### Proverbs 21:20

*The wise store up choice food and olive oil, but fools gulp theirs down.*

I like the New Living Translation of Proverbs 21:20 '*The wise have wealth and luxury, but fools spend whatever they get.*'"

During some phases of our life, saving can be more challenging. Especially when we are living paycheck to paycheck. But it's still a Biblical principle that will help you toward greater prosperity. Saving gets your money working for you rather than you working for your money.

## Principle Number Four: Eliminate Debt

### Proverbs 22:7

*The rich rule over the poor, and the borrower is slave to the lender.*

It's no coincidence that there are 4 letters in the word debt, because if you are or ever have been in debt, you know by experience that debt is a four-letter word – it's agonizing and it's painful. As a matter of fact, the Bible says debt is like wearing shackles in prison.

As a general rule, if you're spending more than 10 percent of your monthly income on consumer debt like credit cards and car payments, you've overextended yourself. You need to think about re-arranging your priorities. It's better yet to pay off the credit card bills every month, allowing you to invest money into your future and into God's work around the world.

Managing our money is not an option. It's something we all have to do. You will have the most success doing it if you follow biblical guidelines for money management. That means we should keep good records, plan our spending, save consistently and eliminate debt.

God Bless You... and enjoy Financial Peace University.

## FIRST BAPTIST CHURCH

1701 MOUND ROAD

JACKSONVILLE, IL 62650

PHONE: (217) 245-6119

E-MAIL: FBC@FBCJAXIL.ORG OR

PASTORJIM@FBCJAXIL.ORG

## WEEKLY SERVICES:

SUNDAY 9:00 AM

SUNDAY SCHOOL 10:15 AM

## FOR INFORMATION ON

BIBLE STUDY GROUPS, CHOIR, BELL CHOIR, AMERICAN BAPTIST YOUTH OR OTHER MINISTRIES, PLEASE CONTACT THE CHURCH OFFICE

## OUR WEBSITE

WWW.FBCJAXIL.ORG

## GREAT RIVERS REGION WEBSITE:

WWW.ABCGRR.ORG

## AMERICAN BAPTIST WEBSITE:

WWW.ABC-USA.ORG



# Parish Nurse

**Office Hours:** Mon 10am-3pm

**Blood pressure clinics:** 2nd & 4th Sunday of each month

**Home, nursing home & hospital visits:** upon request

**Contact:** church 245-6119; Sis Goben, 245-6204 / 248-7519

Life is 10% what happens to you and 90% what you do with what happens to you.

*Patience is the best remedy for every trouble—Titus Maccius Plautus*

If you have much, give of your wealth; if you have little, give of your heart. - Arab proverb

## February is Women's Heart Month— Wear Red!

Know your risk factors:

1. Smoking
2. High cholesterol
3. Physical inactivity
4. Obesity
5. Diabetes

Smoking is the single greatest cause of preventable death!

Obesity is not an appearance issue—it's a health issue. Regular physical activity of 30 minutes most days reduces your risk of heart attack, heart disease and stroke.

About 22 million women have pre-diabetes. Know your glucose levels.

I've put lots of helpful information on a table in the Narthex. Help yourself!

### Stewardship Report

### Attendance Report

	General Fund Offering	Missions Fund Offering	Special Offerings		9:00 AM Attendance	Sunday School Attendance
2-Dec	\$ 5,763.25	\$ 402.50	\$ 195.00	Communion	132	57
9-Dec	\$ 4,029.00	\$ 200.00			112	44
16-Dec	\$ 1,718.00	\$ 162.00			130	55
23-Dec	\$ 8,163.80	\$ 142.00	\$ 167.50	RMMO & SA	133	Brunch
24-Dec	Christmas Eve Candlelight Service				125	n/a
30-Dec	\$ 8,545.47	\$ 158.00	\$ 50.00	Communion	79	41
6-Jan	\$ 3,720.50	\$ 312.00	\$ 257.00	Communion	109	53
13-Jan	\$ 3,762.00	\$ 293.50			82	39
20-Jan	\$ 1,760.50	\$ 67.00			112	64
27-Jan	\$ 1,222.50	\$ 129.50			68	Annual Mtg

*Have you remembered the church in your estate planning?*

Brochures and pamphlets on this topic are available in the church office upon request.

### Budget Report (as of 1/27)

YTD Budget Need	\$14,064.00	\$ 1,056.00
YTD Receipts	\$ 10,465.50	\$ 802.00
Difference	\$ (3,598.50)	\$ (254.00)

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JACKSONVILLE, IL 62650


Non-Profit Organization  
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# The Baptist Bell



Volume 20

**Valentine Day**  
**Spaghetti Dinner**  
*February 10, 5:00 pm*  
Everyone welcome  
A free-will offering will be taken.  
After dinner, there will be a time of fellowship and music.



**Upcoming...**  
Sun, Feb 10, 9am: Installation & Blessing of 2013 Officers & Diaconate Members  
Tues, Feb 12, 6:45pm: Commission Meetings; 7:30pm Diaconate  
Sun, March 10: Area II Annual Meeting here at FBC. Look for more info coming soon.

***Don't forget to shop and share!***  
We continually collect donations for the Food Center and the Personal Needs Pantry. If you can put just one extra item in your basket each time you shop, you will be able to bless others.  
Donations are accepted in the Narthex at any time. Please place non-perishable food in the shopping cart and personal/household needs items in the laundry basket.  
Thank you for your generosity!

**WORD SCRAMBLE** David Kane, author

Cross out all the letters to these words in the puzzle:  
Friend  
Sacrifice  
Trust  
Unconditional  
Love

The remaining 3 letters spell a word related to the clues above:

T L C F R A U O  
L M V S E N I R  
C D I N T F D M  
A U O E I C O I  
N I T R O S N E