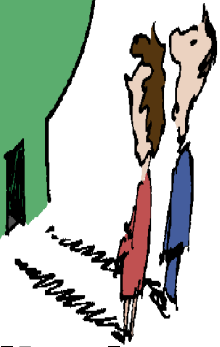
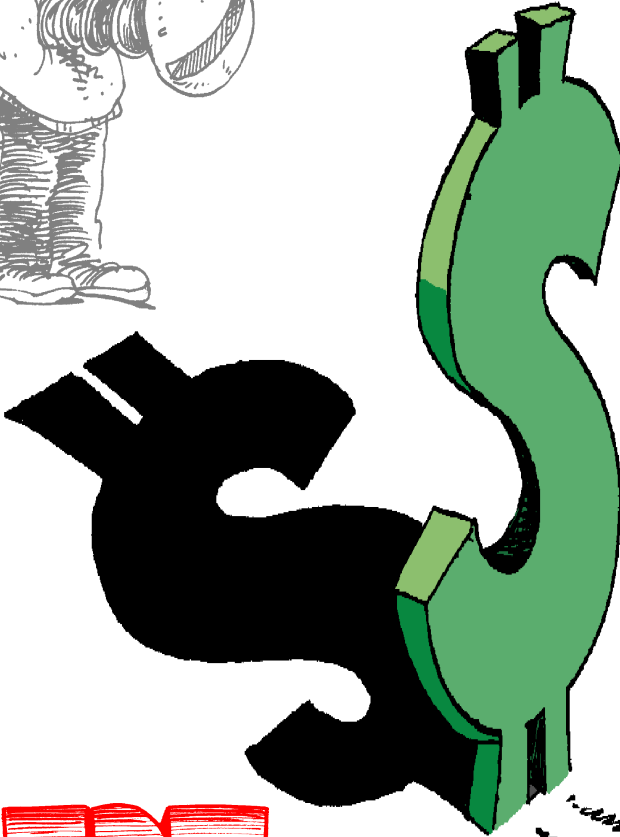
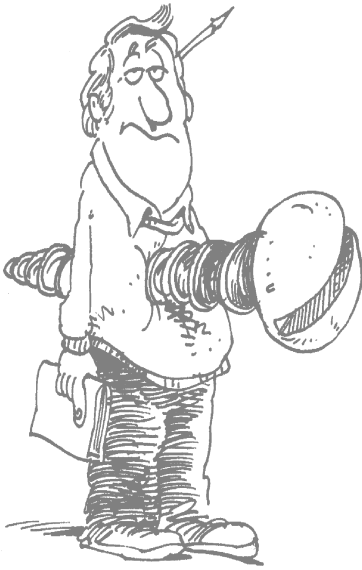
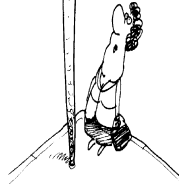


TAXES



**A Biblical
Perspective
On Debt And
Financial Success**

KEYS TO FINANCIAL SUCCESS

A recent survey found that only a very few powerful executives, corporation presidents, successful politicians, etc., thought it possible to "get ahead" in this society without "knifing the boss in the back," or "stepping on people." Those interviewed freely admitted that THEY did not get where they are legitimately!

Only one man who was interviewed thought that you could gain real success in life honestly. But he admitted that he was probably a little "na*ve" for thinking so.

Can a Christian Prosper?

Somehow -- in many people's minds -- the idea of CHRISTIANITY has become synonymous with POVERTY. "What coin is the most religious?" asks the riddle. "Why the PENNY, of course," is the answer. "Because it's the most often IN CHURCH!"

Because poor people often ACT more "religious," and because the rich and the wealthy are commonly irreligious, many have somehow ASSUMED that poverty MUST BE the outcome of living God's way, and that prosperity and the "good life" are a result of living in "sin."

Even among many "religious" people, the common idea is that an abundant, joyful, prosperous life is a part of that "forbidden fruit" which is supposed by many to be the sweetest and most desirable of all, but which a harsh and unfair God forbids us to enjoy and calls SIN. They seem to believe that material prosperity itself is "sinful," and often display a certain air of "spiritual superiority" in discussing the mistakes and sins of their wealthy neighbors.

"We're just poor humble folks," they'll PROUDLY tell you -- little realizing that this is an entirely FALSE concept of true humility!

How mixed up and utterly DECEIVED this world has become!

God's will

"I WISH ABOVE ALL THINGS," says God through the Apostle John, "that thou mayest PROSPER and be in HEALTH" (III John 2). It is God's desire that we have happy, healthy, prosperous, ABUNDANT lives!

But in order to have this kind of life, you must practice God's laws. You must keep His commandments which BRING true success, plenty, and overflowing abundance. Yet many of you have OVERLOOKED some of the vital principles which lead to true prosperity.

Let's open our Bibles to learn what GOD has to say about financial success. Let God show you in the pages of His Word HOW it IS POSSIBLE for an honest Christian to be a financial success -- to actually INCREASE his income more than he ever dreamed possible!

God Intended Man to WORK!

1. When God Almighty put Adam and Eve in the Garden of Eden, what did He command Adam to do? Gen. 2:15.

COMMENT: Immediately at creation man was given a JOB to do. But today many want to lie down on the job. They want more pay, less work -- more holidays and fringe benefits and less hours on the job.

2. Does the commandment to rest on the Sabbath have another side? Ex. 20:9.

COMMENT: Though many have never realized it, the Fourth Commandment also COMMANDS: "Six days SHALT thou LABOR, and DO ALL THY WORK." That part of the command is just as important as the part requiring man to rest on the day God made holy.

3. How zealously should we do our work? Eccl. 9:10.

COMMENT: GOD works with zeal. The zeal of God is an essential

part of His character, as a concordance will quickly show. We are to be LIKE God, putting the utmost of our strength and abilities into WHATEVER we set our hands to do!

Hard Work One Evidence of a True Christian

1. Did the Apostle Paul, under the inspiration of God, FORBID Christians to be slothful? Rom. 12:11. Did he point out that working is the way to avoid poverty? I Thes. 4:11-12.

2. Did he command manual labor for the person who had never learned an HONEST trade or profession? Eph. 4:28.

3. How did Paul deal with lazy, shiftless idlers? II Thes. 3:10. It is easy to see that it is not God's will to give handouts to lazy drop-outs or other ABLE-BODIED persons who WON'T work! Did Paul "command" all such to work? Verses 11-12.

COMMENT: Even in the days of the apostles, "spongers," "shirkers" or "chiselers" were beginning to take advantage of some of the brethren in God's Church. These parasites were loafing -- not working and providing for their own households as they should.

4. What did God inspire the Apostle Paul to say about any such PRO-FESSING Christian who would not work? I Tim. 5:8.

Why Some Are Prosperous and Some Are Poor

1. Will diligent effort prove its worth? Prov. 10:4-5; 13:4. Will the hard worker have plenty of bread? Prov. 20:13; 28:19.

COMMENT: People need not be poor -- if they are willing to work. Even many handicapped persons have been trained for gainful employment.

2. Are lazy, shiftless ne'er-do-wells, who REFUSE TO WORK, forever WISHING they had more material things -- a new home, a new car, new clothes, money in the bank -- always ending up empty-handed? Prov. 13:4; 21:25-26.

COMMENT: The lazy man or woman has a huge wishbone, but no backbone! Not even charity can help.

Unless material assistance is given for the purpose of helping a man to HELP HIMSELF, it only turns out to be destructive -- to society and to the person himself.

God does not cause money to grow on trees in anyone's backyard. But he has promised to prosper those

who WORK and are obedient to Him.

3. Does a lazy person look for all kinds of dangers to justify his lack of effort? Prov. 22:13; 26:13-15. Does he always have a thousand excuses or hard-luck stories about why he is unemployed -- why he shouldn't work? Prov. 26:16. And is this attitude a primary cause of his poverty? Prov. 6:10-11.

4. How does the yard, or the farm, or the house of the indolent person usually reveal what kind of a worker he or she really is? Eccl. 10:18 and Prov. 24:30-34.

COMMENT: Take a look around your property. Does YOUR home and yard give you away? "A little sleep, a little slumber" may mean YOUR POVERTY IS ON ITS WAY!

God wants us to take care of what we have: "Be thou diligent to know the state of thy flocks, and look well to thy herds (or whatever possessions you may have). For riches are not forever " (Prov. 27:23-24).

5. Does the habit of laziness tend to become addictive? Prov. 19:15

The Appeal to Lust and Greed

"If I wanted to destroy a nation," wrote author John Steinbeck to Adlai Stevenson, "I would give it too

much and I would have it on its knees, miserable, GREEDY and SICK" The present greedy, debt-ridden "keeping up with the Joneses" attitude is a symptom of OUR SICK SOCIETY! "We can stand anything ... save only plenty ..." said Steinbeck.

1. What does the Tenth Commandment say? Ex. 20:17.

COMMENT: LAWFULLY desiring a wife, a house, a new automobile or color TV -- or other material things -- is NOT wrong. But when the desire to possess supercedes all RIGHTFUL and logical bounds established by God, it breaks this commandment. Such desire is "inordinate" desire, or LUST!

2. Is it NATURAL TO COVET? James 4:5.

3. Do nations fight and kill because of this natural attitude of heart? James 4:1-2. Is this world therefore filled with corruption? II Peter 1:4, last part.

COMMENT: Human nature EQUALS the way of GETTING! It's time we looked at our nature for what it is. Uncontrolled, it leads to FINANCIAL RUIN!

4. Does this spirit of lusting after things break the First Commandment also? Col. 3:5.

COMMENT: A young African studying in America was interviewed in a sobering article in "The Canadian Churchman". He said:

"Before I came to study here, I was a good Christian. I dreamed someday of becoming a medical missionary. Now I'm an atheist!"

"Why?" asked the shocked interviewer. "Since coming here," was the reply, "I've discovered that the white man has two gods. One that he taught us about, and another one to whom he prays."

A Presbyterian mission school taught me the tribal doctrines of my ancestors who worshipped images and believed in witchcraft were wrong and almost ludicrous. But here you worship larger images -- cars and electrical appliances. I honestly can't see the difference."

Surprising? It shouldn't be. But most people get so close to their own sins that they can't see them for what they are. Our so-called "Christian" society is actually based on LUST for more and more material things!

The frenzied effort to compete with others and "get ahead" is the source not only of most financial problems, but the real cause of much physical and mental illness, broken homes and frustrated lives.

5. Does the Eighth Commandment forbid stealing? Ex. 20:15. Do terrific penalties result for breaking this commandment? Jas.5:1-3.

What is the ultimate SPIRITUAL penalty? I Cor. 6:9-10.

6. What else does the SPIRITUAL intent of the Eighth Commandment include? Deut. 24:14-15 and Lev. 19:13.

COMMENT: The Eighth Commandment covers far more than outright stealing. It requires giving full value in product, in labor, in wages and salaries.

It has a message for both capital and labor. To capital: "a fair day's wage for a fair day's work." To labor: "a fair day's work for a fair day's wage."

The employer who lusts for more money than he can earn by paying fair wages is ROBBING his employees by paying too little, and/or by spending too little on improving working conditions and safety.

Because employers formerly demanded more in production than they paid in wages, laborers organized. NOW the labor union's principle is to get more in wages than they give in production. The average laborer -- often misguided by unscrupulous union leaders -- lusts after more than he can honestly earn.

That is STEALING, too!

Deluded labor unions seem to think they can GET MORE FOR NOTHING through organized pressure and political trickery. Instead, they are

unwittingly bringing a financial CURSE on themselves and their members!

7. Should the laboring man organize and fight for his rights and higher wages? James 5:1-7, especially verse 7. Also see Mal. 3:5.

COMMENT: Absolutely NOT! True Christians should wait for God to solve their problems with unjust employers. Even though the tactics of unionism HAVE gained higher wages over the years, employers have simply raised prices so that today's record wages actually purchase little more than the lower wages of the preunion era. And what is the result of strikes and slowdowns? Obviously LESS IS PRODUCED. So everyone has LESS in the end!

How to Get and Hold a GOOD Job

1. Is there profit in ALL labor? And nothing but penury in talk? Prov. 14:23.

COMMENT: If you happen to be UNEMPLOYED, you can start profiting from this principle right now. How? By making a "job" out of getting a job!

Don't be a LAZY job hunter.

Get up EARLY in the morning -- consistently -- and start out either

arranging interviews, or pounding the pavement EARLY every morning, and DON'T QUIT until you've put in a full day's work looking for work! Either plan to eat in a restaurant on the way, or take a sack lunch along with you so you can KEEP AT IT throughout the entire eight or nine-hour "work day."

DON'T WASTE TIME! Don't sit and brood at home and feel sorry for yourself! Get out and **HUSTLE!** And **THINK!**

Remember that if you are seeking a higher type of employment, you may need to make telephone calls for this purpose. You can make fifteen or twenty telephone calls for every personal visit to different business establishments. **KEEP AT IT. DON'T GIVE UP!**

When you approach a prospective employer, be sure to put your best foot forward. Don't look dowdy, run-down or indifferent. Show real **ZEAL** in wanting to get the job. Let him know you are ready to **WORK HARD!**

2. Does the parable of the "talents" show, **IN PRINCIPLE**, that a person should try to use **ALL OF HIS ABILITIES?** Matt. 25:14-27. Notice especially verse 27.

COMMENT: Following through on this principle would mean that your job should be one which fits your abilities -- one in which you can profitably use many of your talents. Temporary or part-time jobs are at

best an emergency or stop-gap measure because they seldom, if ever, give opportunity for the full use of your abilities.

If you are uncertain in your own analysis, check into the vocational guidance tests available from many colleges, universities and private agencies.

Badly Needed Initiative

1. What is a sluggard like to those who hire him? Prov. 10:26.

COMMENT: He simply doesn't get the job done. Therefore he isn't paid much, if he can hold a job at all.

Here is a comment about initiative from Elbert Hubbard, renowned American philosopher:

"The world bestows its big prizes, both in money and in honors, for one thing -- that is **INITIATIVE**. What is initiative? I'll tell you. It is doing the right thing without being told.

"But next to doing the right thing without being told is to do it when you are told once ...

"Next, there are those who never do a thing until they are told twice: such get no honors and small pay.

"Next, there are those who do the right thing only when necessity kicks them from behind, and these

get indifference instead of honors and a pittance for pay. This kind spends most of its time polishing a bench with a hard-luck story.

"Then, still lower down in the scale than this, we find the fellow who will not do the right things even when someone goes along to show him how, and stays to see that he does it: he is always out of a job, and receives the contempt he deserves ... To which class do you belong?" ("Initiative" by Elbert Hubbard.)

2. To whom is the sluggard commanded to go to study and learn about the initiative he lacks? Prov. 6:6-9.

COMMENT: Most people have never really understood the main point of this passage. Certainly it inculcates diligence. But notice verse 7. The ant not only works, but does so with "no leader, no foreman or chief" (Moffatt translation).

Ants and locusts (Prov. 30:27) have a built-in, programmed ability to work together instinctively. Mankind, with the God-given ability to think and reason, should not only be able to do as well, but infinitely BETTER than these lower forms of life. A human should not have to be constantly supervised to do productive work. God is not supervised, and we are to be like Him.

3. Notice further in Proverbs 12:24. Who will become the supervisors

directing the rest of the workers? The "diligent"! And what will be the lot of the slothful?

COMMENT: "The slothful (Hebrew: "the frauds", those only pretending to be putting forth effort) shall be UNDER TRIBUTE." This is why many times the poor get poorer, and the rich get richer. Those who must be supervised constantly will be paid little -- the amount depending upon the degree of supervision required.

Take Elbert Hubbard's advice. Do your job without being told. Or do it immediately when told HOW. Get it right the first time!

Be the kind of man who increases his superior's production -- and that of all his fellow workers. When the time comes for raises and promotions, this is the man who will be remembered.

4. Will the man who is a SELF-STARTER -- the man who really applies himself on his job -- find himself in the company of important men? Prov. 22:29.

How to Handle Your Finances

1- Never go shopping for groceries when hungry. Go just AFTER eating a meal. Don't buy anything or make any financial decision after having any kind of alcoholic drink,

or anything that might act like a tranquilizer.

2- Don't buy anything just because of looks, or how it is packaged. Buy it for how well it will fulfill your needs.

3-Don't buy from door-to-door salesmen or telephonesolicitors. The rule is: don't buy **THAT WHICH COMES TO YOU**. When **YOU** are ready, when you need something and can afford it, **GO OUT** and buy it! It will save you money in the long run.

And don't buy because a jangling television commercial planted a desire in your mind!

4- Make buying a determined and carefully calculated matter. Buy when you have planned and saved for it. Take plenty of time to consider your needs -- and resources. Talk it over with your husband or wife -- **ESPECIALLY BEFORE YOU SIGN ANY APPLICATION FOR CREDIT!**

One of the "gimmicks" of today's high-pressure selling is to **OVER-WHELM** a prospective buyer with "loaded" or one-sided **HALF-TRUTHS**. They **SEEM** right, at the moment, but turn out later to have been completely misleading. So **NEVER** be pushed or hurried into a decision. It may be impossible to back out once you have committed yourself!

5- Wait 24 hours. Say "I'll think it over" -- and leave the store. Then get **ALL** the facts. A good procedure is to sit down and make a list of all the pros and cons on a sheet of paper. It may bring to light many things you had not thought of before.

Avoid these Pitfalls

1. Does the man who tries a get-rich-quick scheme ever succeed? Prov. 28:20, 22; 21:5.

COMMENT: The way to prosper is to work diligently, plan ahead, invest wisely -- not follow some wild project for which one has no training or aptitude, no matter how easy it may sound. Many men have gone broke, ruined their health and brought needless hardship and sorrow upon their families through "amazing," "stupendous," "marvelous" get-rich-quick schemes!

2. What happened to Gehazi when he tried a get-rich-quick scheme? II Kings 5:20-27. Does such a person invariably lose? Jer. 17:10-11. This is why gamblers lose in the end.

3. Does wealth gotten in a wrong way tend to diminish? Prov. 13:11.

COMMENT: You should seriously consider this principle if you are in what might be termed a questionable or dubious occupation.

4. Are we warned repeatedly not to become liable for another's debts -- unless we are fully able and willing to pay them for him? Prov. 6:1-2; 11:15; 17:18; 20:16; 22:26-27; 27:13.

COMMENT: A closely related principle is: Don't tie up as security what you already own, unless you are willing and able to lose it if some unforeseen emergency arises.

"Easy Credit"!

Notice what the Bible has to say about this principle of "enforced savings."

1. When you borrow or BUY ON TIME, who is really helping whom? Prov. 22:7 and Neh. 5:4-5.

2. What is a person like without self-control? Prov. 25:28.

3. Did Christ teach that one ought to be wise enough to "count the cost"? Luke 14:28. See also Proverbs 27:12.

COMMENT: Most people have never thought of Luke 14:28 as a FINANCIAL principle. Yet it is! Like millions of others, the Does were victims not only of their own foolishness and lust, but of a credit

system which (before the "Truth in Lending Law" was passed in the United States) was a model of contrived confusion and often deliberate deception!

Instead of solving financial problems, installment credit plans perpetuate them, keeping people in the HABIT OF OVERSPENDING and paying out interest. Is it any wonder those who are in debt usually remain so?

4. If you have contracted and borrowed, must you repay? Psalm 37:21.

COMMENT: God holds you strictly responsible for paying your debts. Bankruptcy proceedings are not God's way because this is a form of STEALING!

5. What about the use of CREDIT CARDS?

COMMENT: WISE, CAUTIOUS use of the popular credit card is not wrong, especially to avoid carrying large sums of money when traveling (an unsafe practice) or to purchase needed items and to pay for some service when you immediately and/or temporarily lack sufficient cash.

Unlike other borrowing, no interest is charged on credit card purchases -- IF YOU pay at the first billing. With the newer BANK credit cards -- not the cards of individual stores,

gasoline companies, etc. -- participating stores pay a flat 3% fee which barely covers the bank's cost of billing and collecting. However, banks prosper on the 1 1/2% monthly service charge (18% yearly) from the TWO THIRDS of credit card users who do not remit in full the first month.

If you don't have the character to CONTROL your buying, then DON'T HAVE credit cards, and DON'T open any type of charge account! If you are already IN debt, then strive to get OUT as soon as possible.

Credit Can Kill Faith in God

Why do you want your financial problems solved? Is it so you can have a more active part in God's Work? Or is it so you can afford more and costlier possessions in this world?

1. What is the purpose of all too many in asking blessings of God? James 4:3.
2. What did Christ have to say about the proper use of blessings? Acts 20:35.

COMMENT: It IS more blessed to give than to receive -- even FINANCIALLY more blessed. How? Let's consider. Suppose you work for a man and you really practice this principle. You'll really SERVE him, going above and beyond what is ex-

pected. Seeing your diligence, he will very likely reward you with a better paying job, a promotion, or an increase in salary, wishing he had MORE employees like you. Your actions will please God, too, and He will BLESS YOU for applying His Laws in your work!

But to operate successfully under this principle you must REALLY "BELIEVE that he (God) IS and that He is a REWARDER of those who DILIGENTLY SEEK HIM" (Heb. 11:6). This is the WAY to QUALIFY for blessings NOW, and RULERSHIP in tomorrow's world. Plunging into credit financing, revolving charge accounts, etc., is NOT the way! It is a veritable TRAP for the unwary!

Trusting in MAN'S financial systems instead of God could become such a habit that you fail to practice God's financial laws, turn more and more to LUSTING for physical things, and finally become SPIRITUALLY BANKRUPT! Abused credit is a satanic substitute for practicing God's ways and TRUSTING IN HIM for your sustenance!

3. Is a true Christian ever a beggar? Psalm 37:25 and Proverbs 10:3. What does Psalm 34:9 have to say?
4. What is the reward of humility and Godly fear? Prov. 22:4. Is even the wealth of the sinner laid up for the just? Prov. 13:22. And what does the sinner receive? Prov. 15:6.

5. Are the blessings which come from God free of sorrows? Prov. 10:22.

God's Law Regulates Your Wealth

God is concerned about you. He has your interest and welfare in mind. Therefore God set FINANCIAL LAWS in motion regulating that portion of His WEALTH which YOUR thinking and YOUR labor extracted from the earth and developed.

God's LAW concerning what you earn is like a contract. He allows you to work on HIS EARTH, to use a part of the earth for food and other materials for your livelihood -- to utilize its soil, its timber, its water, its coal and oil, and to manufacture products from it. In turn, God wants YOU to understand YOU ARE WORKING WITH GOD IN PARTNERSHIP -- MAINTAINING AND DEVELOPING WHAT HE CREATED.

But GOD IS GENEROUS. In this partnership, God TURNS OVER TO YOU as your own not 5% or 20% or even 50% -- but NINETY PERCENT of all that you produce! And even the small fraction which He reserves for Himself He spends for the purpose of disseminating to the PEOPLE His message, His laws of life, that free us from financial fears and worries and give us peace

of mind and enduring happiness, abundant joy and LIFE ETERNAL!

Think of it! God uses the one-tenth of all that we produce TO HELP IMPROVE US materially and spiritually, and to reveal to this UNHAPPY STARVING WORLD THE KNOWLEDGE OF HIS LAWS WHICH, IF OBEYED, WOULD PRODUCE UTOPIA! He keeps NOTHING for Himself.

God's financial laws are for MAN'S GOOD. OBEDIENCE TO GOD'S LAWS BRINGS BLESSINGS. "PROVE ME [by returning to God His tenth] 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).

When we violate His laws, we bring CURSES upon ourselves -- fears and worries, frustration, unhappiness and death! "YOU ARE CURSED WITH A CURSE: for YE HAVE ROBBED ME, even this whole nation." "'Wherein have we robbed Thee?' 'IN TITHES and OFFERINGS'" (Malachi 3:9, 8).

But God has ordained it that if He receives His rightful 10%, as a partner, of what is produced from the earth, the 90% which He gives us will soon grow bigger and accomplish more for us than we alone could ever have done with the entire

100%. God actually pays us for keeping the CONTRACT! "And all nations shall call YOU BLESSED: for ye shall be a delightsome LAND, saith the Eternal of Hosts" (Mal. 3:12).

It is time we understand the duties we owe God. The nations today have robbed God by withholding their tithes and are under a curse. BUT YOU, INDIVIDUALLY, CAN PROSPER BY TITHING

TEST YOUR MEMORY

This quiz is designed to help you remember some of the important facts you learned in the lesson. Just circle or underline each correct answer. After you've finished, check your choices with the correct answers and rate yourself.

1-Most people

- A: do not break the Eighth Commandment in their daily lives.
- B: have not been cheated or robbed in some way.
- C: believe in giving full value for what they receive.
- D: are out to get something for nothing.

2-Which of these is not one of life's necessities?

- A: Food.**C: Color TV.
- B: Shelter.** D: Clothing.

- 3. Borrowing or buying "on time"
 - A: really helps the nation's economy.
 - B: definitely helps the average citizen.
 - C: does not incite more lust and greed.
 - D: usually results in unhappiness.

4-Tithing to God means

- A- giving God all your money
- C-Giving when you feel like it
- B-50% of your income
- D-10 % of your income

5-If you look ahead and "count the cost," you will

- A: not save and pay cash for most of your purchases.
- B: avoid excessive interest rates or service charges.
- C: be hasty, buy on time, and trust whatever a dealer or lender says.
- D: not be skeptical of "easy credit" ads.

6-. One who gets deeply in debt

- A: should file for bankruptcy.
- B: cannot be expected to repay his creditors.
- C: should not pay his debt.
- D: should pay the debt in full as soon as possible, and learn a lesson from his mistake.

- 7-. Which one is true?
 A: Christ prohibited lending.
 B: Paul forbade all borrowing.
 C: Credit cards can be very helpful under limited circumstances.
 D: It always pays to buy on credit.
- 8-The way to permanent prosperity is to
 A: be dishonest.
 B: inherit a lot of money.
 C: practice the principles of financial success revealed in the Bible.
 D: become a businessman.
- 9-. Poor people
 A: are always true Christians.
 B: are poor because poverty is God's will for them.
 C: should remain poor.
 D: can and should improve their financial condition.
- 10-. God wants us to prosper
 A: and be in good health.
 B: so we can quit working and retire.
 C: only spiritually.
 D: only in the World Tomorrow.
- 11-. What does diligent work have to do with prosperity?
 A: Prosperity is the result of diligent work.
 B: They definitely do not go hand in hand.
 C: Nothing, if one is "rich in faith."
- 12-. If a person is able to work, but REFUSES to do so, he
 A: probably has a valid reason.
 B: should not eat.
 C: should be supported by those with financial means.
- 13-. Those who do their work halfheartedly
 A: always wish they had more, but never do.
 B: are blessed the most.
 C: would be inspired to work harder if they received a financial windfall.
- 14-. The home of a "sluggard"
 A: will usually be neat and clean.
 B: will not tend to reflect his character.
 C: will usually not be cared for, reflecting a serious lack in character.
- 15-. Finding a good job
 A: depends on one's luck.
 B: is a matter of knowing the right people.
 C: takes effort, and sometimes hard work.
- 16-The proverb which describes the ant teaches us
 A: we can do whatever we set our minds to.
 B: to despise supervisors.
 C: initiative.
 D: how to be followers.

Answers to Quiz

1-D

2-C

3-D

4-D

5-B

6-D

7-C

8-C

9-D

10-A

11-A

12-B

13-A

14-C

15-C

16-C

CHURCH OF GOD ROCKY MOUNT

27 Brookledge Lane
Rocky Mount, VA 24151

Phone: 1-888-898-7698

www.cogrm.com