

LIVING WORD OUTREACH MINISTRY

Be a living testimony to the Christ that dwells in you!

Foundation of Joy

*It's sometimes very difficult
for us to understand
the wisdom and the love behind
the things that God has planned.*

*But we wouldn't have the rainbow
If we didn't have the rain;
We wouldn't know the pleasure
If we never tasted pain.*

*We wouldn't love the sunrise
If we hadn't felt the night;
And we wouldn't know our weakness
If we hadn't sensed God's might.*

*We couldn't have the springtime
or the yellow daffodil
if we hadn't experienced
the winter's frosty chill.*

*And though the brilliant sunshine
is something God has made.
He knew too much could parch our
souls so He created shade.*

*So God's given us a balance:
Enough joys to keep us glad,
Enough tears to keep us humble,
Enough good to balance bad.*

*And if you'll trust in Him, you'll see
Though yesterday brought sorrow,
The clouds will part and dawn will
bring a happier tomorrow.*

Unknown Author

**A Spiritual Publication Designed to Motivate the Reader
March/April, Vol. 4, No. 1**

To Have and To Give

I have learned to be content with the things that I have and know that as long as my wants are met that I am fine and I can do with less. However, there are some times when I have a desire for something beyond my needs being met. When this happens I stop and pray to God and seek Him for direction. I do not want to do anything to negatively impact my finances because I have a self-centered moment. There are times when God says **Yes**; sometimes He says **Wait**, and sometimes **No**. Either way, I have learned to be content.

My husband and I are advocates for helping others. We feed into several homes on a monthly basis. We find ways to give back to the community through Prison and Hospital ministry. We go to schools and share insights on business and computers, our academic backgrounds, and integrate God into everything we do. We send resources into Africa to support efforts there.

We have learned that although we have nice things they do not define who we are. We also know that the majority of these things we had before we attained our college degrees. Thus, we know with a full assurance that God is the only one that has provided for our needs. We don't need the finest houses, the biggest bank accounts, the flashiest jewelry or the designer clothes. We only need Jesus. When we have Jesus and these things we find, there is a balance in our life and how we spend. As we acquire more, we find more ways to help and share with others. We know that God did not create us for our own selfish gain but for us to go out and help others.

Think about what your children, grandchildren, nieces, nephews, family and friends see when they look at you. Be mindful how you spend your finances and the life you lead because someone is always watching and will use you as an example, whether right or wrong.

My encouragement through the rest of this year is that you seek God for direction. That you will call on His name every day and allow Him to guide your spending habits and your outreach efforts.

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This Faith Walk

To walk in faith we must put God before us in everything we think and do. Scripture says to “Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge Him, and He will direct your path.”

(Proverbs 3:1-6).

Faith is trusting and being committed to another person no matter the situation or circumstances of life. This is how we are to walk with God. It should not matter how hard the journey becomes because we know that God sees and knows and will intervene when He is ready. This concept of Faith is central to our belief in Christ and Christianity. We may only be called a Christian if we live according to Christ’s principles that include us walking by faith in Him.

- One stands firm in one’s convictions. In relationships, one trusts persons and believes their testimony or promises. When you have a firm belief in someone, there is nothing that anyone can say to destroy your relationship.
- In the New Testament, “faith” is used in a number of ways, but primarily with the meaning “trust” or “confidence” in God.
- Your confession of Faith brought you to God, your salvation.
- And it is your continued faith that will keep you with Him.
- Your relationship with God will determine the priorities in your life.
- Will you put God first in all you do?

- Will you look to God before you make a decision?
- Will you call on God daily, morning, noon, and night?
- This relationship with God is to be one of dependence on Him.
- When you depend on someone, you believe that they know what is best for you.
- This means that you have a firm belief, faith in them.
- This faith walk is what we need to make it through each day, every hour and each moment.



- With faith, we can trust in God, **(Proverb 3:5 – Trust in the Lord with all your heart and mind and soul.)**
- With faith, we can seek Him and receive **(Mathew 6:33 – But seek first his kingdom and his righteousness, and all these things will be given to you as well.)**
- With faith, we can hope in God, **(Hebrews 11:1 – Now faith is being sure of what we hope for and certain of what we do not see.)**
- With faith, we have confidence in God **(Proverbs.**

14:26 – In the fear of the Lord is strong confidence: and his children shall have a place of refuge)

- With faith, we can find peace and joy **(Romans 5:1 – Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ)**
- With faith, we learn love and become obedient to God **(2 John 6 – And this is love: that we walk in obedience to His commands)**
- With faith, we can please God **(Hebrews 11:6 – And without faith it is impossible to please God, because anyone who come to Him must believe that he exists and that He rewards them that diligently seek Him.)**
- With faith, we can move mountains **(Mark 11:23 – For verily I say unto you, That whosoever shall say unto this mountain, Be thou removed, and be thou cast into the sea; and shall not doubt in his heart, but shall believe that those things which he saith shall come to pass; he shall have whatsoever he saith.)**
- With faith, we can’t be removed **(Psalm 125:1 – They that trust in the Lord shall be as mount Zion, which cannot be removed, but abideth forever.)**
- With faith, we have no shame **(Romans 1:16 – For I am not ashamed of the gospel of Christ: for it is the power of God unto salvation to every one that believeth; to the Jew first, and also to the Greek)**
- With faith, we can be made whole **(Matthew 9:22 – Jesus told the woman that touched His garment that her faith made her whole.)**

(This Faith Walks continues)

• Descriptive terms to describe Faith are:

- Boundless
- Common
- Great
- Holy
- Humble
- Little
- Mutual
- Perfect
- Precious
- Rootless
- Unfeigned
- Vain
- Venturing

The place of Faith in the Christian Life will help us too:

- Live by faith
- Walk by faith
- Pray by faith
- Resist evil by faith
- Overcome the world
- Die in faith

With faith, we come to know and experience all of these things through our Relationship in God. Our Faith is based on what we believe. This Faith brought us to God. Faith is primarily the relationship we have with God through what Jesus accomplished in His death and resurrection. It is through our faith that we become steadfast, dedicated, dependable and worthy of HIS trust. When we have a right relationship with God and experience Him on a daily basis, we will be able to accomplish all things. Also, with our faith we will always be with the Lord.

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Book Review



He Came to Set the Captives Free

The author's journey through a satanic attack on herself and a young woman she befriends.

This book is written by medical doctor Rebecca Brown. I first read this book in 1986. I thought about it last year and decided to reread the book. The book was just as good the 2nd time around if not better, since I myself since then have encountered quite a bit of spiritual warfare. The book is written from a personal perspective of the doctor, Rebecca who is a Christian and Elaine, a newly converted Christian who has spent 17 years of her life in the cult walking, worshipping and fully committed to Satan. We who have been walking with the Lord know that Satan is on his job and trying to find every window of opportunity to get us off-track and back to him. It's no different in this story. Elaine, although saved, has an immense struggle with Satan and his workers.

They are working on her to the point of trying to take her life. Rebecca her friend and mentor must seek Jesus in a way she never has before, to intercede on Elaine's behalf.

As they work together they find that every time they think they have done everything to get rid of Satan they realize that there is another open window. The book shows us how we cannot take Satan lightly and that we must learn to look at every area of our lives to see where there is opportunity for wrong to be done. This is where Satan will try to reach in and grab a hold of us. We have to pray and anoint ourselves from every direction. We must be careful because oftentimes we will find that something happened to us when we were little children and if we don't acknowledge it Satan can use it as a stronghold in our life.

I recommend this book to every Christian, young or old to read and understand the magnitude of what Satan will try to do to get you to serve him.

Author: Rebecca (Brown) Yoder, MD.,DD.

Publisher: Whitaker House

Website: www.harvestwarriors.com

ISBN: 0-88368-323-7



Praying Scripture:

Lord, I bring all of my tithes into the storehouse, that there will be resources available for the work that you so desire the church to accomplish. By doing this I ask you to prove that you will come through with your promises. You have said if I am faithful and committed to giving back you will open your windows and you will pour out so much for me that I will not be able to keep it all. I will have an abundance to share with others. *{Malachi 3:10}*

Bible Study Time:



BLESSINGS OF REDEMPTION

God's word declares "Let the redeemed of the LORD say so whom he hath redeemed from the hand of the enemy." (*Psalm 107:2*)

Redemption – recovery of something, salvation from sin through Christ's sacrifice.

When you know that God has redeemed you, your walk with Him should change. You'll see a brand new light. You will come to the realization that it is nothing you have done, but because of the grace of God, you are redeemed. You realize that God has placed great value on you because He purchased you through the precious blood of His dear Son. This blood was shed not only for me, but for all mankind every man, woman, boy and girl and all we have to do is say yes to Him to experience this redemption. From the moment you are ransomed from sin, there are blessings and promises from the Word of God available to you. The Blessings of Redemption are:

1. Because you are redeemed, the Holy Ghost is upon you: The Holy Spirit is given to us because of redemption... because of the cross. "And he shewed me a pure river of water of life, clear as crystal, proceeding out of the throne of God and of the Lamb." (*Revelation 22:1*)

2. Because you are redeemed, you are reconciled to God: The power of the blood of Jesus removed all that separated you from God: "But now Christ Jesus ye who sometimes were far off are made nigh by the blood of Christ." (*Ephesians 2:13*) The blood restored your relationship with God. "And, having made peace through the blood of his cross, by him to reconcile all things unto himself; by him, I say, whether they are things in earth, or things in heaven." (*Colossians 1:20*) When Jesus bought you by His own blood and incredible spiritual union occurred.

3. Because you are redeemed, there is an uninterrupted, abiding cleansing of the blood: "But if we walk in the light, as He is in the light, we have

fellowship one with another and the blood of Jesus Christ his Son cleanses us from all sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness."

(*I John 1:7-9*)

4. Because you are redeemed, you are sanctified: Jesus sanctified you with His blood: "Wherefore Jesus also, that he might sanctify the people with his own blood, suffered without the gate." (*Hebrews 13:12*) The word sanctify means to be set apart for the Master's use. We are sanctified for a purpose – so we can serve the Lord. "If a man therefore purges himself from these, he shall be a vessel unto honor, sanctified, and meet for the master's use, and prepared unto every good work." (*II Timothy 2:21*)

5. Because you are redeemed, you are perfected: *Hebrews 10:4* declares, "For by one offering he hath perfected for ever them that are sanctified." By one offering – and that was Christ's blood – you are perfected. You may not think of yourself as perfect, but when God looks at you through the blood of Jesus, He sees you as perfect.

6. Because you are redeemed, God does not remember sins: Because you are purchased and perfected by the blood, God does not remember your sins – not one of them! God declares, "for I will forgive their iniquity, and I will remember their sin no more." (*Jeremiah 31:34*) Every sin is forgotten and is under the blood. Every sin has been washed away and this gives you unlimited access to the very throne room of God: "Having therefore, brethren, boldness to enter into the holiest by the blood of Jesus, By a new and living way, which he hath consecrated for us, through the veil that is to say, His flesh; And having an high priest over the house of God; Let us draw near with a true heart in full assurance of faith, having our hearts sprinkled from an evil conscience, and our bodies washed with pure water. Let us hold fast the profession of our faith without wavering; (for he is faithful that promised)." (*Hebrews 10:19-23*)

7. Because you are redeemed, you have victory and protection. God's Word declares, "And they overcame him (the enemy) by the blood of the Lamb and by the word of their testimony; and they loved not their lives unto death." (*Revelation 12:11*)

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MONEY MONEY MONEY

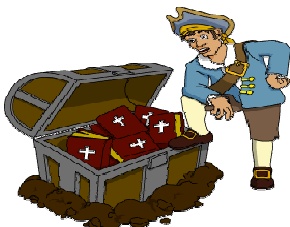
Having an abundance of money does not necessarily mean that a person has joy or is content. A person can have a lot of money and not use it wisely. Through the years, there have been reports of people winning lotteries with millions of dollars. One year they are rich and later you hear they are broke.

The Bible gives us an example in the parable of the rich young ruler. Scripture tells us that this man had produced much however he was not content. He didn't want to share with others and decided to build something bigger instead of sharing with those in need. He wanted to have lots of money and have a merry life but God called him a fool and said that his life would be required unto the Lord that night (paraphrased from *Luke 12:16-21*).

I have heard people say that money is the root of all-evil, but that is not what the Bible says. It states, "The love of money is the root of evil (*1 Timothy 6:1*) Today, there are rich people in the world that are completely unhappy. They cannot find solace in money. They cannot find a good relationship with money. They keep making more money but they cannot find God in the money. They often turn to drugs for contentment and other negative behaviors. Look back at the opening paraphrased scripture reference. The man stored up and built bigger places but He did not have a relationship with the Lord. We have to remember that if we store great wealth up on earth, it will not go to heaven with us when we die. We have to be careful that we do not fall into the sin of letting money rule our lives. "For where your treasure is, there your heart will be also". (*Matthew 6:21-22*).

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Dr. Annette M. West



ChristArt.com

Worry flourishes in a divided mind. So, give first place to God's kingdom and His righteousness.



Refuse to do anything dishonest, mean, or greedy – no matter what man offers. Make up your mind. God is your Master; seek to please Him day by day. Think positive!

- Think about *Good Things* – Fill your mind with them (Philippians 4:8). Shut out evil thoughts....(1 Corinthians 13:4-5)
- Think about *Jesus* – Think of what a glorious Savior He is (Hebrews 3:1-3). Think how much He endured for you... (Hebrews 12:3-4).
- Think about *Yourself* – Don't be conceited, but make a fair estimate (Romans 12:3). Watch yourself lest you be tempted. (Galatians 6:1).
- Think about your *Fellow Christians* – Consider ways to stir them up to love one another and to do good. (Hebrews 10:24)
- Think about your *Christian Leaders* – Think about the outcome of their way of life, and those that are positive use them as your examples. (Hebrews 13:7)

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MONEY MATTERS

Jesus came that we should have life and that we should have it more abundantly. What exactly does this mean? It means that we should have success in ALL aspects of our life, including our finances. It seems that too often God's children, especially females, are not educated or provided information on how to handle their finances. This article will share some ideas and tips to empower you to be in successful in your financial life.

First, you need to assess your current financial situation. Gather all your bills and debts in one place, it is important that you know how much you owe and what you have coming in each month. The goal is to build wealth over an extended time-frame with diversified funding streams that may include property, mutual funds, IRAs, stocks and bonds. This long term strategy will allow you to continue making money without working for it. If you are still unsure on where your hard-earned money goes each month, write down all your purchases in a small notebook to help you pinpoint the "little foxes that spoil the vine".

If your place of employment offers a 401 (K) or Individual Investment Account (IRA), invest as much as soon as you can, particularly if the company will match you. When you get a raise continue adding to your account until you have reached the maximum allowed. You need to do this for two reasons: 1) this is pre-tax money and 2) this will lower your tax bracket and you will owe less for that year. The government currently allows you to invest up to \$15,500 each year. If your place of employment does not offer a 401 (K), then your banking institution



should be able to offer you a quality 401 (K).

There are two types of 401 (K)s, the traditional IRA and a Roth IRA. The traditional IRA is funded with pre-tax income and a Roth IRA is funded with after-tax contributions. The Roth IRA can also function as a flexible saving account, you can withdraw this money with penalty but it will earn more money than a typical savings account. However, a traditional IRA will require that you pay taxes when you withdraw the money. If you wait to withdraw the money after the age 59 ½, then you will pay substantially less taxes.

Mortgages: If you have an ARM (or adjusted rate mortgage) run quickly to the bank and get a fixed rate mortgage. An ARM will definitely strong-ARM you out of your money. This seems attractive to many homeowners because initial payments are low and affordable. But hold on to your pocketbooks and wallets, the ARM will soon balloon into an unmanageable payment that will cause you undue stress.

There are several ways to reduce the amount of interest that you pay for your mortgage. Most homeowners have a thirty-year mortgage and if you pay one extra payment a year on the PRINCIPAL than you can cut the time you pay on your mortgage in half. There is also another way to pay off your mortgage quickly. You can open an (open-ended, interest only) Home Equity Line of Credit (HELOC) and deposit all your earnings and savings into

another way to pay off your mortgage quickly. You can open an (open-ended, interest only) Home Equity Line of Credit (HELOC) and deposit all your earnings and savings into your HELOC. This works to quickly decrease your interest as it compounds daily – if you left your money in your savings or checking account, it will not “work” hard for you. However, there is a formula to paying the correct amount of interest each month and to do this effectively you must have at least two hundred dollars of disposable income each month. There are several companies that offer this type of software to calculate the appropriate payment each month.

Some may ask, why pay my house off since it is a tax shelter? Well, if you calculate how much interest you will pay over the life of your loan versus how much you will save if you pay it off in less than thirty years, you will see the savings. Most of us pay for our homes twice because of interest payments. The first half of your mortgage loan is mostly interest and the second half is the actual cost of your home!!! The money you save in interest payments can be invested to earn you money.

NOTE: make sure that there is no PRE-PAYMENT PENALTY CLAUSE in your loan, which will COST you if you pay off your mortgage early.

Renters - You need renters insurance; it is inexpensive and can save you a lot of money in the event of a fire, flood or theft.

A word about credit cards - Credit cards are not bad; it's how you use them. Credit cards can help you or hurt you, it is your choice. A friend once told me that “a poor man with good credit can get anything that he wants”. To some degree, this is true,

maintaining good credit will allow you many opportunities and options. Many of us use credit to buy our cars, homes, and other large purchases. If you are in debt and have ruined your credit, do not despair. You CAN clean up your credit. There are only two ways to "clean or clear your credit." 1) pay your bills and 2) time. If anyone promises to "clean your credit" more than likely they are subrogating your file and creating a business line of credit in your name but your bad credit is still active and on file. There are three different credit bureaus, [Trans Union, Equifax and Experian](#) and they do not share information – be sure to check your files from all three credit bureaus. Be wary of short term solutions to credit woes.

To get your free government approved credit report, go to www.annualcreditreport.com. Through this website, you can receive one free credit report annually from each of the three major credit reporting agencies. You can request all three at the same time, however it would benefit you more to request one at a time over the course of a year. When you order them at different times of the year, you will have the ability to monitor the accuracy of the information contained in your reports. This will enable you to catch potential fraud quickly.

You CAN become financially empowered with a lot of hard work and discipline. Remember financial fitness is similar to physical fitness in that you maintain discipline but you also enjoy life's pleasures and luxuries.

Trust in God

Have faith in God knowing that He is in control of everything and that is the sustainer of every good and perfect thing in you life. If there is anything not right in your life only God can fix it. Look to Him and not to the world for your fix. He said "do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God and the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus (Philippians 4:6-7). Trust God, believe God, have faith in God. Allow Him to show you infinite possibilities as you walk with Him. Allow Him to strengthen you in your gifts and grow your talents. Allow Him to pass on the love that He has for you. Let His presence revive and settle in your bones so that your soul becomes free to sing to Him. Sing unto to Him a NEW SONG. He will enjoy the sweet fragrance that you send up to his nostrils. He is waiting patiently for you to talk to Him.

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The Living Word is a quarterly publication providing biblical insight which also periodically includes business, financial and economic information. It is generated to encourage and inspire Christians to become doers of God's word that they may prosper spiritually, physically, and financially. It also promotes debt free living where believers will become the head and not the tail; the lender and not the borrower. (Deuteronomy 28:12-13)

To ensure the confidentiality of individuals mentioned in any materials their names and identifying information will be changed.

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Top 10 Credit Card Traps



Consumers are inundated with credit card offers that seem to be a dream comes true, but turn out to be a financial nightmare. Credit cards make it easier for consumers to purchase the necessities of life, but at what cost. Some credit card issuers are getting rich off complex interest charges, unfair terms, and overwhelming penalties and fees. Although credit card terms are disclosed to the consumer, most do not read or understand the agreement. Take a look at 10 tricks that some credit card companies may use to trap consumers.

- 1. Universal default** – Some credit card companies will monitor your credit file looking for a decline in your credit score, if this happens, they could increase your interest rate because they feel you are becoming a credit risk. Gerri Detweiler, author of [The Ultimate Credit Handbook](#) states, "These default clauses are getting scarier by the minute. If a credit card offer includes a universal default clause, you need to know what you are being set up for. If you're one day late on any payment to any creditor, you could be subject to a default rate as high as 29.99 percent on many others."
- 2. Change of Terms** – This is where you need to read the fine print to see this disclosed term: "We reserve the right to change the terms including APR's at any time for any reason." The credit card issuer will only give a 15-day notice before executing this clause.
- 3. Teaser Rates** – We have seen this teaser rate advertisement numerous times, "0% for 6 months introductory rate". Teaser rates lure the consumer to apply for low introductory rate credit cards that could change with only a 15-day notice from the lender.
- 4. Minimum payment** – **Paying** only the minimum payment will keep you in financial bondage and it could take years to pay off the debt. Always make it a habit to pay more than the minimum payment.
- 5. On time payment** – This is when the card issuer mails your statement close to your due date, leaving a shorter period of time for the consumer to send in a payment. To avoid a late fee the consumer may call in a payment and they are hit with a fee for paying their bill over the phone. Late fees are applied when the payment is not made by the due date and time given by the card issuer.
- 6. Double cycle billing** – This dual cycle billing causes the consumer to pay interest on a balance that has already been paid on. For example, a new charge of \$400 is placed on a card, an on time payment of \$350 is paid, now leaving a \$50 balance. Under the double cycle billing the consumer will be charged interest on the full amount of the \$400 charge.
- 7. Convenience checks** – Cash advances and some convenience checks are charged at a higher percentage rate than purchases.
- 8. Late Payment** – Late payments can cause penalties to be applied in the form of fees and a higher interest rate.
- 9. Over limit fees** – Maxing out the credit card and not allowing enough available credit could take the balance over limit causing fees and penalties to occur.
- 10. Balance transfer** – Consumers will transfer balances from a higher interest credit card to take advantage of the teaser rates. However, they need to take into consideration the number of new accounts being opened to do the credit card hopping. It could backfire and cause the credit score to drop. Now the universal clause comes into play and your interest rate could be increased.

When your credit card bills come in, take a good long look at the statement. Look for any charges and fees you were not aware of or do not understand. Ask questions, stay informed, and start using credit wisely. For more information on using credit wisely, contact Donna Holmes, Financial Counselor of SAFE Federal Credit Union, Sumter, SC.

Source: www.consumersunion.org

THE EDITOR'S NOTE

Greetings, we are now in the third month of 2008. I pray that the New Year is bringing you the desires of your heart. I am ever learning and seeking direction from God as to what He wants for my life and what He desires for you, the reader. I believe that God has something for each of us to do, that there is a calling on each of our lives for something greater than ourselves. However, we must be willing to posture ourselves, to yield too Him for direction.

This newsletter is mainly focused on finances and how we handle what God has bestowed on us. I pray that we can all learn to become good stewards of what God has given to us. I believe this will help us immensely as God begins to give us more blessings, the desires of our hearts for Kingdom work.

I hope that as you read the articles in the volume that you will make a conscious and concerted effort to begin doing your best with your finances. Stop spending for things you see that you don't need. I ask myself how many pairs of shoes do I really need and I hear not as many as you have. Then I say but I wear them and I hear but you can only wear one pair at a time. Then I say, well I got them on sale, and I hear but by the time you brought three pairs on sale you still spent more than was necessary. This dialogue can go on in my mind for quite a while. The question is do I buy the three pairs of shoes, usually, yes. In my mind I can justify this spending because I don't pay regular price for anything, because I know nothing is worth the price you see. Yes, I am better with my spending habits, because months can go by before I purchase anything for myself. However, this is probably because I have learned to do for others and the immense joy I get when I do what I believe God requires of me.



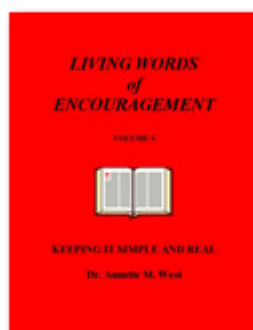
I pray that as you journey through this year you will make a conscious effort to seek God for direction. I know that He will guide you and lead you into doing the right things.

Blessings in Jesus Name,

Evangelist Annette M. West

This is an outreach effort for the found that there are an abundance of basic necessities we in the U.S. utilized to assist in this endeavor. Jung Hospital, resources to clothes, books, hand sanitizers and into the local church United However, we still need your help as accomplished.

Living Words of Encouragements



Purchase the book online!

word in Sierra Leone, W. Africa. We have young people that don't have some of the have. The proceeds from this book will be So far, we have sent health items for Mattru Jonthan's Child Orphanage to include shoes, other needed items. We have sent resources Brethren in Christ, Pastor Billy Simbo. there is much more that must be <http://www.Living4Christ.org>

Godly Finances

(Find the hidden words within the grid of letters.)

Q E L P U E J W G T E H Y D E Z O R V T
 T V U R E V Z E B N O C S T J H E V R Z
 G I Y O A I F E H N I U N P R W T E K P
 P G E V J E D J O O C W E A O E A I R F
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 L N O R N I A E R H P T I A N I E E O F
 B V R Q I N S H Z T Y R S E S E X H E T
 F D K I N G D O M L A U O S F A L J U S
 R I S T N O Y U E A R N E F T L V Q L R
 A A N I J V Z S N E S S E N I Z A L A I
 U O V A H E Z E W W S W Q G B T V V V F
 D A A N N R S G C O U N T E R S I G N Y
 S H C I R C T M P T N E M T S E V N I X
 G E U N E V E R C V U Y H U M I L I T Y
 H O N E S T E S Y R O L G R E E D K D C

Abundance	Firstfruits	Investment	Pressed Down	Shaken Together
Blessing	Fraud	Jehovah Jireh	Profit	Storehouse
Borrower	Give	Kingdom	Prosperity	Success
Countersign	Glory	Laziness	Provider	Taxes
Debt	Good Measure	Lender	Receive	Thief
Earn	Greed	Overflowing	Revenue	Tithe
Favor	Honest	Poor	Rich	Treasure
Fear	Honor	Possessions	Running Over	Value
Finances	Humility	Poverty	Savings	Wealth