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ILLUMINER

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LIVE DEBT-FREE:

Seven Keys to Generational Wealth

Whether it's for student loans, auto loans, or credit card debt, the average American owes others in one way or another. In fact, spurred by the COVID-19 pandemic, American household debt hit a record \$14.6 trillion. The global debt is fast approaching a staggering \$300 trillion! With all of this debt circulating within our households both in the States and abroad, the ability to become stewards of wealth becomes more difficult by the minute. A powerful principle of multiplication is described in 2 Corinthians 9:10, which reads, "He will supply and multiply your seed for sowing." Isn't that a remarkable reality? That God so desires to co-labor with us that He allows us to reap more than we sow for the purposes of His Kingdom. But how can we be

partakers of such a mission when our own financial positions are in limbo?

The well-known financial guru and evangelical leader, Dave Ramsey, has built his reputation by employing Christian values to help promote his philosophy of financial prudence, debt elimination, and Kingdom generosity. He developed what's known as the Seven Baby Steps which builds a resilience towards tackling debt over a period of time until you've reached financial freedom. The prerequisite of such a process is to develop a budget and continue to tithe diligently. During the development of your budget, understand what the revenue streams in your household are and what an average month of necessary expenses look like



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Weekly

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The Mission : Provide the reader with guidance for life and godliness through inspired authors.

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DECEMBER - A home that is a refuge: Psalms 46:1-4

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FROM THE editor



HEART IS WITH THE TREASURE

“Let us use what we save monetarily on earth to show our love and care for the people in need.”

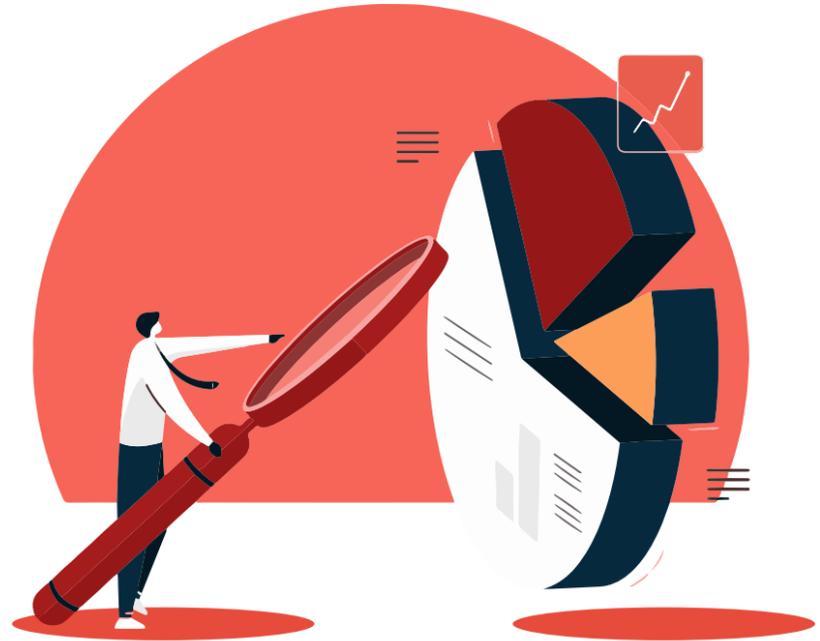
Andrew Murray said, “The world asks, ‘What does a man own?’ but Christ asks, ‘How does he use it?’”. Jesus said that a man’s heart is where his treasure is. We consider something as a treasure based on the value this world associates with it. If we love money, our hearts will focus on making money by hook or crook. If we love Christ, our hearts will seek to know Him more. It is oft said to “Love people and use money, and not use people and love money.” When the love of money rules supreme in a person, the mindset of using people to achieve their ends will also tag along. When the heart is keen to love people, we will use the money given/received to show love.

Joseph used God-given wisdom to advise Egyptians on money management. Joseph gave the pattern of how to consume the harvest so that there is enough to be used for personal and family expenses and saving for the future. According to the law Joseph instated, 20% will be paid as taxes, and the rest should be apportioned so that at least

20% should be saved for the future, 40% used for personal and family expenses, and 20% saved or used for children. God gives the ability to make money, and God also instructs the wisdom to use money. The money we save (~40% in Joseph’s law for Egyptians) is where our heart is since that is the earthly treasure. Let us use what we save monetarily on earth to show our love and care for the people in need.

Irrespective of someone being affluent or in need, life is not defined by possessions or the lack thereof. The identity of our life is based on “who we are” and “whose we are.” Since we are sons and servants of God, and because we belong to Him who purchased us as His own, it is He who defines us and not the temporal earthly possessions we receive in this sojourn. So, our aspiration should be to store treasure in heaven by living here with an open heart and open hands. Let us store our treasure where Christ is – by setting our mind to love and care as Christ did.

The Stewardship of Wealth



“Speaking to the people, Jesus continued, “Be alert and guard your heart from greed and from always wishing for what you don’t have. For your life can never be measured by the amount of things you possess” (Luke 12:15 [TPT]). Jesus cautioned about the right use of wealth centuries before the second major economic revolution triggered by the industrialization that conquered the world in a short duration. The slow progress of the economy based on agriculture suddenly caught an unprecedented momentum, rapidly transforming people’s living standards, and lifestyles worldwide. Scientific inventions permeated every aspect of human life. Landmark inventions of electricity and mechanization soon replaced the dependence on water and steam power of the past. Improved transportation facilities contributed to transnational trade. Production and accumulation of wealth created new economically powerful nations and communities. Western countries became the world’s economic capital. It relegated traditional feudal class structures into margins and gave birth to an economy-based hierarchy, which German Philosopher, Karl Marx termed working-class and capitalists. Consumerism was the foundation on which industries thrived. Those who controlled the production and distribution of goods and services became powerful enough to dictate people’s choices. Consequently, ordinary people became consumers by believing that there is more to consume than the basic necessities of life. Consumption became the principal role of humans in the world. Eventually, the value of an individual was determined by the value of their material possessions, the plight Jesus indicated during his earthly ministry.

The emergence of information technology caused the third wave of the economic revolution that further redefined the value of humanity. With the new turn, people become more concerned about the standard of living rather than mere survival. The rapid growth of technology and sophistication of human activities reinvented entrepreneurship and the market. Easy access to information, means of distribution and consumption have radically revolutionized trading. The world is at the brink of the fourth wave of the economic revolution, building on the digital revolution that commenced in the mid-twentieth century. It blurs the line between physical, digital, and biological spheres. The moral responsibility of human actions is at stake more than ever before with over-dependence on AI, Nano, and robotic technologies. Despite the awareness of its ecological impact causing even health hazards, technological advancement continues to dictate human life.

The personhood, identity, purpose, and destiny of humanity are left behind in the pursuit of the materialistic goals that have no ethical undergirding of divine law. Luke highlights the invaluable

“While wealth is inevitable for human progress, placing its value above the true worth of humans and its unjust distribution is catastrophic. In society, Jesus envisioned everyone as a good steward of wealth that values humans over material possessions.”

worth of humans over wealth through Jesus’ teachings on the right use of wealth. Throughout the gospel, Luke presents the teachings of Jesus that promulgate the right attitude towards wealth that directly influences one’s relationship with God as well as society. The story of the good Samaritan (10:25); the rich fool (12:13-21); inclusion of social outcasts for banquets (14:12); the rich ruler (18:18:30) and Zacchaeus’ salvation (19:1-11) are instances of Jesus’ warning against irresponsible hoarding of wealth without sharing that discredits the divine purpose for humanity. While wealth is inevitable for human progress, placing its value above the true worth of humans and its unjust distribution is catastrophic. In society, Jesus envisioned everyone as a good steward of wealth that values humans over material possessions.



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Godly Principles for the Acquisition and Consumption of Wealth

SAVE WISELY

SPEND RESPONSIBLY

SECURE GODLY

SHARE GENEROUSLY



“God wants all his children to be good and faithful stewards in securing, saving, spending and sharing material possessions and to live a life not betrayed by the perishing wealth of this earth but anticipating the glorious Kingdom.”

Every Christian ought to be a faithful steward of all God’s resources and blessings. Scripture unequivocally reveals that when God created human beings, he intended them to be stewards of the whole earth. It involves material wealth, a challenging area where God-intended stewardship needs to be exhibited properly. The Bible does not forbid Christians from becoming wealthy nor does it affirm that being poor is a virtue. What it does teach is how one should view the acquisition and consumption of material possessions without becoming a materialist or “super-spiritual”. Four practical and biblical principles concerning material wealth are discussed below.

Secure godly - The first principle is about earning wealth. A Christian must use only rightful ways to make money. Both the Old Testament and the New Testament encourage men and women to work hard for their livelihood (Pro 13:4, 14:23, 2 Thessalonians 3:10-12). Money that is earned through deception and dishonorable means is abominable in the sight of the Lord. Although the Bible warrants hard work and dissuades slothfulness, one should never forget that unless God gives strength and life, one cannot perform hard work and enjoy what is earned.

Save wisely - The wealth that is earned through hard work and godly means must not be consumed foolishly. Saving a certain portion of one’s earnings is not a transgression but a trait of God-given wisdom. When Joseph became the prime minister in Egypt, God advised him to store up the resources and crops foreseeing the drought and famine. Nevertheless, the selfish accumulation of wealth and worrying for tomorrow are signs of distrust and carnality.

Spend responsibly - Lavishing the wealth to appease fleshly desires devours spiritual life but spending the money responsibly makes life happy and satisfied. Christians must spend their wealth where it is necessary, especially for the welfare of their family and children. Being a hoarder cannot be justified biblically when it is essential to provide for their food, shelter, education, clothing, etc. 1 Tim 3:5 strictly points out that if one aspires to be a deacon in the church, he must be able to manage his family responsibly in the first place.

Share generously - The most important financial principle in the Bible is sharing one’s resources for God’s work and with the needy. Honoring God with one’s wealth is not a suggestion, but a commandment in both the Testaments. The Old Testament has well-articulated rules for giving to the Lord and the poor. In the New Testament, although there



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is no set of rules for how much to give, the demand is very high. Jesus’ divine principle— “love your neighbor as yourself” requires every Christian to look after the wellbeing of the other as oneself. One of the greatest characteristics of the first-century church was koinonia, fellowship. This not only involved coming together for prayer and breaking the bread but also sharing material resources. Paul proudly writes about the churches in Macedonia (2 Cor 8) who gave to the Lord even while they were going through severe scarcity and starvation. Their generous donation amid their struggles was a work of God’s grace. It undoubtedly shows that to give, one needs more grace, not more money. We often think if we had more money, we would give to the Lord but it teaches us that we should seek more of God’s grace so that we will



THE STEWARDS OF GOD

Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.” (Hebrew 13:5)

Multiple verses in the Scripture provide a guideline about money and possessions and how people of God should use them. The Bible portrays God as the owner of the universe and everything in it. In 1 Chronicle 29, King David says that God is the ruler over all things (v 12), and everything He owns is given by Him (v 14). God has entrusted many resources to human beings, which are to be taken care of and used judiciously. We are merely His stewards taking care of His assigned resources. Money is one among them!

Money is not sinful in itself. However, the attitude and approach towards it make it beneficial or detrimental. The Bible teaches that we must keep our lives free from the love of money and be content with what we have. Jesus did not promise earthly riches because His Kingdom is not of this world (Jn. 18: 36). Instead of storing treasures here on earth, He commands us to keep treasure in heaven (Matt. 6:19,20). Jesus warns that love for money can lure us away from our focus on God, and it can become our master. We cannot dedicate our allegiance and passion for God if we also love money and possessions. Jesus cautions that we cannot serve two masters at a time (Mat.6:24). A choice has to be made - either God or money.

God had blessed people with wealth when they pleased Him (Deut. 28:1-8), but it should not be a yardstick for assessing God’s favor. There are many righteous who are poor and many wicked who are extremely rich. The Bible cautions to avoid greed and covetousness. Money can quickly become one’s idol. In the abundance of wealth, one can go spiritually lazy, thinking that their money can take care of them. Their trust shifts away from God, and their focus changes from eternal riches to earthly possessions. The parable of the rich fool exemplifies this (Luke 12:13-21). It is foolish to trust in riches!

The Bible advises us to be hardworking and not be lazy (Pro 6:6-8). It also instructs us to provide for the family (1 Tim. 5:8) and enjoy what God has given us (1 Tim.6:17). Yet, it frequently reminds us that we should not keep our eyes on material things because they are temporary, and they disappear and fly away like an eagle to the sky (Pro 23:5). As the children of God, we must be generous, do good and share our blessings with others (Heb. 13:16). We have to provide for the advancement of God’s Kingdom and meet the requirements of the poor and needy amongst us cheerfully, wholeheartedly, and sacrificially (2 Cor.9:7). When Jesus saw a widow putting two coins to the temple treasury, He said that she had given more than others because she had given all that she had. God values our attitude more than our actions.

“God expects us to be faithful, hardworking, and loyal to Him. Instead of assessing us by how much we have, God examines & values us by how well we have utilized what we have”

The Bible reveals the true riches that God gives to His saints. The riches of His kindness, forbearance and patience which brings eternal life (Rom. 2:4), riches of His glory (Rom.9:23), riches of His grace (Eph.1:7), riches of His wisdom and knowledge (Rom.11:33), and the glorious inheritance that is waiting for us in heaven. Jesus says not to worry about what to eat or drink or wear. He promised that our Father in heaven knows our daily needs, and He will provide for us if we live for Him and make the Kingdom of God our primary concern (Matt. 6:31-33).

We remain accountable for all resources, including talents and money that God has assigned to us. God expects us to be faithful, hardworking, and loyal to Him. Instead of assessing us by how much we have, God examines and values us by how well we have utilized what we have (Matt. 25:14-30). So, let us focus not on the perishable things of this world but on the imperishable, undefiled, unfading inheritance that is kept for us in heaven (1 Pet. 1:4).



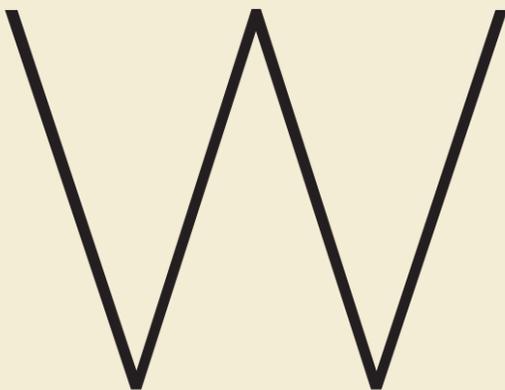
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Shifting our attitude towards generosity

“What if we decided that being generous with our money and our acts was simply not enough and decided instead that being generous with our time and our actions for the right people, the right situations, and the right causes was far more valuable and rewarding?”



When Tabitha of Joppa died, her people mourned her. They urged Peter, who was in town, to come to visit them as quickly as possible. When Peter arrived, he found a group of widows crying over Tabitha. They shared with him the life and story of a woman who was known for her good works and alms deeds” (Acts 9:36).

What earned Tabitha recognition in her community was not the fact that she was merely generous with her money; it was the fact that she was generous with her time as well. She was known as the woman who made coats and garments for widows. It was a generous act that went above and beyond merely just donating her money and calling it a day. It was an act of love that required time and patience.

What if we took a page from Tabitha’s book and shifted our attitude towards generosity? The most precious asset we can part ways with is our time. A resource we all possess in our lifetime but can never add more than the Lord has allotted for us. What if we decided that being generous with our money and our acts was simply not enough and decided instead that being generous with our time and our actions for the right people, the right situations, and the right causes was far more valuable and rewarding?

Such is the case with the Shunammite woman who prepared a meal for Elisha every time he passed by Shunem. Eventually, the woman realized that Elisha was a holy man of God and knew that

merely providing him with food was not enough. So she entreated her husband to prepare a room in their house specifically for Elisha so that every time he was in town, he would have a place to stay. Her actions and generosity went beyond merely just utilizing her money to provide Elisha with food. She decided to commit her time and her resources to serve Elisha whenever she could however she could.

In both cases, the characters profiled realized that giving their money alone would simply not suffice. They knew that they needed to embody values of kindness, compassion, and generosity. In doing so, both Tabitha of Joppa and the Shunammite woman were ultimately able to bring glory to God.



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The Demonstration Effect

We are familiar with the Bible verse - “For the love of money is the root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” (1 Timothy 6:10). Most of us experience a similar situation like this in our lives and at the same time we unnecessarily argue that ‘I am not greedy.’ Money - the one and the only thing in this mortal world, is the most wanted commodity. No one in this world throughout all generations alike, either the old and the young, would state, ‘I have enough money and wealth’. Money can indeed buy almost all things in this world except for peace of mind. Ironically, I have never heard of anyone who has ever spent or destroyed their wealth to get the eternal happiness or peace of God.

Ironically, the more one acquires money, the more they realize that they are insecure and anxious about the amount saved up for the future. The savings are economically meant for future consumption and are not supposed to be spent in their lifetime but are left behind for the generations to come. Greed for money is a major cause that leads to distortion in relationship with God in the first place and with neighbors and brothers. Greed does not allow a man to abstain from amassing wealth and consequently

they become insecure in this world, because their relationship with God weakens (read Luke 12:15).

God has promised to preserve us and give our daily needs. We all believe in God and trust in His promises. But this mental disposition is shaken when we see people around us living in luxury with enormous wealth and spending millions to nurture their life through building big mansions, buying luxury cars, branded dresses etc. We as the true Christians do not forget the words of our Lord Jesus in Matthew 6: 26-34, where He says “for your heavenly Father knows that you need all those things for daily life”. This does not mean luxurious life but all the necessities in life.

It is in this context that the importance of the demonstration effect is discussed. When our fellow brother has a mansion and a luxury car, we should not strive to possess these as well, as this is against the will of God. Whatever our fellow brothers and sisters possess may not be right or cannot be justified through God’s perspective. If this demonstration effect grows in us, the will of God cannot be fulfilled. In this context we need to remember one thing- ‘God provides everything for our daily needs.’ Regrettably, the concept that ‘those who are rich are blessed and those who are poor in fortune are cursed’ is getting wide

acceptance now, which is against God’s principles. The excess money that comes into our hands should be shared among the poor and the needy. The unwillingness to share the money among the poor or the needy will be considered iniquitous, because it is greed that causes it and the money thus becomes an evil in the hands of such a person.

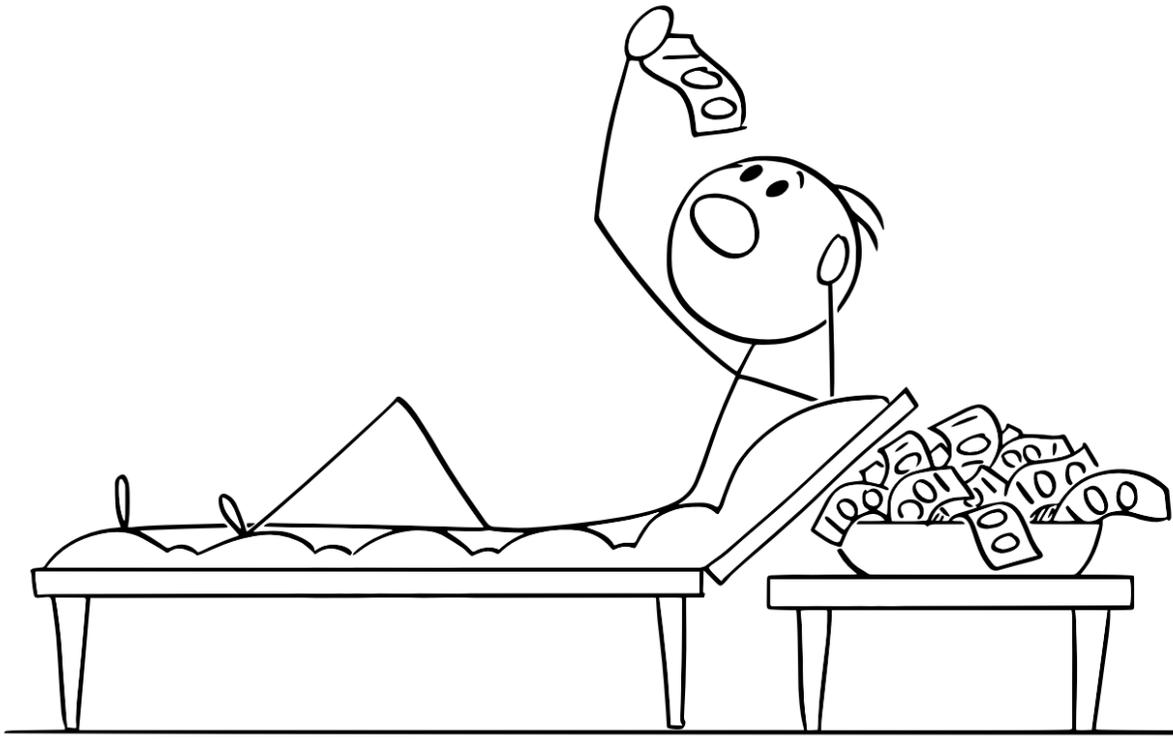
However, money can become virtuous when it is shared among the needy and the poor. After all, money can buy only material things, not spiritual things - at least true Christians should not forget this.

“Money can become virtuous when it is shared among the needy and the poor, after all money can only buy material things, not spiritual things.”



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Being Faithful Stewards of God's Riches

“THE SCRIPTURE WARNS AGAINST THE ACCUMULATION OF WEALTH AND ENCOURAGES US TO SEEK SPIRITUAL RICHES INSTEAD. **BUT AT THE SAME TIME, OUR RESPONSIBILITY IN TERMS OF MONEY IS TO BE FAITHFUL STEWARDS”**

The scripture has a lot to talk about finances and the Bible has more instructions about money (around 2000 verses) than any other topic. Christ and the apostles had a lot to say about it. In a nutshell, the Scripture warns against the accumulation of wealth and encourages us to seek spiritual riches instead. But at the same time, our responsibility in terms of money is to be faithful stewards where our money is seen as it belongs to God and we are just entrusted to take care of it and use it wisely for the glory of God. Christian financial stewardship begins with a deep understanding that God owns everything, is sovereign over everything, and in Jesus, all things hold together (Colossians 1:17).

Many times, we possess a selfish mind where we have the “mine” issue. Whether it's a house or car or job or 401k, our attitude is everything is mine. That is how our thought process travels. We always desire to own things for ourselves. But the Scripture is against that. We should acknowledge God as the owner and source of the money and possessions we have.

Our focus should always be on the giver rather than the gifts He has bestowed on us. We need to be consumed by the majesty of God and the remarkable love He showed to us in the gospel. When compared to what Jesus did for us, claiming what belongs to God as our own is indeed a serious sin. Every dollar we earn and every asset we count as ours belongs to God. So, genuine financial stewards will let go of selfish thinking about their assets as belonging to them: Luke 14:33 says - “So, therefore any one of you who does not renounce all that he has cannot be my disciple.”

As God's stewards, we are called to utilize our talents and make the best use of the resources for the glory of God which includes our finances. Faithful stewardship includes finding ways to increase and multiply our finances because the more we have, the more we can give for the Kingdom of God. The “Parable of the Talents” is one of the best examples which shows how we can boost the resources entrusted to us. His master said to him, “Well done, good and faithful servant. You have been faithful over a little; I will set you over much.

Enter into the joy of your master.” (Matthew 25:21) While thinking about our finances let us ask ourselves - are we making the best decisions and investments like the servants who received two and five talents? Or are we like the servant who received one talent and hid it in the ground?

We serve a giving God. The best proof is sending his only begotten Son into the world to die for us on the cross. So, our giving is a demonstration of God's character and response to what he did for us thereby making it an act of worship to God. Every man shall give as he is able, according to the blessing

of the Lord your God that he has given you.” (Deuteronomy 16:17) One of the main things to consider when we give is not to grumble. That is why Paul says, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Cor 9:7). When we give, it helps us to stay focused and it releases us from greed and selfishness. As children of God who have received God's generosity, we must be humble. We should recognize that we are not worthy of His gift, and out of gratitude and gratefulness, we should become more gracious with others. Then only would we begin to learn the heart of God and become more like Him.



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DEVOTIONAL



THAT ONE MAN WHO REJECTED ME

God's Unchanging Promises

"God's promises are not just words written in a book. They carry so much power."

"For your promises are backed by all the honor of your name. As soon as I pray, you answer me; you encourage me by giving me strength." (Psalms 138: 2b-3)

Standing in a queue for food and clothing while being in the freezing desert of Jordan, I could hear the screams of US soldiers trying to control the crowd. This huge congregation of kids, men, and women were tired and hungry. They had just left their work land (Kuwait) for the terrible war that came upon the land. All of them were refugees trying to reach their motherland for safety and refuge.

During all this, how could an eight-year-old girl understand all that was



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Grace is based in Albuquerque, New Mexico with her husband and kids. She works as a Clinical Documentation Specialist. Her passion is to see God touching lives through her writing, and her desire is to grow and help others grow in His Kingdom. She considers the highest privilege is being seen by the Almighty One!

I was walking down the street
I saw a guy with the Bible alongside
I stopped by him and wanted to have his glance.
He drifted away, far away from my gaze.

I walked again steadily towards him and caught his gaze.
And I offered him the whole world and he just had to clasp.
He smiled and simply refused me.
And replied: I cannot serve God and mammon at the same time.

I calmly advised and said that I can give him a better life.
I wanted him to know that I'm much needed in his life.
He smiled as if he had all the solution.
He said, I am content with my possession.

I felt humiliated and told him, you'll perish without me.
I needed him to know that I control everything.
He smiled and held the Bible to his chest and said.
I have the greatest promise ...
He will "Never leave me
Nor forsake me..."

He then looked at me with a beam of joy
And said you are just a piece of paper with the seal of this world.
But I am with the seal of the creator of this world.
I AM THE RICHEST IN CHRIST!!!



AKSA SAJI
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The stark truth is that all of our kids will one day have to make some inevitable financial decisions in their lives. The responsibility of raising a money-wise godly generation and making them successful in the future weighs on our shoulders as parents. It is one of the most important values to be instilled while they are incredibly young, yet often neglected.

As you begin to talk about money with your kids, remind yourself and them of the sacred gospel principles related to money. You are a financial educator for your kids whether you like it or not and nothing can substitute your ongoing influence.

Here are a few ways in which parents can start, right from home!

DIFFERENTIATE BETWEEN WANTS AND NEEDS

It's important to help your kids to understand the difference between things they 'need', compared to the things they 'want'. Let them try jotting out their own shopping list; it will help them make value judgments and track their expenditure and stay out of debt in the future.

TEACH AND MODEL BIBLICAL STEWARDSHIP

Reinforce the truth that God owns all things and all things we receive are a gift from Him. All things we receive must be used for Him. Tell your children that you believe you will stand before God and will have to answer for the way you handled all of His gifts to you. It means accountability that leads to managing all your resources well and giving generously to God's work. Remember to always back up your words with actions.

IMPORTANCE OF TITHING

When we tithe, we don't just comply with the word of God but we also honor and adore God for the hundred percent that He has given us. As you begin to introduce this truth, parents can train young minds to figure out 10 percent of various amounts, until the principle of tithing gets deep down in their hearts.

SOWING AND REAPING

It includes teaching generosity towards others and God. God has blessed us to be a blessing. We have the social responsibility as well to always give to someone who has a need. Expose your children to charity projects as early as possible and do share your giving stories.

The bottom line is, don't be stressed out! You don't have to be perfect to be a good financial educator to your kids. Invite the Holy Spirit, the perfect teacher to partner with you as you move on. They are not only your children they are also the precious souls of a loving Heavenly Father. The Spirit of God will truly guide and reward your righteous efforts to be an abounding blessing throughout their lives!

"You are a financial educator for your kids whether you like it or not and nothing can substitute your ongoing influence."



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The Conundrum of the COVID Vaccine

HISTORY OF VACCINES

The British physician Edward Jenner, in 1796 inoculated people with vaccinia to protect them against the Variola virus or smallpox and laid the foundation stone for the vaccine world. Throughout the 18th century, the practice known as inoculation became common throughout the United Kingdom. Today, in this setting of the COVID -19 pandemic vaccinations that were commenced in less than one year, we owe to the geniuses who spend the tireless amount of time on the emerging new vaccine technologies (OSMA, 2021)

WUHAN VIRUS

SARS-CoV-2 (Severe Acute Respiratory Syndrome Corona Virus 2) is a novel beta-coronavirus. It emerged first in November 2019 in Wuhan, China, from bats. It has rapidly spread across the globe despite all international efforts to curb it. The first case of COVID-19 was reported on Jan 21st, 2020 (OSMA, 2021). The latest on the COVID cases around the world and real-time vaccine statistics can be found on <https://coronavirus.jhu.edu/map.html>

DIFFERENT TYPES OF COVID VACCINES

Live attenuated vaccines – a weakened form of the virus that triggers an immune response in the body

Subunit vaccines- Typically contain one or more specific antigens from the surface of the pathogen

Viral vector vaccine- Modified version of a different virus such as Adenovirus to deliver protection

Genetic vaccines – takes a small part of the virus' own genetic information, just enough to spark an immune response

WHAT IS MRNA VACCINES

mRNA vaccine is an emerging, non-infectious, and non-integrating with no risk for insertional mutagenesis (development of mutation). The mRNA vaccine has been studied for other diseases like Zika virus, rabies, CMV for more than a decade. IT'S NOT NEW. Unlike

conventional vaccines, mRNA vaccines are not grown in eggs or cells. This makes them easier to develop and mass-produce to scale, which is beneficial in the pandemic situation we are dealing with right now. The mRNA is encapsulated in a lipid nanoparticle (LNP) which ensures its safe delivery. An advantage of mRNA vaccines is that they are not made from the live virus that causes COVID-19. There is no chance of getting the actual disease from the vaccine. It is important to know that mRNA does not enter the cell nucleus, so it does not interact with the nucleus and DNA structures (Common misconception) OSMA,2021

BUST COMMON MYTHS

Q-Will a COVID-19 vaccine alter my DNA?

A- NO. These vaccines do not change or interact with your DNA in any way. Both mRNA and viral vector COVID -19 vaccines deliver instructions (genetic material) to our cells to start building protection against the virus that causes COVID -19. However, the material never enters the nucleus of the cell, where our DNA is kept and hence the DNA is not tampered with by any means which has been a common misconception

Q- Is the mRNA vaccine considered a vaccine?

A- Yes, mRNA vaccines such as Pfizer-BioNtech and Moderna, work differently than other types of vaccines but they still trigger an immune response inside your body. The mRNA vaccines do not contain any live viruses. Instead, they work by teaching our cells to make a harmless piece of a "spike protein," which is found on the surface of the virus that causes COVID-19. When a weakened or small part of the virus is introduced to your body, you make antibodies to help protect against future infection. (CDC,2021)

Q- Do Covid 19 vaccines contain microchips?

A- No. COVID-19 vaccines do not contain microchips. Vaccines are developed to fight against disease and are not administered

to track your movement. Vaccines work by stimulating your immune system to produce antibodies, exactly like they would if you were exposed to the disease. After getting vaccinated, you develop immunity to that disease, without having to get the disease first. (CDC, 2021)

CORRELATION OF SIN AND DISEASE

Just like COVID can be transmitted through droplets, we are transmitted with sin from our birth. We are born with sin because we have a fallen body with its weakness and shortcomings. The remedy to be free from our sins is to confess our sins and believe in our Lord Jesus, who paid the redemptive price on the cross.

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. For God did not send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned, but whoever does not believe stands condemned already because they have not believed in the name of God's one and only Son. (JOHN 3:16 -18)

Jesus Christ is our only Savior who did not end his life in the grave but was resurrected and made His way to heaven to prepare a place for those who accept Him as His Lord and only Savior.



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FROM THE HISTORY

BLAISE PASCAL'S CONVERSION

Whenever we see a genius who has many talents - Leonardo da Vinci, Thomas Jefferson, or Benjamin Franklin, for instance - we call that person a Renaissance man. Blaise Pascal of France was a Renaissance man. He was a prominent mathematician, physicist, inventor, and Christian writer. He made important contributions to geometry, calculus, and helped develop the theory of probability. Pascal's law is the basis for hydraulic operations. At the age of nineteen, he invented the world's first mechanical calculator. The computer language known as PASCAL was named after him.

Pascal grew up accepting the Bible as God's word but in a rather abstract way. He looked into Jansenism, a Catholic reform movement that emphasized the Augustinian (and Calvinist) concept of grace. Nonetheless, he lived with a sense of spiritual desperation. Disgusted with himself he once wrote: "If one does not know himself to be full of pride, ambition, concupiscence, weakness, pettiness, injustice, one is very blind. And if knowing this, a man does not desire to be delivered, what can one say to him?"

On November 23, 1654, Pascal's horses bolted and plunged off a bridge. Pascal was thrown into the roadway. He saw this as a warning

directly from God. That night he experienced a Christian conversion that would cause his outstanding scientific work to take second place in his pursuits. Light flooded his room. He recognized Jesus, the Word. For the rest of his life, Pascal carried around a piece of parchment sewn into his coat--a parchment inscribed with ecstatic phrases:

"God of Abraham, God of Isaac, God of Jacob, not of the philosophers and scholars...Joy, joy, joy, tears of joy...' This is life eternal that they might know you, the only true God, and Jesus Christ, whom you have sent.' Jesus Christ. Jesus Christ...May I not fall from him forever...I will not forget your word. Amen."

From that day forward, Blaise Pascal realized even more deeply that he must live primarily for God. He started out by giving much more to the poor. Pascal closely associated himself with the Jansenists, a group of Catholics that emphasized morality in all aspects of life. In 1657 Pascal published his Provincial Letters which criticized the moral teaching of the Jesuits, the rationalism of Descartes, and Montaigne's skepticism; and which urged a return to Augustine's doctrines of grace. Voltaire described the collection as "the first work of genius to appear in France," (meaning the first such in French colloquial literature); it continues to be recognized as such.



Pascal also wrote that we come to know God's truth not only by reason but even more through the heart by faith. It is through our hearts that we come to know God and to love Him. It is by faith that we can come to know Christ--and God alone gives us faith.

Source: www.christianity.com

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AFRICA MUST BE SUPPORTED TO HELP REDUCE GREENHOUSE GAS EMISSIONS

Africa is the world's second-largest and second-most-populous continent after Asia and it is also the most impecunious continent as most of the countries' governments are being run on a shoestring budget. At a time when the world summit on climate change just concluded in Glasgow, African countries also have earnestly taken commitments to reduce carbon emissions. But they have no wherewithal at all to substitute the carbon-emitting industries or take other practical steps to reduce carbon emissions. In this regard, the head of the African Union says the international community must support the continent's efforts to adapt to climate change including a program that requires 25 billion dollars over five years. Delivering his speech on November 2, 2021, at the UN climate conference in Glasgow, President Felix Tshisekedi of the Democratic Republic of Congo (also the head of the African Union) said the continent needs the world

to raise 12.5 billion dollars with the balance coming from the African Development Bank. Tshisekedi noted that the global effort on climate change can't be won unless it is won in Africa.

Africa is a continent of 54 sovereign countries and it has always been a continent of countries conflicting with each other and raging civil wars within countries. The most disturbing fact is that each country in this continent has different ethnic tribes that vie with each other to sit in the cool shade of power, and because of this, each country is being pushed to the brink of poverty and chaos. It is sad that most of the countries in this continent cannot offer security and safety to their people. Daylight robbery and kidnapping are very frequent incidents in the majority of these countries. The possible remedy to get rid of chaos and disorder prevalent in every country in the African continent is to provide the right education coupled

with poverty eradication. Poverty is an extremely unpleasant situation in life, where people will be forced to do anything for their survival. Therefore, the UN must help to eradicate poverty on a priority basis converting the dark continent into an enlightened continent, where peace and prosperity will overflow.

Nonetheless, Africa is the least contributing continent to global warming accounting for the smallest share (4%) of global greenhouse gas emissions, whereas Russia and India account for 6% of global emissions. Still, Africa stands to bear the brunt of global warming, which will be mainly caused by developed economies and some emerging ones. However, concerted efforts are needed from the African continent too to reduce greenhouse gas emissions.



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Continued from Page 13

God's Unchanging Promises

going around her? All she saw was chaos, conflict, and turmoil. But among it all, she saw the presence of a superior force trying to console and protect the refugees held in that camp. They promised to keep them safe. I trusted their promise and waited for our turn to head back to India. We reached India safely after a week of staying in Jordan refugee camps. God protected us, and their promise had value to it.

Similarly, God's promises are not just words written in a book. They carry so much power. Have you ever felt so discouraged in life- that nothing makes sense? But suddenly, you are led to take and read God's word, and it starts speaking to you. It fills you with so much strength. God's word starts reading you and reminds you of promises to you. He never forsakes his promises. Like the psalmist says -his promises are always backed by the honor of his mighty name!

God will always walk with you hand in hand; he will never leave you. The promises of God are yes and amen; Always! Some days it might just feel like the wait is unbearable, but would you stay strong in the delay; will you stand on the promises of God? He will always come through. "But for you who fear my name, the Sun of Righteousness will rise with healing in his wings. And you will go free, leaping with joy like calves let out to pasture." (Mal 4:2)



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Continued from Page 01

Live Debt-Free: Seven Keys to Generational Wealth

. From there, you'll be primed to take control of your life and manage your money the right way with these seven steps that should be completed in order. For my friends in other countries, consider the cost of living that applies to your region and translate these steps to best apply to your situation.

Save \$1,000 for an Emergency Fund

Following the creation of a budget and consistent tithing, save up \$1,000 as quickly as you can. According to the Federal Reserve, relatively small, unexpected expenses such as a tire replacement can be a difficulty for many families. In fact, statistics show that if met with a hypothetical \$400 expense, only 64% of all adults said they would be able to cover it exclusively using cash. An Emergency Fund allows you to have buffer room to handle unexpected expenses without tapping into the other steps of the debt snowball.

Pay off all debt (except the house) utilizing the "Debt Snowball"

The debt snowball is an extremely simple concept that reaps generational dividends. Start by listing all of your debts from smallest to largest. Then begin to make minimum payments on ALL your debts except the smallest one. For the smallest debt, however, rather than paying the minimum, you should aim to pay as much money as you possibly can on the smallest debt. Once the first smallest debt is fully paid off, you can carry over the money that was being paid towards that debt to the next smallest debt. Over time, you'll see that each debt is being eliminated one by one and the progress towards financial freedom will feel like a small snowball that starts at the top of a snow covered mountain and rolls off. While the snowball is rolling down the side of the mountain, it'll get bigger and bigger - symbolizing the monumental progress you're making for your life and legacy.

Save 3-6 months of expenses for a larger Emergency Fund

Once all of your debt is gone, build a larger emergency fund that can serve as a safety net for 3-6 months. This is your hedge against any loss of employment which is always a concern during times of economic downturn. It allows you time and space to live without stress and explore your next plan of employment.

Invest 15% of your household income for retirement

After you've saved a nest egg for 3-6 months' worth of expenses, you can begin the process of building generational wealth. Take 15% of your annual income and begin to put it away into retirement plans and ROTH IRA if eligible. Vanguard provides phenomenal investment vehicles that are easy to set up and have low expense ratios. The barrier for investing is lower than it's ever been! Speak with your accountant for more details on the tax implication of this but don't feel overwhelmed by this necessary step. As Proverbs 21:20 reads, "There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up." Be wise and save for your retirement so your golden years can be used to empower the next generation.

Save for your children's college funding

Unless you've raised children with a killer jump shot or a 95 MPH fastball, the chances of them getting a full athletic scholarship may be slim. Think ahead by saving for your children's college expenses through a 529 college savings plan or ESA (Education Savings Account).

Pay Off Your Home Early!

By this point in the cycle, all of your debt should be paid off and the only remaining expense should be your home. The mortgage of your home is the only thing that might stand between you and financial freedom. Begin to think of all the different things you can do if you live a life with no house payment. That would equate

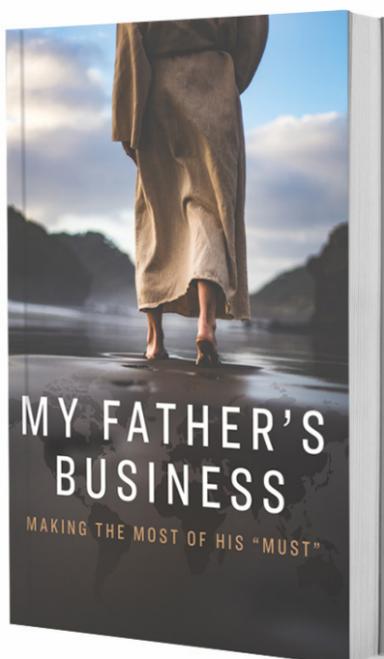
to thousands of dollars of interest saved and diverted to Kingdom expansion. Own your home as quickly as possible and pay as much extra money as you can towards your house payment.

Build Wealth and Give

This is the final step of the debt snowball. You've come a long way to get here. You've avoided unnecessary expenses and diligently tackled the shackles that stand between you and financial freedom. It's at this point where you BUILD wealth and GIVE generously. This allows you to leave a legacy for your kids, their kids, and cements your impact on this side of eternity.

Two dear friends of mine that recently got married found themselves with nearly \$140,000 in student loans, car notes, and credit card debt. Rather than allow this hefty sum to control their destiny, they embarked on the above Debt Snowball Journey that led to paying off every dime within less than the first two years of marriage! By avoiding shopping for new and unnecessary clothes or shoes every few months, opting for a homemade manicure rather than going to the salon, the occasional date night at a Chick-Fil-A instead of a steakhouse, and extreme diligence, they were able to develop a foundation that will position their family and children's children on a path of financial peace.

This can also be a reality for you and your family. This strategy has helped millions of people leave their financial woes behind them to live a life of purpose and generosity. We're called to be effective stewards of all that we have because at the end of the day, none of it belongs to us. We are simply managing what belongs to our Master until He returns. While He's entrusted it to us, God desires to multiply what we sow and use us as vehicles of generosity for His children. As 2022 descends upon us, will we commit to being faithful, diligent, and dependent on Him to live life financially free?



MY FATHER'S BUSINESS

Making the Most of His Must" is now offered in Spanish. Get your copy on Amazon. https://www.amazon.com/gp/aw/d/0578247798/ref=dbs_a_w_dp_0578247798



Migrant crisis in Poland



Polish security forces had to use water cannons on migrants who gathered and threw rocks at the Belarusian border. Thousands have gathered from the Middle East in an attempt to reach the European Union. This crisis has made the EU prepare further sanctions against Belarus, which is accused of destabilizing the bloc by pushing migrants across the border illegally. NATA has expressed deep concerns over how Belarus is putting the lives of vulnerable migrants at risk. Belarus, a close Russian ally, is refuting all allegations that they have fueled the border crisis. Polish authorities informed that more than 20,000 armed forces are reinforcing the border where the migrants have gathered.

Staples Center to be renamed Crypto.com Arena

Cryptocurrencies dominating the business zeitgeist is evident from the new name of the home of the Los Angeles Lakers basketball team. The New York Times reported that, The Staples Center said it would rebrand as Crypto.com Arena, named after a cryptocurrency platform based in Singapore. The change will go into effect on Christmas Day. Crypto.com, founded in 2016, is a trading and services platform for Bitcoin, Ether, Dogecoin, and other cryptocurrencies. The arena was initially named after the Staples office supply company since its opening in 1999. In addition to the famed Lakers, it hosts another NBA team, the Los Angeles Clippers, and other teams of the National Hockey League and the WNBA. Crypto.com struck a 20-year naming-rights agreement with AEG, which operates the venue, but did not disclose how much was paid for the deal. Crypto.com Arena will not be the first stadium named after a crypto brand. FTX, a cryptocurrency exchange based in Hong Kong, had signed a deal with the Miami Heat basketball team and the local authorities this year. The agreement is worth \$135 million over 19 years to rebrand the stadium as FTX Arena instead of American Airlines Arena as it was called earlier. Stadium names have been dominated by companies in the banking, telecom, and other booming sectors.

World News



Plagues strike Egypt

In Biblical fashion, Egypt was hit with floods, storms, and scorpions. Some say it was comparable to the plagues of Egypt from the book of Exodus. Thousands of scorpions were swept from their desert burrows by the heavy rains and floods, and they ventured into homes where it stung many, and at least 500 had to be hospitalized. The scorpion in question was the Deathstalker, which has neurotoxins that can hurt and even kill in extreme circumstances.



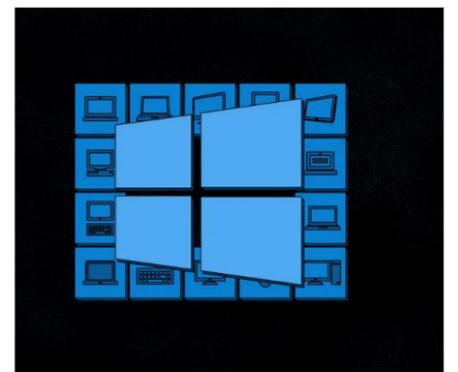
Longest lunar eclipse this week

The near-total lunar eclipse is expected overnight from Thursday, Nov 18th to Friday, Nov 19th, and it will be the longest partial lunar eclipse in hundreds of years. The moon will be very close to the Sun on Nov 19th, and the eclipse is expected to last for 3 hours, 28 mins, and 23 seconds. Only a small sliver of the moon is expected to be visible during the eclipse. NASA reported that the moon should appear to be reddish-brown color as it slips into the shadow. The eclipse will be visible in many parts of the world, including North America, New Zealand, and Japan. NASA also mentioned that for the U.S. East Coast observers, the partial eclipse begins a little after 2 a.m., reaching its maximum at 4 in the morning.

Tea and coffee may be linked to a lower risk of stroke and dementia



According to a recent study, drinking tea or coffee may be linked to a lower risk of stroke and dementia. Stroke cause 10% of deaths globally. Dementia is a serious health challenge, and nearly 130 million people are expected to live with it by 2050. In research that spanned more than a decade, 365,000 people aged between 50 and 74 were studied based on their reports of how much coffee and tea they drank. The Guardian reports that the researchers found that the people who drank two to three cups of coffee or three to five cups of tea a day, or a combination of four to six cups of coffee and tea, had the lowest risk of stroke or dementia.



Microsoft will update Windows 10 annually

Microsoft announced that it is planning to update Windows 10 annually with new features, and this aligns with the release cadence of Windows 11. Accordingly, the next Windows 10 feature update is slated for the second half of 2022. Microsoft has also started rolling out new Microsoft Store to Windows 10 devices earlier this month. Most of the future plans for Microsoft hinges on Windows 11 since it is the latest Operating System, but the company is said to support Windows 10 until the last quarter of 2025. Meanwhile, Microsoft is accelerating the rollout of Windows 11.