



Good ???? L&G. Please move in a bit etc etc... Here is a brainteaser. Can anyone tell me what this is ..... Draw rats in line puzzle (first the line, then the bodies, then the tails, then the ears ... pausing for response)

Yes? No? It is the beginning of something... It is the beginning of this ... look at the red not the yellow...

**RAT RACE**

Now a rat race is defined as where the first are first and the last are last and I guarantee everyone here is involved in one. Now.. one of the symbols of the Rat Race is this word...

**VISA (or ACCESS)**

The Visa card. Our flexible friend. Did you know that 80% of people of working age in this country carry plastic money. It's amazing! If you ask them, most will either tell you they pay the bill at the end of every month (plainly untrue from the statistics) or that they only use them the same way they use prayer: only in emergencies! But it isn't true. You know what it's like. You are in Debenhams or Currys and you see it... the one that Mr Jones next door bought last week; or the same washing machine that Mrs Jones just had installed in her luxury kitchenette. So we end up "buying things we don't want, with money we don't have, to impress people we don't even like!" And all we end up with is a great big one of these....

**DEBT**

A great big debt!

According to Psychiatrists we were made to spend each day working for 8 hours, resting for 8 hours and then playing for 8 hours. WORK< REST & PLAY – that's where Mars got the slogan! The problem is that if we are in debt we try to work longer (if we are lucky enough to have work... if we are unemployed we just lie in bed worrying about it!) We overwork, and then, when we get home we are Ratty – then the tension rubs off on the spouse, the kids, the cat and the pet python.... O yes you are in the Rat Race for sure! You see, there are two types of people in this world. Those who love people and use money; and those who love money and use people! We all want to be the first, but as debt takes a hold we find the love of money creeping up on our hearts – or even the hate of bills, which is much the same thing!

One kind of debt most people experience is this....

**MORTGAGE**

Mortgage is taken from two French words and means "Death Grip" and was first used in Chaucer's day to mean "selling your soul to the Devil. Now I have nothing against the Nat West or your local building society BUT.... In some ways we have all done this haven't we L&G? You see L&G we are all suffering from a disease, and it is more devastating than cancer or heart disease... and it is killing each one of us. Look! I'm going to put it on my board. Now I can see your scared, so huddle up for comfort like you used to do when you watch Dr Who!! Here it is...

I  
What's that you say? I disease. Nothing to do with needing glasses, but I want this, I want that... and I'll trample on anyone who gets in my way. An old fashioned word for it is sin. And this sin is cutting off our access to God, the one who made us and knows how we should tick. Let's be honest L&G if we could know God, and have him tell us how to get our life in order, then we would all like to, but the problem is this sin.... PREACH

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All you have to do to get your maker back into your life is....

**TURN**

Yes turn from spending your life aimlessly and let God get a grip of your heart. I have a leaflet here etc.