



## CAC's Bulletin for Sunday, October 9, 2011

Services: Sunday 10 am & 6 pm • Wednesday 7:00 pm • Email: pastor@cac.us.com  
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*(Continued from front cover:)* Egypt was able to build their infrastructure on grain. Egypt was the only nation that could sustain Israel through the famine. God chose them.

In his dream, the Pharaoh saw ten thin cows eat ten fat cows, and yet stay thin. Likewise, taxing the rich to give to the poor does not work. They thin (poor) will eat the fat (rich) and no one will be rich. Joseph was called from prison to interpret the king's dream. Overnight, he went from prison to throne. The Lord can turn your situation around quickly! Note carefully that the answer was to save during the seven years of plenty, so they could have to eat during the seven years of famine. Note also that the king's government sold the taxed grain back to the farmers to take away their money, their cattle, and their land. Don't depend on the government to take care of you! There is a price to pay for that! Pensions are unworkable for companies, which is why it is unwise to depend on a pension plan for your retirement. This means that your own saving is the best way to prepare for your retirement. We will need to save during our employment years to have during our retirement years. God can help us with this.

Uncle Sam is the silent partner on all 401-K's or 403-B's or IRA's. If you contribute pre-tax, and it grows tax deferred, whenever you go to withdraw it, the government will tax it. How much? No one knows until the time comes later. When John F. Kennedy was President, the maximum tax rate was 77%! It would be wise to get rid of the silent partner! At the very least, contribute post-tax, not pre-tax! Thankfully, there is now a Roth (post-tax) option. You can even convert an existing account to a Roth account, buying out the government. Why care about all these things? We accumulate money because it is a power tool to accomplish God's purpose for our lives. Building and maintaining the local church, sending missionaries (by giving), etc, are real life ways of using money to accomplish the will of God with our money.

**Sunday evening's main text:** Proverbs 3:9-10, which has the Secret of Sequence: (1) Pay God first; (2) Pay yourself next. (3) Then pay others. Many of us miss the middle step. We tithe first. Then instead of paying ourselves (saving & investing), we pay the bills next. That is unwise. Some portion of every dollar that comes into your life ought to be yours to keep. However, you will never be able to keep a portion of that dollar if you put yourself at the end of the list, instead of second. All ought to have an Emergency Fund, perhaps a separate account. It will keep you from having to go into debt whenever an emergency comes along. Ideally the Emergency Fund should be equal to 3 to 6 months of your salary or income.

Matthew 25:14-28 gives us good teaching about investing our money. Ownership is better than loaner-ship. If you give your money to a bank, you are loaning to them. If you buy a government or corporate bond, you are loaning your money. By contrast, when you buy stock in a company, you have ownership. The return on stocks is better than on bonds! Stocks will always fluctuate wildly up and down (like a roller coaster). That is called volatility. People fear the volatility, so they avoid ownership. However, that is a mistake, because in the long term, the average of the fluctuations of volatility will always go up. Just as a man stranded in the desert should not avoid rescue by a green car just because he hates green cars, we should not let fear of volatility stop us from investing. Volatility is the green car! Even if you don't like volatility, ownership is still the best way to grow your money. Volatility is not to be feared, except in the short

term. The last thing you should want is a fixed income in a rising-cost world! The goal should be to have a rising income, to match rising cost. Loaner-ship provides fixed income. Owning stocks provides rising income. "Currency" and "money" used to be one and the same, but now they are not the same! We should define money as purchasing power. The numerical unit of currency is fixed, but its amount of purchasing power goes down each year. Over time, ownership preserves buying power, while loaner-ship only preserves numerical units of currency. Preserve money, not currency.

Being in debt means being a slave to the entity that loaned you money. As a general rule, stay out of debt. A platinum credit card is just platinum shackles! Time is the most powerful ally you have in your effort to change your financial situation for the better. Don't wait until you are debt free before beginning to invest. A compound interest rate loss on a decreasing debt is not the same as a compound interest rate gain on an increasing investment. Don't waste precious time refusing to invest simply because you still have some debt. Wealthy people don't view a pile of money the same way non-wealthy people do. Wealthy people don't see it as spendable cash. They see it as a way to get interest so they can buy something with the interest, and even then, they won't spend all of the interest, so the principle will continue to grow. The bottom line: Never touch principle.

The industry has a term: Other People's Money (OPM). When Israel left Egypt, they were loaded down with Egyptian gold. Much of it eventually was melted down and used to build the Tabernacle of the Lord. We need to learn to give by leveraging other people's money to do the work of God. Here is one way to do it: Over time you will realize an increase in the value of your real estate, yet you cannot tithe on it as it is not liquid cash unless you sell your home. Here's a way to give based on that increase: Take out a life insurance policy, and make the church the beneficiary. Then your premiums are tax deductible donations. At your death, the insurance benefit paid to the church is much larger than your premiums were! You did God's work with OPM: other people's money! There are other ways of doing this (and some other ways don't involve dying).

If some aspects in your financial life are not where you want to be, then do something different than what you have done in the past. Jesus told the fruitless fishermen to simply cast their net on the other side. Thankfully, they obeyed, and their nets could not hold the fish! God can bless us if we will be bold in changing what we're doing, especially when we obey Him in whatever change we're making. Pick at least three things to do differently. Some options: Read the book "Making Mammon Serve You"; start following the Secret of Sequence; switch your money from a pre-tax IRA (or 401) to a post-tax IRA (or 401); pray regularly about your finances; give to the poor; set up a death benefit for the church. The goal of accumulating is not just to die with a pile of money. We give to the church and help the poor, to accomplish the work of God!

### Wednesday

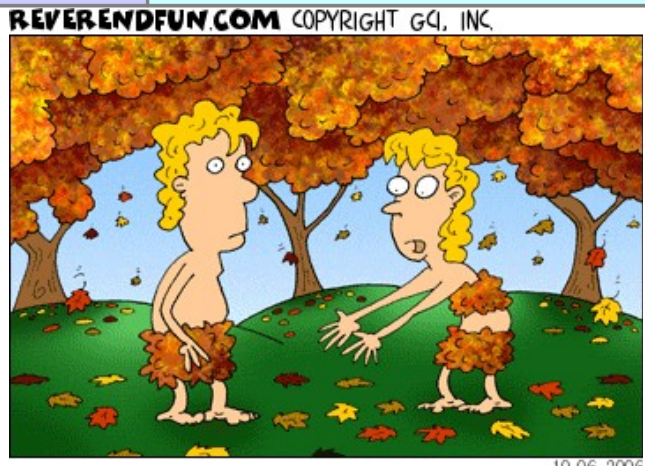
Associate Pastor David Harris Jr preached "Here Comes the Rain, using Leviticus 26:4 and I Kings 18:41 as his main texts. After three and a half years of drought with no end in sight, by faith Elijah said, "There is a sound of abundance of rain." Does it feel like you're going through a spiritual drought right now? Feel like you need anointing or a breakthrough? One word from God is all you need! It's on its way! You can't yet see it, but it's already been released from Heaven! It's closer than you think. You're on the edge of your miracle. The drought is breaking right now, and the season is changing! The enemy thinks you're done, but he is wrong! Rain cometh!

Birthdays & Anniversaries		Submit yours to us today!	
Natural Birthdays	Spiritual Birthdays	Anniversary	
Sis Mary Barberio (10/11) Kayla Arroyo (10/11) Cassie Myers (10/11) Holly Turkovich (10/12) Sis Collena Harris (10/13) Sis Madison Colombo (10/16) Sis Natalie McCann (10/16)	Adena Joseph (10/15/2006)	None to be announced.	

### Announcements / Events / Ministry Opportunities

- CAC's radio broadcast, **Voice of Truth, on WAJR 103.3 FM**, is aired twice on Sundays: 11:30am & 11pm. **Today: "Don't Choke the Word" part 1**
- Oct. 11-15, 2011 – **UPCI Annual General Conference**, Louisville KY
- Fri., Oct 21, 2011 – **ACA Christian Educators Convention**, Charleston, WV
- Fri & Sat, Oct 21-22, 2011 – **WV Supt's Installation & Seminar** w/ D Bernard Music concert Friday night! All encouraged to be there! It will be awesome!
- Sun., Oct 30, 2011 – **CAC 5<sup>th</sup> Sunday Celebration!** One service only, 10 am
- Friday, Nov 4, 2011 – **Section 1 CFC Rally** at New Martinsville, WV

### Fun! Humor Send in your funny stories to [news@cac.us.com](mailto:news@cac.us.com)

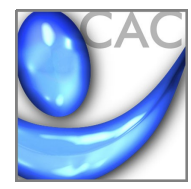


**WILL YOU PLEASE PICK UP ALL YOUR CLOTHES?**

### Special Prayer Requests Featured Passage:

<ul style="list-style-type: none"> <li>• Sis. Jeannie Walls</li> <li>• Bro. Jim Starkey</li> <li>• Sis. Mary Barberio</li> <li>• Sis. Renee Bargo</li> <li>• Sis. Charlotte Evans</li> <li>• Sis. Rachel Claypool</li> </ul>	<ul style="list-style-type: none"> <li>• Sis. Helen Sandy</li> <li>• Sis. Shirley Cole</li> <li>• Sis. Mary Snelson</li> <li>• Sis. Mary Harris</li> <li>• Sis. Betty Murphy</li> <li>• Pastor Fred Parkins</li> </ul>	<p><b>"He that answereth a matter before he heareth it, it is folly and shame unto him" (Proverbs 18:13).</b></p>
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Did we miss something? Please let us know: [news@cac.us.com](mailto:news@cac.us.com)



# Christian Apostolic Church

## Community of the Redeemed

### A helpful report of last Sunday's stewardship seminar by Rev. John F. Harrison, CFP:

**Sunday morning's main text:** Mark 16: 9-13 (other verses were read too). Stewardship is a major topic in the Scriptures. It is wise to learn godly principles of stewardship and then put those principles into practice. The Lord Jesus clearly taught that we are not to serve mammon. He then actually taught that we can make mammon serve us. Many people have life issues that relate directly to money. Many are in debt and still overspending, and most are not saving enough for retirement, if any at all. The number one cause of marital friction is from pain over money issues. For all these reasons and more, it behooves us get past our fears and anxieties, and learn from the Word of God so we can gain true freedom regarding our stewardship practices. Ecclesiastes 10:19 says "money answereth all things." There is not a situation in your natural life that is not affected by how you handle money or that cannot be improved by bettering your financial position and your foundation of godly stewardship principles. Money will not be an issue in heaven, but money is important now!



The world thinks, "small stuff doesn't matter," but God's kingdom operates in the opposite way. The Scripture indicates that if we are not faithful in small things, we will not be blessed with bigger things. No one washes a rental car, and few will wash a borrowed car. Yet the Lord said that if we did not care for the things of another man, we would not be given things of our own. Ephesians 2:10 speaks about our purpose in serving God. From the Bible we can discern that (1) Money is a means of natural supply. (2) Money is a gateway issue. (3) Money is a power tool for fulfilling your purpose in God. Your handling of it affects your ability to fulfill your godly purpose in serving the Lord. Look at the big picture. There are three things you can do with money: (1) Spend it; (2) Accumulate it; (3) Give it away. You need a plan for all three. Regarding the accumulation of wealth, Proverbs 6:6-8 says "Go to the ant... consider her ways, and be wise." The ant, even without an overseer forcing her to do so, takes advantage of the season of blessing (summer) to gather meat for when the season will be bad. In retirement there are three possible sources of income: (1) social security; (2) employer pension; and (3) your own savings. We need to take personal responsibility. Don't look to the government for your salvation. The story of Joseph (Genesis 37:3-11) is very worthy of study. Even though Joseph made a serious mistake, God still prospered him. God can help us even when we have gone the wrong way. Egypt invented grain silos. Grain storage leads to a problem with rodents. The Egyptians domesticated cats, which took care of their rodent problem. (Continued inside.)