

# St. John Baptist Church Newsletter



640 Vance Avenue | Memphis, TN 38126 | (901) 525-1092  
stjohnbaptistvance.com



## *Biblical Financial Principles and 5 Practical Steps to Live by Them*

<https://www.christianstewardshipnetwork.com/blog/2023/6/22/biblical-financial-principles-and-5-practical-steps-to-live-by-them>

*Hundred+ days in, Trump's administration has turned nearly everything we know upside down.*

*With over 1200 days before the next election, fear may become the norm but fear not, the bible has and does provide the roadmap to survive the uncertainty Trump has created!!*

Financial management plays a significant role in

our lives today. However, for Christians, the concept of financial stewardship goes beyond sheer money management. It is rooted in biblical principles that guide believers to view and manage their finances as a resource entrusted to them by God. In this article, we will define the principles of biblical financial stewardship and provide some practical steps you can take to live as a faithful steward.

### ***What is Biblical Financial Stewardship?***

Biblical financial stewardship refers to responsible and faithful management of the financial resources God has entrusted us. It recognizes that everything we have ultimately belongs to God and that we are called to use our financial blessings wisely for His purposes and glory.

### ***Principles of Biblical Financial Stewardship:***

#### ***God's Ownership***

Central to financial stewardship is acknowledging that God is the ultimate

From Page 1 **SOULFOOD**

owner of everything. The Bible tells us, "The earth is the Lord's, and everything in it, the world, and all who live in it" (**Psalm 24:1**). Understanding this principle helps us adopt a humble and grateful attitude, recognizing that our possessions are gifts from God.

### **Faithful Stewardship**

As stewards, we must manage our finances with faithfulness and integrity. This involves practicing honesty, diligence, and wise decision-making in our financial matters. Jesus illustrated the importance of faithful stewardship in the parable of the talents, emphasizing that faithful stewards are entrusted with even greater responsibilities (**Matthew 25:14-30**).

### **Putting God First**

Biblical financial stewardship requires prioritizing God in our finances. This includes giving to God first through tithes and offerings. The principle of tithing involves giving a tenth of our income back to God as an act of worship and trust in His provision (**Malachi 3:10**). By prioritizing God's kingdom first (**Matt. 6:33**), we acknowledge His faithfulness as a provider and invite His blessings into our financial journey.

### **Contentment and Avoiding Greed**

Financial stewardship requires learning contentment and avoiding the trap of greed. The apostle Paul teaches, "But godliness with contentment is great gain" (**1 Timothy 6:6**). True wealth lies not in accumulating possessions but in finding satisfaction in our relationship with God. By avoiding greed, we can focus on the eternal rather than the temporal.

### **Generosity**

Biblical financial stewardship encourages a spirit of generosity. As we recognize that our blessings are gifts from God, we are inspired to share them with others in need. The apostle Paul instructs believers to "do good, to be rich in good deeds, and to be generous and willing to share" (**1 Timothy 6:18**). Generosity not only blesses others but also reflects the love and generosity of our Heavenly Father.

Understanding these Biblical financial principles and many others from the Scriptures is essential, but we must go beyond knowing and understanding. To be a good and faithful steward, you must put these principles into practice.

### **Practical Steps for Financial Stewardship:**

1. **Develop a Budget:** Creating a budget is an essential step in financial stewardship. It helps you allocate your income wisely, prioritize expenses, and live within your means. A budget also provides clarity and control over your financial decisions, enabling you to align them with your values and God's principles.
2. **Eliminate Debt:** Debt can hinder your ability to be a faithful steward of your finances. Strive to reduce and eliminate debt by committing to a debt-free lifestyle. This may require adjustments to your spending habits and a commitment to live within the boundary of your income.

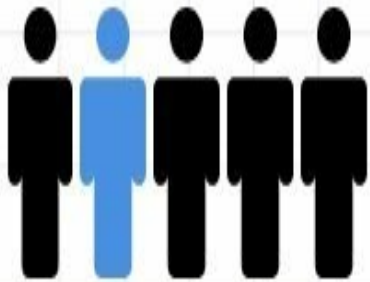


May is

# Mental Health Awareness Month



Mental Health Awareness Month has been annually observed during May in the United States since 1949. It seeks to reduce stigma surrounding mental health and mental illnesses by educating the public. The color green is used to represent mental health and show support.



1 in 5 adults experience mental illness each year in the U.S.

[SAMHSA 2019](#)

## Mental Health in a Pandemic

According to the [CDC](#), during late June 2020, 40% of U.S. adults reported struggling with mental health or substance use. Data from [Mental Health America](#) (MHA) shows that in comparison to 2019, the total number of screenings for anxiety and depression during 2020 increased 93% and 62% respectively.

## "You Are Not Alone"

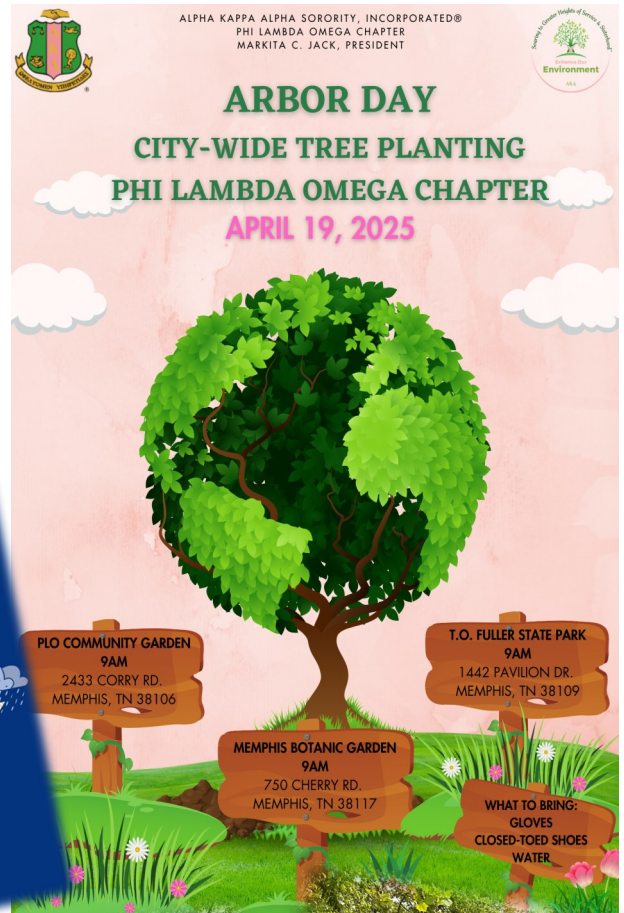
The National Alliance on Mental Illness (NAMI) is seeking to spread the message "You Are Not Alone" as part of its awareness campaign.

NAMI has collected data from organizations such as the Substance Abuse and Mental Health Services Administration (SAMHSA) and the CDC, to help promote education and awareness.

Visit <https://www.nami.org/mhstats> for more information.



# Member Spotlight



## Congratulations to...

**Erika Bennett!!!** As Chair of the Enhance our Environment—Tree Planting Initiative for Phi Lambda Omega Chapter, Alpha Kappa Alpha Chapter Sorority, Inc.®, she oversaw the planting of 50 trees across Memphis, on April 19<sup>th</sup>. One location was TO Fuller Park, where one of our own, Jessica Gossett serves as Park Manager. **Dr. Gloria Pryor-Lewis** was also in attendance. Erika is the daughter of **Mrs. Rhonda Mitchell**.



From Page 2 **SoulFood**

3. **Seek Wise Counsel**: Seeking advice from experienced and godly individuals can provide valuable insights and guidance for financial stewardship. Trusted financial counselors or mentors can help you make informed decisions, develop strategies for saving and investing, and help you navigate challenging financial problems.
4. **Regularly Review and Adjust**: Financial stewardship is not a once-and-done thing. It is an ongoing process that requires regular reviews and adjustments. Regularly assess your financial situation, review your budget, and make necessary adjustments to ensure that your financial decisions align with biblical principles.
5. **Cultivate a Generous Heart**: Intentionally look for opportunities to practice generosi-

ty. Give to your local church, support charitable organizations, and help those in need. Remember, generosity is not limited to finances alone; it can also involve sharing our time, skills, and resources with others.

### **Conclusion**

Biblical financial stewardship starts with recognizing God's ownership and our role as stewards. This role isn't something we do apart from God. Instead, we do it with God's help, which he provides through his Biblical financial principles. Through them, we can navigate our financial decisions with wisdom and purpose by prioritizing God, practicing faithful management, embracing contentment, and cultivating generosity. As faithful stewards, let us receive and practice these principles for our well-being, the advancement of God's Kingdom, and the blessing of others.

## **5 STEPS FOR FINANCIAL STEWARDSHIP**

1. **Develop a Budget**

2. **Eliminate Debt**

3. **Seek Wise Counsel**

4. **Regularly Review and Adjust**

5. **Cultivate a Generous Heart**



# Financial Literacy

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

social security  
 instalment  
 utilities  
 interest  
 premium  
 income  
 water  
 gas

emergency fund  
 retirement  
 insurance  
 checking  
 credit  
 budget  
 lease

gross income  
 net income  
 medicare  
 purchase  
 paymet  
 saving  
 loan

semimonthly  
 investment  
 biweekly  
 medical  
 weekly  
 debit  
 rate

electricity  
 groceries  
 mortgage  
 expense  
 salary  
 sewer  
 rent



# Mother's Day

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

- |              |            |           |           |           |
|--------------|------------|-----------|-----------|-----------|
| APPRECIATION | PROTECTIVE | TELEPHONE | FORGIVING | BREAKFAST |
| BEAUTIFUL    | THE BEST   | MATERNAL  | LAUGHTER  | JEWELRY   |
| GUIDANCE     | CHARMING   | PERFUME   | NURTURE   | FLOWERS   |
| DEVOTED      | COMFORT    | TENDER    | MOTHER    | KISSES    |
| SHARE        | GIFTS      | CANDY     | WISE      | WARM      |
| LOVE         | HUGS       | MOM       | JOY       |           |



## *Eleven Ways to Help Yourself Stay Sane in a Crazy Market*

<https://www.pfgprivatewealth.com/handling-crazy-markets/>

Keeping your cool can be hard to do when the market goes on one of its periodic roller-coaster rides. It's useful to have strategies in place that prepare you both financially and psychologically to handle market volatility. Here are 11 ways to help keep yourself from making hasty decisions that could have a long-term impact on your ability to achieve your financial goals.

### ***Have a game plan***

Having predetermined guidelines that recognize the potential for turbulent times can help prevent emotion from dictating your decisions. You can use diversification to try to offset the risks of certain holdings with those of others. Diversification may not ensure a profit or guarantee against a loss, but it can help you understand and balance your risk in advance.

### ***Know what you own and why you own it***

When the market goes off the tracks, knowing why you originally made a specific investment can help you evaluate whether your reasons still hold, regardless of what the overall market is doing. Understanding how a specific holding fits in your portfolio also can help you consider whether a lower price might actually

represent a buying opportunity.

### ***Remember that everything is relative***

Most of the variance in the returns of different portfolios can generally be attributed to their asset allocations. If you've got a well-diversified portfolio that includes multiple asset classes, it could be useful to compare its overall performance to relevant benchmarks. If you find that your investments are performing in line with those benchmarks, that realization might help you feel better about your overall strategy.

Even a diversified portfolio is no guarantee that you won't suffer losses, of course. But diversification means that just because the S&P 500 might have dropped 10% or 20% doesn't necessarily mean your overall portfolio is down by the same amount.

### ***Tell yourself that this too shall pass***

The financial markets are historically cyclical. Even if you wish you had sold at what turned out to be a market peak, or regret having sat



---

From Page 8 **MONEY**

---

out a buying opportunity, you may well get another chance at some point.

### ***Be willing to learn from your mistakes***

Anyone can look good during bull markets; smart investors are produced by the inevitable rough patches. Even the best investors aren't right all the time. If an earlier choice now seems rash, sometimes the best strategy is to take a tax loss, learn from the experience, and apply the lesson to future decisions.

### ***Consider playing defense***

During volatile periods in the stock market, many investors reexamine their allocation to such defensive sectors as consumer staples or utilities (though like all stocks, those sectors involve their own risks, and are not necessarily immune from overall market movements). Dividends also can help cushion the impact of price swings.

### ***Stay on course by continuing to save***

Even if the value of your holdings fluctuates, regularly adding to an account designed for a long-term goal may cushion the emotional impact of market swings. If losses are offset even in part by new savings, your bottom-line number might not be quite so discouraging.

Use cash to help manage your mind-set

Cash can be the financial equivalent of taking deep breaths to relax. It can enhance your abil-

ity to make thoughtful decisions instead of impulsive ones. If you've established an appropriate asset allocation, you should have resources on hand to prevent having to sell stocks to meet ordinary expenses or, if you've used leverage, a margin call. Having a cash cushion coupled with a disciplined investing strategy can change your perspective on market volatility. Knowing that you're positioned to take advantage of a downturn by picking up bargains may increase your ability to be patient.

### ***Remember your road map***





Solid asset allocation is the basis of sound investing. One of the reasons a diversified portfolio is so important is that strong performance of some investments may help offset poor performance by others. Even with an appropriate asset allocation, some parts of a portfolio may struggle at any given time. Timing the market can be challenging under the best of circumstances; wildly volatile markets can magnify the impact of making a wrong decision just as the market is about to move in an unexpected direction, either up or down. Make sure your asset allocation is appropriate before making drastic changes.

### ***Look in the rear-view mirror***

If you're investing long term, sometimes it helps to take a look back and see how far you've come. If your portfolio is down this year, it can be easy to forget any progress you may already have made over the years.



Sunday

SUN	MON	TUE	WED	THU	FRI	SAT
<p>Other Holidays &amp; Special Days: 15-Tax Day 22-Earth Day</p>		Prayer Mtg/ Bible Study		<p>1 Sunday School Evening Svc</p>	<p>2</p>	<p>3</p>
<p>4 Alter Call Sunday Services</p>	<p>5  Cinco DE MAYO</p>	<p>6 Prayer Mtg/ Bible Study</p>	<p>7</p>	<p>8 Sunday School Evening Svc Clyde Venson</p>	<p>9</p>	<p>10</p>
<p>11 Alter Call  Mother's Day</p>	<p>12</p>	<p>13 Prayer Mtg/ Bible Study</p>	<p>14</p>	<p>15 Sunday School Evening Svc</p>	<p>16</p>	<p>17 L. Renee Gray Kerry Petty</p>
<p>18 Alter Call Sunday Services</p>	<p>19</p>	<p>20 Prayer Mtg/ Bible Study Richard Robinson</p>	<p>21</p>	<p>22 Sunday School Evening Svc</p>	<p>23 Deacon Osie B. Lewis, Jr.</p>	<p>24</p>
<p>25 Alter Call Sunday Services</p>	<p>26  MEMORIAL DAY HONORING ALL WHO SERVED</p>	<p>27 Prayer Mtg/ Bible Study Deacon George W. Tubbs</p>	<p>28</p>	<p>29  ASCENSION DAY</p>	<p>30</p>	<p>31</p>



## Mother's Day Prayer

Dear Lord,  
 We thank You for the gift of mothers, for their love, guidance, and care. Please bless them with Your grace, strength, and wisdom as they continue to nurture and support their families. Surround them with Your love and peace, and let them know how deeply they are appreciated and cherished. In Jesus' name, we pray. Amen.

From Page 9 **MONEY**

### Take it easy

If you feel you need to make changes in your portfolio, there are ways to do so short of a total makeover. You could test the waters by redirecting a small percentage of one asset class to another. You could put any new money into investments you feel are well-positioned for the future, but leave the rest as is.



**VOLUNTEERS  
NEEDED**

**St. John,** your House Committee is in need of Volunteers!!! If you would like to join the House Committee, please see **Trustee Chair Alisa G Petty.**

The Newsletter is published by the Newsletter staff of **St. John Baptist Church**, 640 Vance Avenue, Memphis, TN 38126, (901) 525-1097. Bro. George Tubbs, Chairman of Deacon Board; Sis. Alisa Y. Petty, Chairman of Trustee Board; Sis. Aleasa R. Rankin, Editor and staff.

*The Newsletter assumes no responsibility or liability for any errors or omissions in the content of this publication. The information contained in this publication provided on an "as is" basis with no guarantees of completeness, accuracy, usefulness or timeliness.*