**March 2019 Tab-A-Letter**

This article is one I, Pastor Rob Benardo, read recently and thought it was so good that I would pass it along as is. Blessings as you enter the month of March!

Consecration is simply the constant recognition of the fact that we are the Lord's and not our own. He who learns that this is a fact, and lives in the constant living presence and recognition of it as the great fact, —he is consecrated, and this is consecration. Now is this a hard thing to do in itself and as the Lord has fixed it. People make it hard for themselves, by thinking it to be something that it is not and trying to accomplish it in a way that is not the Lord's way, and even then, they miss it. And, in truth, going about it in another than the Lord's way they cannot possibly do anything else than miss it.

Is it a fact, then, that we are the Lord’s? —Of course, it is; for it is written: "Ye are bought with a price." 1 Cor. 6:20. And the price is "the precious blood of Christ, as of a lamb without blemish and without spot." 1 Peter 1:19. For he "gave himself for us." Titus 2:14. This "price" was paid for every soul that is on earth, and for everyone who ever was or ever shall be on earth; for "he died for all." Having died for all; having paid the wondrous price for all; having given himself for all; —having thus bought, and paid the price for all, it is certainly a fact that all are his. Therefore, it is written: "Ye are not your own; for ye are bought with a price: therefore, glorify God in your body, and in your spirit, which are God's." 1 Cor. 6:19, 20.

You here to-day are not your own; you are the Lord's. He was bought you and paid the highest price the universe can afford. Now will you recognize, just now, that this is so? Will you confess to the Lord, now, that this is so? or will you still refuse to let him have that which is his own, that is, yourself? Will you still hold on to yourself as though you were your own, and were sufficient to redeem yourself? Will you yield up yourself to him to-day, and let him have that which is his own, that he may redeem you? He died for you, gave himself for you, bought you, that he might do this for you. In the parable he inquired, Shall I not "do what I will with mine own"? What say you to-day? Will you let him do what he will with his own? or will you do what you will with his own?

He not only gave himself for us, but for all there is of us—yes, even for our sins. For again it is written that he "gave himself for our sins." Gal. 1:4. And he did it "that he might deliver us from this present evil world;" that he might "purify unto himself a peculiar people, zealous of good works;" that he might present us "faultless before the presence of his glory with exceeding joy" (Jude 24)—in one word, "that he might bring us to God." 1 Peter 3:18. He so loved us that he wants to save us. But he cannot save us in our sins. He will save us from our sins. And as our whole self is sin and sin only, in order to get us, in order to buy us, he had to buy our sins also. So, in giving himself for us, he gave himself for our sins too. And as we are his, because he bought us with that great price, so also, our sins are his, for he bought them with the same great price.

Then will you, today and now, let him have the sins which he has bought? or will you hold on to these yourself? In this, too, will you let him have what is his own? In this, too, will you let him do what he will with his own? And what will he do with these sins? O, he will forgive them! 1 John 1:9. He will make them as white as snow. Isa. 1:18. He will put them away. Heb. 9:26. He will cast them into the depths of the sea. Micah 7:19. He will remove them from us as far as the east is from the west. Ps. 103:12. He will cast them all behind his back. Isa. 38:17. And when they are all cast behind his back, he and his own throne will stand between us and them, as the pledge that we are free from them; and the rainbow round about the throne will be the sign—the token—of the everlasting covenant that our sins and iniquities will be remembered no more. Heb. 8:12.

Thus, in giving himself for our sins, he gave himself to us. In giving himself for us, he gave himself to us. So, when we let him have our sins, we get him instead. When we let him have ourselves, we get himself instead. Will you make the exchange now? Would you rather have him than your sins? Would you? Then let him have them. Make the blessed exchange to-day. Would you rather have his way than your way? Would you rather have his life than your life? Would you rather have his disposition than your disposition? Would you rather have his character than your character? Would you rather have him than yourself? Would you? "to be sure I would," you say. Then, O! let him have you now; make the blessed surrender, and exchange now and forevermore.

This is consecration. And thus, it is a daily, an hourly, a constant recognition, in gratitude and thankfulness, that we are his own. So, each day, "consecrate yourself to God in the morning. Make this your very first work. Let your prayer be, 'Take me, O Lord, as wholly thine. I lay all my plans at thy feet. Use me to-day in thy service. Abide with me and let all my work be wrought in thee.' This is a daily matter. Each morning consecrate yourself to God for that day. Surrender all your plans to him, to be carried out or given up as his providence shall indicate." Say, "I am the purchased possession of Jesus Christ, and every hour I must consecrate myself to his service." "Thus, day by day you may be giving your life into the hands of God, and thus your life will be moulded more and more after the life of Christ." This is consecration. And it is not a burden, but a living, everlasting joy.

Therefore, "reckon ye also yourselves to be dead indeed unto sin, but alive unto God through Jesus Christ our Lord. . .. Yield yourselves unto God, as those that are alive from the dead, and your members as instruments of righteousness unto God. For sin shall not have dominion over you." "Sin shall not have dominion over you,"—is that promise worth anything to you, brethren? It is worth all that God is worth to the one who reckons himself to be dead indeed unto sin, and alive unto God through Jesus Christ; and who yields himself unto God, and his members unto God as instruments for God to use. To this one God has declared, "Sin shall not have dominion over you." Thank the Lord for this blessed promise of freedom from sin and all the power of sin. And this promise he will make a fact in the life and experience of everyone who reckons thus and yields to God. You furnish the reckoning, he will furnish the fact. You yield to him, and he will use you. You yield to him your members, and he will use them only as instruments of righteousness. And so, "sin shall not have dominion over you," for God is stronger than sin.

Now another thing. When you are the Lord's yourself, then whose are those things that are in your possession? Whose are the children? Whose is the money? Whose are the houses, the lands, the cattle? Whose? Can you tell? Are they yours, or his? How can they be yours, when you yourself are not your own? When you yourself are the Lord's, whose are all these things but the Lord's? Of course, they are his. They are his just as much as you are. And they are his just as certainly as you are. "The silver is mine, and the gold is mine, saith the Lord of hosts." Haggai 2:8. "Every beast of the forest is mine, and the cattle upon a thousand hills. . .. And the wild beasts of the field are mine." Ps. 50:10, 11. "The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein." Ps. 24:1. "All the earth is mine." Ex. 19:5. Is not the earth the purchased possession also of the Lord, to be made new for the saints' inheritance?

So then, all these things are the Lord's, as well as yourselves. Will you yield these to him, as well as yourself? Will you recognize his ownership of these as well as of yourself? In all these will you let him have his own, or will you withhold it? Ah! be careful, lest in withholding any of these, you withhold yourself. In all these will you let him do what he will with his own? Will you let him have your children to use as he will? or will you refuse and use them as you will? Will you count the money as all his own, and let him use it as he will, let him do what he will with his own? or will you withhold it and use it as you will? And so, with the houses, the lands, and all. Will you count them all the Lord's, held only subject to his will and his call? Will you recognize constantly that all these things are the Lord's, and not your own, just as you recognize that you are the Lord's and not your own? As certainly as you are the Lord's indeed, so certainly are all these things the Lord's indeed. This is consecration.

Let us be glad that the time is coming, and that it is near, when once more it will be that the multitude of them that believe will be of one heart and one soul; and neither will any say that aught of the things that he possesses are his own. Acts 4:32. Of old, none said that aught that he possessed was his own, because he recognized that it was all the Lord's. And he recognized that it was all the Lord's because he recognized and knew that he himself was the Lord's indeed. Thus, was it at the beginning of the work of the gospel; and thus, will it be at the close. Thus, was it in the early rain; thus, will it be in the time of the latter rain. This was consecration then; this is consecration now; for the times of refreshing have come from the presence of the Lord, and soon he will send Jesus. "AND WHO THEN IS WILLING TO CONSECRATE HIS SERVICE THIS DAY UNTO THE LORD?" 1 Chron. 29:5.

A. T. JONES. {November 1892 ATJ, HOMI 11.6}

**10 EASY WAYS TO STOP WASTING YOUR MONEY**…

*by Carrie Schwab-Pomerantz, Charles Schwab & Co.*

**Key points**

* There are common ways we all waste money if we’re not careful.
* Don’t let money-draining things like credit card interest, fees, unnecessary insurance and extended warranties creep up on you.
* Review these 10 money wasters to make sure you’re not taken by surprise.

No matter how conscientious you may try to be, certain money wasters can creep up on you.

Some may be staring you in the face, but others can be lurking in the shadows just waiting to snatch some of your hard-earned cash. Best to be forewarned. Review these 10 (and very common!) money wasters now so you won’t be taken by surprise.

**1. Credit card interest and late fees**

While credit cards make life easier, they can also be a big drain if you don’t watch out. Do you carry a balance month-to-month? Are you sometimes late on your payments? Interest rates and late fees can add up quickly and result in paying considerably more for your purchases over time.

**2. Low credit score**

This is a particularly sneaky one. If you have a low credit score, while you still may be able to get a loan, you’re likely to pay a lot more for it. A low score usually equals a higher interest rate and higher points on a mortgage. It can even cost you in terms of your ability to rent an apartment — or in some cases — get a job.

**3. Being under or over insured**

Paying for minimal insurance coverage may save on premiums, but it could end up putting you in financial jeopardy. Not having enough medical, auto or homeowners insurance could mean big bills when you’re least able to pay. If you opt for less insurance, be sure you have enough socked away to cover deductibles, co-pays and the added expense of self-coverage.

On the other hand, don’t be lured into buying insurance you likely don’t need. Typical insurance “gotchas” can be things like life insurance for children, pet insurance, flight insurance, rental car damage insurance — even wedding insurance.

**4. Taking Social Security too soon**

Don’t jump to collect if you don’t have to. If you elect to take your Social Security benefits at 62, they will be permanently reduced by about 25 to 30 percent of what you would get at Full Retirement Age. If you can wait even longer, your benefit will increase by approximately 8 percent each year past your Full Retirement Age up to age 70. Depending on your situation, that could amount to a hefty bonus over time!

**5. Leaving 401(k) money on the table**

If you don’t contribute to your 401(k) at least up to the employer match, you’re giving up free money. Not only that, you’re missing out on the potential tax-free growth of your savings. Taken together, that can add up to a pretty scary loss — particularly come retirement.

**6. Buying a brand-new car**

A new car depreciates the minute you drive it off the lot. It can be hard to pass up the latest model, especially if it has the latest safety features, but understand that it comes at a premium. Even a car with only a few thousand miles on it will cost you considerably less upfront as well as over time if you finance it.

**7. Cable and internet fees**

A yearly cost increase may seem like a fact of digital life, but you don’t have to accept it. Most cable and internet companies are willing to negotiate. Take the time to call the company and discuss alternatives. You might be surprised at how amenable they are.

**8. Bank fees**

ATM fees, account fees, foreign transaction fees can definitely catch you unaware! Review your statements so you know exactly what you’re being charged. If you’re unpleasantly surprised by the fees you’re paying, talk to your bank. Still unhappy? Change banks. There are many no-fee options out there.

**9. Gym memberships and other things you don’t use**

We all have the best of intentions. Of course, we’ll go to the gym several times a week. No way will we miss a performance at the opera. But be realistic. Unused gym memberships are a classic waste of money. Likewise, season tickets. Make sure you’re really committed before shelling out money in advance.

**10. Extended warranties**

They sound like a wise idea, but extended warranties are almost always a waste of money. Besides, most credit card companies include extended warranties as a perk. Why pay extra for something you may already have?

Letting any one of these money wasters drain your coffers means you’ll have just that much less to spend on the things you need or want. Don’t be surprised — be in charge.

**FEAR NOT***…by Lorrie Rietman*

I recently signed Lily up for preschool swimming lessons at the YMCA. It was a bit of a spontaneous decision but when I saw that a new session of classes was starting that week and the price wasn't bad, I decided to go for it! Lily spent all last summer being scared of the water whenever we went to a beach and that fear rubbed off on her brother. This class likely won't make her a proficient swimmer in 6 sessions but I figured it would take the fear down a few notches. I sent Charles with Lily and waited a bit nervously at home to hear how she did. I wondered if I had wasted the money if Lily would refuse to participate. A couple minutes after the class started Charles called me. Lily was afraid and didn't want to get in the pool. She was crying and clinging to him. "Oh no....." The cell phone connection was not the best so after a minute the call dropped. Later I learned that the other 2 little girls in Lily's class as well as the instructor were coaxing her to join them. That combined with Charles' help got Lily in to the pool. By the end Charles had video of Lily "spider-crawling" the entire circumference of the pool and "swimming" all over while being held by the instructor. All done with a grin! I am proud and excited for her!!

"For God has not given us a spirit of fear, but of power and of love and of a sound mind," 2 Timothy 1:7. We all will have moments of fear and timidity...but God does not want that to rule our life. My hope for Lily is that in this area of her life, fear will no longer rule her. She has gained the experience of pushing through that fear and seeing the exciting side of being in water! We all have areas in our lives where fear and reserve tend to take over. Satan will gladly use our weaknesses to hinder what God would love to do in our lives. What might God be loving to enable us to do should we surrender our fears to Him? We will never know until we surrender all to Him!

**UPCOMING EVENTS & ANNOUNCEMENTS**

**PRAYER BRUNCH:** **March 10** from **9:00 a.m.** to **11:00 a.m.** - “So I say to you, ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds, and to him who knocks, the door will be opened. If a son asks for bread from any father among you, will he give him a stone? Or if he asks for a fish, will he give him a serpent instead of a fish? Or if he asks for an egg, will he offer him a scorpion? If you then, being evil, know how to give good gifts to your children, how much more will your heavenly Father give the Holy Spirit to those who ask him!” Luke 11:9-13. Please join us as we come together as a church family for an hour of prayer in the Fellowship Sabbath School Room.

**LADIES TEA:** **March 4** at **1:00 p.m.** in the Dining Room.  Bring some snacks to share and a craft to do. Hot drinks will be provided. **March 18** will be at Frazzoli’s restaurant. Please contact Pam Metcalf for more information.

**BIBLE STUDY:** **Exploring the Everlasting Gospel** - **Tuesdays** at **7:00 p.m.** in the Seminar Room. We will continue our study of the most precious message the Lord sent to His people. It is a very powerful message designed by Him for His people giving the assurance of salvation and the necessary power to prepare them for the time of trouble, which is brewing in the world today. *From Jerry Finneman* ‬‬‬‬‬‬