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### Special Interest Articles:

- The Joshua Story...
- How Money Works
- Are YOU your brother's Keeper?
- Live the American Dream

Divine Ministry

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# Divinity

**Divine Ministry of North Florida, Inc.**

## Welcome to *Divinity*!

Welcome to *Divinity*! The word divinity may be defined as "Godlike character" and symbolizes the purpose of Divine Ministry, Inc. The ministry was designed to bring forth spiritual healing and growth to persons of varying backgrounds. It is one ministry with many functions that are based on and rooted in the truth of one God who has divine power. Without the divinity of Christ we would not exist. Without the divine nature of our Lord we could not be empowered.

The members of Divine Ministry, Inc. have worked diligently to create *Divinity*, our first quarterly newsletter. We hope to provide you with professional insight, spiritual stories and personal testimonies that will ignite your faith. Our first edition provides you with financial tips, home purchasing power, goal setting ideas, educational insight, and an encouraging testimony. We hope each edition will bless you with practical information, as well as spiritual encouragement. We pray that you see the Divinity of Jesus Christ through all that we share and are encouraged to share it with others. Be blessed.

—Evangelist Anntwanique D. Edwards, Ed.S.

## Not Another New Year's Resolution!

As we enter into another year, many of us will likely make New Year's resolutions about changes that we want to see take place in our lives. We will promise ourselves that we will exercise more, save more money, work harder, spend more time with our kids, or something as equally idealistic. But as in years past we probably won't make it to the end of January before we have broken one or all of our resolutions.

Instead of stressing over how you are going to keep a promise to yourself for a whole year, why not start with trying to keep a promise for just one day? Begin each morning with a resolution to do something new in that day that will eventually lead you to your ultimate goal. If you want to lose weight, resolve to eat a banana for your afternoon snack instead of a Snickers bar. If you want to save money, resolve to forego the \$8 you would spend at Starbucks and make your breakfast and coffee

at home. Then repeat this process daily until you begin to see the changes that you desire.

When you make daily resolutions (instead of yearly ones) you give yourself a better chance to succeed. The daily successes will breed the confidence you need in order to continue accomplishing your major objectives for tomorrow and the next day. If you just happen to fall off the wagon one day, don't worry! You don't have to spend the rest of the year feeling disappointed or like a failure, you can start over again tomorrow!

Even the Bible indicates (in Matthew 6:34) that we should not worry too much about tomorrow because we have enough trouble today! So kick the New Year's resolutions to the curb and decide that every day will be a day of change and advancement towards your dreams.

—Elder Lorenzo Savage II



Divine Ministry of  
North Florida, Inc.

## Scriptures

### Matthew 6:34

Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

*Goal - setting*

### Psalms 150:6

Let everything that hath breath praise the LORD. Praise ye the LORD.

*Joshua's Praise*

### Hosea 4:6

My people are being destroyed because they don't know me.

Since you priests refuse to know me, I refuse to recognize you as my priests.

Since you have forgotten the laws of your God, I will forget to bless your children.

*My Brother's Keeper*

## The Joshua Story... Looking for Recovery, but Finding Praise

We often hear courageous stories about children with special needs who take time to care for others while not complaining about problems they face themselves. It is always amazing to see these children or listen to them and wonder how they have such an amazing gift to always think about others first. On June 10, 2008, God blessed me and my wife with such a child. Our son is one who always smiles, never complaining about the pain he feels. He has endured numerous injections, intrusions, and surgeries while living with an incurable disease. Yet, he wakes up every morning to face another day.

Unbelievably, our son never complains about why he does not crawl or why he must be fed through a G-tube. He does not fuss about his inability to move his legs or whine over why he must remain in a hospital bed while doctors, nurses, physical therapists, respiratory therapists and many other specialists poke and prod him to see how he is progressing. Somehow he shows joy in the midst of adversity.

In 2005, God informed me that I would have Joshua Joel Fletcher, but I never imagined his promise would also be my trial for triumph. Almost three months after his birth (September 5th), Joshua was diagnosed with what doctors call an incurable genetic disease, Spinal Muscular Atrophy (SMA).

During these difficult times, Joshua (whose name means "Jehovah is Salvation") has led our family through the Jordan River experience. As the biblical Joshua established victory through Christ, my son has received endless blessings. His disease has led to the manifestation of a new Israel - a large group of believers coming together, warring for recovery through prayer. The Biblical Joshua fought forty wars and was triumphant over all but one, which was lost because of the act of someone's (Akin) disobedience. My Joshua's disease has been a compilation of many small wars, but he consistently wins them all.

As a parent, I have had some bad days and some good days, some great days and some terrible days, but Joshua's leadership has reminded me to praise God through it all. His smiles and constant countenance of joy have taught me to praise God every hour, every minute and every moment that we live. I started this journey wondering if sins in my life led to this hardship or what purpose there could be in this. But, I have come to know that the promise God gave me in 2005 for a son, namely Joshua Joel Fletcher, is a great gift. My special needs child has created an enormous group of prayer warriors, built an undoubtedly amazing sense of joy, inspired true praise, and prompts greater belief in Christ. Is there any reason to not believe in recovery? Every time you seek to recover from your hurts, I encourage you to find what is really necessary...PRAISE. Praise will always get you through the war triumphantly!

*Elder Ian Fletcher*

**Divine Ministry of North Florida, Inc.**



The Pursuit of education will enrich your life.



“A feast is made for laughter; and wine maketh merry: but money answereth all things” Ecc. 10:19—  
Use it as a tool for success.

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**Are YOU Your Brother's Keeper?**

Many schools today are faced with extraordinarily high dropout rates. Educators attempt to determine the causes of this phenomenon. Many youth in our society are deciding to not finish high school with African American males leading the pack. Despite the reasons, the phenomenon should be alarming to us. The bible declares that the less we know, the more likely we are to be destroyed.

Hosea 4:6 states, "My people are destroyed for lack of knowledge: because thou hast rejected knowledge, I will also reject thee, that thou shalt be no priest to me: seeing thou hast forgotten the law of thy God, I will also forget thy

children". The predicament is the same...we are preparing ourselves for less opportunities, less success, less advancement, and less abundance.

We must encourage one another to become more educated, thus preparing ourselves for greater prosperity. Let's be accountable to our brothers, sisters, children, cousins, friends and neighbors. Encourage an "at-risk" person to do well in school or take them to a bible study at church. At the very least, pray that the unknowledgeable will begin to thirst after knowledge and will be encouraged to fight for their education. Sacrifice your time to be your brother's keeper!

*Evangelist A. D. Edwards, Ed.S.*

**How Money Works**

The **Rule of 72** approximates the number of years it takes to double your money. Just divide 72 by your interest rate to determine the number of years it will take your money to double.

DOUBLE Your Money In Approximately ...



How many Doubling periods do you have in your life?

**The Power of Compound Interest**

\$200 Monthly Savings for 35 Years (Age 30-65)



*"Compound interest is the most powerful force in the universe"*

- Albert Einstein

## “Live the American Dream”

While we may never actually receive “forty acres and a mule”, we can certainly have a small piece of America’s pie and live the American Dream through home ownership. For most families, and certainly African Americans, home ownership is the single largest asset one will own in life. However, the task of achieving this dream can be an arduous one; by following a few simple steps your stress can be greatly reduced.

Chris’ 5 Steps to stress free home ownership:

1. Be Prepared. Know Your Credit Score and Profile
2. Know Your Purchasing Power
3. Find a Qualified Licensed Realtor
4. Comply and Fully Disclose Information to Lender
5. Do Not Prematurely Enter Contractual Agreements Contingent Upon Closing

The first step in homeownership is to know, understand, and take ownership of your credit profile. It is imperative that you take the necessary step to obtain cop-



ies of your credit report and understand what is contained within the report. The first time hearing your credit score SHOULD NOT be at the time of application for a mortgage. Consumers are entitled to one free credit report per year. Many websites will allow you to purchase (possibly free) three-in-one credit report from all three major bureaus: Equifax, Experian, and Trans Union. If you need help, find a competent loan originator to help you decipher the report and make recommendations to strengthen your credit profile.

The next step is to know your purchasing power: GET PREQUALIFIED. With your credit reports in hand and knowledge of your VERIFIABLE income, a loan officer will be able to inform you of how much you could qualify for PRE APPLICATION. Understand that what you

QUALIFY for and what you can AFFORD may be two different numbers. Be honest with yourself and determine how much you can comfortably afford considering the “other intangibles” of homeownership: higher utilities, Home Owner Association fees, and lawn maintenance.

The real estate industry is rapidly changing. For that very reason it is advisable to find a licensed reputable real estate agent to help you locate and negotiate the purchase of your home. A buyer’s agent commission is paid by the SELLER not you, so there is no disadvantage for having a professional negotiate the deal for you. This will greatly reduce your stress. Sit back, relax, and allow your realtor to do the leg work of finding a home to your specifications.

Once you are under contract, please provide all requested documentation to your loan officer expeditiously. The mortgage underwriting process is one that passes through many channels. Unexpected delays can occur, but control what YOU can. Do not OVERDISCLOSE! Only provided the documentation requested!

Lastly, to ensure your stress is minimized, do not enter prematurely into any contracts that are contingent upon closing until the ink has dried. It’s very tempting to shop for furniture, reserve U-Hauls, and layaway all the trimmings for your new purchase, however I would advise waiting until the attorney hands over the keys! Many things can go awry and unnecessary contracts can further complicate your life.

I hope you find these tips helpful as you embark upon living the American Dream, or perhaps you are now better equipped to help a sister or brother through this difficult process. The Bible declares that we should be good stewards over what God has entrusted us with. I pray that you exercise good judgment and seek wisdom as God pours out his blessings upon you. I think the Jeffersons’ theme song put it best “WE MOVING ON UP!”