



## CEDA Light - Christian Financial News

Luke 8:16

October 2004  
Volume 1 Issue 3

### Special Highlights:

- ❖ Finding the Right Banking Fit
- ❖ Is the Pursuit of wealth A Sin?
- ❖ 6 Costly Mistakes to Avoid When Buying A Home

### Upcoming Events:

## 2<sup>nd</sup> Annual CHRISTIAN ECONOMIC CONFERENCE & TRADE-FAIR

- ❖ Conference & Trade Fair  
Saturday, November 13,  
2004

*Please contact CEDA regarding upcoming Christian financial focused events as well as any job opportunities that you are available. We will, in turn list them in our newsletter.*

### Message from the Executive Director

We are delighted to present to you our volume 1 issue 3 CEDA Light Christian financial news bulletin. Our goal is to keep you updated regarding issues impacting CEDA (Christian Economic Development Association) along with other issues, particularly those that are financially focused. As well, it is our hope that you will be able to attend our upcoming

**“FREE” Christian Economic Conference & Trade Fair** to be held on Saturday November 23, 2004 at the Reggie Lewis Center in Boston. We are certain that this year’s conference, like last year, will be enjoyable and financially prosperous for all who attend. To this end, I encourage you in the spirit of the following scripture found in Psalms 127: (NIV) UNLESS THE

Lord builds the house, it builders labor in vain. Unless the Lord watches over the city, the watchmen stand guard in vain. In vain you rise early and stay up late, toiling for food to eat – for he grants sleep to those he loves.

**Jesse Jeter**  
Executive Director

### Speakers for the 2<sup>nd</sup> Annual Christian Economic Conference & Trade Fair!

We have a dynamite line-up of speakers for this year’s 2<sup>nd</sup> Annual Christian Economic Conference & Trade Fair to be held on November 13 at the Reggie Lewis Center on 1350 Tremont Street, Boston. Speaking on the topic “The Role of Government in the Creation of Economic Opportunities in the Surrounding Communities of Boston” will be State

**Senator Dianne Wilkerson.** Addressing the topic “How to Tap into the Growing Buying Power of the Asian Business Community” will be **Mr. Jay Mao, Manager of the Asian American Bank.** Discussing the topic of “The Church’s Role in Shaping the Economic Agenda of the City of Boston” will be **Pastor Roberto Miranda,**



**Pastor of Congregación León de Judá.** Our keynote speaker presenting on the topic “Exploring the Connection between Humility and



Growing Personal Wealth will be Mr. Robert Watkins, President & Founder of Kings & Priest Unlimited and serves on Pastor Creflo Dollar's Ministerial Staff. We encourage you to mark your calendar for this year's exciting conference. ■



## I'm Over 40 - Can I Have "Abs" Like Janet Jackson?

**Abs, abs, abs.**..... Never in my almost 54 years have I ever seen such an obsession with abs. More than any other body part, the most adored are those muscles in the center of our bodies. They assist us in almost everything we do. Walking, running, working or playing, the abdominal are working to help keep us centered and balanced.

Athletes strive for a well- developed core that would produce a greater level of agility and stability, making them a better all around athlete.

I know, who cares? There are not many of us who are concerned about what abs do and why. You want abs and you want them now. What troubles me is many have been willing to do just about anything to get them. Everything from gut buster gadgets and videos to those amazing pills that promise to burn fat or your money back. Well, before you spend another penny let me tell you what getting abs like Janet Jackson takes.

*It takes work and a better understanding keep telling me how many sit ups they do They're trying*

## Is The Pursuit Of Wealth A Sin?

Copyright September 2004

by Rocklyn E. Clarke Sr.

This is a worthwhile question. Definitions of wealth vary both between and within cultures. As an American, I tend to view wealth from a commercial perspective. I will define wealth as things that we can own, that others would want to have, and in exchange for which others might give us things that we want.

*to see muscle through layers of subcutaneous fat (fat between muscle and skin).* While **Anaerobic exercises** such as leg raises and crunches will help strengthen muscle, a fat burning **Aerobic exercise** is needed to reduce the amount of body fat covering the muscle.

Walking, running or riding a bike for 30 minutes for 3-5 days a week would help greatly in your quest to develop a six-pack. Add to this a **meal plan** that includes 4-5 meals a day if you're a woman and 5-6 meals if you're a man. Make sure to drink plenty of water and your meals consists of Protein:

*(chicken breast, fish, or lean red meats)*  
Fibrous carbohydrates: *(string beans, collards, salads)*  
Starchy carbohydrates: *(oatmeal, yams, brown rice)*  
Fats: *(olive oil, flax oil, or fish oils).*

Be encouraged! All things are possible through Christ.... Work hard but work smart and Janet Jackson will soon want abs like yours. ■

Reynolds Shepherd,

President - Body Engineers

Phone: (617) 427-3925

Email: [Reynolds.Shepherd@comcast.net](mailto:Reynolds.Shepherd@comcast.net)



### Biblical Perspectives

In the Old Testament wealth was viewed as

**"The New Testament warns us very strongly against making wealth our focus."**

a sign of God's favor. Abraham was wealthy<sup>1</sup>, and so were Isaac<sup>1</sup> and Jacob<sup>1</sup>. God promised prosperity to his people<sup>1</sup>, but he insisted on being their priority:

*Hear, O Israel: The LORD our God, the LORD is one. Love the LORD your God with all your heart and with all your soul and with all your strength. Deut 6:4-5*

In the New Testament God still wants to be our priority:

*But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own. Mat 6:33-34*

The New Testament warns us very strongly against making wealth our focus<sup>1</sup>, since greed is a

God doesn't tell us to seek poverty, but throughout the Bible he expresses great concern for the poor<sup>1</sup> and expects us to care for them.

### How Should We Then Live?

*When God is our central focus, our goals will align with his overall purpose of expanding his Kingdom and redeeming lost humanity. God used the wealth of the Old Testament saints to carry out his work in the earth<sup>1</sup>.* Our wealth should do the same<sup>1</sup>, but we have an additional mission to infiltrate the world around us with the good news of Jesus Christ. We must be generous<sup>1</sup> where wealth is concerned and walk by faith. We are not to

worry<sup>1</sup>, because God has made the full resources of his household available to us as his sons<sup>1</sup>!

Pursuing wealth for its own sake is a sin<sup>1</sup>. Making your wealth available for the Kingdom, however, is pleasing to God and pursuing wealth for this purpose is noble indeed. ■

Pastor Rocklyn E. Clarke Sr.

Life Church Ministries

Phone: 617-541-5433

Email:

[pastor.rocklyn@lifechurchministries.org](mailto:pastor.rocklyn@lifechurchministries.org)

Web: [www.lifechurchministries.org](http://www.lifechurchministries.org)

## Finding the "Right" Banking Fit

You can expect a lot more from your bank than a monthly statement. What sets the right banking partner apart is a commitment to taking the time to understand your financial needs and an ability to translate that knowledge into solutions that support your financial goals.

An outstanding bank will always be striving to increase customer satisfaction. Exceptional customer service in bank branches means greeting customers by name, speaking languages that are prominent in their respective communities, and simply being nice. It's about treating customers exactly how you like being treated, creating a relationship and going the extra mile to ensure that banking needs and financial goals are met.

*In choosing a bank, don't underestimate the value of local presence. A bank with a strong network of local branches can provide customers with fast and effective support services.* In addition, local decision-making improves your bank's ability to customize solutions for your business. It's nice to know you can meet face-to-face with your banker.



Great banks also have a commitment to the communities where they do business – particularly in low- and moderate-income neighborhoods.

To learn a bank's level of commitment to the community, it may be helpful to know that banks receive Community Reinvestment Act (CRA) marks from the FDIC ranging from "Outstanding" – the highest achievable rating – to "Substantial Noncompliance."

Up to 60 million Americans do not bank, according to a recent House Financial Services subcommittee hearing. To that end, exceptional banks assist customers in making smart decisions about credit and savings. At Citizens Bank, for example, several different financial

literacy programs have been developed specially for low-income residents, new immigrants and young students.

You should also look for a bank that provides a broad range of competitive products that add value and are easy to use – whether for you and your family, for your small business or for employees. To address all of these important factors, Citizens Bank holds a deep commitment to what it calls the Three Cs: *Customers, Colleagues* and the *Community*. In Massachusetts, Citizens offers more than 250 branch and 620 ATM locations and it holds an "Outstanding" Community Reinvestment Act (CRA) rating from the FDIC and the Massachusetts Commission of Banks. ■

Monalisa Smith,

Vice President and Community Development Officer

Citizens Bank of Massachusetts

Phone: 617-994-7015

Email:

[monalisa.smith@citizensbank.com](mailto:monalisa.smith@citizensbank.com)

Web: [www.citizensbank.com](http://www.citizensbank.com)

## 6 Costly Mistakes to Avoid Before Buying a Home

**Boston** – A new report has just been released which identifies the 6 most common and costly mistakes that homebuyers make before buying a home.

□ Mortgage regulations have changed significantly over the last few years, making your options wider than ever. Subtle changes in the way you approach mortgage shopping, and even small differences in the way you structure your mortgage, can cost or save you literally thousands of dollars and years of expense.

□ Whether you are about to buy your first home, or are planning to make a move to your next home, it is critical that you inform yourself about the factors involved before you buy.

In answer to this issue, Randy Wilburn & Company Realtors, Inc. have prepared a free special report entitled “6 Things You Must

*Know Before You Buy”.*

The tips include, Getting a pre-approval before you start shopping for a home. It’s great to go out and look at property but you should have a good idea about the price range that you can afford.

*Also, don’t get sucked in by a dollar figure. Figure out what that amount is on a monthly basis and compare that to what you currently pay to see if you can afford the monthly note.*

You should also determine your mid to long term goals before you decide on a mortgage product. An ARM, or Adjustable Rate Mortgage, may be a better option for you if you only plan on living in the property for a few years. A fixed rate mortgage may be a better option for you if you plan on keeping the property for a long period of time. These are just a few of the points highlighted in the free special report.

Having the right information before hand can undoubtedly make a major difference in this critical negotiation. **To hear a brief recorded message about how to order your free copy of this report, call 1-866-212-4117 and enter ID# 5004. You can call anytime, 24 hours a day, 7 days a week.** Call NOW to find out what you need to know before you buy a home. You can also visit our site at [www.RandyWilburn.com](http://www.RandyWilburn.com) for helpful Real Estate information. ■

Mr. Randy Wilburn, Manager

Randy Wilburn & Company  
Realtors, Inc.

Phone: 617-828-9093

Email: [randy@randywilburn.com](mailto:randy@randywilburn.com)



**PRIMERICA**  
Jean Burke  
Representative  
Primerica Financial Services  
24 Lothrop Ave.  
Milton, MA 02186  
Res 617 696 2252  
Bus 617 980 1407  
Fax 617 298 6500  
Member of citigroup  
An independent representative of Primerica Insurance Agency of Massachusetts, Inc.  
Representing: Primerica Life Insurance Company/Executive Offices: Duluth, Georgia

Tel: 617-287-2332  
Fax: 617-287-2878



**ANN'S CHRISTIAN LEARNING CENTER**  
[aclemistry@aol.com](mailto:aclemistry@aol.com)

*"I can do all things through Christ who strengthens me" Philippians 4 v13*

DENISE JETER  
Executive Director

17 BRENT STREET  
(2nd Floor)  
BOSTON, MA 02124

**Word Up Enterprises**  
"Sportswear With A Message"  
Linda Florant Diggs, President

P.O. Box 4436 Brockton, MA 02303-4436  
Phone: 508-583-7170 Fax: 508-580-5943

E-mail: [word@wordupenterprises.com](mailto:word@wordupenterprises.com)  
Website: [WordUpEnterprises.com](http://WordUpEnterprises.com)  
City of Boston SLBE & SOMBWA  
State Certified Business

## **CEDA** Economic Christian Development Association

### **CEDA Ministry Inc.**

P.O. Box 190576  
Boston, MA 02119

Phone: 617-287-2332

Fax: 617-287-2878

E-Mail: [ceda@cedaministries.org](mailto:ceda@cedaministries.org)

**Together we can make a  
difference for His Kingdom's  
glory...**

**Visit us on the Web!  
[www.cedaministry.org](http://www.cedaministry.org)**

The Christian Economic Development Association Inc. (CEDA) is a multicultural, multi-racial, interdenominational, faith based economic development ministry. We believe that God has “called” us to foster economic development through spiritual growth for Christians and non-Christians alike.

It is our mission to educate the public on financial concepts, particularly to encourage individuals to gain knowledge and self-assurance in their own economic acumen. We recognize that through an understanding of the word of God, and by encouraging faith and belief in a spiritual calling, individuals can find the confidence and motivation to strive for and attain both personal and financial success.