



The Grace of Christ

Guilt sucks the life out of our souls. Grace restores it. No one had more reason to feel the burden of guilt than did the apostle Paul. He had orchestrated the deaths of Christians—an ancient version of a terrorist. Yet, Paul

gave his guilt to Jesus, period. He surrendered it to Jesus! As a result he could write, "I am still not all I should be, but I am bringing all my energies to bear on this one thing: Forgetting the past and looking forward

to what lies ahead, I strain to reach the end of the race and receive the prize for which God is calling us up to heaven because of what Christ Jesus did for us" (Philippians 3:13-14 TLB).

What would the apostle say to the guilt-ridden? Simply this: Rejoice in the Lord's mercy. Trust in his ability to forgive. Cast yourself upon the grace of Christ and Christ alone!

Read more from *Anxious for Nothing*.

worth it. As a member, you get discounted rates on dental work when you visit an in-network provider. I've gotten to know the folks behind this organization, too, and they're great people.

Hope this helps, Brenda!

—Dave

**Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @Daveramsey.*

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Reading daily devotionals provides strength and encouragement in your daily walk with Jesus Christ. Used by permission.



Wait on the honeymoon?

Dear Dave,
My fiancé and I are getting married in three weeks, but he lost his job as an experienced HVAC technician at a hospital a few days ago. Do you think we should still go on a honeymoon, or wait until things are more stable? I'm on Baby Step 3 of your plan, and I make \$56,000 a year. I also have \$7,000 in an emergency fund. He was making \$64,000 a year, and he's on Baby Step 2 with about \$10,000 in car debt remaining. We have \$3,000 already set aside for the trip, plus another \$2,000 we were planning to put toward fixing up his place.

Dear Brenda,

Dental insurance is one of those things where it's easy to see that the payout is greater than the return. We've had dental insurance proposed to us at my company several times as an employee benefit, but when you add up what you pay for it you'll find you rarely spend that much on dentistry. In many cases, I advise self-insuring for dental care.

Now, there is a dental discount company I highly recommend called 1Dental.com. This kind of thing is



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Dear Corina,

First, congratulations on your upcoming wedding! I hope you two will have long and happy lives together.

Usually, I'm not a big fan of spending when someone loses a job. But I think your situation is a little different than most. You're both serious about dumping debt and getting control of your finances. Plus, you're working together, and you've already got a nice chunk of cash parked in the bank. That tells me you're both wise enough to know the importance of saving.

Your guy can find another job in a couple of weeks, considering his field and experience. Companies everywhere are hiring people right now, and the economy is booming! If he gets out there and really busts it looking for another position leading up to the wedding, I think you two will be fine. He might even be able to work it out to start right after the honeymoon.

You two have some financial padding, his job is an easy one to replace, and his income will be restored soon if he'll just get out there and make it happen. Go on the honeymoon, and have a wonderful time. God bless you both!

Dave

Dental insurance for the kids?

Dear Dave,
Should I keep buying dental insurance for my kids, or is it just a gimmick?

Brenda

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DO YOU KNOW location and burial site of Joseph Sephas Ables (1801-1870) and/or Susan Jolly Ables (1802-1870). Email info to rglenwright@gmail.com. 8-2tfn

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