## **DEBT-FREE!**

#### By Rev. Doug Bode

- ...Thousands of dollars in back rent owed to apartment complexes.
- ...Horrible credit.
- ...Inability to finance larger purchases.
- ...Bankruptcy.
- ...Uncontrollable debt.

Debt problems are a frequent occurrence among the girls that come to *New Beginnings – A Home for Mothers*.

Why does this happen?

- 1. Credit card companies don't make it any easier with their over-willingness to extend credit.
- 2. A poor example (or no example) from parents.
- 3. Instant gratification the "I want what I want when I want it!" syndrome.
- 4. The "easy-come, easy-go society" we live in.
- 5. No desire for and no practice in budgeting.

Part of the *New Beginnings*' program is to help with money management. Each resident has a chance to learn how to live within a budget and save money. Half the money received from public benefits or working goes into a savings account. That money may be used for edu-

cational expenses and for paying off old bills. By taking advantage of this program they can work toward getting a better-paying job and have increased income to help take care of their young families. The rest of their savings is taken with them when they leave our program so they have money to rent an apartment, purchase furniture, or

any other necessary household expenses.

April 2006

We try to teach and model biblical principles on money management, including returning to the Lord some of what He has given to us.

But there is another biblical teaching far more crucial and important than managing monetary debt. There are also other "debts" that many girls coming to *New Beginnings* don't even real-

ize they have — the simple but awful "debt" of sin. Some of the girls don't believe in sin — or in heaven or hell, for that matter. They have never been taught to take God at His Word to know how to get to heaven and avoid the hell that all mankind has earned and deserves.

That's why Jesus' cross is so important in our daily devotions and weekly Bible studies. On Calvary's cross Jesus

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#### By Rev. Doug Bode

Webster defines "success" as "the achievement of something desired, intended, or attempted." To succeed in life is the stated goal of many incoming residents at *New Beginnings – A Home for Mothers*.

Unfortunately, sometimes our residents' ideas of success are all caught up in getting an immediate high-paying job with lots of benefits so they can buy all kinds

of things they've always wanted. They don't always think of the achievement that goes into a success story. Putting off education, just getting by on school assignments, not investing a lot of effort and work into gaining one's goals, just wanting to care for a baby (without looking ahead and planning and preparing for how to provide for that family) – these things come

naturally to our residents. But they are not components for turning one's life around and getting a fresh start, a "new beginning," in life.

A good work ethic is not usually something a resident brings to *New Beginnings*. It's not always her own fault because it's usually something instilled in a person when he or she is still a child. Unfortunately, our residents frequently come from broken or dysfunctional homes. Too often she's used "street wisdom" alone to survive. It takes reminders, encouragement, effort, training, and practice to become a self-sufficient and productive member of society, to say nothing of a real success story.

That's why we house parents periodically have meetings with each resident. We try to monitor their progress in reaching the goals they put down on paper when they come to *New Beginnings*. Often they need a little push to generate something to replace their natural inertia. It's researching and suggesting various educational opportunities or perhaps encouraging some on-line resources. It's often a matter of checking up and giving

encouragement for following through on some plan of action

We also try to educate them on God's ideas for success. That includes discovering and developing some talents and abilities God has given them and putting them to use in service to Him and others, as well as for their own good.

Since they have frequently turned their backs on their Savior, success at *New Beginnings* often comes in the form of leading residents to listen to the Lord and learn to trust Him in their lives. Success is further defined as following the Lord more closely and walking in His ways more carefully.

How many success stories are there at *New Beginnings*? Will the seeds of the Word that have been planted and watered at *New Beginnings* grow up and mature? Often we wish we knew, but only eternity will tell.







Many kind and generous supporters have donated items or funds towards purchasing items on our "wish list." Through your efforts in recent years we have been able to furnish all the apartments with oak bookcases, TV/VCR stands and end tables. We have also been able to update many of the microwaves, vacuum cleaners, toasters, etc. In some of our apartments we have improved the mattresses and box springs to the point that each bedroom has a serviceable bed. Other items like a fax machine and a digital camera have likewise been donated and put into service. Last, but certainly not least, we have new double-paned windows in each apartment through the efforts of a number of donors and a crew of volunteers that assembled and installed each window. We thank you, one and all!

With each issue of *Growing Branches*, an updated "needs list" appears, highlighting the "top three items" needs. Diapers of all sizes are always welcome. Some of the blinds in our apartments are reaching the end of their usefulness and need to be replaced at a cost of about \$54.00 per apartment. Our compact apartment kitchens require a 20" stove. A few of these have been replaced in the past five years, and more will need replacement in the future.

With the updated apartments we find that the girls generally take more pride in their apartments and are eager to show them off at the weekly inspections. They also have a goal to pursue when they eventually furnish and decorate their own apartments. Again, many thanks to all of you for these gifts!

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made full payment for the world's sins. Many of our girls have lived in the guilt and fear of sin and don't realize that Jesus has cleansed them from all the guilt and punishment of sin. Just a glance at one of the crosses on the walls of *New Beginnings* should be a reminder of the debt Christ has paid off for sinful mankind. The Lenten season is reinforcement of this cardinal truth of Scripture. Total assurance of our being "debt-free" is the reason Jesus rose from the grave. Jesus' Easter resurrection is God the Father's loud "Amen!" to Jesus' final cry on the cross: "It is finished!" God is satisfied; our debt of sin God holds against us is no more.

Why is this riddance from sin so important to our residents? So they can be assured that Jesus is not only the way out of their earthly problems, but also the only way to the everlasting joys of heaven. So they can be freed from the power of sin that Satan formerly held over them. So they can live joyfully, thankfully, and responsibly in answer to the Savior's love.

Although the money symbol is still important to our residents in many right ways, we like to replace its worldly all-importance in our residents' lives with the symbol of the cross as well as the open tomb. The dividends are far richer and more valuable in life, in death, and in eternity!



## Some of *New Beginnings'* smallest residents...







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### The most needed items at New Beginnings are:

- Diapers (sizes newborn, 1, 2 and 3)
- Window blinds (\$54 per apt.)
- Donations toward 20" kitchen stoyes

# Most needed items at SECINNINGS

New Beginnings - A Home for Mothers is a
Christ-centered home for single mothers and is
affiliated with Christian Life Resources, Inc. The
home has been serving residents since 1993.
It is supported entirely by the generous support
and prayers of those who are committed to
sharing Christ and reflecting His sacrificial
love.

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**E-mail:** nbdenver@comcast.net **Website:** www.HomeforMothers.com

<b>New Beginnings</b> appreciates you <mark>r prayers to our gracious God on our behalf. W</mark>	е
also appreciate your gifts. Would you consider helping us out?	

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\$100	\$50	\$25	other \$
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