

VOICE of Restoration

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Are You A Steward or A Hoarder?

Christian Stewardship and Investing

Pastor Afolabi Oladele

We live in times when the world's economic system is in turmoil, with nations and people running helter-skelter looking for survival. Even in Christendom, there is lack and want, and financial mistakes that have caused a lot of people to get into debt. It is in this light that I would like to give insight into stewardship and investing, being motivated by a series of messages by Pastor Andrew on Sending help from the sanctuary, along which he taught about contentment. I realised that there are so many things that people are confused about, not because the answers are not in the scriptures, but because they have not really sat down to look into them. My aim with these insights is to create a balanced view of managing God's resources that have been given to us.

The world has its economic system and God's kingdom has its own. The two systems are diametrically opposed, operating under different principles. The world's economy is based on core beliefs like, "Wealth brings security;" God's economy is based on beliefs such as giving (generosity) and laying up treasures in heaven. Many people are lost in the economy of the world that they are unable to see the dimensions of God's economy. Thus finding themselves entangled in the web of financial issues for a lack of understanding of the operating principles.

The world's economy says wealth is equal to security; power is important, and this life is all there is. But God's economy says first of all, that security comes from God, the creator of heaven and earth; secondly, generosity is important; and thirdly, the wise should make financial decisions based upon an eternal perspective, not just a temporal one.

Thus, we must understand the limits to having possessions and how we relate to them. Jesus made this clear in a conversation in Luke 12:13-35 (AMP): "Someone from the crowd said to Him, Master, order my brother to divide the inheritance and share it with me. But He told him, Man, who has appointed Me a judge or umpire and divider over you? And He said to them, Guard yourselves and keep free from all covetousness (the immoderate desire for wealth, the greedy longing to have more); for a man's life does not consist in and is not derived from possessing overflowing abundance or that which is over and above his needs."

From the above scripture, we see the definition

of covetousness as: the immoderate desire for wealth, the greedy longing to have more. This scripture presents the story of a man striving for an inheritance that he didn't work for; a family inheritance. And Jesus thereafter warned the people present against covetousness and greed. You may say that Jesus has promised you abundant life, but that is not by wealth accumulation. The abundant life that Jesus promised is salvation, peace, health; and these cannot be bought. We must always know that there is a limit to accumulation; a man's life does not depend on his possessions. Knowing that provision comes from God alone would cause us to refrain from worry and anxiety.

Matthew 6:27-34 says, "And who of you by worrying and being anxious can add one unit of measure (cubit) to his stature or to the span of his life? And why should you be anxious about clothes? Consider the lilies of the field and learn thoroughly how they grow; they neither toil nor spin. Yet I tell you, even Solomon in all his magnificence (excellence, dignity, and grace) was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and green and tomorrow is tossed into the furnace, will He not much more surely clothe you, O you of little faith? Therefore do not worry and be anxious, saying, What are we going to have to eat? or, What are we going to have to drink? or, What are we going to have to wear? For the Gentiles (heathen) wish for and crave and diligently seek all these things, and your heavenly Father knows well that you need them all. But seek (aim at and strive after) first of all His kingdom and His righteousness (His way of doing and being right), and then all these things taken together will be given you besides. So do not worry or be anxious about tomorrow, for tomorrow will have worries and anxieties of its own. Sufficient for each day is its own trouble."

God provides for plants and animals, so He'll take care of you. The world's economy may tell you that your financial independence is your provider, but God's economy says the Eternal God is your provider. Jesus taught us to pray, "Give us today our daily bread," because our heavenly Father is the provider. God the creator of all things from the beginning of times--plants, animals, waters, man; has provided for His creation and still does, He hasn't changed; He doesn't change.

Concerning issues of possessions and financial

freedom, people who invest do so in a bid to have financial freedom, but we must understand that we do not determine cycles of life, only God does and can reveal them to us. So you can invest all you want and lose everything in the day God chooses to set adversity against prosperity. We have a very good example in the scriptures: "Then he told them this story: 'The farm of a certain rich man produced a terrific crop. He talked to himself: 'What can I do? My barn isn't big enough for this harvest.' Then he said, 'Here's what I'll do: I'll tear down my barns and build bigger ones. Then I'll gather in all my grain and goods, and I'll say to myself, Self, you've done well! You've got it made and can now retire. Take it easy and have the time of your life!' "Just then God showed up and said, 'Fool! Tonight you die. And your barnful of



goods — who gets it?" "That's what happens when you fill your barn with Self and not with God." Luke 12:16-21 MSG

This rich man chose to accumulate more. The scripture records many uses of words to him referencing self; he was a man full of himself. He boasted as if the times, the productivity of the earth and the abundance of the rain which gave him abundant harvest were his making. At the end of the day, God, the giver of life and all things, called for his life. Who becomes the owner of all he had accumulated and boasted about?

The Amplified Bible makes it clear, that the rich man was full of self: "Then He told them a

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 16, Brethren Avenue, Iyana Ejigbo, Lagos.
 P. O. Box 4898, Marina, Lagos.
 Tel: 08033628796
 E-mail: info@tcbc.org.ng
 Website: www.tcbc.org.ng

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parable, saying, The land of a rich man was fertile and yielded plentifully. And he considered and debated within himself, What shall I do? I have no place [in which] to gather together my harvest. And he said, I will do this: I will pull down my storehouses and build larger ones, and there I will store all my grain or produce and my goods. And I will say to my soul, Soul, you have many good things laid up, [enough] for many years. Take your ease; eat, drink, and enjoy yourself merrily. But God said to him, You fool! This very night they [the messengers of God] will demand your soul of you; and all the things that you have prepared, whose will they be? So it is with the one who continues to lay up and hoard possessions for himself and is not rich [in his relation] to God [this is how he fares]." Luke 12:16-21 AMP

Jesus said that this man was not rich toward God. How then, can a man be rich towards God? In a conversation between the Lord Jesus and a rich young man in Luke 18:18-23, Jesus said to him, "One thing you still lack. Sell everything that you have and divide [the money] among the poor, and you will have [rich] treasure in heaven; and come back [and] follow Me [become My disciple, join My party, and accompany Me]." (Luke 18:22 AMP). Jesus touched a very sore point in this man's life when He told him to sell all that he had and share it to the poor so that he could store up treasures in heaven. That meant for the man to be totally empty here on earth. Being rich towards God is all about spreading and emptying yourself for the needy.

This same Jesus who asked the rich young man to sell all he had and give to the poor, on the other hand, when an alabaster box of oil was broken at His feet and somebody complained that it could have been sold and the money given to the poor, said, "the poor you will always have with you". What kind of contradiction is that? The only answer is that it is God who is asking for it to be done. God alone is the source; everything belongs to Him. And if He asks that it be sacrificed, we have no other choice.

Of this randy Alcorn says, "Jesus did not and does not call all his disciples to liquidate their possessions, give away all their money or leave home, but Jesus knew that money was the rich man's god. He also knew that none of us can enthrone the true God unless in the process we dethrone our other gods. If Christ is not Lord over our money and our possessions, then he is not our Lord." So, it is an individual thing. If any preacher tells you to go sell all you have, don't listen to him; let God Himself speak to you if you need to do that.

An exact parallel of selling all possessions and giving to the poor is found in Acts 4:35-37 AMP: "And laid it at the feet of the apostles (special messengers). Then distribution was made according as anyone had need. Now Joseph, a Levite and native of Cyprus who was surnamed Barnabas by the apostles, which interpreted means Son of Encouragement, Sold a field which belonged to him and brought the sum of money and laid it at the feet of the apostles." The Bible does not tell us whether God instructed Barnabas or not, but we see that he sold a field that belonged to him and brought the money to the Apostles' feet; he may have had other possessions. Ananias and Sapphira decided to copy him and brought death upon themselves. It is not about copying, there has to be a persuasion of what God wants from you. Copying can cause one to end up in hell as it did the rich man. The widow in Mark 12:41-44 gave all that she had because she was persuaded to do so. The Bible didn't tell us if anybody preached to her, but there was a passion in her heart for God which she understood.

The book of Proverbs says a poor man's poverty is his destruction because he will look upon his poverty and refuse to give. But the widow gave her all, and I am sure that heaven would not sit by and watch her go hungry or sick. If she was looking at the pennies she had, her treasure on earth, she had no choice of surviving. She sent it to heaven, and like an ATM, when the day comes for her to get it, she will just put the card in and God provides for her. God's economy is totally opposite to the way the economy of this world works.

Steps to good stewardship and investment

1. **Always examine your motives.** What is your motivation for the investment you want to make? If you cannot clearly answer that question, withhold your money and ask God for wisdom. Investing in today's financial market is a high stake game of gambling and it has very little to do with sound stewardship. Too often, it is a game of brinkmanship, gambling towards frenzied and unprincipled games of wealth maximisation. Because all you are doing is to invest to maximise your wealth and that is the worst motive you can work with because that only puts you on the race of greed that is driving so many people. People think they can make money by magic, which was why so many people were defrauded by the so-called, MMM scam. There is no magic about multiplying money; greed is the only thing that is behind that.

Is it a humble and balanced stewardship mind governing your financial savings activities? Proverbs 6:6-10 AMP says, "Go to the ant, you sluggard; consider her ways and be wise! Which, having no chief, overseer, or ruler, Provides her food in the summer and gathers her supplies in

PUBLISHER
Afolabi Oladele

PRODUCTION CREW
Ann Abraham
Yewande Olamiju

EDITOR
Andrew Morgridge

CONTRIBUTORS

Tokunbo Oshokoya
Dele Oyeleru
Afolabi Oladele

CONSULTANT
Lekan Owodunni

ASST. EDITOR
Jane Izundu-Okoh

From the Editor



JANE IZUNDU-OKOH

Every New Year comes with its new sets of resolutions, goals and development plans that we want to achieve, such as—put off bad habits and initiate new ones. Sadly, many are not able to carry through with their resolutions. Statistics show that by the end of January, one third of people are already failing short of their resolutions.

A New Year's resolution is described as a tradition in which a person resolves to change an undesired trait or behaviour, to accomplish a personal goal or otherwise improve their life. If so, why then do people fail to keep through with them? And how can we make resolutions and

keep to them?

We must understand that a New Year stands before us like a blank book; you choose what to fill it with—intimacy with God and zealously, love, joy, peace, happiness or laziness, lukewarmness or to just get by.

A great quote by an American Bishop of the Methodist Episcopal Church, John H. Vincent, 1888 to 1904, comes across as very apt and all-encompassing to live a godly, fulfilling year.

It says: "I will this day (year) try to live a simple, sincere and serene life; repelling promptly of

every thought of discontent, anxiety, discouragement, impurity and self-seeking; cultivating cheerfulness and magnanimity, charity and the habit of holy silence; exercising economy in expenditure, carefulness in conversation, diligence in appointed service, fidelity to every trust and a child-like trust in God."

Very importantly, one of the ways to live this year is to resolve to be good stewards of God's resources, in terms of money and possessions; because money is an integral part of life. We must thus remember that where our treasure is, that is where our hearts will be.

Wellesley Bailey (1846-1937)

Founder of the Leprosy Mission

One of the marks of true missionary endeavour has been the close link between evangelism and a concern for people's physical well-being. When Jesus sent out his twelve disciples he gave them power and authority not only to preach the kingdom of God, but also to heal the sick. Holding to traditional Hebrew thought, he regarded body and soul as an essential unity; he did not come just to save souls but to minister to the total man.

Since its inception, the Church has also been under the same obligation to fulfil the two-fold command of Christ, and whilst maintaining an emphasis on preaching the gospel, Christians have shown a practical concern for those who were sick or in any other kind of need. This has been especially evidenced in the establishment of a wide variety of caring organisation where people with different needs could find help.

While from the first century the Romans had private infirmaries, it was the Church that took up the idea in the fourth century and developed it. In 361, a wealthy Roman Christian used her home as refuge for sick pilgrims, and in 370, a hospital was opened for the poor people of Edessa (Syria); other hospitals were to be found at Caesarea (Cappadocia) and Constantinople, where seven hospitals provided for cripples, invalids, orphans and old people. The movement spread to the West, where the work was continued, usually by members of specialist religious orders.

Leprosy

Leprosy was the first disease ever to be singled out for particular treatment, and a hospital was opened for leprosy patients at the end of the fourth century in Caesarea (Cappadocia) by the local bishop, Basil. He is also reputed to be the founder of the Order of Lazarus, an order dedicated to the care of lepers. During the Middle Ages, the Order of Lazarus set up numerous "leper-house" in France and throughout the rest of Europe, and Franciscans also engaged in the work by tending victims already being nursed by another Order, the Crucifer.

For the Protestants – who mostly lived in lands free of leprosy – it was the Moravians of Germany who pioneered leprosy work. In 1732 County of Zinzendorf established a missionary organization called 'The Order of The Mustard Seed' which, among other projects, started a work among sufferers in a lovely valley of South Africa's Cape Colony. They also built a leprosy hospital outside the walls of Jerusalem which was intended to serve all the victims in Palestine.

In India, isolated attempts were made to care for leprosy victims in such centres as Calcutta and Benares, but it was not until 1869, when the young missionary Wellesley Bailey paid his first visit to a leprosy asylum, that a concerted effort was launched.

Something Worthwhile

Bailey was born at Abbeyleix, south west of Dublin, where his father was agent for the Stradballey Estate. Along with his three brothers, he was baptised into the Church of Ireland and was converted to Christ at the age of twenty. It happened on the eve of his departure for Australia, as he was waiting for his ship at Gravesend. His efforts to make a fortune "down-under" failed and he returned to Ireland, where his father urged him to find something worthwhile to do.

Believing that God would now show him what to do, he sailed for India where his brother was an army officer. His intention was first to learn Hindi and then to take a commission as a police officer, but this was never to be. While staying at the home of a German CMS missionary, the Rev Reuther, he began to notice the great needs of the poor people around him, and

wondered whether God would have him as a missionary rather than a policeman.

Finally convinced of the rightness of such a change, he applied to the American Presbyterian Mission and was accepted as a teacher at their school in Ambala.

The leader of the mission station was the Rev Dr. J.H. Morrison (one of the founders of the January 'Week of Prayer') whose example in prayer considerably influenced the young missionary. It was while accompanying his senior that Bailey first visited a leper asylum, where some forty lepers were being sheltered and cared for. They lived in three rows of huts under clump of trees, close to a main road and yet out of view. Deeply moved by what he saw, Bailey concluded that 'if ever there was a Christ-like work in this world it was to go among these poor sufferers and bring to them the consolation of the gospel.'

Caring Ministry

Bailey made frequent visits to the asylum, becoming more aware of their needs: first the gospel, but also the want of proper living accommodation, good food, clothing and medical care. As a result of his caring ministry a number of leprosy sufferers were converted and baptised.

In 1871 he was joined by his fiancée, Alice Grahame, and after they were married the two of them continued their visits to the asylum. But the work soon told on Mrs. Bailey's health and in 1873 they were forced to return to Ireland. Invited to speak at a meeting at the Friends' Meeting House in Monkstown, Dublin, Bailey spoke of his work among leprosy patients. Listening to his address were three sisters, the Misses Pim, and moved by his account they offered to collect a sum of at least £30 a year in support of his work, an amount that was quickly exceeded. All the gifts were carefully listed and banked in an account called 'Lepers in India.'

In order to be able to pursue his concern for leprosy sufferers, Bailey joined the Church of Scotland Missionary Society, and when he returned to India in 1875 was posted to Chamba in the foothills of the Himalayas. Together with his wife he opened up a small leprosy asylum, encouraged by the news that the state government would go halves with expenditure.

Within a short space of time Bailey began to emerge as the driving force behind efforts to provide adequate care for leprosy sufferers, initially in the northern parts of the sub-continent. He first teamed up with a missionary friend, a Dr. Newton, so they could give each other mutual support. Short of money, the American doctor asked Bailey for financial aid, and from his missionary fund Bailey was able to respond, and help set up a poor-house at Sabutha in the Simla Hills.

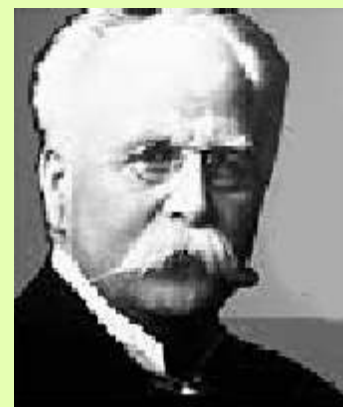
In 1879 Bailey moved from Chamba to Wazirabad where he started a new work, but his asylum was later taken over by the state. Meanwhile pleas for help were beginning to come in, such as the one from a German missionary in East India who wanted advice in treating his leprosy patients, and another request from Purulia where they needed new huts for shelter.

As the work of Lepers in India grew, the organisation continued to be staffed by unpaid helpers; the time was coming, however, when a more permanent structure would be needed. When the Baileys returned to England it was decided that he would become the first Secretary to the 'Missions to Lepers in India.' Instead of operating from the field, Bailey took over the responsibility of running the Mission from Edinburgh, keeping in touch with the work by marking extended hours.

Following his first tour to India as Secretary (1886-87),

the work expanded even further. A variety of Christian missions began to look to Bailey for support in different ways and the mission commenced operations in other parts of India, especially the south where there were also many leprosy sufferers. One particularly pleasing development was among the care of children, where homes were established for healthy children of leprosy parents.

The year 1889 was a significant one in the life of the Mission. In April the death of Father Damien of the leper island of Molokai evoked a widespread stirring of sympathy and conscience and the work of the Mission was brought to the public's attention. In the same month, following an appeal from the Wesleyan Methodist Mission, Bailey was able to open up a Home for Lepers in Burma, the first venture beyond the boundaries of India. Next there was an appeal from the CMS hospital at Hangchow in China, where Dr. Duncan Main had no room for leprosy sufferers coming to him for help. A home was set up, and by the end of the century the Mission was supporting seven stations in China. Further requests for help came from Japan (1894), South Africa (1894), South America



(1895), Sumatra (1900) and Korea (1908).

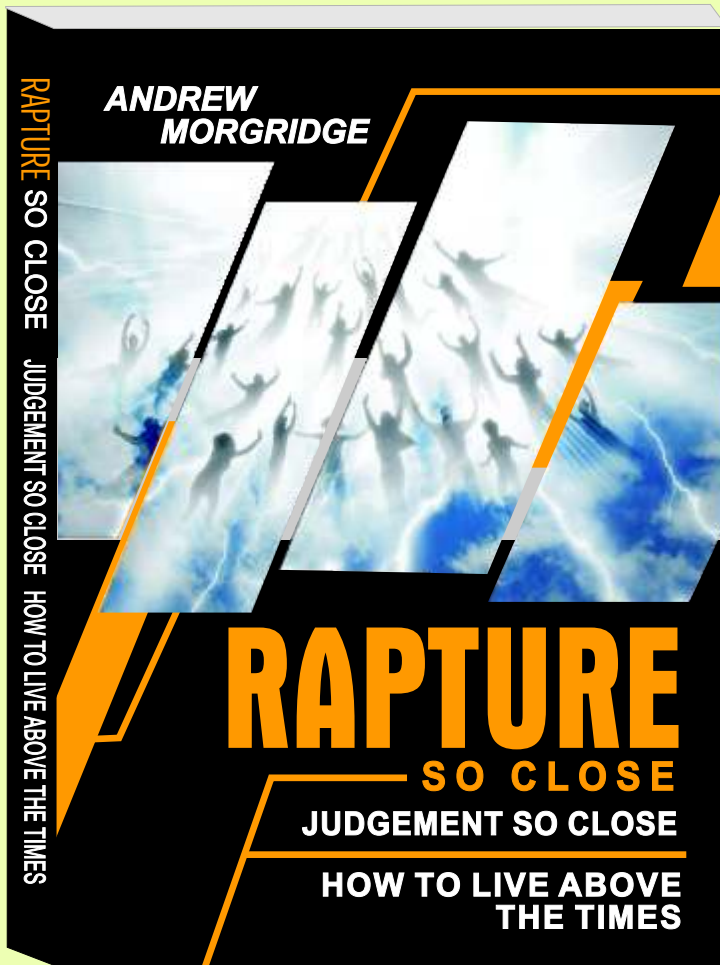
Because of the international nature of the Mission, auxiliary bodies were started in America, Canada and Australia; financial support from these countries enabled the Mission to continue to expand its work. In India, state governments also made contributions to support their own peoples, in some cases establishing their own Homes. Despite advancing years, the Baileys made further tours of the work, their last one in 1913-14.

When he resigned in 1917, Bailey declared, 'God does not make the burdens heavy, he makes them light. I have had his blessing in carrying it on and he has fitted the back to the burden.'

For hundreds of years, people have been afraid of leprosy; drugs have now been developed that can arrest the disease and prevent deformity. But often it was the social effects that were more disturbing, and The Leprosy Mission, as it is now called, has had to deal with both aspects of this need. Today there are an estimated twelve million people worldwide suffering from leprosy, but only three million receive any treatment. Yet the battle continues, as government and the World Health Organisation join the Leprosy Mission in fighting the disease.

Culled from *70 GREAT CHRISTIANS: THE STORY OF THE CHRISTIAN CHURCH* by Geoffrey Hanks

BOOK FOR SALE



Before establishing His Kingdom on earth (the millennial reign on earth) God will first judge the world during the Great Tribulation. Only those who escape this Great Tribulation's Judgment will be qualified to be called the first fruits of the Rapture.

Seeing then that we are at the end of time as prophecies fulfilling prove, this is the time to prepare for the coming of the Lord in the Rapture - when He shall gather His saints unto Himself. Don't hide under the cloak of what Jesus said "but of that day and hour knoweth no man" (Matthew 24:36). Jesus who said it obviously knew that DAY and HOUR are distinctly different from MONTH, YEAR OR SEASON.

And the season of His second coming is surely made plain in the Scriptures because God is not secretive and He does not leave Himself without a witness (Isaiah 45:19; Amos 3:7; Matthew 23:34).

Now, is it too much for God to warn us concerning the judgment ahead?

Only the Rapture can save one from this judgment. That is why we write to warn: "THE KINGDOM OF THE LORD IS AT HAND! THIS IS THE TIME TO PREPARE!"

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Good and Bad Money Habits cont. From Page 7

them; sometimes, my wants "beg" me to receive them.

You want to ride the latest car. Why buy it now with all of your life savings? Would you not rather cope with a cheaper car until you have built a successful money system, which will enable you pay for a new car without burning a hole in your savings? Must you buy that expensive cell phone with your six-month savings? All you probably do with a phone is to make and receive calls and send text messages/chats. Many rich people I know practiced delayed gratification. It is a habit of the rich.

Planning and Goal Setting

This is a favorite habit of the rich. At the beginning of each year, the rich take out time to plan and set their financial goals for the year. They think through the actions they must take to achieve their goals and put timelines and deadlines to the actions. Ordinary people let the year flow by without setting financial goals for themselves, but not the rich. It is often said, "If

you fail to plan, you plan to fail". A rich friend of mine who lives in Port Harcourt spends the entire month of January in solitude, prayer and planning. For the whole month, he does not answer business calls or go to work: all he does is pray and plan. I have witnessed again and again the tremendous financial results this discipline has produced for him. Cultivate the habit of creating a financial plan and setting goals for yourself. Break down your goals into monthly, weekly and daily action steps. You will be amazed what this habit will do for your financial freedom.

Personal Development

I like the motto of Grange School in Lagos: a culture of continuous improvement. It is a great habit. The rich continually seek ways to improve who they are and what they do. They are constantly learning new skills, attending seminars, workshops and conferences and reading books. I was truly astonished that Donald Trump, as rich and busy as he is, reads several books every week.

It is common knowledge that your level of income increases with your personal development. The size and content of your personal library tells the story of your life.

While conducting a transaction at the bank the other day, I asked the young banker what book he read of late. He said, "I do not have the luxury of reading a book."

Surprised, I asked, "Why not?"

"My job is so demanding I cannot read a book." I told him that I feel so strongly about reading that I would resign a job that would not let me read. One good idea from a book can alter your life forever.

The rich do not read "junk" books. They do not waste time on gossip magazines. Good reading develops your mind, and your mind is your source of wealth.

... To be continued

Culled and modified from FINANCIAL FREEDOM FOREVERY YOUTH by Ogbo Awoke Ogbo



INTENTIONAL PARENTING

My name is Glory; I am married and a mother of three. As a Christian, I strongly believe that children are God's heritage. This is written in Psalms 127: 1-5 which says, "Lo, children are God's heritage and the fruit of the womb is his reward..." God gives children to us to raise them so that they can be useful vessels in His hands by working out His plan and purpose as predetermined before they were born. Revelation 4:11 declares "...for thou hast created all things (human and non-human) and for thy pleasure, they are and were created" And Proverbs 22:6 says, "train up a child in the way he should go, and when he is old, he will not depart from it." If we fail to raise them in the right way, we are invariably preparing them to fulfil Satan's (the evil) way.

Drawn from the above premise, I have resolved to be an "Intentional Parent".

Successful parenting requires scriptural, intentional protocol and plans. It means I have to deliberately model my life to give clear and unambiguous examples of what the Lord seeks after and with my relationship with the Lord, train His heritage to be God seekers and home (heaven)-bound. It involves loads of sacrifice of: time, efforts, ambitions, pleasures, comfort, etc., when and where it becomes necessary. As a matter of reality, I have signed in for a full-time life of sacrifice.

For the purpose of this write-up I will streamline the topic to five (5) headings as below stated, which I will explain one after the other:

- 1) Intentional Discipline
- 2) Intentional Family Values
- 3) Intentional and Consistent Presence
- 4) Intentional Family Memorials and Traditions
- 5) Intentional Self Development

INTENTIONAL DISCIPLINE

Proverbs 22:15 says, "*Foolishness is bound in the heart of a child but the rod of correction (discipline) shall drive it far from him*".

Discipline should be carried out with the conscious intent of correcting a wrong or deviation. We sometimes discipline our children out of anger, this should not be. The best time to discipline a child is when you have calmed yourself down, gained control over your emotion, objectively assess the situation and carefully explain to the child what rule has been flouted before meting out the appropriate sanction/discipline.

Discipline comes in different forms e.g. deprivation of certain privileges/liberties, the rod, corporal punishment etc. Whatever method we choose to adopt should be out of love for the purpose of moulding the child. Some of us discipline our children out of retaliation, to feed our hurting ego, or wanting to prove to them that we are in charge.

The process of discipline should be a painful experience to both child and parent. If disciplining your child makes you feel good or vengeful, you have missed it big time. Sometimes I need to discipline my children but I do not feel like doing it, I struggle with pains in my heart, but still get the job done because if I don't, the consequences may be enormous and collateral. In my opinion, discipline ought to start at infancy; The moment a child becomes aware of the environment, e.g. a baby that always want to bite the mother's nipple while sucking should be corrected. Don't endure the pains and say "O, he is just a baby", by gently spanking him, he will come to understand that he should not do that again.

Children will always want to test our patience and limits. When this happens, do not give in, be firm and consistent. The child may cry and throw tantrums, still maintain your stand. If you cave-in a little, the child will take advantage of that loophole.

INTENTIONAL FAMILY VALUES (Genesis 18:19)

Every family ought to seek God to understand and implement their value system. But alas! The contrary is often the case. Anything goes in some homes; everyone and everything is made to feel at home. If you want to raise Godly children, you have to deliberately state and live out the value system for your home, and constantly play it by the ear. Habakkuk 2:2. Says "...write the vision and make it plain upon the tables that he may run that readeth it".

Abraham's home had a value system which he taught his entire household as seen in Genesis 18:19: "...for I know him (Abraham) that he will command his children and his household after him and they shall keep the way of the Lord to do justice and judgment that the Lord may bring upon Abraham that which he had spoken of him"

My family Value System is abbreviated FISSH:

- F: Faith in/towards God
- I: Integrity
- S: Selflessness
- S: Simplicity of life
- H: Humility

I and my husband strive to live and teach every member of our household these virtues. I cannot do it alone if my husband is not in agreement, as a matter of principle, he is principal in setting the values. Agreement between husband and wife is very crucial here. Amos 3:3 explains that two cannot work together except they are in agreement. You have to live out the virtues for your children to emulate. In I Corinthians 11:1, Paul said, "Follow after me as I am a follower of Christ Jesus". For instance, I cannot demand of my son to have an unwavering faith in God when I exhibit fear and complain in tough times.

It is always good to have your value system written down and simplified enough for all to understand, so it will be a guide. Habakkuk 2:2-3 says, "...write the vision make it PLAIN..." Mind you, FISSH isn't the only virtues we impact on our children, we carefully selected out FISSH because it's the bedrock for our family vision.

Your Family values equally help you set boundaries with regards to the issues of life. Proverbs 4:23 says, "Keep thy heart with all diligence for out of it are the issues of life". For instance, if you teach the importance of integrity, you equally have to learn to keep to your words and promises.

INTENTIONAL AND CONSISTENT PRESENCE

Jesus said in Mathew 28:20, "...Lo I am with you always even to the end of the age". We are assured of God's presence as we journey through life. He is there to lead and guide us. If the almighty can assure us of His presence always, then who are we (being His delegated authorities) to deny our children our presence.

Deuteronomy 6:6-7 reads "And these words which I command thee this day shall be in thine heart, and thou shall teach them diligently unto thy children and shall talk of them when thou sittest in thy house and when thou walkest by the way and when thou liest down and when thou risest up". Every parent should be present not just for the sake of it, but to nurture the children in the way of the Lord.

If you are not there, you are not there! Technological advancement: voice calls, video calls, WhatsApp chat etc; these can only complement, not substitute. Your presence in the life of your children can neither be over-emphasized nor under-emphasized. It is high time parents set their priorities right. You can never eat your cake and still have it. If your choice of job, ministry or business does not afford you reasonable time to bond with your children, then you are gradually losing them. *Your presents can never replace your presence.*

It is better to build a Godly heritage now than build fleeting monuments that will hunt one in the latter part of life.

INTENTIONAL FAMILY MEMORIALS AND TRADITIONS

(1Corinthians 11:24 Jesus commanded the church to constantly observe the communion (Passover) as a memorial. Every family ought to have some sweet memories they share with themselves. This brings about bonding that last a lifetime.

Family traditions/memorials are very important; they bring back old memories, and raise everyone's anticipation to always looking forward to being together. For example, birthday memorials, day-out with the family, story time, each child having a good pet name known only by caucus members of the family, special programs or events, etc. The importance of all of these is to build, strengthen and sustain the family bond.

INTENTIONAL SELF DEVELOPMENT

2 Timothy 2:15 says, "*Study to show thyself approved...*"

Every intentional parent ought to be consistent in self-development. This is very important in order to confront the challenges facing the child in this present day. Any parent who refuses to develop him or herself will remain stagnant and may find it difficult to proffer solutions to certain issues associated with parenting.

It is impossible to rely only on the knowledge of yester-years to solve the issues of today.

Ephesians 6:4 says, "*And ye fathers, provoke not your children to wrath...*" Most times, parents tend to provoke their children to wrath when there is a wide gap in understanding between them. In order for this gap to be bridged, every intentional parent needs self development in certain areas such as:

- Reading books, journals and articles on parenting, relationship and other related endeavour.
- Studying each child and knowing their peculiarities. Every child may not require the same method of training; know what is best for each one.
- Deliberately involve yourself in their activities like, reading story books, watching some TV programs, learn their games, rhymes and songs, etc. As you do all of that, you learn their language and the generational gap is bridged to a reasonable extent.

Proverbs 22:6 says, "*Train up a child in the way he should go and when he is old he will not depart from it*". There are several ways a child and parents would want to go, but God has laid out THE WAY. Every parent should locate this way and train the child therein.

This is INTENTIONAL PARENTING.

Shalom, Glory David -Nkenchor

the harvest. How long will you sleep, O sluggard? When will you arise out of your sleep? Yet a little sleep, a little slumber, a little folding of the hands to lie down and sleep."

There are two dimensions to this. One dimension is hard work and endurance. The other is saving: the ant gathers its harvest in the summer, so that when the winter sets in, there is no fear. So, work hard and save, and be generous like Apostle Paul, who said *"these my hands laboured first of all for my needs and the needs of those who are with me."*; because it is not all about you. As much as it is important to save, there is a limit to it. Where savings get to the point of accumulation to build your security, be careful!

The ant labours in summer, gathering to take care of winter, so when you are gathering, it must be for what you need (in winter) not beyond what you need, else you would be guilty of greed and covetousness which comes by accumulation. Examine your motives, and focus on it; you are the only one that knows your motive. The need to be extremely clear concerning motives is what Jesus said in Matthew 6:21: "For where your treasure is, there will your heart be also." If your heart is with the stock market, I tell you, every day, you will sit down with CNN to listen to the announcement of what has happened to the shares that are going up and down, and you will have anxiety. God wants you to be free from the cares of this world. Am I still in the stock market? Yes I am, but do I watch it everyday? No. It is a case of whatever will be will be; I am balanced in the rest of God. Where your treasure is, that is where your heart will be. My heart used to be in New York because that is the centre of all the money of this world. My heart is in the Lord now.

2. Be a steward, not a hoarder: God's economy is mainly composed of flows, not overstuffed warehouses like the rich fool who built a bigger barn. He acted as if he was in charge of his retirement. Just as God is love in motion (fluid), so we ought to be with money. A person who hoards has forgotten what the scriptures say in Ecclesiastes 11:1-2: *"CAST YOUR bread upon the waters, for you will find it after many days. Give a portion to seven, yes, even [divide it] to eight, for you know not what evil may come upon the earth."*

There is a combination of two things here. First it says, 'cast your bread', this is an investment flow: but at the same time it also says 'give a portion to seven others.' In other words, you are also being rich towards God in giving to the needy around you. So if your life is all about investment and you don't balance it by helping the needy around you, you are falling short. The cycles of prosperity and adversity are not the in the power of any man, only God decides when things turn this way or that way. He puts them one against another and that is why you must never be a hoarder, else you will suddenly realise that what you have kept it store has become worthless.

Be a steward, not a hoarder. Of course, we need to save for our anticipated needs and to fund the activities of our business and livelihood, however, there comes a point where the act of savings becomes hoarding. For the saints, all savings must be done in the spirit of stewardship which is seen in Ecclesiastes 11:1-2. Be a consistent saver, live within your God-given means and establish clearly written financial goals. Acknowledge that God owns all, you are a steward and that one day, you will give an account. Give to God first, not last. If your God is worth 10%, you can choose to give Him 10%; my God is worth all, He owns me. So when He calls for all, I release it and trust Him to take care of every other thing.

3. Trust God and live humbly. One of the greatest things you can do to free yourself into being available for God with your resources, is to build a roof over your head first. With that you block the financial leakage that goes to landlords. Even if you hardly have food to eat in your house, it is nobody's business. Not everybody is given that capacity, but for those who have the capacity, that is heavenly counsel.

Trust God and live humbly, let the world go by in its frenzy run for wealth and superiority. Investing in stock and bond market requires discipline and informed knowledge of cycles and movements that even professional money managers are often dazed and confused. Cycles are divinely instituted regulators that God put in place. Markets are either objects of a crazy lust for wealth or a horrible fear of loss.

There would be the day of prosperity but there would also be the days of adversity. God sets prosperity against adversity. That is the way it is in the investment world. Cycles are ordained by God, I don't determine them. He knows when He is beginning a cycle and when He is ending it. You better be on His side so that He can protect you with His wisdom, knowledge and understanding so that you do not get trapped. When at all possible, it is better to store savings in investment that are not subject to extreme swing of fear and greed. In normal times, such investments will include short term treasury bills as well as investment in solid private businesses or income real estate. In the chaotic maelstrom of the great financial meltdown, even this securities and investments suffer economic swings.

4. Gain control of your savings: Gain as much control of your savings as possible so that you can know how they are invested. So before you give anything to an investment manager, read between the lines, even if they are Christian advisors. Those investment recommendations such as pension funds consultants, mutual funds managers may be well meaning, their recommendations can often be harmful because they lack all the knowledge and they also are deceived--a case of the blind leading the blind and like all of us, they also need to put bread on the table. They will get commissions on whatever they recommend to you. Sadly, for those who don't know better, they will recommend hollow solutions to you in pursuit of their own narrow self interest. Whatever money you are paid at retirement, first of all, go and lock it up in the bank such that you can live with the interest on it until you are clear on what to do with it by the leading of the Holy Spirit. Don't

listen to all kinds of advice so that the gambler's spirit doesn't get a hold on you and cause you to lose everything. Follow common sense. The MMM incidence is a clear example of people who didn't have common sense.

5. Understand the risks of investment and its popular perception.

6. Do your research extensively, asking questions from those who know.

7. Don't make exceptions because of religious affiliations. No man is God. I may share with you the benefit of my knowledge, but you need to go to God to ask Him to help you.

8. Avoid being manipulated. Choose investments that are least subject to manipulation and seek other types of savings and income. Diversify investments to include stores of value other than in financial security market. That is sound wisdom that most people, perhaps in this part of the world, do not see. Our forefathers used to buy plenty of gold and keep because it is a store of value. We may not be able to buy and sell those things easily here, but those who understand buy things that are value stores. Houses are also value stores just as gold.

9. Invest in your family (plus extended family) and avoid debt. Speaking on retirement, one of the things you can do for yourself is to invest in your children, because you will find out that you will have to live with those children at the end of your days. Invest in your children, they are your retirement benefit! My dad spent the last seven years of his life in my house. This was a man who was proud. Thank God for my wife who was always there for him, because I didn't have the time to always sit with him. But he found comfort everyday of his life. Yes, on the days that I had time, I would sit with him and he would tell me the same stories over and over again, and sing all kinds of songs. But I was glad to do it because he invested in me. Don't curse your children; don't speak evil to them, pray for them, invest in them. Parents, change your attitude to your children, they are not mistakes in your life. Life may be hard today, encourage them. Make them to see that every effort you are putting is for a good purpose.

The world promotes the spirit of hoarding and the spirit of earthly wealth as a measure of success and a security to satisfy boasts. Be a flow person not a hoarder. God's gifts to us whether they are gifts of spirit or material resources, are meant for sharing and blessing others through our giving. Reach out to and invest in your extended family too!

Stay away from debt. The Bible says in Psalm 37:21 "The wicked borrow and pay not again [for they may be unable], but the [uncompromisingly] righteous deal kindly and give [for they are able]." The uncompromisingly righteous deal kindly with those who can't pay because that is what is in the word of God that at the end of seven years, the borrower should be freed from his debt. See Leviticus 25.

The banks of this world lend you money, you can't pay and they take away everything from you. That is not God's way. There is a reset button that God pushes every seven years; to let every debtor go free. Otherwise the poor will just keep getting poorer and poorer. Even those seven years, doesn't fully sort out the problem of indebtedness and the poor, which is why God put the 50 year cycle on it. That at the end of the cycle, everyone goes back to their possessions.

So, be a good steward of the resources of the living God and not a hoarder, so that you don't fall prey to the evil that is coming upon the nations, during the expected major economic collapse that will mark the end of the world. Take note of these things and carefully position yourself in God's economy so as to safeguard your life and be a worthy servant and citizen in His kingdom.



Good and Bad Money Habits

(from the archives)

Habits are at first cobwebs, then cables. -Spanish Proverb

Habits Make or Mar Us

The 17th century English poet and dramatist, John Dryden said, "We first make our habits, and then our habits make us." Ovid was also right when he said that "nothing is stronger than habit." Good money habits will always guarantee financial freedom. In fact, it is not possible to build up great riches without first developing the habits necessary to do so. Bad money habits guarantee failure and financial misery. Many people are poor, not because they do not earn a substantial income, but because they have bad money habits.

A friend of mine (whom I will call Chika) has been in the foodstuff trading business for over thirty years. He abandoned school in his village at primary four, travelled down to Lagos and set up a business selling food items. In the late 70s, foodstuff traders were very wealthy. Many young men like my friend abandoned school to set up a business because the money was good.

Chika amassed wealth; several millions have passed through his hands in the past thirty years. I often saw enormous amounts of cash in his possession in the heydays of his business. However, as I write, Chika no longer has a single food shop. He is broke and barely surviving. As I studied his startling journey from wealth to poverty, I realized that two things could explain it. The first is bad money habits. As much as I know, Chika did not fritter money on a secret lifestyle. He is very pious. He worked hard, but he had bad money habits.

Secondly, Chika did not move with the times. He has not acquired any new mental skill in the past thirty years. The world has changed so many times over in the past thirty years but Chika has not. Had he undergone some personal growth, he would not be as miserable as he is today. Primary Four education could do a lot in the seventies but not in the twenty-first century where PhDs are struggling to find a job.

Money is no respecter of persons. A teenager, a trader, a civil servant, a market woman can build-up money by following its rules. Money does not respect any particular age, religion, gender, race or academic qualification. If you cultivate habits that will enable you build-up money, you will get it. Let us examine some good money habits.

Take Control of Your Income and Expenses

The best way to maintain your financial health is to keep record of your incomes and expenses. This is simple, but people find it almost impossible to keep track of their money movements. Keeping a record of your expenses will turn out to be the single most

important money discipline you will ever develop. It will determine how far you can go.

When I got my first job in Shell, I never kept records of my cash flow. Then I moved to Chevron. My monthly income doubled, then tripled, then grew some more, but I still did not keep records. I was always puzzled at the end of each month because I could never tell what happened to all that money. This situation is a showstopper for anyone thinking about being financially free.

In my third year with Chevron, the company's Human Resources department created an intranet database application that showed how much salary had passed through the hands of each employee over the years. I could not believe the figure I had received! Millions in salaries, allowances, special payments and bonuses! I felt mercilessly condemned before the Financial Judgment Throne. I could not point to one thing I had done with all that money! I even suspected that demons were stealing my money. I set traps to catch them. I caught none. Good enough, because I was not sure what to do with a captured demon. Demons are not particularly good pets, and you cannot take them to the police either.

It is not easy to keep record of your expenditures. It takes me a great deal of determination but it is worth the effort. There are several useful personal finance software, like Microsoft Money, which can help track your money movements or cash flow to the last kobo.

To keep a record of your expenditure, start by listing your income sources and categorizing your expenses like food, housing, automobile, education, charity, school fees, clothing, etc. Make it a habit to keep your receipts from shops, gas filling stations, restaurants, ATMs and so on. Your income sources will include salary, investments, stocks, real estate, and other portfolios. At the end of each month, review your records to see how well you have managed your money. One immediate benefit is that you will be able to tell if you are spending more money than you earn, which is a "red light" for any prudent person. You will also be able to tell where you are bleeding financially so that you can close up your financial wound. For instance, you will be surprised how much a bottle of Coke a day adds up to in a month.

Money record keeping helps you to tell your exact status. You cannot progress to your financial status dreamland if you do not know where you currently stand. You cannot begin to

make changes to your financial health if you do not know your current income-expenditure movements.

Pay Yourself First

This magic habit was popularized in George Classon's *The Richest Man in Babylon*. The habit of paying yourself first is a key habit to building long-term wealth. Paying yourself first involves setting aside a percentage of your monthly income specifically for you. It is a tragedy that people who earn money can expend their entire salary in paying everyone else—taxes, rent, shops—and forget to reward themselves. The money you pay yourself can be invested wisely for the future.

It is important to realize that every income contains two elements: seed and bread. An Old Testament prophet said that your income contains seed for sowing and bread for eating. Financial calamities result when people eat up both the seed and bread in their income. What would happen to a farmer who eats up all he harvested? He won't travel very far from hunger and poverty. Therefore, always set apart the seed portion of your monthly, weekly or daily earnings for investing.

One of the practices that perpetuate poverty in Africa is that parents position themselves to be liabilities to their children. They fail to pay themselves first while they could. They tell their children, "We are training you so that you will take care of us when we grow old." Sure enough, when they grow old, their children's energies go into looking after invalid parents. Then, the cycle continues. Children should care for their parents but if you start to pay yourself first, you will accumulate wealth to take care of your needs in old age without making yourself a burden to your children. I have friends whose lives have literally shut down because of their parents' needs.

Live Within Your Means, Save Money for Investing

Robert Kiyosaki has a slightly different perspective to this type of money habit. He says that instead of living within your means you should rather expand it! The same truth is implied. You cannot earn N30, 000 a month and spend N35, 000 without precipitating financial troubles. Living within your means makes it possible for you to put some money aside for investing, thereby growing your wealth. At the same time, instead of being constrained by your means, expand your income by looking for ways to create multiple streams of income.

Some students buy clothes that cost more than their school fees. They purchase expensive gadgets and go broke. Then they begin hunting for uncles, boyfriends and sugar-mummies that will give them more money.

Delayed Gratification

King Solomon in Proverbs 21: 17 said, "He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich."

As a child, my mother always taught me to never covet what I did not have; instead, I should work hard and patiently wait until I could afford what I wanted. That piece of advice is priceless and I remain thankful to her. What I desire always comes to me when I am prepared to receive

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TESTIMONY

A PROMISE TO COUNT ON

All day long, Sulamith Mortzschke watched little children growing up. She was a kindergarten teacher. She loved her work, yet it bought her pain because she wanted a child of her own so badly.

Her husband, a young lawyer near Frankfurt, was just starting his practice. On weekends he served as worship leader at their church. He was a fine and respected man, and she wanted to please him more than anyone she had ever known. They both felt called to be godly parents, bringing up children to serve the Lord. But after five years of trying to conceive, she knew that something was wrong.

Sulamith began to blame herself. She felt that her inability to conceive somehow made her less of a woman. In the depths of her heart, she sensed that her husband could have done better if he had picked another mate. Every woman she met seemed a better candidate.

Each day at kindergarten, a painful drama was repeated again and again as mothers came to pick up their children, a toddler would suddenly cry out his or her mother's name and rush to the door for a wild embrace, Sulamith could hardly bear to watch anymore, fearing that she should never hear that sound from her own child, nor know that bond of true motherhood. This pain nagged her so much that she could hardly meet the gaze of the mothers she served, she felt inferior and unworthy of their esteem.

In desperation, she and her husband visited their family doctor. After many consultations with no success, he referred them to the Child Wish Center. This was the clinic of last resort in the region of Germany where they lived. All of the latest reproductive techniques were in use there every day. The combined knowledge of all the medical specialties that could help them was available for a price. And the price was high.

A series of comprehensive medical tests were done, using every method available to determine the problem. Some of the tests were humiliating for both of them. At times they felt like lab rats. When they went home from the clinic they felt saddened. It seemed wrong to be investigating a gift from God with such intrusive methods. And yet, they didn't know what else to do.

At this very time, I had planned a Christ for all Nations Fire Conference in Boblingen, Germany. Their church cooperated with our ministry in this effort. I was so excited it was 1999, and we were celebrating twenty-five years of organized evangelistic effort. The partners that lived in the area if Boblingen had been among the very first to support me as we had begun. Now, I could celebrate our long association by bringing this twenty-fifth anniversary conference to their city.

As in all such conferences, I am focused on inspiring every believer to his or her calling as a witness for Jesus Christ. Not only do I preach, but I invite special speakers who I feel can make a clear challenge on this point. On the final night, evangelist Steve Hill spoke. His sermon hit the mark. It was a fitting end to a wonderful conference of workshops and seminars.

In the audience that night, Sulamith and her husband were deeply touched. In their hearts they made new commitments to witness for Jesus, to preach the Gospel to everyone the Lord brought across their path.

I came to the podium to close the meeting in prayer. I asked the audience to bow their heads and I began to pray God's blessing and power into the lives of all those present. I began to lift up the coming year of crusades. Our planning committee had called it "The Millennium Harvest" I believed that during that special year of 2000, God would do great things through us, with a record number of souls plundered from hell and registered in Heaven. All of these thoughts were pouring from me in prayer like a fountain of fresh spring water.

As I prayed at the podium, however, Sulamith became overwhelmed with a feeling of desperation. Nothing meant more to her as a soul winner than guiding the growth of her own child, dedicated to God from her womb. She began to plead with God. "Dear Lord, please speak to Reinhard about our need. Please let him say something about our desire for a baby."

At the podium, I suddenly stooped. It was abrupt. The Spirit was tapping at the door of my heart. My ministry director, Peter van den Berg, and others who were with me on the platform, still remember this moment.

"I feel that I should not go on," I said, "until I have prayed for the sick before we leave this place." As I began to pray, the Spirit pressed these words into my heart and mind. I spoke them aloud. "Someone here has an intense desire to have a child. Count from this day, nine months, and you shall have a baby." I felt it so strongly, I said it again, "count from this day, nine months, and you shall have a baby".

Meanwhile, Sulamith could hardly contain herself. *Could these words be for me, Lord?*

The meeting ended and I heard nothing to confirm that I had heard from the Lord in this wonderful promise for a baby to be born. The delegates filtered out of the hall, returning to their homes.

Ten days after the conference, they received a call (and a letter some days later) from the Child Wish Center with bad news that they were infertile; there was no hope for them to ever conceive a child. Nothing could be done to help—neither artificial fertilization nor surgery would make a difference. They were advised to give attention toward adopting a child. It was their only hope.

Sulamith was stunned. All of her hopes, lifted so high by my words at the conference, came crashing down like a shattered crystal goblet. The Lord had told her to count nine months. The doctors were telling her to count nothing at all.

Feelings of inferiority descended like a dark cloud. She had suspected that she was a failure as a woman, now she had confirmation. The ache of never bearing a child as a biological mother returned with a vengeance. She could not think about adoption—not just now. She could hear only the silence of the nursery she had built in her mind for the child she would never hold.

At this point, she and her husband both knew that their earlier decision to accept God's word to them had taken on added weight. It was impossible for them to conceive by any natural means. Their faith was shaken, but also strengthened in a strange way. If they would have a child, only God could make it happen.

Sulamith returned to her kindergarten and poured herself into helping other people's children grow in the nurture and admonition of the Lord. All the while, her heart fluttered between the sudden hope of God's promise at the Fire Conference and the cruel disappointment that had come from the doctor's report. Each day she reached out anew to believe for the impossible. And each day she would wonder if God had spoken to another woman—not her—through Reinhard Bonnke's prophecy at the Fire Conference. Meanwhile, her husband poured himself into his work, leaving little time to think or talk about it.

Seven weeks passed. Sulamith sensed that something was different in her. At first she dared not say anything, but her body was definitely going through changes. At last she shared these new feelings with her husband. Immediately, he scheduled a trip to the doctor.

The doctor did his testing and could not believe the results. Sulamith was seven weeks pregnant. Impossible!

Ten weeks after the conference, I received an email telling me that a pregnancy had resulted from the promise spoken at the Fire Conference. The mother and baby tested normal and healthy, and the due date was February 23, 2000—exactly nine months from the day God declared it.

Today, the Morzschkes are raising two healthy children in the fear and admonition of the Lord. One child attends kindergarten where his mother is a teacher. Sulamith has received the desires of her heart.

I tell you by the same Spirit that whispered to my heart in Boblingen that night, God has good plans for you.

Culled and modified from Even *GREATER: 12 REAL-LIFE STORIES THAT INSPIRE YOU TO DO GREAT THINGS FOR GOD* by Reinhard Bonnke

****End****

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