



## REAL LIFE EXAMPLES

### Delaying Gratification

- My name is Brother Andy. I turned 16 on May 12, 1998
  - I bought my first car on May 14, 1998
- I couldn't wait for my first car
- It was a beat up '86 Chevy ... I paid \$1,200 for it... It was only worth about \$1,000, but I didn't have any credit, so the salesman said that he could get me approved for a loan, if I was willing to pay a little extra for it, (he was really nice, he said that it would help establish my credit). I only had to put \$200 down, and I got a loan for \$1,000 at 18.9%
- It wasn't a good enough car, although...
- I couldn't wait to get a better car.
- I traded it in for a 1990 Honda... I paid \$2,200 for it... It was only worth \$1,500, but they took my Chevy down on it as a trade-in, and added the \$800 balance that I still owed onto the Honda loan...
- So, I financed \$3,000 on a car that was only worth \$1,500

- Then... I got a new job... and it paid a lot more money.
- Well, I always wanted a Camaro... I paid \$13,000 for a 1990 Camaro worth \$11,000
- I added my old balance of \$2,000 onto the loan, and financed \$15,000
  - I could handle it, I had a new job, and it was only \$360 a month...
- But, you know, I've always liked music...
- Now that I had a good job, I decided I really should get a good stereo...
  - A REALLY good stereo...
- I got a Visa card and Circuit City gave me a Circuit City card, and I bought a \$4,500 stereo... Have you ever see a \$4,500 stereo?...
  - The payments were only \$180 a month
- But, I've always wanted to play guitar...
  - I wanted an electric guitar (I'll teach myself how to play someday) and an amplifier...
- But, the Visa was tapped out...
- So, I got a second Visa Card and put the guitar on that... \$1,500 (Only \$60 a month)
- But, Hey, I had a good job...
- Then I got fired.
- I couldn't find a new job paying as much as the old one, and I needed to make at least that much, because I was tied into all those payments...
- I can't make the payments.
- The bank can't repossess the car, because I still owe \$13,000, and it's only worth \$8,000... So they want me to make some more payments, get it down closer to the value, then they'll repossess it.
- But, Hey, I got another Visa Card... Some bank in Indiana gave me one, and they only charge me 21.8% interest.
- So I made my old Visa payments by withdrawing money from my new Visa Card

- I didn't need to make car payments, because the bank wouldn't repossess it anyway
- Finally I tapped out my last Visa card, and decided I had better get a job, no matter what it pays...
- Now I'm seriously looking for a job, and the collection agencies started to call...
- Then they start to call my dad... Then things got ugly...
- That's when I went to the ecclesia, because I needed to borrow some money, because I had these lawyers contact me, and they were going to issue a warrant for my arrest, If I didn't give them some money...
- I asked them if I could borrow some money, to pay down some bills, and because I really needed to get my stereo fixed?
- What do you think they said?



## REAL LIFE EXAMPLES

### Accepting Responsibility

- My name is Brother Mark. I got my first job when I was 16... At McDonald's.
- Sure, it wasn't the greatest job, but I'm from a small town, and it was a good solid paycheck...
- Work really isn't important to me, I'm more concerned with serving God, and with my friends in Toronto and Detroit... I try to go to as many CYC weekends and Bible Schools as I can, that's why I have a job, to pay for my visits to my friends...
- Well, I just cannot believe how ungodly and evil the people at McDonald's were...
- You just wouldn't believe the people I worked with... you've never met such terrible people..
- I hated working there... I was supposed to clean up and stuff... sweep, keep the dining area clean, empty the trash, mop around the kitchen. I could live with the work, because I needed the money, and it gave me lots of opportunity during the slow times to do the daily Bible Readings, and work on CYC studies, and stuff... But the people were just too much.
- Everybody was always complaining saying that I wasn't getting my work done, or I was

too slow, or they had to wait for me to close up. And they would call me names and throw food at me... It was terrible.

- And then, after the third week, when I asked for a few days off to go to a conference, the boss said "No"... When I asked why not, he said it was because I wasn't working hard enough, and I was sitting around too much just reading and wasting time... I knew it was because I had talked to him about my religion, and he just wanted to persecute me...
- I just had to quit.
- I got a new job, at a hotel, working in the kitchen. It was doing the same kind of work. I hated it, and I'm no good at it, but the people seemed a lot nicer. They were older than the people at McDonald's, and I thought that they might be more mature.
- At the interview I told them right out that my religious life was more important to me than work, and that I would be taking lots of time off for weekends and things.
- They said, "Sure, you can have the normal time off."
- They lied to me.
- The first weekend after I was hired, I asked for a Friday and Saturday off, and they said "No" I couldn't believe that they would lie to me like that.
- Nobody would talk to me at all. They just ignored me. I think they were jealous or they thought that I thought that I was better than them or something.
- I can't understand it...
- I made my religious views known right up front, and I think that everyone held that against me. Treating me bad and not giving me time off, just because I serve God and they don't.
- I had to quit. I was being persecuted at work because of my religious beliefs...
- It had been three months and I'd had two jobs already...
- I needed advice. I went to an older Brother in our meeting, who owned his own business. I asked him if all jobs like this... I told him, I needed to work, to get the money to go to Bible Schools next summer... I plan to take the whole summer off, and travel around to different schools, or maybe go on Truth Corps... I asked him if I could have a job?
- What do you think he said?



## REAL LIFE EXAMPLES

### Dedication to Truth

- My name is Brother Bill. I've always been good with girls.
- Growing up I never had any problems getting girlfriends.
- My family travelled a lot. My dad spoke at all kinds of Bible Schools and Weekends and stuff. We would go to like four or five Bible Schools a summer, and about a dozen weekends.
- Well, it was lots of fun to meet different girls, and have different relationships and stuff.
- Okay, so I have always had lots of different girlfriends.
  - At the same time.
- It was always great. I think alot of them knew it, (I guess I had a bit of a reputation), but none of them seemed to mind that much.
- I never was that good of a letter writer, but I would always get tons of letters from girls. I would call them to keep the romance going, and we would make plans for the next time that we'd see each other.
- Don't think I was some kind of gigolo or something, I never had more than three

girlfriends at the same time. It really wasn't that hard. I just sometimes had scheduling problems, like two of them being at the same Bible School.

- It was just great knowing that wherever I went there would be someone to spend time with.
- All of my friends and I would laugh about it. All the guys always knew, because word would get around about who was available. I referred to it as, "Rotating my crops", and that would always get a good laugh.
- Everybody always thought it was funny. Everybody thought that I was "Cool".
- I've always had a lot of good buddies. Everybody kind of looked up to me.
- Well, not anymore.
- You see, after graduating from High School, I picked the girl that I loved the most, and we got married.
- It was okay for awhile. She's very pretty, and lots of fun. After we had our first kid, though, I just wasn't as interested anymore.
- There was this girl at work... It was perfect. No one in my meeting would know her. I worked about an hour from my home, so my wife would never know.
- I started taking her out to lunches and stuff, and we started to fall in love. It was great. Just like when I was sixteen... romantic and fresh.
- Well, when I started spending long hours at work, my wife started to worry.
- Once she drove to my office, and found that I wasn't alone.
- So, here I am. Now I don't have anyone who loves me anymore.
- My wife and my son have moved back to Colorado to be with her parents. I miss them both terribly.
- My girlfriend hates me because of the way I reacted when my wife left...
- Everybody in my meeting thinks I'm a jerk. Nobody even talks to me anymore.
- I don't know what to do...
- What do you think I should do?



## REAL LIFE EXAMPLES

### Balancing Your Life

- My name is Brother Doug.
- Excuse me if I yawn, I was up to 3:30 last night, trying to get these notes together.
- I never can find enough time for the important things, like Bible study, preparing for an exhortation, or even a little speech like this.
- That's what bugs me, because I know how important it is for me to spend time reading the Bible, and I have a ton of responsibilities at my home ecclesia. Every time I speak I'm up to 3 or 4 in the morning, trying to put an exhortation together. And it's never as good as I'd like it to be.
- You see, I own my own small business.
- You wouldn't believe how much time it takes up. I have a small computer services company. I am constantly on the road it seems. I leave the house at 6:00 to start selling. I am on the road selling my "services" from 6:00 in the morning to about 6:00 at night. You see, it's a new business, I've only been doing it for two and a half years, and I've got to put in extra effort to make sure it goes.
- At 7:00, I go to school. I'm taking night classes, trying to learn computer programming. That's another thing that bugs me, because of this school, I can't ever go to any



midweek Bible class. But, the college classes only last another 18 months...  
But, then I'm taking a business management class that lasts for two years...

- School's out at 10:00, and that's usually when I do all my work... I run reports, input data, and generally "service" all of the accounts that I've sold. This really doesn't take much time, and that's why I got in this business anyway. I usually only work until about 1 or 2... so, it's only about 3 or 4 hours a day that I have to work.
- This is an ideal job for a Brother to have, because he can work at home for only 3 or 4 hours a day, and leave plenty of time for Bible study and helping out in the ecclesia.
- But, I never seem to be able to, and it's really bugging me.
- The only free time I have is from 2:00 in the morning on, and by then, I'm so tired, I can't keep my eyes open. I eat dinner with my wife some nights, but that's the only time I get to spend with her.
- What I need to do is find some way to work more Bible study in around my crazy schedule.
- I don't know.
- I really do love God. I want to serve him. It's just that my life is so busy right now, I can never find the time to do what I really want to do.
- That's what I want to ask you people. If anybody has any hints or suggestions, about how to find time to do the really important things, how to find time to do what God wants us to?
- Does anybody know anything that will help me?