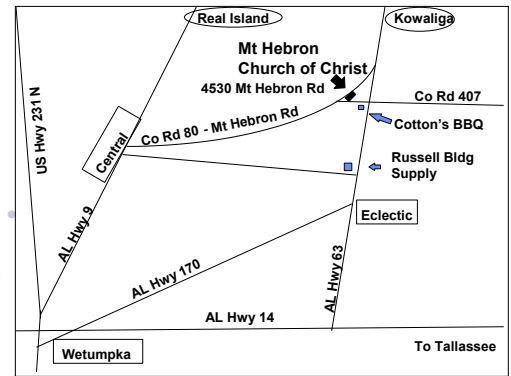


Neighborly News

Brought to you by your friends at the Mt. Hebron Church of Christ.



Making the honorable choice

George Washington Carver was a brilliant man.

Carver landed a teaching position as Tuskegee Col-

lege professor for the esteem of black people. His life was exem-



plained to James Wilson, an administrator, why he was giving up his cherished work as an artist, "It would not do his people as much good as a thorough knowledge of the sciences of agriculture, which he might impart to them."

It wasn't long until

preparing myself for these many years; feeling as I do that this line of education is the key to unlock the golden door of freedom to our people."

There is simply no way to measure all of the good that Carver accomplished

this is our own epitaph. May each one of us fill in the blank and make a personal, spiritual application. "I, _____, could have added fame to fortune, but caring for neither, I found happiness and honor in being helpful to the Lord's Church."

Mt. Hebron Church of Christ

P.O. Box 240159
4530 Mt. Hebron Rd.
Eclectic, Ala. 36024

Come and visit us

Sunday

Bible Classes 10:00 AM

Worship Services

11:00 AM & 6:00 PM

Wednesday

Bible Classes 7:00 PM

Quote from a Nobel Prize recipient

Ernst Boris Chain was awarded a Nobel Prize in medicine for his work with penicillin. He says, "The principle of [divine] purpose ... stares the biologist in the face wherever he looks The probability for such an event as the origin of DNA molecules to have occurred by sheer chance is just too small to be seriously considered."

I will set my eyes on them for good, and I will bring them back to this land. I will build them up, and not tear them down; I will plant them, and not uproot them. I will give them a heart to know that I am the LORD, and they shall be my people and I will be their God, for they shall return to me with their whole heart. (Jeremiah 24:6-7)

A guide to good living

Learn to laugh; a laugh is better than medicine

Learn to mind your own business; few men/women can handle their own well

Learn to tell a story; a well-told story is like a sunbeam in a sickroom

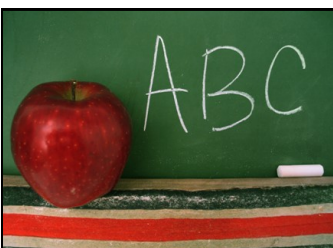
Learn to say kind things; nobody ever resents them

Learn to stop grumbling; if you can't see any good in the world, keep the bad to yourself

Learn to love other people; this is the doorway to the kingdom

Learn to place yourself in the other person's position before condemning; it might change your whole outlook

Learn the great lessons of the Bible; no greater lessons can be learned



How to improve your credit score...

A spiritual person pays attention to material concerns (Proverbs 10:4).

Do you and your spouse need to borrow money for home improvements? Do you need a credit card with a low APR? A good FICO (credit score) is imperative to secure loans, a low interest rate, and in some cases even reasonable car insurance premiums. Here are a few basic tips to improve your FICO score:

Pay on time. Pay the minimum required as soon as you get the bill, or set up an automatic payment through your bank.

Pay more. Even if you send only \$5 more than your minimum payment, you're still technically paying down your debt—

which will be reflected on your credit history.

Lower your debt ratio. The total amount of debt on credit cards and revolving accounts divided by the total amount of credit available to you results in a fraction of less than one—your debt ratio. The lower the fraction the better. For

instance, owing \$5,000 on a \$15,000 account puts you in better shape than to owe the same amount on a \$10,000 account.

Take time. The longer you've had a card, the higher your credit limit (which helps your debt ratio). That provides a solid credit history. So if you need to cancel a credit card, hang onto the one you've had the longest with the highest limit.

Limit inquiries. Each time a potential lender inquires into your credit history, your FICO score takes a hit. To creditors it may indicate financial difficulties or that you're taking on more debt than you can pay back.

A slack hand causes poverty, but the hand of the diligent makes rich. (Proverbs 10:4)



HOW ADAM HAD IT EASY

A joyful heart is good medicine—Proverbs 17:22

1. He is the only man who has never been compared to the man she could have married.
2. He had no in-laws to drop in.
3. There were no "Jones" for him to keep up with.
4. There were no credit cards or shopping centers.
5. He never had his dinner interrupted by telemarketers.
6. He got away with wearing a simple wardrobe.
7. He never had to shovel snow!
8. If he had gone bald, who would have known that wasn't normal?
9. There was no "standard weight and height" tables and the word fat meant good.

