# There is a Solution!

The purpose of Whitewater Crossing Christian Church's Celebrate Recovery is to fellowship and celebrate God's healing power in our lives. We open the door by sharing our experiences, strengths, and hopes with another. In addition, we become willing to accept God's grace in solving our life problems.

By working the Christ-centered steps and applying their biblical principles found in the Beatitudes, we begin to grow spiritually. We become free from our addictive, compulsive, and dysfunctional behaviors. This freedom creates peace, serenity, joy, and most importantly, a stronger personal relationship with God and others. As we progress through the principles and the steps, we discover our personal, loving, and forgiving Higher Power–Jesus Christ. We will no longer have to rely on our dysfunctional, compulsive, and addictive behaviors as a temporary "fix" for our pain.

## **Hours and Contact**

# Location:

Whitewater Life Center Phone: 513-738-7500

5771 State Route 128.

Cleves, OH 45002

whitewater crossing for christian church

# **Meeting Information:**

Wednesday Evenings: 7-9pm Large Group Worship: 7pm Small Share Groups: 8pm (Men's & Women's Groups)

Come early for fellowship and refreshments.

Doors open at 6:30pm



# **Financial** Recovery Celebrate Recovery® "A safe place to share hurts, hang-ups & habits!"

# What is Financial Recovery?

Using Celebrate Recovery to find Financial Freedom

by Kelli Cottrell

LAKE FOREST, Calif. (PD) — Roger Malone, Jr., 37, learned at an early age that money impressed people. He used it to build his self-esteem so much that a couple of years ago he found himself living in his car with a \$61,000 debt.

His fiancé had left him after learning of his financial crisis.

"I had started spending to find value," said Malone, who was raised by a single mother. "It met an emotional need."

But then his self-esteem plummeted when creditors called and he couldn't pay. He owed the Internal Revenue Service \$36,000.

"When my fiancé left me because of it, I hurt so bad I couldn't cry," Malone said. "Then I heard a message by Pastor Rick about financial freedom and decided to take a chance."

Malone was one of a handful who started the first financial recovery group two years ago at Saddleback Church through the Celebrate Recovery ministry at the campus.

Now, Malone is working on repaying the last \$900 of his debt.

"I was taught I could be loved just for who I am," Malone said. "The biggest help has been not having to hide who I really am."

~ From Pastors.com/Ministry Toolbox

## **Recovery**

Is Financial Recovery for me? What do I need to recover from?

- 1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
- 2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
- 3. Poor saving habits. Not planning for taxes, retirement or other non-recurring but predictable items, and then feeling surprised when they come due: a "live for today, don't worry about tomorrow" attitude.
- 4. Compulsive shopping. Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you have purchased.
- 5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
- 6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, or being grown up.
- 7. Living in chaos and drama around money. Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
- 8. A tendency to live on the edge. Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
- 9. Unwarranted inhibition and embarrassment in what should be a normal discussing of money.

### **Recovery cont.**

- 10. Overworking or under caring. Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
- 11. An unwillingness to care for and value yourself. Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
- 12. A feeling or hope that someone will take care of you, if necessary, so that you will not get into serious financial trouble; that there will always be someone you can turn to.

Only you can decide...

Only you can decide whether you think Celebrate Recovery is for you. Try to keep an open mind on the subject.

Celebrate Recovery does not promise to solve your life's problems. But it can show you how to live with the help of our Higher Power—Jesus Christ.

When you are free from the past, you'll find that life is much more manageable with Christ's power.