

## GETTING OUT OF DEBT

Dave Ramsey uses the “debt snowball method” as a debt reduction strategy. With this method you pay off your debts in order of smallest to largest, gaining momentum as each balance is paid off. When the smallest debt is paid in full, you roll the money you *were* paying on that debt into the next smallest balance.

It looks something like this:

**Step 1:** List your **debts** from smallest to largest.

**Step 2:** Make minimum **payments** on all your **debts** except the smallest.

**Step 3:** **Pay** as much as possible on your smallest **debt**.

**Step 4:** Repeat until each **debt** is **paid** in full.

And it works. To find out more about this simple but effective method visit the Financial Peace class on **Wednesday nights in Room 27 at 7:00 PM.**

Let’s change gears. Did you know that the most common Biblical metaphor for sin is **debt**? This can be seen in **Luke 11:4** *forgive us our sins, for we ourselves forgive everyone who is **indebted** to us. And lead us not into temptation.*

Since Dave Ramsey’s “debt snowball method” has a proven track record of reducing our financial debt, let us see if we can use its approach to reduce our sin debt?

*Read your Bible.* That’s a good thing to do.

- *Pray.* Yes, what a wonderful idea.
- *Resolve to be a better spouse, parent, child.* Absolutely a good thing to do.
- *Get involved in a ministry that serves others.* We all should be doing that.
- *Increase your contribution.* The Lord loves a cheerful giver.

We could make the list longer. And if we really applied ourselves to this method we might be able to slow the growth of our sin debt. Now slowing down the growth of debt is a good thing, but we need more than that. We need to reduce our sin debt to zero. We can’t reduce our sin debt, regardless of which method we try. To get rid of our sin debt we need a divine act of mercy.

*And you, who were dead in your trespasses and the uncircumcision of your flesh, God made alive together with him, having **forgiven** us all our trespasses, <sup>14</sup> by **canceling the record of debt** that stood against us with its legal demands. This he set aside, **nailing** it to the cross.*

### Colossians 2:8–14



Grace & Peace  
Derek

## Family News & Notes

- **Joe Rodgers** is at HealthSouth Rehab.

### REMEMBER IN PRAYER

**HEALTH ISSUES:** Joe Albritton, Cindy Caldwell, Tim Edge, Jerry Frederick, Sonia Henry, Beverly Hutcheson, Ken Joines, Misha Kimbell, Peggy McGowen, Bill Newport, Banks Ready, Jerry Richardson, Chris Rogers, Louise Schmittou, Tonya Smith, Jamie Vorhof, Helen Weathers, Eddie & Margaret Whalen, Lula Whittle, Jane Winstead.

**REHAB:** Richard Fraley, Raynee Randolph, Joe Rodgers

**HOSPICE CARE:** Katie Culley, Ann Estes

**SHUT-INS:** Ann Estes, Valeria Canada, Robert Coleman, Maxine Drewery, Lorene Edge, Evelyn Fowler, Sallye Giles, Irmagene Hall, Margaret Jones, Jackie Lorensen, Dot McEwen, Billy & Betty Moore, Dorinda Murphy, Ann Woodson, .

**FAMILY:** Jeanette Barnes, Bubba Davis, Allyson Kelly, Sandra Morris, Jane Mullins, Willie Pyrdam, Steve Robbins, Terrance Simmons, Mike Wolbright.

### CONGRATULATIONS

Congratulations to **Jason, Courtney and Griffin Heitman** at the birth of **Kennedy Jean Heitman**. She was born **Wednesday, April 5** and weighed 7lbs 3oz. Everyone is doing fine.

### SYMPATHY

Goodman Oaks extends our sympathy to **Phil and Lou Thomas** at the passing of **Lou’s** sister, Lynn Bishop.

### EASTER EGG HUNT

**TODAY** is our Easter Egg Hunt for children fourth grade and younger. Please meet in the **FLC** immediately after the **AM service** for more details.

### OFFICE CLOSED

The office will be closed **Friday, April 14.**

### CHILDREN’S EDUCATION MINISTRY

**Basic Training** will worship away **TODAY 6:00PM** at the Crockett Church of Christ, and **Sunday, April 23, 6:00PM** at the Tunica Church of Christ. We welcome all of our **KFC** children and families to join us on those nights!

### NURSERY WORKERS

#### April 9

**10:00 (0-24 mos)** Dinah Glover,  
Courtney McCrory, Jordan McMillen  
**(2 years)** Ginger Smith, Lillian Williams  
**5:00PM:** Helen and Lindsey Brady

#### April 16

**10:00 (0-24 mos)** Lisa Eddlemon,  
Alice Denton, Laurie Hammer  
**(2 years)** Nancy Cole, Ginger MacMillan  
**5:00PM:** Debbie Dean, Vickie Eddlemon

## TREMBLING YET TRUSTING

Curtis Jackson said, "Death must be easy because life is hard." If you are alive and reading this, you already know how true that is. You have likely suffered heartbreak or rejection by those whom you love the most. Maybe your world was rocked when your boss said, "We're taking things in another direction." Some of you have returned home to find your possessions stolen or your house burned to the ground.

We hear bad news and respond like the prophet so long ago... *"I hear, and my body trembles; my lips quiver at the sound; rottenness enters into my bones; my legs tremble beneath me"* (Habakkuk 3:16).

But when we open the pages of Scripture to hear a word from the Lord who tells us, "I am doing a work in your days that you would not believe if told" (Habakkuk 1:5), our perspective will change. When we know that God is for us, that God will avenge us, that God will make things right, our trembling knees can fall before God in trusting praise for his greatness.

Like the prophet said, *"Though the fig tree should not blossom, nor fruit be on the vines, the produce of the olive fail and the fields yield no food, the flock be cut off from the fold and there be no herd in the stalls, yet I will rejoice in the Lord; I will take joy in the God of my salvation. God, the LORD, is my strength"* (Habakkuk 3:17-18).

Even though we tremble at what is happening around us and mourn our losses, we can still rejoice because **the Lord is our strength** and we rejoice and trust in him.

### FUNERAL MINISTRY

Looking for a way to get involved and help others? The funeral ministry is seeking help with providing food, decorating tables, serving, and clean up. This is a wonderful opportunity to be involved. If you are willing to help in any way please contact **Marcia Fraley** or **Lou Thomas**.

### YOUTH NEWS

#### TEEN GROUPS

Today the Teen Groups will meet for lunch, provided by Lenny’s in the FLC. After lunch we will continue our study through the story of the Prodigal son. Once our study is finished we will hang out around the building until 3PM.

#### GRAND ISLAND MISSION TRIP

If you would like to go to Grand Island this summer, please let Jared know as soon as possible. Deadline to sign up is Sunday, May 7. The dates for this year’s trip will be June 20-June 26.

#### SENIOR SUNDAY

We will be honoring our graduating Seniors on Sunday, May 21. Mark your calendars now as we honor Noah Hammett, Deja Henry, Atticus Nelson, and Kayley Underwood.

#### Sunday Conference call:

To listen to our Sunday morning service live,  
call 1-800-914-8405 followed by 4896244  
**YOU MUST MUTE YOUR PHONE**

