

# CrossRoads

Congleton Baptist Church

Autumn 2008

## Crush the Credit Crunch!

The year 2008 has given us a new catchphrase: the "Credit Crunch." Have you already felt the unpleasant sting of the Crunch's bite? Experts tell us that things may get worse before they improve and the present economic climate will linger for some time. The Global Economy is in turmoil and it seems that the focus is now finding a successful bail-out instead of someone to blame. That is good because at the end of the day, no one is guiltless in our present credit crisis. We have all bought into the 'buy now, pay later' lifestyle. We have taken advantage of the ease of credit. We have listened to the advertisements telling us how much we deserve this or that, even if we did not need it. We

have over extended ourselves and now the credit crunch is the result.

Debt is a growing problem. An October 2008 report published by *Credit Action* revealed that everyday consumers in the UK borrow an additional £228m. That is an astonishing £9.5m per hour! The average household now owes £59,350. In the second quarter of this year alone, we managed to charge £11,778 per second on credit cards. Even more amazing, the UK is home to more credit cards than actual people! What is the result of all this 'free credit'? Sadly according to recent figures, 1 person every 5 minutes is declared bankrupt or insolvent.

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### *a Child is Born*

Charity Concert

in Aid of Kyrgyzstan Orphanage

**Friday 28 November**

Congleton Town Hall

Hot drinks will be served from 7.10pm



That may be an extreme example, but let's face it; we are living in challenging times. The cost of living is on the rise. And if the report is correct, average spending habits have not changed.

Debt is spiralling out of control. This present crisis reminds me of another debt that if left unchecked will lead to destruction. But the good news about this crisis is that the 'bailout plan' has actually worked! Yes, it is true. You and I owe a tremendous debt. Every ill thought and action will be called into account before God. Ignoring the problem of sin is no solution and there is nothing you can do to make good on what you owe. Your only hope is a Divine 'bailout.' Jesus Christ came into this world to seek and to save. He died, giving His life as a ransom for you. To prove that God accepted the payment, Jesus Christ was resurrected from the dead. He paid a debt that was not His own and offers you a free pardon. Your statement of debt can be stamped 'paid in full' if you will ask Jesus Christ to forgive your sin and trust Him as your Saviour. "For the wages of sin is death, but the gift of God is eternal life through Jesus Christ our Lord," Romans 6:23. Why not trust Him today?

*"Whosoever shall call upon the name of the Lord, shall be saved,"* Romans 10:13. (For more information read John chapter 3 verse 16; Romans 3 v 23; Romans 5 v 8 and Romans 10 vv 9-13; or phone us on 01260 289048).



Do Your Finances  
Leave you  
feeling

*Stuck?*



## Discover the Road to Financial Freedom.

Join us for a practical, ten session course exploring proven methods to turn your financial world right-side up.

**Beginning 11 January 2009**  
**6.30pm St John Ambulance Centre**  
**West Road, Congleton**

Did you know that the Bible has 2,350 verses that deal specifically with how to manage your money and only 500 that speak of 'faith'? The point is this, God's Word is practical as well as spiritual. These straightforward principles can help you navigate the current economic storm and chart your course for a bright financial future. Space is limited and registration is recommended. For additional information contact us at 01260 289048 or visit our website at [www.cbaptist.org.uk](http://www.cbaptist.org.uk)





# Operation Kyrgyzstan

Kyrgyzstan is an unknown land to most people. Located in Central Asia, it is bordered by China to the West, Kazakhstan to the North, and farther south are the countries of Pakistan and Afghanistan. Like many countries in this area, Kyrgyzstan is trying to find its place in the global community. The lack of a solid infrastructure and years of struggle has taken its toll.

Over 40% of Kyrgyz people live in deep poverty with very little opportunity to improve their situation. In these circumstances, children are the ones who suffer the most. Literally thousands of children are abandoned by their parents. Orphanages are not adequately funded and struggle to deal with these challenges.

Congleton Baptist Church sponsors one orphanage just outside the capital city of Bishkek. The Friend of Children Orphanage has reached its capacity and is now seeking to build a larger facility. To help them with this project we are hosting a **charity concert at the Congleton Town Hall on 28 November, at 7.30pm**. Music will be provided by the North Staffordshire Christian Choir. The event will also include refreshments and a brief multimedia presentation. There is no entry fee, but donations will be taken to aid the children of Kyrgyzstan.



Join with us in this endeavour and together we can make a difference in the lives of these precious children. For further information, phone 01260 289048.

# Upcoming Events 2009

## 2008

**28 November** – Concert at the Town Hall with the North Staffordshire Christian Choir, starts at 7:30pm

**21 December** – Carol Service at the St John Ambulance Centre, West Road, at 4pm

**Christmas Day Service** at the St John Ambulance Centre, West Road, at 10 am.

**Beginning January 11 –The Road to Financial Freedom.**

A ten week course exploring practical principles to turn your financial world right-side up. To be held at St John Ambulance Centre, West Road. Meeting starts at 6.30pm

**February 17—Was Darwin Right?** Special guest from Australia, John Mackay of Creation Research will be with us. (MacKay was recently interviewed by Richard Dawkins for a programme on Channel 4).

### **Congleton Baptist Church**

Meets every Sunday at St John Ambulance Centre West Road, Congleton

**Service begins at 10.30**

Crèche and Sunday School Provided

Rev John Jones 01260 289048

**PO Box 274  
Congleton, CW12 2WS**

[www.cbaptist.org.uk](http://www.cbaptist.org.uk)

