

# ◆ The Freedom Report ◆

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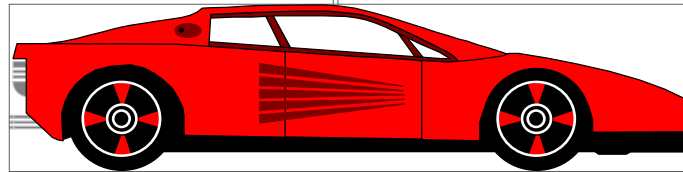
## Principle to ponder:

**S**urety means to become personally obligated for a debt without a sure and certain way to repay it. When money is borrowed to buy an item that is either consumed or goes down in value (*depreciates*) you become surety for the balance. Let's say for example that you finance \$18,500 for a new car or truck for a 5 year term at 8%. After only 2 years, the auto would be worth approximately \$8,200 while the amount still owed is \$12,000. You are surety for \$3,800 of the loan.

**Proverbs 22:26**

## The Smell of New Leather

The smell of new leather continues to anesthetize the shopping savvy of the American car buyer. The love affair that has existed with the American automobile since Henry Ford, continues beyond all logic. The fact that the average new car sticker prices are nearly 70% of the average American's annual income seems to have no effect on



their decision to buy.

The strategically injected dyes that create the manufacturers desired leather aromas continue to lure over 95% of American automobile purchasers to buy *beyond their means* in order to satisfy their craving for "The Smell of New Leather".

We have been conditioned to believe that the only way to purchase a car is to finance it! With the average car payment being in excess of \$350, the ability of the average American to save money has become nearly impossible. **The Financial Freedom**

**Seminar** teaches how you can reverse the downward spiral caused by car payments and begin a program of saving. You will learn how to get on a program that will allow you to pay cash for cars and stop spending thousands in finance charges.

With over 90% of Americans owning automobiles, it is obvious that the auto has become a necessary part of our lives.

**Over 95% of all new car**

The key is to learn how to make your automobile purchases without wrecking your budget or your future savings.

God's plan for meeting our transportation needs is one of order and control. When we are desiring His best, we will then begin to enjoy the blessings of the Lord rather than becoming enslaved by the bondage of debt.

**"...the borrower is servant to the lender."**  
Proverbs 22:7

Financial freedom can only be realized when we are willing to seek God's plan rather than man's plan.

## Ownership vs. Stewardship

What is your attitude when it comes to the issues of control, ownership and trust? Are you willing to transfer your total trust to God? Are your material possessions things that you *own* or are they *tools* to be used as God directs? What are you trusting in?

*"He that trusteth in his riches shall fall: but the righteous shall flourish as a branch."* Proverbs 11:28

Scripture is very clear to point out to us that, **God owns it all!** The Christian's rightful place is to be the steward or manager of the things given to him by God, not the owner. When you make the choice to become the owner of the material things that God has entrusted into your care, you voluntarily put yourself into a position of financial bondage.

For those without Christ, financial freedom is based solely on the materialistic philosophy of being able to have **what** they want **when** they want it. For those people, true financial freedom is an impossibility.

True financial freedom is only available to the Christian. It is a by-product (continued on page 2)

**Financial Freedom  
Seminars**

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**Christian Oriented  
Education, Inc.** is a non-  
profit ministry whose  
mission statement is  
summarized by Colossians  
1:28: "...warning every man,  
and teaching every man in all  
wisdom: that we may  
present every man perfect in  
Christ Jesus."

Name  
Address  
City, State Zip

**In The Next Issue..**

How much house can you really afford?

**Financial Freedom  
Seminars** are being  
conducted by C.O.E., Inc.  
in churches for the sole  
purpose of helping  
Christians understand and  
apply God's plan for  
financial freedom!

The seminar has a  
strong Biblical  
emphasis while at  
the same time  
giving the  
necessary  
instruction  
in the  
practical  
areas of money  
management.

The seminar is a life  
changing event!

*Ownership vs. Stewardship (continued)*

of accepting the Biblical  
attitude of stewardship  
verses ownership.

Examine your own  
attitude towards  
money and the  
material things  
in your life.  
Are you  
claiming  
ownership to  
anything; your  
house, your car,  
your bank  
account, your  
investments,  
your clothes, a special piece  
of jewelry, a boat, that  
special hunting rifle, or  
anything else in your life. If

***"Choosing to  
become an owner is  
the same as taking a  
voluntary step  
towards financial  
bondage."***

so, I challenge you to give it  
to God. Be willing to  
become a good manager of  
the money and the things in  
your life rather than an  
owner of them.

Jesus taught, there is  
only room for one Master in  
your life; you must make the  
choice as to Who or what it  
will be.

***"No man can serve  
two masters. Ye  
cannot serve God and  
mammon."***

Matthew 6:24

Most of the financial

hardships that Christians  
face in life are a result of  
their ignorance or  
unwillingness to apply  
God's principles relating  
to money management. In  
most cases, it's not as  
much a money problem as  
it is a spiritual problem.

The road to financial  
freedom is a spiritual  
journey that begins at the  
cross. Equipped with the  
necessary tools and the  
right Biblical attitude,  
every Christian can  
experience **true financial  
freedom!**