

An open Bible is shown from a top-down perspective, with the pages fanned out. The text is overlaid in a large, white, 3D-style font. The background is a warm, golden-yellow color, suggesting a light source from the right, creating a glow and highlighting the texture of the paper. The edges of the pages are slightly darker, and the overall composition is centered and balanced.

Welcome to
CANYON
BIBLE
CHURCH

**Please Silence
All Cell Phones**



**Worship
in
Song**

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Jesus Set Me Free

I' m so glad

Jesus set me free.

I' m so glad

Jesus set me free.

I' m so glad

Jesus set me free.

Singing glory hallelujah

Jesus set me free.

**Satan had me bound,
but Jesus set me free.
Satan had me bound,
but Jesus set me free.
Satan had me bound,
but Jesus set me free.
Singing glory hallelujah
Jesus set me free.**

**Praise His name,
Jesus set me free.**

**Praise His name,
Jesus set me free.**

**Praise His name,
Jesus set me free.**

**Singing glory hallelujah
Jesus set me free.**

**I' m so glad
Jesus set me free.**

**I' m so glad
Jesus set me free.**

**I' m so glad
Jesus set me free.**

**Singing glory hallelujah
Jesus set me free.**

What A Mighty God We Serve

**What a mighty God
we serve**

**What a mighty God
we serve**

Angels bow before Him

Heaven and Earth adore Him

**What a mighty God
we serve**

**What a loving God
we serve**

**What a loving God
we serve**

**Mercy like a river
Flows to us forever**

**What a loving God
we serve**

**What a mighty God
we serve**

**What a mighty God
we serve**

Awesome in His power

Worthy of all honor

**What a mighty God
we serve**

Seek Ye First

**Seek ye first
the kingdom of God
And His righteousness
And all these things
Shall be added unto you
Allelu alleluia**

**Man shall not live
by bread alone
But by ev'ry word
that proceeds
From the mouth of God
Allelu alleluia**

**Ask and it shall be
given unto you
Seek and ye shall find
Knock and the door
shall be opened unto you
Allelu alleluia**

God Will Make A Way

**God will make a way
Where there seems to be no way
He works in ways
we cannot see
He will make a way for me**

**He will be my guide
Hold me closely to His side
With love and strength
For each new day
He will make a way
He will make a way**

**By a roadway in the wilderness
He'll lead me
And rivers in the desert
will I see
Heaven and earth will fade
But His Word will still remain
He will do
something new today**

**God will make a way
Where there seems to be no way
He works in ways
we cannot see
He will make a way for me**

**He will be my guide
Hold me closely to His side
With love and strength
For each new day
He will make a way
He will make a way**

ANNOUNCEMENTS

and

GREETING

CHILDREN'S MESSAGE

**Do you know what
this is?**

**BLESS
ALL WHO
ENTER**

Good morning Have you ever seen one of these? Where have you seen something like this? Usually we'd see a mat like this outside the door to our home, wouldn't we? A mat such as this usually has two purposes. Do you know what those two purposes are?

Morning Prayer



**WORSHIP THE LORD
WITH TITHES & OFFERINGS**

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

Malachi 3:10

Doxology

Praise God, from whom

all blessings flow:

Praise Him, all creatures here below.

Praise Him above, ye heav' nly host;

Praise Father, Son and Holy Ghost.

A-men

Worship in Song

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Trust Try Prove Me

**Bring ye all the tithes
Into the storehouse**

All your money

talents time and love

Consecrate them all

upon the altar

**While your Savior from above
speaks sweetly**

**Trust Me try Me
Prove Me saith the Lord
of hosts and see
if a blessing
Unmeasured blessing
I will not pour out on thee**

**When my wavering faith
in trials falter**

**When His guiding hand
I cannot see**

**Then in wondrous love
and tender mercy**

Through His Word

He says to me

My child just

**Trust Me try Me
Prove Me saith the Lord
of hosts and see
if a blessing
Unmeasured blessing
I will not pour out on thee**

**I have yielded Him
my life forever
All I am or have
or hope to be
Naught on earth my hold
on Him can sever
While I hear Him say to me
My child just**

**Trust Me try Me
Prove Me saith the Lord
of hosts and see
if a blessing
Unmeasured blessing
I will not pour out on thee**

Count Your Blessings

When upon life's billows

You are tempest tossed

When you are discouraged

Thinking all is lost

Count your many blessings

Name them one by one

And it will surprise you

What the Lord hath done

Count your blessings

Name them one by one

Count your blessings

See what God hath done

Count your blessings

Name them one by one

Count your many blessings

See what God hath done

**Are you ever burdened
With a load of care
Does the cross seem heavy
You are called to bear
Count your many blessings
Every doubt will fly
And you will be singing
As the days go by**

Count your blessings

Name them one by one

Count your blessings

See what God hath done

Count your blessings

Name them one by one

Count your many blessings

See what God hath done

**When you look at others
With their lands and gold
Think that Christ has promised
You His wealth untold
Count your many blessings
Money cannot buy
Your reward in heaven
Nor your home on high**

Count your blessings

Name them one by one

Count your blessings

See what God hath done

Count your blessings

Name them one by one

Count your many blessings

See what God hath done

**So amid the conflict
Whether great or small
Do not be discouraged
God is over all
Count your many blessings
Angels will attend
Help and comfort give you
To your journey's end**

**Count your blessings
Name them one by one
Count your blessings
See what God hath done
Count your blessings
Name them one by one
Count your many blessings
See what God hath done**

Lord Be Glorified

In my life Lord

Be glorified be glorified

In my life Lord

Be glorified today

In my song Lord

Be glorified be glorified

In my song Lord

Be glorified today

In Your church Lord

Be glorified be glorified

In Your church Lord

Be glorified today

Make Me A Servant

Make me a servant

humble and meek

Lord let me lift up

those who are weak

**And may the prayer
of my heart always be**

Make me a servant

make me a servant

Make me a servant today

WORSHIP THE LORD IN HIS WORD

**Living Wisely
In A Foolish World**

**How To Get/Stay Out
Of Debt**

Proverbs 13:18;

**Please open your
Bibles and read
along with me:**

HOLY
BIBLE

**Proverbs 13:18 “Poverty
and disgrace come to
him who ignores
instruction, but
Whoever heeds reproof
is honored.” (ESV)**

INTRODUCTION:

One of the biggest problems in America is personal debt.

The average household owes than **\$7,149** on credit cards alone.

<http://www.nerdwallet.com/>

Current as of July 2013

Average credit card debt: \$15,325

Average mortgage debt: \$147,924

Average student loan debt: \$32,041

Based on an analysis of Federal Reserve statistics and other government data, the average household owes **\$7,149 on their cards; looking only at indebted households, the average outstanding balance rises to **\$15,325**.**

Regardless of income, the typical American family lives from payday to payday.

Most American families spend more than they earn, **125% on average.**

Why?

P. T. Barnum once said, “Money is in some respects like fire; it is a very excellent servant but a terrible master.”

Many people's finances are like a fire out of control.

Putting out this “financial fire” requires knowing how we get into debt and how we can get out of debt.

I. How We Get into Debt -

There are two primary reasons we get into debt.

I call them “debt demons.”

A. Debt demon #1:

Credit Cards.

From pastoring more than thirty-five years, I have seen this financial “demon**” break up more families and cause more pain than drugs or alcohol.**

Jesus said if we intend *to build a tower*, we should first do what?

Luke 14:28 “For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?” (ESV)

Let's count the cost of credit cards.

Suppose you owe \$15,325 on all your credit cards.

You make a monthly payment of \$310.00 (which is more than most required minimum payments) at 9% APR interest.

Even if you **stop** using the credit cards, it will take you over **62** months (5 years +) to pay off the \$15,325.00 and you will pay a total of \$19,530.00

You pay \$4205.00 in interest alone.

Those items you bought on **sale** with your credit card end up

costing you **25%** more and probably need to be replaced by the time you get them paid for.

Now, you can see why the average American family gets eight (**ATE**) credit card offers a month.

A hidden *cost* of credit cards is impulse buying.

Studies have shown we spend *30%* more when using a credit card as opposed to cash.

Buying with cash requires discipline in following financial principles.

What does Proverbs 13:18 say happens when we ignore instruction or discipline?

Proverbs 13:18 “Poverty and disgrace come to him who ignores instruction, but whoever heeds reproof is honored.” (ESV)

Credit cards are a “debt demon”
because we can keep spending
even when we are out of money.

B. Debt demon #2:

AUTOMOBILES - CARS!

Too many people believe the myth: “You are what you drive.”

Most people buy an automobile based on want, not need.

The average new automobile loses about 20% in value the moment you drive it off the lot because it becomes a used car.

This means, if the car costs \$30,000, it depreciates \$6,000 when you sign on the dotted line.

Moreover, it will depreciate about an additional 10% during the next twelve months for a total of about 30% during the first year you own it.

So, you can lose \$9,000 or more the first year you own a new automobile.

Pride causes people to want to drive a really nice, new automobile.

However, we need to remember the truth found in...

Proverbs 29:23 “One's pride will bring him low, but he who is lowly in spirit will obtain honor.” (ESV)

One car salesman told me it was not uncommon for people to come in with a very good two-year-old car on which they owe ten or twelve thousand dollars more than it's worth.

However, they still want to buy a new car as long as the monthly payments are close to the same amount, no matter how **long they have to **make payments**.**

Because of pride, such buyers obviously have not sat down and counted the cost.

**We've talked about how we get
into debt because of two debt
demons -**

**credit cards
and cars.**

Now let's talk about...

II. How We Can Get Out of Debt.

A. Get rid of all credit cards.

To get out of debt you must **stop charging further into debt.**

Perform “plastic surgery” by cutting each credit card into twelve pieces, one for each painful monthly payment.

If you must have one credit card for emergency reasons, put it in a metal can, fill the can with water, and place it in the freezer.

Why a metal can you may ask?

**So you can't
thaw it out
quickly in
your
microwave.**

Having to wait for it to thaw will help prevent impulse buying.

After credit card withdrawal, which takes about six months, you will wonder how you could have ever been so foolish to use the cards in the first place.

Anytime you think about using a credit card you can't pay off each month, you need to remember the financial principle in...

Proverbs 21:20 “Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.” (ESV)

If we are fools to spend all we have, what are we if we spend more than we have?

We're really super foolish.

Once you stop charging, start with the smallest credit card bill, pay off the balance, and then apply that amount to the next smallest credit card debt.

Each time you pay off a credit card, you will have a great sense of victory that will motivate you to keep paying them off.

Don't try to pay a little extra on each card; pick one and pay it off as soon as possible (CUT UP THE CARD AND CANCEL THE ACCOUNT) and then use that payment to pay off another one.

B. Plan your spending.

This means you know where your money is going and you have a plan to make it go as far as possible.

Such a plan is traditionally called a “budget,” but I have a better name, “a get-out-of-debt plan.”

If you have a computer, get a program like *Quicken* or *Microsoft Money*' to help you plan more effectively.

I believe that one of these programs could be a great planning tool and a great investment.

**You should plan your spending
because of the facts found in...**

**Proverbs 21:5 “The plans of
the diligent lead surely to
abundance, but everyone who
is hasty comes only to
poverty.” (ESV)**

Previously we talked about laziness.

Most people are head-over-heels in debt because they are too **lazy to diligently plan their spending.**

C. Never borrow money for depreciating items.

Have you heard the saying, “If the shoe fits, charge it.”?

Depreciating items are clothes, TV's, furniture, or anything that decreases in value.

I believe that it is ok to borrow money for a car, as long as you don't finance it for over three years and be doubly careful about buying a new one.

If you finance an automobile for more than three years, you are probably buying a car you can't afford.

Keep the car two or three years after it's paid for and continue putting the payments in the bank toward the purchase of your next vehicle.

After using this system for two or three cars, you will be able to pay cash for a car.

It's ok to borrow money for a home or a business because they usually appreciate.

If something appreciates and you have a financial reverse, you can probably sell it and pay off the debt.

Nothing will improve until we put forth the effort and make the necessary changes.

You can't do that with depreciating items.

It's also ok to borrow money for an education if there is no other way.

Because it's an investment that will pay off for the rest of your life.

However, before going into debt, you need to remember the fact found in...

Psalms 37:21 "The wicked borroweth, and payeth not again: but the righteous showeth mercy, and giveth."

This means it is wickedness not to pay everything we owe.

It is a serious matter for Christians to go into debt.

D. Be content with what you have.

If you aren't content with what you have, you will not be content with what you get!!!

Ecclesiastes 5:10 reminds us of this fact.

Ecclesiastes 5:10 "He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity."

Of course you should have goals and ambitions.

You should try to better yourself financially.

Contentment means you enjoy what you have now.

God wants you to enjoy what you have:

Ecclesiastes 5:19 "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."

And you can't do that if you are over your head in debt.

E. Give back to God.

If you want God to bless your finances, you must be faithful in what God says about your finances.

**Proverbs 3:9 "Honour the LORD
with thy substance, and with the
firstfruits of all thine increase:"**

**You cannot do that while having
to pay the **DEVILS** tithe.**

**Then, what does the next
verse tell us?**

Proverbs 3:10 “then your barns will be filled with plenty, and your vats will be bursting with wine.” (ESV)

How much should we give back to God?

Jesus said:

Luke 11:42 “But woe to you Pharisees! For you tithe mint and rue and every herb, and neglect justice and the love of God. These you ought to have done, without neglecting the others.” (ESV)

I Believe the Bible teaches we are to give back at least 10% to God.

Malachi 3:8 “Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions.” (ESV)

**“These you ought to have done...”
If we are not doing that, we rob
God.**

What is the difference between robbery and stealing?

Stealing is taking something that belongs to someone else when they are not around.

The dictionary defines robbery as:

“The taking of personal property in the possession or immediate presence of another.” (GOD)

When we don't tithe, we are not stealing from God; the Bible says we **rob God because we take His money while He is looking at us.**

You may say, “I’m so far in debt I can’t afford to tithe.”

**But you can’t afford
not to if you want
God’s help in
getting out of debt.**

**This is because of the words of
Jesus recorded in...**

**Matthew 6:33 “But seek first
the kingdom of God and his
righteousness, and all these
things will be added to
you.” (ESV)**

Jesus also said:

Luke 16:11-13 “If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” **(ESV)**

**That means God
has chosen money
as a way to test
your faithfulness
to Him.**

Malachi 3:10-11 “Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the LORD of hosts.” **(ESV)**

Remember KING SAUL??

1 Samuel 15:22 “And Samuel said, Hath Jehovah as great delight in burnt-offerings and sacrifices, as in obeying the voice of Jehovah? Behold, to obey is better than sacrifice, and to hearken than the fat of rams.
23 For rebellion is as the sin of witchcraft, and stubbornness is as idolatry and teraphim. Because thou hast rejected the word of Jehovah, he hath also rejected thee from being king.

Conclusion:

More than anything else, how you handle your money reveals what you really think of God and His Word, the Bible.

What does the way you handle your money say about you?????

Getting out of debt requires...

You get rid of credit cards;

You plan your spending;

You never borrow money for depreciating items;

You be content with what you have;

And you obediently give *back* to God as He says in His **WORD.**

Romans 10:9-10 “because, if you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved.” **(ESV)**

Worship in Song

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Only Trust Him

**Come every soul
by sin oppressed
There's mercy with the Lord
And He will surely
give you rest
By trusting in His word**

Only trust Him

only trust Him

Only trust Him now

He will save you

He will save you

He will save you now

**For Jesus shed
His precious blood
Rich blessings to bestow
Plunge now into
the crimson flood
That washes white
as snow**

Only trust Him

only trust Him

Only trust Him now

He will save you

He will save you

He will save you now

**Yes Jesus is the Truth
the Way**

That leads you into rest

Believe in Him

without delay

And you are fully blest

Only trust Him

only trust Him

Only trust Him now

He will save you

He will save you

He will save you now

**Come then and join
this holy band
And on to glory go
To dwell in that
celestial land
Where joys immortal flow**

Only trust Him
only trust Him
Only trust Him now
He will save you
He will save you
He will save you now

**Benediction
&
Fellowship**