

WORD LIVING

Volume 1 / Issue 5 – May 2016

OUR PURPOSE

Our purpose is to offer help to families with budgeting and planning. We assist families in obtaining knowledge and awareness of all human resources/ services available to them. We sponsor FREE seminars that coordinate various services to meet changing needs.

For more information on events we sponsor visit us on FACEBOOK or our website:
www.stewardinaction.com



WELCOME TO WORD LIVING 2016

“Challenge the Darkness” - Financial Wellness

I think May will be the first month of 2016 without snow. Of course, I could be wrong.

We are thankful for the opportunity to share and your continued prayers for the ministry.

There is an urgent need for individuals to understand the remedies for poverty as expressed in the Bible.

Each year more people fall into the trap of costly debt and struggle to make ends meet. When people struggle, it becomes hard for them to achieve stability, focus on seeking resources to help minimize the expenses, and/or seek help to understand God's plan of discipline living.

All poverty is not the result of poor decisions, the lack of discipline, or other controllable actions. Per Hunger in America: 2015 United States Hunger and Poverty Facts, the three main causes of poverty in the United States: poverty in the world; the operation of the political and economic system in the United States which has tended to keep people from poor families poor; and to a lesser extent, actual physical and behavioral issues among some people who are poor.

This month we look at the third remedy and one that will surely spark discussion on both sides. However, when we obey the word of God, everyone benefits. Loans, the third remedy to poverty.

LOANS: A loan is the lending of money from one individual, organization or entity to another individual, organization or entity. A loan is a debt, evidenced by a promissory note which specifies, among other things, the principal amount of money borrowed, the interest rate the lender is charging, and date of repayment. In a loan, the borrower is obligated to pay back the lender at a later time.

Now the scripture teaches that the rich ruleth over the poor, and the borrower is servant to the lender. (Proverbs 22:7) NOTE: The lender determines if they will loan the money, the amount of interest to be charged, repayment plan, amount and date if made in equal amounts over a period of time.

From the Bible-Study of Moral, Ethical, and Spiritual precepts, “We are all (rich and poor) of the family of God.” I like what one commentator said about this Scripture. He said, “God made the poor to work to make the wealth of the rich, and that He made the rich to provide jobs for the poor so they could make a living. The rich and poor should live in harmony as brothers and sisters in Christ.”

The last sentence is key and yet not the norm in our world today. The Bible notes God’s concern for the poor and his words addressed to the wealthy concerning how to aid those less fortunate.

Leviticus 25:35-37 (KJV) And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee.

Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase. NOTE: usury means interest

REF: Deuteronomy 23:19-20 (KJV)

In addition, every seventh year any outstanding debts were to be cancelled. The reason, it was called the Lord’s release. Deuteronomy 15:1-2 (KJV)

Now I know your first thought is, these concepts will not work today because no one is going to loan money free. But, the concept of borrowing was different, in that, a person did not borrow money in order to buy more stuff; they borrowed in order to survive. Borrowing and lending was not an economic issue but a moral concern.

However, the New Testament notes a commercial economy, which had replaced the agrarian (the characteristic of farmers and their way of life in the O.T.) and Jesus notes in Luke 6:35-38 (KJV)

✚ But love ye your enemies, and do good, and lend, hoping for nothing again;

So what has happen? The moneylenders are in position to take advantage of the poor. Many people do not understand the financial cost of a low credit score over their lifetime that includes, higher interest rates, more expensive premiums, paying larger deposits, and more expensive cost for various needed goods and services. Some credit issues could be from non-covered medical expenses, lost of jobs, reduction hours, or any combination of issues. It should be noted that the operation of the political and economic system in the United States, tends to keep people from poor families poor because the poor pay more and the cycle continues.

The Bible does not prohibit debt. However, everywhere that debt is mentioned, it is discussed in a negative light.

If you do borrow, you should do so only if you have a guaranteed way to pay it back. If you do borrow, you must pay back all of the debt. Psalm 37:21 says: “The wicked borroweth, and payeth not again; but the righteous sheweth mercy, and giveth. (KJV)

Borrowing – Before you borrow, consider the following verses as noted in God’s word.

Deuteronomy 28:1-14 Malachi 3: 6-12 Matthew 6:33 II Chronicles 7:14

Key words - If you then God will

Positive change begins with obeying the word. His word never changes and his promises never fail. We must return to God’s standard for living. Putting Him first and trusting in his promises for he has never failed.

As children of the king, we are called to “Challenge the Darkness” - Financial Wellness and be the example to the world that God’s plan is the only viable plan that is guaranteed to never fail.

Loans continue next time,

His steward, Karen Cheathem

UPCOMING EVENTS FOR 2016

Social Security—Benefits and Changes

Wednesday, May 18, 2016

10:00 a.m.—12 noon

**Louis A. McMurray Conference & Transportation Center
2624 Sherman and 6th Street Muskegon Hts., MI 49444**

GUEST SPEAKER

**Mr. Marvin Harwell, Claims Representative
Social Security Administration Muskegon Office**

Medicare and Medicaid Eligibility and Benefits Understanding Medicare Part A, Part B, Part D, Advantage Plans and Medicaid

3:00 p.m. — 4:30 p.m.

**The Hume Home of Muskegon Assisted Living
1244 W. Southern Avenue
Muskegon, MI 49441**

GUEST SPEAKER

Robbi Juergens MMAP Regional Coordinator

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Visit us on FACEBOOK and see
Karen Cheathem on
YOUTUBE.COM



***“Furthering Families in
Financial Freedom”***

Estate Planning

Saturday, October 15, 2016,

10:00 a.m.—12 noon

**Louis A. McMurray Conference & Transportation Center
2624 Sherman and 6th Street Muskegon Hts., MI 49444**

GUEST SPEAKER

**Attorney David Covell
Law Office of David Covell, PLLC**

41st Annual United Conference for Women

October 28 – 30, 2016

**Amway Grand Plaza Hotel
Grand Rapids, Michigan**