The "Good News" Newspaper • Serving North Florida & Central Florida

Christian Reader

Vol. 14 No. 8 AUGUST 2006 FREE MONTHLY

Tallahassee Police Department Rejoice Singers

Written by Annie Gainous Thompson

The Tallahassee Police Department Rejoice Singers are diligently preparing for their 5th Annual Worship Praise Concert, which takes place on Sunday, August 13, 2006, 5:00 p.m. at Watson Temple Church of God In Christ, 665 West Brevard Street, Tallahassee, Florida. If you don't know who they are, let me tell you.

The Tallahassee Police Department Rejoice Singers choir was established November 13, 2001. Police Chief Walter McNeil had a vision and met with a TPD employee, Shirley Bryant, to express his desire to form a choir. Ms. Bryant, who has been the President, since the choir's inception followed through with Chief McNeil's vision by asking various members of the department if they would be interested. As one of the first persons she asked to join the choir, I was quite honored and privileged. It has been exciting being her Vice President and right-hand woman from the beginning. When others were asked to become a part, it didn't matter your gender, race, position or status. It didn't ever matter if you had the perfect melodic voice. All that mattered was that your singing came from your heart. Our members rank from civilians, officers, investigators, sergeants, lieutenants and even Captains. This truly gives credence to that adage "it doesn't matter what or who you are" there is someone and something bigger than any title.

The choir's first musical director was Evangelist Elaine Hackley. Evangelist Hackley's music ministry and direction afforded the members the opportunity to realize their own musical talents in a few short months. The choir received further voice enhancements from the accomplished local Minister of Music, Marilyn Rahming. Our current Minister of Music and Director is the awesome and talented 22-year-old Jerrod Holton. Mr. Holton has been with the choir for almost four years. Through Brother Holton's musical knowledge and skills, he has further encouraged the choir to enhance their musical talents and abilities. He commands that the members give the best they have

see REJOICE SINGERS page 8

The First Coast African American Chamber of Commerce, Inc.

Changing Its Location and Changing Its Approach, Image and Style

Deborah K.Thompson

In a recent decision by the Board of Directors of the fastest growing minority chambers, Ms. Deborah K. Thompson, President announced that the FCAACC is relocating, changing its image and many of the thoughts around the developing of small minority and Black owned businesses. According to Ms. Thompson, many of these business owners go into traditional businesses in which they are familiar with such as retailers, auto mechanic, food service, hair stylist, and lawn service. Although functional in the past these businesses are less desirable on a large scale for the future.

In order to prepare for the emerging economic trends of the future, this small business society must think out of the traditional box and challenge the conventional wisdom for the future, and pursue unfamiliar industries with vigor. Some of the industries are the financial services, satellite, telecommunications, and energy-conservation just to name a few industries.

see CHAMBER OF COMMERCE page 12

GOSPEL SUPPER CLUB AND RESTAURANT NOW OPEN

Highest Praise Gospel Supper Club

East Dublin, GA - Highest Praise Gospel Supper Club opened in East Dublin, GA on November 1, 2002 by a minority female. East Dublin is a small family town of approximately 2,500 people. Highest Praise Gospel Supper Club is not a church therefore no preaching or arguments on points of doctrine. On the other hand the facility is rented to various groups for hours at a time.

Not many in East Dublin were familiar with Supper Club so in 2005 "Restaurant" was added to the name to further concept of Supper Club. Now the establishment is known as the "Highest Praise Gospel Supper Club & Restaurant."

see SUPPER CLUB page 12

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The ***Christian Reader*** is a monthly publication that seeks to strengthen our community through the knowledge of God our Creator, Christ our Redeemer, and The Holy Spirit our Guide.

It is our goal never to criticize, condemn, or complain, but instead to inspire, encourage, and enhance the lives of all people through Christian principles, teachings, examples, and knowledge.

Our purpose is to renew the total person - mind, body, and soul, that he/she may be well equipped to experience without hindrance the "life more abundantly" that Jesus promised to all that seek His face and do His will.

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THE CHRISTIAN READER
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A Message From
BILL COSBY

"We Can't Blame White People"

"They're standing on the corner and they
can't speak English.
I can't even talk the way these people talk:
Why you ain't,
Where you is,
What he drive,
Where he stay,
Where he work,
Who you be...
And I blamed the kid until I heard the mother talk.
And then I heard the father talk.
Everybody knows it's important to speak English except these knuckleheads.
You can't be a doctor with that kind of crap coming out of your mouth. In fact you will never get any kind of job making a decent living.

People marched and were hit in the face with rocks to get an education, and now we've got these knuckleheads walking around.

The lower economic people are not holding up their end in this deal.
These people are not parenting.
They are buying things for kids. $500 sneakers for what?
And they won't spend $200 for Hooked on Phonics.
I am talking about these people who cry when their son is standing there in an orange suit.
Where were you when he was 2?
Where were you when he was 12?
Where were you when he was 18 and how come you didn't know that he had a pistol?

And where is the father? Or who is his father?
People putting their clothes on backward:
Isn't that a sign of something gone wrong?
People with their hats on backward, pants down around the crack, isn't that a sign of something?
Or are you waiting for Jesus to pull his pants up?

Isn't it a sign of something when she has her dress all the way up and got all type of needles [piercing] going through her body?
What part of Africa did this come from?
We are not Africans.
Those people are not Africans;
they don't know a thing about Africa. With names like Shaniqua, Taliqua and Mohammed and all of them are in jail.
Brown or black versus the Board of Education is no longer the white person's problem.
We have got to take the neighborhood back.
People used to be ashamed.
Today a woman has eight children with eight different 'husbands' — or men or whatever you call them now.

We have millionaire football players who cannot read.
We have million-dollar basketball players who can't write two paragraphs.
We as black folks have to do a better job.
Someone working at Wal-Mart with seven kids, you are hurting us.

We have to start holding each other to a higher standard.
We cannot blame the white people any longer"

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GERALDINE F. THOMPSON

Florida House District 39

The Service Continues

Geraldine F. Thompson

Geraldine and campaign treasurer M. Jean Butler discuss political concerns with United States Senator Barack Obama.

Geraldine served on the Affirmative Action Committee of the Florida Democratic Party and attended the 1988 National Democratic Convention as a delegate for the Rev. Jesse Jackson.

Geraldine discussing Christian outreach with gospel singer, Donnie McClerkin.

Education

Geraldine will introduce legislation to increase the number of students who graduate from high school in Florida. She would raise the mandatory high school attendance age from 16 to 18 and deny a driver's license to anyone under 18 who is not in school.

Economic Development

She would require that contractors create apprenticeships and job training for area residents when tax dollars are spent for public projects such as a sports complex or performing arts center.

Crime Prevention

She believes that we deserve to live in a safe community. She will work for District 39 to bring dollars home from Tallahassee to get the police we need to protect our streets and our neighborhoods. By increasing opportunity in this district, Geraldine Thompson will help to steer individuals away from crime.

Healthcare

She believes that no one should have to choose between paying their rent and purchasing their prescription drugs. She will work for District 39 to expand healthcare services and fight HIV/AIDs.

About Geraldine F. Thompson

Geraldine F. Thompson is a leader who has devoted more than 30 years of her live to serving the people of this district. She and her husband, Emerson R. Thompson, Jr., raised and educated their three children in District 39. From a modest background, she has worked her way up and continues to give back to the community.

Capable

She co-founded the YMCA Black Achievers Program which now brings Hispanic Leadership and youth together to build leadership skills.

She spearheaded the renovation of the historic Wells' Built Hotel, Wells' Home and the opening of the Wells' Built Museum of African American History and Culture. Authored the book Black America: Orlando, Florida.

Experienced

She was appointed by the Governor to serve on the Florida Commission on Human Relations where she fought statewide against discrimination in the workplace, housing, and public accommodations.

Proven

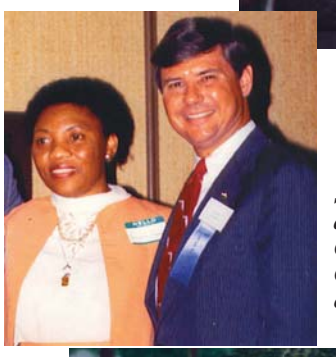
She brought $450,000 into our community to fund HIV/AIDs prevention counseling through Mt. Pleasant's "No Longer Bound Program". She authored grants to attract over $600,000 for the restoration of the Wells' Built.

She is the founder of Valencia Community College's College Reach Out program which has enabled thousands of low-income and disadvantaged students to fulfill their dream of going to college.

Geraldine F. Thompson and her husband, Emerson R. Thompson, Jr. have given decades of service to the Orlando community. He is one of her closest advisors.

After receiving confirmation from the Florida Senate Geraldine served on the Human Relations Commission during the terms of Governor Lawton Chiles, her fellow Commissioners elected her to serve as Chair of the organization.

Geraldine spreading the good news with religious cable owner and famous attorney, Willie Gary, and Rev. and Mrs. Randolph Bracy.



Shortly before he left office to become a United States Senator, Florida Governor Bob Graham appointed Geraldine to the Florida Commission on Human Relations.

Thompson Family Members (Geraldine and Thompson children; Laurise, Elizabeth and Emerson) celebrate the Humanitarian Award presented to Geraldine by the National Conference of Community and Justice (NCCJ).

Thompson Family Members (Mr. Emerson Thompson, Geraldine, and their late mothers) celebrate the Humanitarian Award presented to Geraldine by the National Conference of Community and Justice (NCCJ).

Geraldine Thompson
Florida House District 39
511 W. South Street, Suite 214
Orlando, FL 32805
Phone: (407) 765-9904 • Fax: (407) 246-0272
gftcampaign@hotmail.com

Political advertisement paid for and approved by Geraldine F. Thompson, Democrat, for State Representative District 39.

- Spray starch on sneakers before wearing to keep soil from grinding in when sneakers get dirty. When washed, dirt easily is removed.
- Boil vegetables that grow above ground without a cover, and vegetables that grow below the ground with a cover.
- Purse sliding off seat in a car? Slip straps of your bag through your seat belt.
- Emergency sharpening of scissors can be achieved by cutting aluminum foil.
- When you crack a favorite dish, or plate, put it in a pan of milk and boil it for 45 minutes. Not only will the crack usually disappear, but the dish actually becomes stronger.
- Bake potatoes 20 minutes in hot salty water. Potatoes bake faster.
- Remove bugs from the car grill or windshield by scrubbing with a nylon net ball and a mild liquid detergent and water. The net gives a little abrasion without scratching the car.

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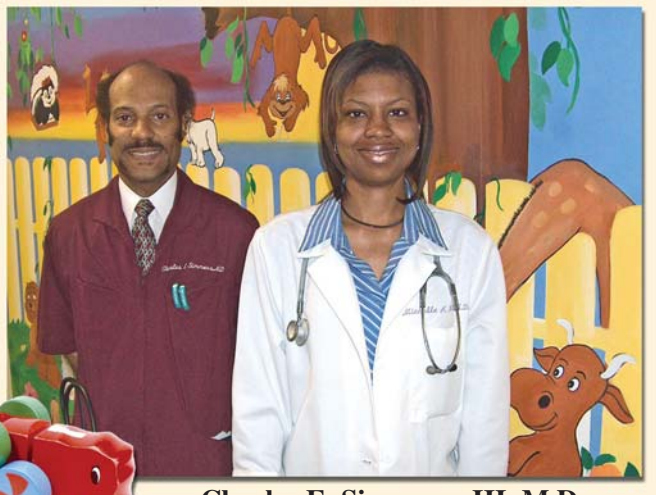

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GRANDMA'S HELPFUL HINTS

KEEP THIS ON THE FRIDGE

- Garbage disposals should be run with cold water. This solidifies the grease, helping it without clogging the drain.
- A heated knife allows thinner slices.
- Fern plants like being watered with weak tea or soapy water.
- Rub butter or margarine over the cut portion of cheese to keep it from drying out.
- Freezer paper makes inexpensive shelf or drawer lining. Place shiny side out.
- When washing dishes by hand, eliminate soap film on glassware by adding a little vinegar to the water.
- Spill wine at a party? Sprinkle table salt on the stain. When dried, brush off.
- The easy way to clean a blender. Pour water in halfway mark, add a drop of detergent, put lid on top and push start.
- Always buy extra toothbrushes; you never know who may spend the night.
- Food too salty? Correct this problem by adding one teaspoon sugar mix with one teaspoon of vinegar to it.
- Rubbing alcohol or white vinegar cleans windows spotless.
- Instead of throwing away used aluminum foil, use it as a pot and pan scrubber.
- Postage stamp not sticking. Put clear finger nail polish on back. Let dry, then mail.

Diabetes..... The Deadly Epidemic among African Americans

By Sharon James, MSN, RN
Black Nurses Association
Daytona Beach, Florida

Sharon James, President
Daytona Beach Black Nurses Association

Diabetes is a group of diseases marked by high blood sugar levels resulting in defects of insulin production, insulin action or both. Diabetes can lead to serious complications and premature death if steps to control diabetes are not implemented. Diabetes is the fifth leading cause of death in African Americans and their death rates are twenty seven percent higher than whites.

According to the "National Diabetes Education Program", 3.2 million African Americans age 20 and older have diabetes, 1/3rd of who are not diagnosed. African Americans are 1.8 times more likely to have diabetes as non-Hispanic Whites of similar age. The cause of diabetes is a mystery, but researchers believe that both genetics and environmental factors determine who will develop the disease.

Types of Diabetes:

Pre-diabetes is when a person's blood sugar levels are higher than normal but not high enough for a diagnosis of type II. Pre-diabetes can often be controlled by monitoring blood sugar levels and change in lifestyle habits. This can often prevent or delay the onset of type II diabetes.

Type I diabetes is when the body's immune system attacks and destroys its own insulin -producing beta cells in the pancreas. People with Type I diabetes must take insulin.

Type II diabetes is when the body does not make enough insulin or cannot use the insulin it makes effectively. This particular diabetes occurs in adults over the age of 40 but is becoming prevalent in younger people including children and adolescents.

Signs and Symptoms of Diabetes:

Increased thirst and urination
Constant hunger
Weight loss
Blurred vision
Extreme fatigue
Slow healing wounds

The following factors increase a person's risk for diabetes:
Family history of diabetes
African American
Obesity (overweight)
High Blood Pressure
Abnormal cholesterol and or triglyceride levels
Lack of exercise (activity)
Metabolic Syndrome (abdominal obesity, elevated triglycerides, low HDL, high blood pressure, fasting blood glucose of greater than 120)

Complications of Diabetes:

Diabetes can lead to many disabling and life threatening complications. Strokes, blindness, kidney failure, heart disease, and amputations are common among African Americans who have diabetes.

What can you do to prevent Diabetes Complications?

Because diabetes is a self managed disease, diabetics must take responsibility in their care. Blood sugar levels, blood pressure, and cholesterol levels must be in target range.

Blood sugar levels	70 - 110 (pre-meal)
Cholesterol levels	HDL (good cholesterol) greater than 50
	LDL (bad cholesterol) less than 100
Blood Pressure	Less than 130/80

The Time Is NOW to make a change!

Lose weight
Be more physically active
Make healthier food choices

Halifax Medical Center has an Endocrinology Center with Nurses and Endocrinologists (Doctors who specialize in Diabetes) offering Diabetes Education Classes. If interested, call 386-258-4829 to schedule an appointment.

The Daytona Beach Black Nurses Association is active in the community providing education and screenings for high blood pressure and diabetes. If you would like to schedule a Health Education Event or have questions, please e-mail us at www.DBBNADBF@aol.com. or call 386-253-8644. Also visit our future website at www.DBBNA.org. for upcoming events.

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REJOICE SINGERS continued from page 1

have to offer. The word "can't" is not in his vocabulary. He works very hard with the group providing sectional instruction. He is so dedicated he even provides one-on-one sessions to get members prepared to sing.

The mission of the choir is simple: provide an opportunity to interact with each other and members of the Tallahassee community and to minister to souls through song and praise. The choir members serve as ambassadors for the Tallahassee Police Department to partner with community groups and organizations. We want to make a positive impact within the community. The "Police" is not the bad guy and hopefully our outreach ministry demonstrates just that.

When you talk to the choir members, they will tell you that it's like being a part of another family. It has become another source of strength for the members and an extended support group. It is also a way to help each other and feel each other's care. There are members who have been singing all their lives and do so in their respective churches. Then there are those members who've never sang in a choir, even a school chorus, but they are just as dedicated. The ministry enables the members to build on their self-confidence in many ways. And yes, it does give them an opportunity to forget about the rat race of a world and the crime they see every day. Some times we all get weary and tired, but the minute you step into rehearsal and you hear the opening prayer, each member comes alive with enthusiasm and an eagerness to sing. Brother Holton begins to play the piano and it's getting down to business.

The choir's repertoire consists of many types of music: inspirational, patriotic, traditional and contemporary gospel music. Brother Holton has even written, composed and directed his original music, in addition to rearranging other famous gospel artists' music. They have taken their message to many arenas and audiences in the community: local churches and churches outside of Tallahassee; D.A.R.E. graduations in the schools; various organizations' luncheons and banquets including, but not limited to, Race Summit Conferences, FAMU Annual Prostate Cancer Conference, Elderly Services, Volunteer Services; benefit concerts, memorial services, citywide family and employee functions, and funerals. Their ministry doesn't stop there because they also go into the prison system. That's right a police choir delivering a message through song and praise in the prisons. Since its inception, they have provided full services for Christmas and Easter to the Federal Correctional Institute for Women in Tallahassee. They have also provided a service to the Marianna Federal Correctional Institute. And if that wasn't enough, the keynote speakers included Chief McNeil or various members of the choir.

Last but certainly, not least, the choir has been, or is currently active, in the community with the following: Senior Citizens Center, United Way, American Heartwalk, American Cancer Society Relay for Life, Miracle Hill Convalescent Home, Crime Prevention National Night Out and Adopt-A-Highway. Their Adopt-A-Highway is located on 27 North (North Monroe) in the Lake Jackson area near the Gadsden County line. They also assist needy families and children with financial donations, clothes and food and give of their time to help others. Many of the members serve in the role as mentors and work with the youths in their respective churches.

The most admirable thing about this ministry is simple; they do it from their hearts on their own time. They don't get paid and sometimes the going gets tough. Why, you may ask? Because they love the Lord and aren't afraid to sing it to all who will listen. I speak for the entire choir when I say, "We sing because we are happy and we don't mind praising our Lord." No matter what we may be going through personally, the choir provides a great opportunity to fellowship with co-workers and friends. The Rejoice Singers are doing what Chief McNeil asks of all of his employees, "Going Beyond The Call" to become "A World Class Organization." We hope that the community, our family and friends will continue to support us in our efforts as our ministry gives you peace of mind, heals your hearts of pain and sorrow and ministers to your souls. We look forward to seeing you on August 13th.

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Kids Beating Cancer, Inc.

LOCAL ORGANIZATION HELPS KIDS BEATING CANCER

Last year the Women's Missionary Society of the African Methodist Episcopal Church, hosted a Blood and Bone Marrow Day in Lake, Sumter and Marion Counties. The event was organized by Margaret Weaver-Chairperson of the Laura Sampson Area Women's Missionary Society of the AME Church. Through the Tri-county effort 12 donors were added to the National Marrow Donor Program Registry. "We need more awareness", said Margaret. Since then the organization has partnered with Kids Beating Cancer to educate the African American community on the need for more marrow donors on the National Registry.

The National Donor Registry is searched over 4,000 times a day for patients in need of an unrelated marrow donor. Because tissue type is inherited, patients are most likely to match someone of their same race or ethnicity. It is sometimes harder for minorities to find a match because there simply aren't enough minorities represented on the Registry. "It is important that we educate our communities and provide a way for people who want to join the Registry to do so", says Adele Smith of Kids Beating Cancer.

Kids Beating Cancer provides free testing for individuals between the ages of 18 and 60 years old and in general good health to be potential donors. A simple cheek swab is used to determine the donor's tissue type. Potential marrow donors also complete a brief health questionnaire and sign a consent form to have their tissue type listed on the Registry.

In an effort to increase the number of donors on the National Registry, The Women's Missionary Society of the AME Church are working on plans to host a 6 county Blood and Bone Marrow Day for 2007 to include Orange, Osceola and Seminole Counties. With the help of all these communities, we should be able to make a difference in the lives of the many patients who are in need of a life-saving transplant.

If you are interested in joining the registry, hosting a marrow drive, or volunteering contact Adele Smith, Program Director, Kids Beating Cancer at (407) 894-2888. For more information visit www.kidsbeatingcancer.com.

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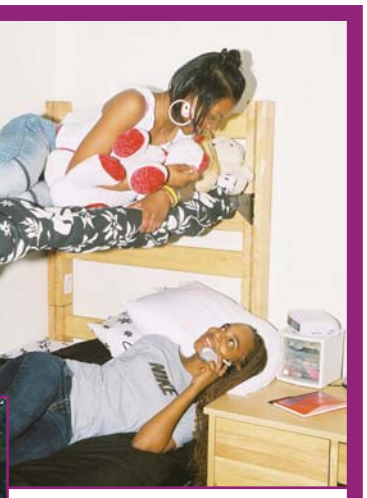

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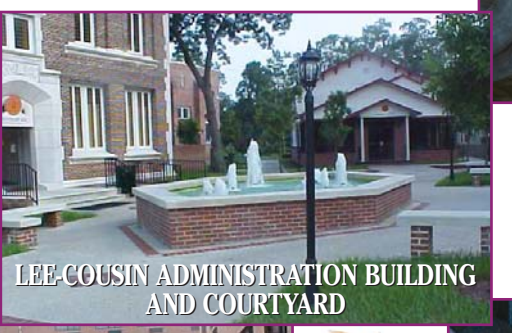

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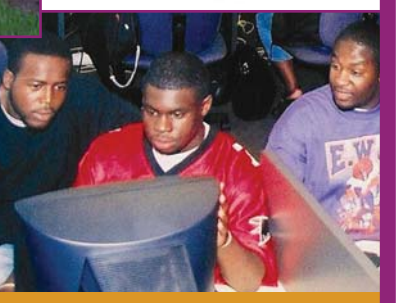

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Tuesday at 7:00 p.m.
Prayer & Bible Study

Thursday at 7:00 p.m.
Substance/Pathological Addiction Rehabilitation Ministry

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Prayer & Worship Service

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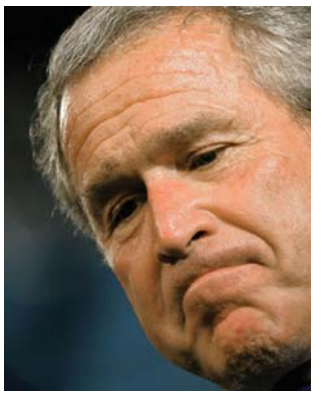
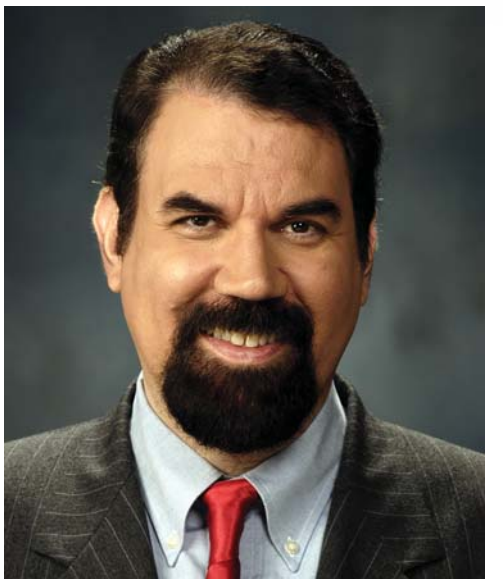
The Bush Administration's $18.7 Billion Iraqi Reconstruction effort is rife with fraud and corruption.



Read what ALAN GRAYSON has done about it. And how you can help.



February 2005. Alan Grayson appears before a Senate Policy Committee Investigating contractor fraud in Iraq.

2004 to 2006 Alan Grayson blows the whistle on war profiteers, in numerous lawsuits he files in Federal Courts.The Bush Administration seals every one of them, to avoid public scrutiny.

February 2004 Alan Grayson files suit against Republican Congressional candidate Mike Battles and his company Custer Battles, alleging millions of dollars in overbilling by sham companies, no-show jobs, and other war-profiteering and fraud, in security operations in Iraq.

October 2004 The Bush Administration tries to block the Custer Battles suit, claiming that the US False Claims Act of 1863 does not apply to the taxpayer-funded $18.7 billion Iraqi Reconstruction effort.

February 2005 Alan Grayson testifies before the Senate Democratic Policy Committee, investigating billions of dollars of alleged war-profiteering and fraud. Mike Battles refuses to appear. Grayson quotes an FBI report stating that "Battles is very active in the Republican Party, and speaks to individuals he knows at the White House almost daily." The next day, Republican Senator Grassley calls for an investigation.

March 2005 Under intense media scrutiny, the Bush Administration reverses itself and concedes that the False Claims Act applies to Iraqi Reconstruction, but still refuses to join the case against Custer Battles.Alan Grayson proceeds on his own.

May 2005 Judge T. S. Ellis III of the U.S. District Court in Virginia agrees with Grayson, rules that the False Claims Act applies to Iraqi Reconstruction, and ridicules the Bush Administration's failure to participate.

March 2006 Following a month-long trial by Grayson, a federal jury returns a $10 million verdict for the taxpayers against Custer Battles - the largest such verdict ever.

April 2006 Alan Grayson helps to write an amendment to the 1863 False Claims Act that compels the White House to report to the Senate every ninety days on the remaining suits against fraud in Iraq.The bill passes the Senate unanimously.

May 2006 Alan Grayson declares his candidacy for U.S. Congress in Florida's 8th District. Grayson promises to "fight corruption, waste, fraud and general Washington stupidity."

February 2006
Grayson appears in a 60 Minutes report on war profiteers in Iraq.

April 2006
In a page-one profile,The Wall Street Journal reports that "Alan Grayson is waging a one-man war against contractor fraud in Iraq."

April 2006
Grayson appears on CNN, reporting that "the Development Fund of Iraq has been looted by war profiteers and war whores."

July 2006
Grayson appears again on 60 Minutes.

"Sometimes all it takes is one person with guts to get the White House moving."

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Surely goodness and mercy shall follow me all the days of my life
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SUPPER CLUB continued from page 1

The atmosphere in the supper club is of the utmost importance. The mission of Highest Praise Gospel Supper Club & Restaurant is to provide and maintain an environment in which the Spirit of God is magnified and edified in musical praise of His people while enjoying home cooked meals. The food served here, from a variety of menus, is very pleasing to the palate.

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CHAMBER OF COMMERCE continued from page 1

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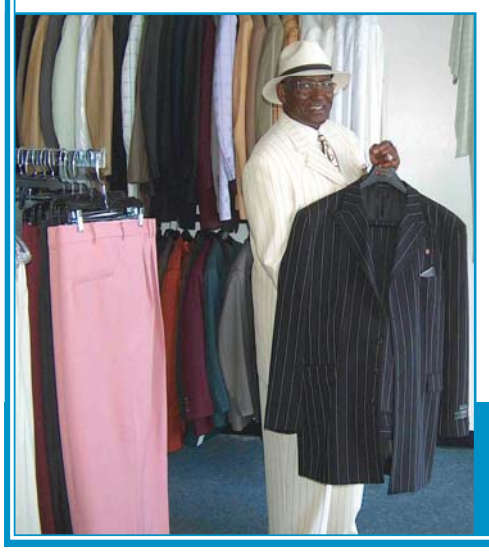

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BROKEN BUT FAITHFUL

By Rev. Dr. Carlton D. Jones
Jacksonville, Florida

"Are you a broken vessel of God? Are you saved sanctified and holy? Are you a perfect Christian? Are you sinking deep in sin and don't know how to get out of the Murk or Mire? Are you broke, broken and discussed with life?

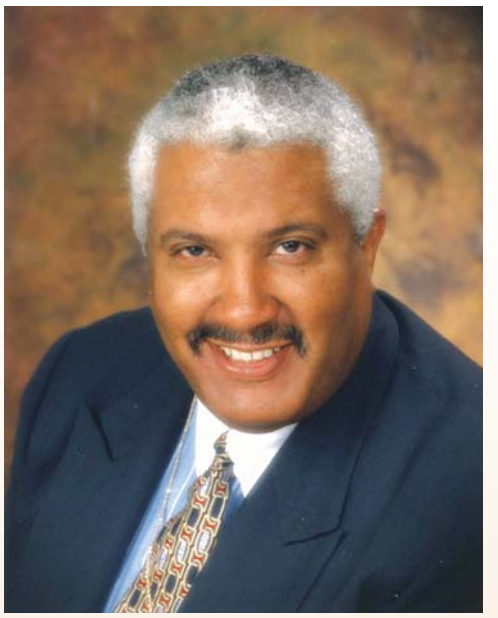
Well, I came by today to offer you the Love, Peace and Joy of God through His Son Jesus Christ, who came to show us how to live life more abundantly. Jesus loves you and so do I. It is not just something cool to say, but as we grow to know God we realize that it does not matter how high or low we are, God loves us.

God blessed us with the gift of faith. A person without hope will curl up and die. God sent Jesus to show us how we can restore hope in the hopeless, through the Word of God. So what is faith? Do you have faith? Many Christians are struggling with the definition of faith that is found in Hebrews 11:1&2. NIV - "Now, faith is being sure of what we hope for and certain of what we do not see." The King James Version - "Now faith is the substance of things hoped for, the evidence of things not seen."

We all struggle with our daily faith walk, because there are so many uncertainties of life. We cannot see past right now. Only God knows the past, present and future. The Devil and us only know the past and present. God designed us to be dependent on Him and our need to work with people. Our success in life depends on how much faith we have in God and our faith in mankind. I struggle with my faith in people, because people will disappoint us. But, God tells us to put our faith in Him. God knows what we need. I have grown to realize that it is God and God only that I can depend on. But, I did not get here over night, it first came through the Word of God and the power of the Holy Spirit that convicted my thoughts and my faith to believe in a God who I cannot visually or physically see or touch.

God is a spirit and we will get to know God the Father through Jesus Christ the Son with the power of the Holy Spirit. God talks to us through the Holy Bible, the Word of God. The Bible that I am using contains 1,581 pages of scripture. There are 39 chapters in the Old Testaments and 27 chapters in the New Testament. God gave us the Holy Bible to guide us through life. It is our owners manual.

"FAITH IS SOMETHING WE HAVE TO EXPERIENCE."
The entire Bible illustrates examples of faith, but God dedicated Hebrews chapter 11 about Faith. "By faith Abel offered God a better sacrifice than Cain did." By faith he was commended as a righteous man, when God spoke well of his offerings. And by faith he still speaks, even though he is dead. (Genesis 4:2-5. Tells us about two brothers who brought offerings to the Lord. Brother Cain brought his first fruits from the soil, and Abel from the firstborn of his flock. The main reason for the acceptance of Abel's sacrifice was that he offered it "by faith." It is implied that Cain's sacrifice was rejected because he offered it without faith, as a mere formality. I believe that God is illustrating His first lesson on tithing. God did not need Cain or Abel's offerings when God has all the fruits of the earth. Our first offerings as was Cain and Abel's were to test our faith and obedience to God. However, God does not want us to give as a formality and expect to get the same acceptance as one who gives in faith and obedience to God's Word.



Reverend Carlton D. Jones

"By faith Enoch was taken from this life, so that he did not experience death; he could not be found, because God had taken him away." Enoch pleased God, but without faith it is impossible to please God, because anyone who comes to Him (God) must believe that He exists and that He rewards those who diligently seek Him. (Enoch was demonstrating his faith by pleasing God and believing that God exists. Faith must be focused on an object that is not seen, and the proper object of genuine faith is God).

"By faith Noah, when warned about things not yet seen, in Holy fear built an Ark to save his family." By his faith he condemned the world and became heir of the righteousness that comes by faith. (Noah was ridiculed and laughed at for building an Ark in a landlocked region where it was inconceivable that it would ever float, much less the warnings of an impending flood. Noah's faith in God is why I am able to write this message and you are able to read it, because if Noah had not built the Ark there would not have been any human life or animal life left on this earth. Science is validating these scriptures, but more importantly are we listening to the modem day Noah's about the impending floods?

Mankind is racing towards total nuclear destruction of human kind as we know it. I also watched the movie "The Day after Tomorrow" and the first thing I thought of was Noah and how no one would believe him and then I thought about the Tsunami in Indonesia that killed 164,000 people and left millions injured and homeless. World leaders where is your faith in God today? Are you listening, disciples why are we empowering world leaders who do not believe in God? Is not God sending us messages and are not the scriptures forecasting the future? So get right with God.

"By faith Abraham, when called to go to a place he would later receive as his inheritance, obeyed and went, even though he did not know where he was going." By faith Abraham made his home in the promise land like a stranger in a foreign country. He lived in tents, as did Isaac and Jacob, who were heirs with him of the same promise. For he was looking forward to the city with foundations, whose architect and builder is God.

I can personally relate to Abraham, because God lead me to Jacksonville even though I was successful in Washington. I had obtained material things. I was a past President of the Chamber of Commerce, and president of this and that. I realized that I was not

see CARLTON JONES page 18

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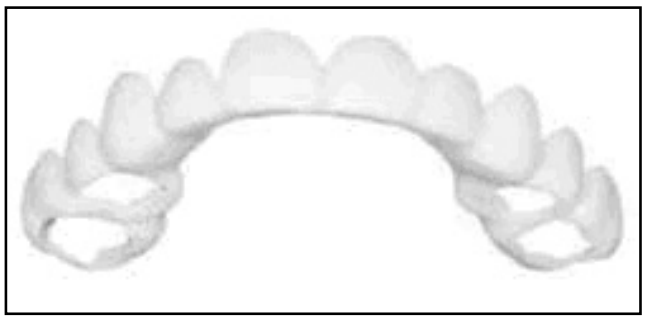
New York, NY - Looking for a celebrity smile but don't have a celebrity budget? Have a special occasion and want to enhance your smile before the big day? Well, a new dental accessory piece called The Snap-on Smile can give you a stunning red carpet smile that's less expensive, less painful, and easier than traditional dental techniques.

If your teeth are discolored, chipped, slightly crooked, missing, or have spaces between them, Dr. Catrise Austin (dentist to the stars) can now provide the beautiful smile you have always dreamed about in just a snap with the new Snap-on Smile. The Snap-ons, which are made of tooth colored resin, slips right over your natural teeth similar to the popular "gold grills" that rappers have made famous to give patients the chance to try on a new smile without altering their natural tooth structure. The Snap-on appliance which is custom made in a lab can be made as thin as .5mm in thickness to make the smile look natural.



Dr. Catrise Austin

Dr. Catrise Austin is a Manhattan cosmetic and general dentist who is among a handful of dentist in this country to use this breakthrough technique in her practice. "The most exciting thing about the cosmetic snap-on teeth is that when we do it, it gives patients the look and feel as if they did Da Vinci Veneers like on Extreme Makeover," says Dr. Catrise Austin.

First, Dr. Austin makes a dental impression or molding of the existing teeth to replicate the existing smile. Second, choose the preferred shape and color of your Snap-on. Patients can choose from 19 color shades and over 18 shapes and teeth arrangements. The Snap-on accessory can even be modeled after your favorite celebrity's smile! You can pick the "square sexy" Britney Spears or Little Kim, or the most popular request...the Halle Berry. Third, your case is sent to the lab for fabrication and within 7-10 days, your beautiful Snap-on Smile is ready.

"The beauty of this procedure is there are no shots, no drilling, no permanent cement, it's removable, and you can even eat while wearing your Snap-on smile!" says Dr. Austin.

The perfect candidate for the Snap-on smile may be a bride to be or teen with limited funds who is taking pictures next week. Aspiring actors, singers, or models can use the Snap-on for headshots or to nail the job. Have a fear of the dentist but want a beautiful smile? The Snap-on Smile is an easy, pain free option to enhance your smile. Quite frankly, any patient who is looking for an affordable cosmetic alternative to permanent dental work such as veneers can benefit from this amazing accessory.

The estimated cost for Snap-on teeth ranges from $1500-$2000 each arch of the mouth. Compare this to the price of permanent porcelain veneers which can range from $1500-$2000 per tooth and the Snap-on is definitely something to smile about.

For more information about the Snap-On Smile, please contact Dr. Catrise Austin at 212-262-6054. Dr. Austin owns VIP Smiles located at 119 W. 57th Street, Suite 512, New York, NY 10019 where she "Creates Hollywood Smiles in The Heart of Manhattan." Her clients include America's Next Top Model winner Eva Pigford, The Apprentice's diva Omarosa, Grammy award winning rappers Missy Elliot, Busta Rhymes, and Common, Broadway's sensation Sara Jones, as well as music legend Isaac Hayes to name a few.

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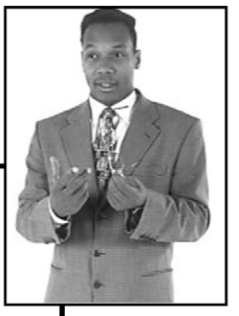

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CARLTON JONES continued from page 15

happy.

I believe that God lead me to Jacksonville to preach the gospel of Jesus Christ. God lead me to go back to school, where I received my Masters in Theology and later received an Honorary Doctorial Degree in Divinity. God created in me a desire to write and now He is preparing me to Pastor. When I realized that the material things of this world were not important, I have received more than I could ask for or think of, because it is not me that is supplying me, it is God.

"By faith Abraham, even though he was past age and Sarah herself was barren, was allowed to become a father. God made a promise to Abraham and he was faithful." And so from this one man, and who was as good as dead, came descendants as numerous as the stars in the sky and as countless as the sand on the seashore. (God wanted to show us that when He has a covenant or promise, He will fulfill it, even though Abraham was 100 years old, God delivered. Faith is, believing that God will deliver not on our time schedule but God's time schedule. God is always on time.

All these people were still living by faith when they died. They did not receive the things promised; they only saw them and welcomed them from a distance. And they admitted that they were aliens and strangers on earth. People who say such things show that they are not looking for a country of their own. If they had been thinking of the country they had left, they would have had opportunity to return. Instead, they were longing for a better country - a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them. (This scripture is, misunderstood by some because it talks about aliens and strangers not from this earth. What God is illustrating to us is that earth is not our permanent home but that the promise of God is our Heavenly Home with Him).

"By faith Abraham, when God tested Him, offered Isaac as a sacrifice. Who had received the promises was about to sacrifice his one and only son, even though Isaac that your offspring will be reckoned. Abraham reasoned that God could raise the dead, and figuratively speaking, he did receive Isaac back from death. (Abraham's faith was so strong that he believed that God would raise Isaac from the dead if necessary, an event that did not occur figuratively when God substituted a ram for Isaac. That is why our faith must be so strong that we believe that God will supply us a ram in the bush).

"By faith Isaac blessed Jacob and Esau in regard to their future."
"By faith Jacob, when he was dying blessed each of Joseph's sons, and worshipped as he leaned on the top of his staff."
"By faith Joseph, when his end was near, spoke about the exodus of the Israelites from Egypt and gave instructions about his bones." (Jacob and Joseph are examples of those whose faith is no less strong at death than in life).
"By faith Moses parents hide him for three months after he was born, because they saw he was no ordinary child and they were not afraid of the King's edict."
"By faith Moses, when he had grown up refused to be known as the son of Pharaoh's daughter." He chose to be mistreated along with the people of God rather than to enjoy the pleasures of sin for a short time. He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward."
"By faith he left Egypt, not fearing the Kings anger; he persevered because he saw him who is invisible. By faith he kept the Passover and the sprinkling of blood, so that the destroyer of the firstborn

See CARLTON JONES PAGE 22

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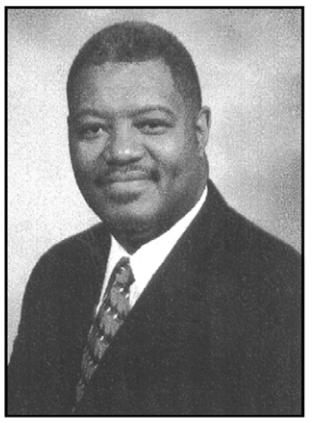

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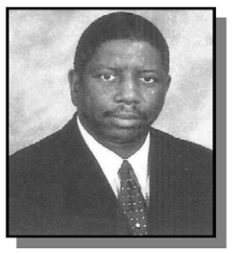

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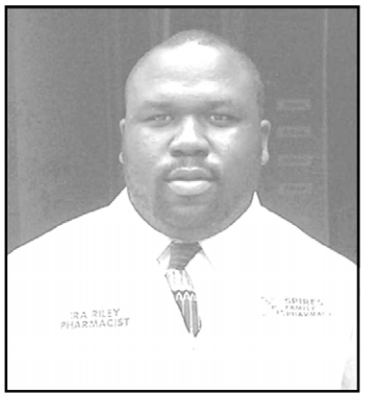

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ACTIVITIES
Friday, Sept. 1st Awards & Recognition Gala
This event is to recognize and honor our corporate sponsors, outstanding alumni from other HBCU's living and working in North Florida, and outstanding accomplishments by local citizens.
Location: Hyatt Regency Jacksonville Reception: 6 PM Program: 7 PM Reservations encouraged.
Tickets for the event are $35/person. Alumni Hospitality immediately following the gala.
Saturday, Sept. 2nd Family Fun Day Festival at ALLTEL
The public is invited to enjoy Entertainment, Food, Kids' Activities,
Vendors, Battle of the Fans, Music, Health Fair, Tailgating and much more.
Time: Noon 'til 6 PM FREE ADMISSION Parking is only $5/space. Oversized vehicles - $20 per vehicle.
Saturday, Sept. 2nd Old Fashion Pep Rally
Wear the school colors Prizes for the "Best Dressed Alumni".
Location: Hyatt Regency Jacksonville Doors Open: 10 AM Alumni Class Roll Call: 11 AM
FREE ADMISSION The Duval/Nassau Alumni Chapter and the North Florida Booster Club will host the event.
Saturday, Sept. 2nd The Gateway Classic Victory Celebrations
TWO SEPARATE VENUES:
1) College students / young adults. 2) Alumni, / 25 and older crowd.
Location (both events): Hyatt Regency Jacksonville Time: 10 PM – 2 AM.
THE MAIN EVENT
Saturday, Sept. 2nd
Gates at ALLTEL open at 6 PM. Pre-game show starts at 6:30. Kickoff: 7 PM
General Admission: $20 Reserved Club Seats: $30
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About Scott Randolph

Scott Randolph and his wife, Susannah, live and work in Orlando. Scott is a respected advocate and environmental attorney, leading the fight for clean air, good government, and health communities here in Central Florida.

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I will lift up mine eyes unto the hills, from whence cometh my help. My help cometh from the Lord, which made heaven and earth. **Psalm 121**

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CARLTON JONES continued from page 18

would not touch the firstborn of Israel.
"By faith the people passed through the Red Sea as on dry land; but when the Egyptians tried to do so, they were drowned."
"By faith the walls of Jericho fell, after the people had marched around them for seven days."
"By faith the prostitute Rahab, because she welcomed the spies, was not killed with those who were disobedient. God overlooked the sins of this prostitute because of her faith. So if God can love her and transform her, why can't we forgive our brother or sister for their sin because by faith God tells us to do so.

And what more shall I say? I do not have time to tell about Gideon, Barak, Samson, Jephthah, David, Samuel and the prophets, who through faith conquered kingdoms, administered justice, and gained what was promised; who shut the mouths of lions, quenched the fury of the flames, and escaped the edge of the sword; whose weakness was turned to strength; and who became powerful in battle and routed foreign armies.

Women received back their dead, raised to life again. Others were tortured and refused to be released, so that they might gain a better resurrection. Some faced jeers and flogging, while still others were chained and put in prison. They were stoned, they were sawed in two; they were put to death by the sword. They went about in sheepskins and goatskins, destitute, persecuted and mistreated - the world was not worthy of them.

They wandered in the deserts and mountains, and in caves and holes in the ground. These were all commended for their faith, yet none of them received what had been promised. God had planned something better for us so that only together with us would they be made perfect. (God has planned for them and us something better. The fulfillment is in Jesus the Christ. Only their faith in the coming of the Christ and our faith in Jesus Christ, will we be made perfect).

"Hebrews chapter 12:2, Looking unto Jesus the Author and finisher of our faith, who for the joy that was set before Him endured the cross, despising the shame and is set down at the right hand of the throne of God." God loves us so much that He sowed Himself into flesh and blood, so that He God could restore a personal relationship through His Son Jesus Christ. All we have to do is accept and believe that Jesus Christ is our Lord and Savior. I am a broken vessel and through my faith in God the Father, through Jesus Christ the Son and with the anointing of the Holy Spirit I have been restored. God bless you and keep you through the power of the Holy Spirit. Amen."

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AWARD-WINNING PASTOR TOURS THE SOUTH WITH A POWERFUL MESSAGE OF LOVE, HOPE AND COMPASSION ON THE HIV/AIDS EPIDEMIC IN THE BLACK COMMUNITY

Macon, GA - Over two decades of being diagnosed with HIV/AIDS, God has molded directed and inspired Pastor Donald E. Archey who has quickly become one of the most electrifying, inspirational and sought after AIDS advocates and motivational speaker in recent years. Voted one of the top 50 most influential African Americans in Northeast Indiana, Pastor Archey was the keynote speaker for the "Save A Life, Save A Soul Summit" and Health Fair that was held in Macon, Georgia on June 23-25, 2006. Pastor Archey is President/CEO of the Fort Wayne, Indiana based Archey AIDS Foundation, Inc.

Pastor Donald E. Archey

The purpose of the program which was spear-headed by Denise Harrow from Volunteer Macon was to highlight that June is National Get Tested month across the nation. With blacks accounting for about half of all new HIV/AIDS/STDs reported cases, the crowd was captivated and spellbound as they listened to Pastor Archey deliver a powerful, moving testimony and message that touched the heart of every person that was in attendance.

"Now that you have heard the numbers, I don't know how that makes you feel but to me, these numbers represent a startling wake up call and we as Christians, followers of Jesus Christ of Nazareth, have a moral and spiritual obligation to send a strong and urgent message to our political and spiritual leaders that states 'Something has gone terrible wrong!'" Archey went on to say. "I was diagnosed with HIV some time in the early 80's. I'm one of few that is still alive from the very beginning and I am alive today only because of God's Mercy and God's Grace. God has kept me alive all these years with this most deadly disease for a reason and that Reason is for his Purpose and his Will, not mine." The audiences applauded with a great roar.

Pastor Archey with Grandma Macon

Over the past 25 years, Pastor Archey has journeyed all over the nation. By air, Archey has been privileged enough to travel to such countries as England, Holland, Germany and France. When asked, how did his European travel affect his life at such a young age? Archey replied, "It allowed me a better understanding that we are all God's children." Though Pastor Archey has traveled extensively and has been nominated and won many awards, though he sits on many local and state boards and committees diligently working for HIV prevention, Pastor Archey's mission remains unwavering: To serve the Lord and spread the good news of the gospel of Jesus Christ.

Reaching down to the core of this powerhouse speaker, one finds a very humble beginning in Pastor Archey which he still maintains. Born in August of 1961 and was abandoned by his birth parents, put in foster homes and orphanages, and after years of mental and physical abuse, he was later adopted by Edgar and Bonnie Archey whom Pastor Archey has stated, "Were angels sent by God."

Through Archey's experiences, each speaking engagement is like a thunderous place of worship with a Pastor at the rudder. Poetically and expertly weaving a scriptural message into each speech, Pastor Archey, who is the overseer of New World Church located in Fort Wayne, Indiana, delivers each HIV/AIDS speech with the power and authority of one who knows God face-to-face. His presence on stage and his energetic personality commands notice. Standing only 5'5", his small structured body provides an authoritative, eloquent voice that bears one to hear. By the end of the speech, there were no dry eyes. Archey concluded his speech by saying "If America is to become the great Country our forefathers envisioned, then we must come together as one family. Whites, Blacks, Hispanics, and all other creeds; we must let love and compassion flow down to every town, to every city, to every county, and to every state, yes! We must let love and compassion flow down like the great falls of Niagara!"

The attendees at Macon Tattnall Square Presbyterian Church responded by giving Pastor Archey an extended standing ovation and the city of Macon issued a proclamation in his honor and others. This special guest appearance by Pastor Archey is just the beginning of a series of upcoming speaking engagements. If asked where does he acquire all his energy to put into a speech like that after being infected with HIV/AIDS for almost 30 years and next to death a few times, Archey simply replies, "I just want to do God's will and God is not done with me yet."

Pastor Archey with residents of Macon, Georgia

To schedule an interview, TV appearance or speaking engagement with Pastor Archey or get more information, please call the Archey AIDS Foundation at 1-877- 272-4920 or (260) 420-0330. Feel free to visit their website at www.aafoundation.net or email pastordonald.archey@comcast.net.

Black Wealth:
Understanding Five Main Credit Card Terms

By Joseph Kenny
Guest Columnist

Credit cards are easy, right? You have a credit limit. As long as your balance isn't as high as your credit limit, you can pay for things with your credit card. When you pay for something with your credit card, you don't have to pay for it until later. You pay interest on your credit card balance and as long as you don't go over your credit limit, everything's fine.

Well, not quite. Here are some of the most frequently asked questions about credit cards - and their answers, of course.

What's interest?
In a nutshell, interest is money that you pay a lender for the privilege of using HIS money to buy something.

What's this about 'interest rates' and percentages?
The interest rate is a way of determining how much you're paying for borrowing money on your credit card. It's stated as a percentage of the outstanding balance on your card, usually as an APR or annual percentage rate. The lower the APR, the less interest you're paying on the amount you owe.

Okay - so why would anyone choose a credit card with a high interest rate?
Most people don't CHOOSE to pay a high interest rate. The bank decides what interest rate it will charge you, usually based on how much of a 'credit risk' you are. They determine that by looking at your history of paying bills. If you've got a history of paying bills on time, then you'll qualify for lower interest rates. If you haven't ever had any bills to pay, or if you've had trouble paying your bills, that will show in your credit history, too. Since it's a little riskier to lend you money, banks will charge a higher interest rate.

One other reason that people might actually choose a credit card with a higher interest rate is for the rewards or privileges that come with that card. If the card includes special perks that you want, they may offset the higher interest rate and make it worthwhile.

My card says that I pay interest on the 'outstanding balance'. What does that mean?
Your outstanding balance is the amount that you owe altogether on your credit card. Credit card companies generally calculate what's called an 'average daily balance' for each month and base your interest charge on that. If you had a $50 balance from the first of the month to the twentieth, then charged a $400 computer, your interest will be computed on the average between 20 days at $50 and 10 days at $450.

What's the 'minimum payment'? As long as I pay that, I'm fine, right?
The minimum payment is the lowest amount that the credit card issuer will accept toward your balance. It varies from month to month, depending on your balance. Paying JUST the minimum balance may keep your credit card active and keep the credit card company from reporting your account as delinquent, but it will barely make a dent in the amount you owe. Whenever possible, you should pay more than the minimum amount. In fact, it's best to try to pay off your balance in full each month to avoid paying interest charges.

Joseph Kenny writes for the credit card comparison sites www.creditcards121.com and www.credit-cards-info.com

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- Lawrence volunteers or has been appointed to over a dozen boards and committees around the county. Our community is a wonderful place that deserves a passionate advocate to ensure a solid quality of life for our children, families, and seniors.

As your next County Commissioner, District 2, ***Lawrence is that leader.***

I am excited for our region's future. Together, we can achieve positive progress for our community while we maintain the energy of our economy and quality of life.

I welcome your support in this endeavor. Please vote Lawrence Kolin on September 5th for Orange County Commission, District 2.

- A lifelong resident of Central Florida, Lawrence graduated from an Orange County public school, and lives in District 2 with his wife Karen and their daughter.
- Lawrence practices civil law and is a certified mediator. He is an active advocate for abused and neglected children as a Guardian ad Litem with the Legal Aid Society Society of the Orange County Bar Association and serves as an Orange County Teen Court Judge and advisor.
- Lawrence has been an active member of over a dozen Boards of Directors including the Community Advisory Board of WMFE TV-FM (90.7 NPR and Channel 24 PBS) and the Advisory Board Council of Disney/SBA National Entrepreneur Center, to provide funding and services for the citizens of Orange County.
- Because of his strong pro bono work in the community, Lawrence was recognized by the Florida Bar and awarded a Legal Aid Public Service Award at the Florida Supreme Court.

Our candidate for Orange County Commission will deliver. Vote Kolin September 5th!

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The Gospel of Prosperity:

Does Wealth Mean You're Blessed?

By Angela Bronner, AOL Black Voices
Guest Columnist

Hip-hop soul legend Mary J. Blige has always let it be known that God was an important part of her life and upbringing. From vignettes on her album to her oft-present cross, the born-again Christian insists that God wants her to have nice things. In a recent 'Blender' magazine article, the sometimes downtrodden diva stated:

"My God is a God who wants me to have things. He wants me to bling. He wants me to be the hottest thing on the block. I don't know what kind of God the rest of y'all are serving, but the God I serve says, 'Mary, you need to be the hottest thing this year, and I'm gonna make sure you're doing that.'"

Could Mary J. be a proponent of what many term ''The Gospel of Prosperity?"

Though not an organized religion, the prosperity gospel is an increasingly-popular view commonly found in televangelical preachings and in Pentecostal churches; it claims God wants Christians to be successful in every way, especially in their finances. Given face by African-American television ministers such as Creflo Dollar and Rev. Frederick K.C. Price (real names), prosperity proponents state that the true Christian has only to ask for material wealth and it will be granted.

Yet, if a Christian is not enjoying these benefits, then it's because they either have not asked for them or because they have some blockage in their lives which is preventing God from blessing them. Furthermore, some critics of these individual preachers and the movement itself say the only ones becoming prosperous are the ministers themselves.

"It's materialism, it's the marketplace, it's also about the black middle class trying to alleviate its conscience about dealing with those who are less fortunate," says minister, author and professor for Africana studies at the University of Pennsylvania, Michael Eric Dyson. "Why didn't we have the Gospel of Prosperity during King's day? All of a sudden, we can track it. The expansion of the black middle class has also created the necessity for a theology that will justify our status."

Dollar, 41, who is not obligated to disclose his finances because his church is tax-exempt, appears to be financially fit. His World Changers megachurch, founded in Atlanta in 1986, now has over 25,000 members with an annual operating budget of over $80 million. Dollar, who has a multi-million dollar mansion in Atlanta and two Rolls Royces, flies on his private jet every Saturday to New York City, where in October 2004, he started a congregation.

He owns a $2.5 million Manhattan apartment in the exclusive Time Warner Center, and collects over $345,000 a month for the New York church, which he says stays there to build it. Before making the physical move to New York, the city was Dollar's largest television market.

Mary J. Blige looks prosperous in a diamond-studded cross and fur. The crooner was recently quoted saying "My God is a God who wants me to have things. He wants me to bling."

Packed to the rafters with people of all ages and races, Rev. Dollar's World Changers New York fills Madison Square Garden's Theater each week. Dollar's affable manner, clever witticisms ("I'ma preach a wig off your head tonight!") and clear rules for living based on the Bible make for good television and an even larger congregation.

"To be broke means you lack," shouts Dollar from the stage, filled with a modern choir and five-piece band, including violinist. Overhead hangs a huge "World Changers" banner with people of all colors looking fulfilled. There is also a translator for the hearing impaired.

Dollar always qualifies prosperity as not just material things, but also love, relationships and health. "I'll never be broke another day in my life," he commands the audience to say. "Turn to two people and say it."

Two offerings are taken before the reverend began his main sermon, the audience reflecting an almost game-show like atmosphere, as Dollar asked those who experienced "increase this week" to bring up their offerings. Hundreds of blue envelopes flood the air as people wave them madly. "If you have experienced increase this week, and would like to make a first offering, we rejoice."

see GOSPEL page 32

The Walking Wounded

By Pastor Leon Bing
North Jacksonville Family Worship Center

I will continue to cry out! This thing has become very strong in my spirit, and I realize that I am not the only one that feels this way! The devil is trying to lull everyone to sleep, by getting God's people to focus in every direction but his! But heed this warning, while we are thinking, and saying that everything is fine, the devil is destroying this community. Yes we all realize that crime is out of control, but we are not realizing that we have a sin issue! And because we are ignoring the sin issues, we are not addressing the problem where relief can come and heal this community.

We can agree with the elected officials that we need more police, and we can agree with civic groups that we need to better educate, train, and provide jobs, but we must also let this community know that we have a sin issue! Not behind the closed doors of our churches, but publicly as well. If the major news paper will give local pastors the space for photographs and comments, then let the community know that we have a sin issue!!! It is not just a Jacksonville thing but it is statewide, and it must be told to the community. If it is good enough to tell our congregations, then it is good enough for the community as a whole to hear it. The elected officials want to call on a certain few pastors to speak to the community (and that is fine with me), but now is the time to deliver God's Word to the people on a large scale. It is time that the elected officials call on the church to pray for the sin in the community! This is more than the usual gathering once a year or for a certain event, but a sincere cry to God to heal Jacksonville and other areas of the sin problem. I am calling on the Jonahs, Jeremiahs, Ezekiel's, Isaiah's, and Paul's of our day! I pray that you will address the community on a level that many of the rest of us pastor's cannot! There is a group of our brethren who always get the community wide exposure through Television and print media that can get the Word out more effectively than those of us who must, and will take it to the streets!

But we must understand this, that while there is only a few who are out there committing these most heinous crimes, it is the rest of us in our sinful lifestyles that God is most displeased with! Let us take a look at one of the Prophets that God told to warn the people about their sinful lifestyles and to get it corrected, fast! That Prophet was Isaiah.

Isaiah 1 (New Living Translation)

1 These visions concerning Judah and Jerusalem came to Isaiah son of Amoz during the reigns of Uzziah, Jotham, Ahaz, and Hezekiah—all kings of Judah.
2 Hear, O heavens! Listen, O earth! This is what the LORD says:
"The children I raised and cared for have turned against me.
3 Even the animals—the donkey and the ox—know their owner and appreciate his care, but not my people Israel. No matter what I do for them, they still do not understand."
4 Oh, what a sinful nation they are! They are loaded down with a burden of guilt. They are evil and corrupt children who have turned away from the LORD. They have despised the Holy One of Israel, **cutting them off from his help**.

In these opening verses God begins to let the nation know that He is displeased with them because they have turned away from Him. He says in verse 3 that animals know who feeds and cares for them and they know to appreciate it! Okay, not many of you have farm animals I know, but your dog, cat, bird, and gold fish knows that when it is feeding time, the meals are coming from you! And while they cannot speak, in there own way they let you know they appreciate you. But when it comes to God's people, we think that all we have is because of what we did to obtain them. It was our good jobs, or our education, or our good looks. No, it was always God! But some just don't understand. And while we are in this sin state, we are actually loaded down with a burden of guilt, knowing that you have not been as obedient to God as you should have been. But don't worry, you probably just dress up, and put on your nice smelling fragrance, and go right out the door as though all is well! Meanwhile, we don't understand that we are just cutting ourselves off from God's help.

Pastor Leon Bing

5 Why do you continue to invite punishment? Must you rebel forever? Your head is injured, and your heart is sick.
6 You are sick from head to foot—covered with bruises, welts, and infected wounds—without any ointments or bandages.
7 Your country lies in ruins, and your cities are burned. As you watch, foreigners plunder your fields and destroy everything they see.
8 Jerusalem stands abandoned like a watchman's shelter in a vineyard or field after the harvest is over. It is as helpless as a city under siege.

That's why I titled this, "The walking wounded!" We are all dressed up, but full of sin! In our sin state, we are like what is described in verse 6, sick from head to toe, full of sores! If we are not careful, we will be able to say the same for our community. In the since that the more God's people continue to act as if things are fine, and we continue to ignore 2 Chronicles 7:14, this community will get worse and worse. Most people think that all we've got to do is just throw money at the problem, well that just doesn't work, the more we patch up a thing, the worse the thing gets.

9 If the LORD Almighty had not spared a few of us, we would have been wiped out as completely as Sodom and Gomorrah.
10 Listen to the LORD, you leaders of Israel! Listen to the law of our God, people of Israel. You act just like the rulers and people of Sodom and Gomorrah.
11 "I am sick of your sacrifices," says the LORD. "Don't bring me any more burnt offerings! I don't want the fat from your rams or other animals. I don't want to see the blood from your offerings of bulls and rams and goats.

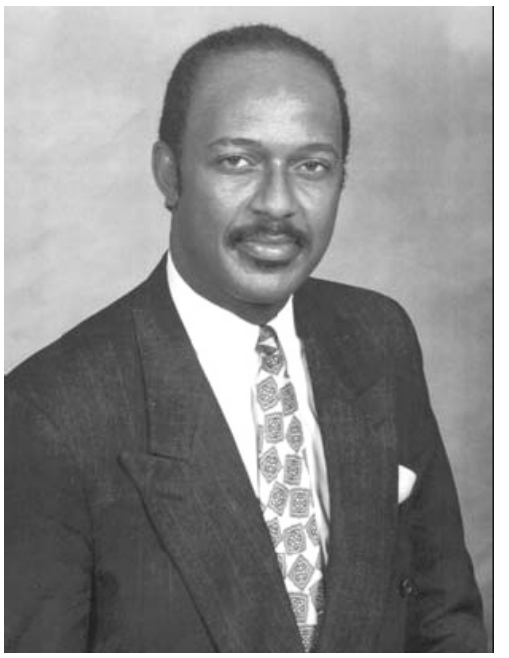
see LEON BING page 32

"SIMON SAYS"

By Aundra Bryant
Tallahassee, Florida

When I was growing up, we played a game that was very popular called "Simon Says". The object of the game was to do exactly what the person did before you until only one person remained. I thought about Simon Peter and some of the things he said. One day in the Gospel of St. Mark Chapter 6, Simon Peter made a statement about the transfiguration of Jesus Christ, "It's good for us to be here, let us build three tabernacles". On another occasion, Jesus asked his disciples in the Garden of Gethsemane, "Will you leave me too?" Simon Peter replied, "I'll follow you wherever you go". However, it was what Simon Peter said that opened up a highway of understanding when Jesus asked, "Who do you say I the son of man am?" Peter replied, "You are the Christ."

There are three commands that we will have to follow in order to do what Simon says. Firstly, Peter realized that Christ came to take us where we needed to be. The Law and the Prophets could not accomplish what Jesus death and resurrection could. When Peter was standing on the Mount of Transfiguration, he had a stunning revelation which asked "What can wash away my sins? Nothing but the blood of Jesus." Jesus said,"1 am the way, the truth and the life, no man cometh unto the Father but by me".



Aundra Bryant

Secondly, when Peter told Jesus that he was the Christ, Jesus said, "Upon this rock, I will build my church and the gates of hell shall not prevail against it ". In other words, Peter upon your great testimony or revelation, I will build a house of believers. The great command here is to tell someone of the goodness of God and how his grace and mercy has brought us back into a right relationship. The hymn writer said, "I am not ashame to own my Lord, nor to defend his cause, maintain the honor of his word the glory of his cross".

Finally, Jesus tells Peter that folks make rise up against the church but they can't stop it. **Pharaoh** tried to drown it, the **Lion** tried to eat it, the **Furnace** tried to burn it, **Goliath** tried to scare it, **Jacob** tried to fool it, **Herod** tried to run it out, **Nero** tried to chop it up, **Pilate** tried to wash it out and **Death** tried to steal it but the Church of the Living Christ will stand forever.

Many people have problems staying with one congregation and they hop from one church to another thinking that they can discourage, talk down and steal the joy of the faithful warriors. Today, I am convinced that the songwriter who wrote, "Oh, when I come to the end of my journey, weary of life and the battle has been won, he'll understand and say well done," had a Holy Ghost pen in their hand.

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Tuesday (15th)
Holy Communion Celebration
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Wednesday (16th)
Women's Day
Mother Mildred Eason Officiating
Orlando, FL

Thursday (17th)
The Convocation Experience
Speaker: Elder Gabriel Hall-Emmanuel COGIC, Jacksonville, FL

Friday (18th)
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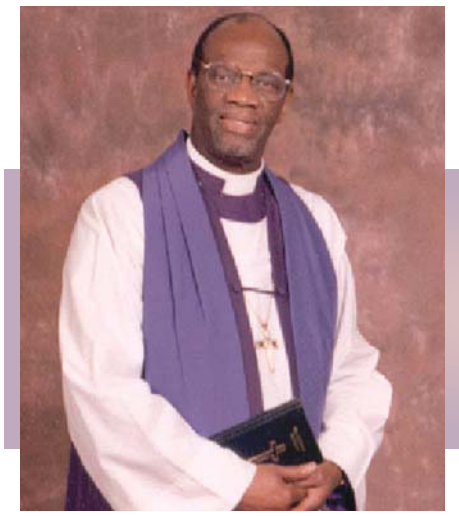

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Services will convene at 7:30 p.m.

GOSPEL continued from page 27

Richard "Ricke" Williams, 24, a film producer from Patterson, New Jersey has been attending World Changers New York services since September, 2005. "I joined that day," says Williams. "It's been great. I've grown a lot as an individual; I'm a different person."

"Prosperity is key, but not necessarily financial prosperity," continues Williams. "[Rev. Dollar] gets in trouble with the media about this, but he wants us to prosper in our soul, health, family; mentally and spiritually. You can have a million dollars but your family is in disarray. You can have money and not be prosperous. Finances is just one part of it."

There are as many Bible verses to support prosperity as there are to skewer it. Dyson, like many critics of the prosperity churches, points out that many prominent Christians and even Jesus himself, was not a rich man. Dollar, however, points to Biblical titans such as Solomon and David, who were wealthy. For every verse that says it's easier for a camel to get through an eye of a needle than for a rich man to get into heaven [Mark 10:25] , there is another which states that Jesus came so that "they may have life, and they might have it more abundantly." [John 10:10]

"So now, we have a theology that says that the only way, or the primary way God blesses us is through having a Mercedes or a nice Rolex or some nice diamonds or some nice clothes and a nice place to live," says Dyson. "All that's great, but the question is, is that the unalterable sign of God's blessing? If that's the case, Jesus was the greatest failure as a Christian we've ever seen."

Dyson continues, "Jesus was a revolutionary. Jesus spoke against the common order of the day. Jesus spoke against the status quo. That Jesus didn't go to the White House to try to curry favor. That Jesus spoke prophesy in ways that made leaders uncomfortable, in fact, they wanted to kill him," he says. "We have to ask the question, what are you doing? Do these ministers speak about racism? Do they speak about sexism or homophobia? Do they talk out against the issues of the day? Yes, people call His name, but they're not preaching His gospel."

"[Dollar] doesn't get paid from the church, but from writing his books, his travels and tape sales," states Williams. "Our tithes and offerings stay in the church to build it. If you think about it, he has a huge flock. I realized that [my offerings] are for God. At the point of giving, you give because you love God."

Williams, who says his finances have not necessarily changed, says his soul has in fact prospered since becoming a member of World Changers, and that eventually, when he can correctly apply "the system God works on" he will be blessed on the material plane. As for Mary J. Blige's quote, Williams pretty much agrees.

"She's using very worldly words," he qualifies. "But if you think about it, she's recognizing Him. If they always see you broke, and not prospering and depressed, why would they try to understand [Christianity]? I can see why God wants to see her at her best."

LEON BING continued from page 28

12 Why do you keep parading through my courts with your worthless sacrifices?
13 The incense you bring me is a stench in my nostrils! Your celebrations of the new moon and the Sabbath day, and your special days for fasting - even your most pious meetings - are all sinful and false. I want nothing more to do with them.
14 I hate all your festivals and sacrifices. I cannot stand the sight of them!
15 From now on, when you lift up your hands in prayer, I will refuse to look. Even though you offer many prayers, I will not listen. For your hands are covered with the blood of your innocent victims.

The more we continue to ignore God in this sin problem in this community, the more God will reject us and all of our attempts to call on Him for everything we desire of him. That is why it is imperative, to make sure that each of us are in the right place with God. I can only answer for me, but I encourage all of the people of God to do a self examination and be sure that you are in His will! The community needs the people of God, but we do them no good if we are not in position to reach heaven and pray that God heals this community. We don't want the blood of the innocent on our hands!

16 Wash yourselves and be clean! Let me no longer see your evil deeds. Give up your wicked ways.
17 Learn to do good. Seek justice. Help the oppressed. Defend the orphan. Fight for the rights of widows.
18 "Come now, let us argue this out," says the LORD. "No matter how deep the stain of your sins, I can remove it. I can make you as clean as freshly fallen snow. Even if you are stained as red as crimson, I can make you as white as wool.
19 If you will only obey me and let me help you, then you will have plenty to eat.
20 But if you keep turning away and refusing to listen, you will be destroyed by your enemies. I, the LORD, have spoken!"

These last verses take me back once again to 2 Chronicles 7:14, "Then if my people who are called by my name will humble themselves and pray and seek my face and turn from their wicked ways, I will hear from heaven and will forgive their sins and heal their land."

If we want healing to come to our community, we must first, make sure we are in position to approach God to petition Him to move on our behalf. But I see that we are really not there yet. There are a lot of "walking wounded" in this community, many who look like things are fine with them, but, they have hidden hurts, hidden struggles, or hidden wounds that they just cover up and pretend that all is well.

Many look very successful, drive nice automobiles, live in very nice homes, but if you stick them with a pin, they break down and pour out all kinds of issues that they are dealing with. Brothers and Sisters, we cannot be effective in this kind of state. We must heal ourselves before we ask God to heal the community. Come, let us reason together, (KJV), for verse 18. God is willing and ready, are we? Do we want to effect change in the land, or are we just the walking wounded?

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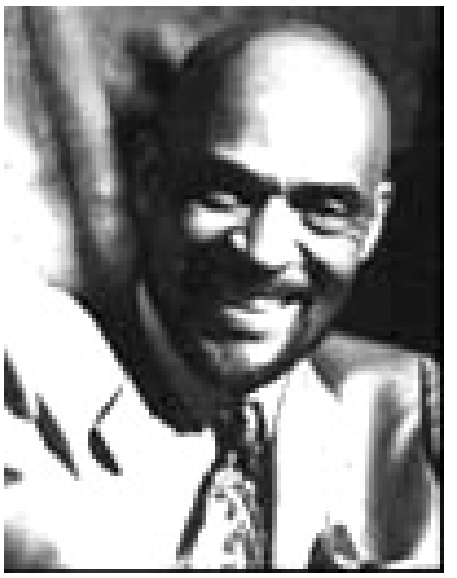
WHERE IS CONDOLEEZZA RICE?

By Earl Ofari Hutchinson
Guest Columnist



Earl Ofari Hutchinson

The day before President Bush spoke to the NAACP, Secretary of State Condoleezza Rice was scheduled to meet with the Congressional Black Caucus. The meeting didn't happen. The CBC did not say why it was cancelled, or when it would be rescheduled. But if it had happened, the Caucus would, and should, have asked Condi tough questions on Bush foreign policy. If it did, it wouldn't have been the first time Rice has been on the foreign policy hot seat. In February, Republicans and Democrats on the Senate Foreign Relations Committee virtually dumped Bush's international miscues on her.

That's fair and unfair. Rice is Bush's point person on foreign policy. Her job is to sell administration policy decisions on North Korean nukes, Iran, the Middle East turmoil, the war on terrorism, and Iraq. When things go wrong internationally, she, as other Secretarys of State have, will take heat.

Rice has been a soft target for criticism from the instant that Bush announced that he'd appoint her to take over from the departing Colin Powell as Secretary of State. The howls started that Rice was too hawkish, too fawning toward Bush, too lacking in social and diplomatic graces, and too inexperienced to broker an Israeli-Palestinian settlement, and resolve the crisis over Iran and North Korea's nuke threat. There were big doubts over whether she would bring any new ideas to the table in terms of how to deal with these problems. Rice didn't burnish her image as a take charge diplomat when she initially waffled on whether to lead a peace mission to the Middle East to stop the fighting between Israel and Hezbollah. She begged off with the vapid and unsatisfactory rejoinder that she'd only go if she could be "helpful." Rice recovered fast and will now lead the peace mission and try to armlock both sides to end the killing. Whether she can overcome Arab enmity toward Bush's silence on Israel's Lebanon bombardment remains to be seen.

United States Secretary of State
Condoleezza Rice

Before taking the reins at State, her expertise was on the Soviet Union and its military relations with the East European satellite countries. By the time she took the reins as Bush's security advisor, the Soviet Union was out of business, and many of the Eastern European countries had either been reconfigured or had become allies of the U.S. There were long stretches during the intense debates over Bush's Iraq war policy, the war on terrorism, foreign policy and security matters, when Rice, then Bush's National Security Advisor, sank from public view. During those time lapses, Powell, Secretary of Defense Donald Rumsfeld, and even Vice President Dick Cheney became familiar fixtures on talk shows explaining Bush policy. Some inveterate Bush watchers asked, "Where's Condi?"

But Rice's role is not to make policy but to follow Bush policy directives. Rice is perfectly suited for that role. As a close personal family friend and political ally of Bush Sr. and Bush Jr., she has always been the consummate team player. Like a good team player she takes orders, follows directions, and does not stray one inch from the Bush administration political script.

Even if Rice can and did publicly take her boss to task on some aspects of foreign policy, and Bush listened, the glaring flaws would not instantly be picked out of his policies. There are complex competing interests that help shape American foreign policy apart from Bush's, or any other president's, ideology and world-view. Congress, especially the Senate and House Foreign Relations Committee, the various government bureaucracies, the CIA, the Defense Department, the International Monetary Fund, key non-governmental organizations, the major oil, auto, aerospace, and corporations, and banks, have a great deal of say in foreign policy matters. Iraq is a near textbook example of that.

The Senate Republicans, and even most of the Democrats, that pounded her for Bush's Iraq bungling, dutifully voted for the war, and have repeatedly given foreign policy cover for it. While Bush and Rice hotly deny that oil has anything to do with the decision to impose a regime change in Iraq, Iraq's oil is worth billions, and U.S. oil and energy companies make no secret that they intend to control it and reap the profits. Rice is only a bit player in the global economic decisions that go into making and shaping U.S. foreign policy.

That's not to say that Rice is simply a Bush totem. She has real political and diplomatic shelf value to Bush and the GOP. She is an ad person's dream. She is articulate, and polished, and the answers she gives to key policy questions on TV talk shows and at congressional hearings, even when they are tepid, self-serving and contradictory, give a semblance of credence and believability to Bush's foreign policy fumbles and miscues. Her telegenic demeanor has even prompted the tantalizing what if question, namely what if Rice sought to replace Bush when his days in the White House end in 2008 and make a serious bid for the presidency. Rice repeatedly says that she isn't interested, and even laughs off the possibility. It's good that she does. Rice is a die hard Bush loyalist, and that won't change.

Where's Condi? Right there where she's always been, at Bush's side taking the heat for his foreign policy blunders.

Earl Ofari Hutchinson is a columnist for BlackNews.com, a political analyst and social issues commentator. He is also the author of the forthcoming, The Emerging Black GOP Majority (Middle Passage Press, September 2006). The book is a hard-hitting look at Bush and The GOP's court of black voters.

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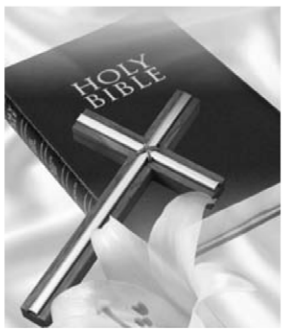

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Publisher's Editorial

Darryl A. Barrs, Sr., Publisher / Managing Editor

THE WAR AGAINST TERRORISM

In the last few years the focus of our country has been on terrorism. It has affected the way we live, travel, do business, think, feel and sleep. Adjustments have been made in all facets of life especially the economy and the deployment of our military. Much needed socio-economical programs have be eliminated, cuts in the government's support of tuition programs has prohibited many student from attending college, and over 1,000 of our young people have died and over 6,000 have been seriously wounded in Iraq as we gauge this War Against Terrorism.

Terrorism is not a person, place or thing. It is not rooted in any place or a certain region. Terrorism is a concept. It can be adopted by anyone and carried any place. Terrorists are not born, yet created out of situation. Great passion, pain, neglect and devastation can create hatred and desperation that may make us all one day a terrorist. And the weapons of terror are not limited to bombs, they can be plastic knifes, jets, cars… two men with a rifle and scope… one man with a Rider truck filled with explosive… young students at school with an arson of weapons.

Lest we forget, before 911, the face of terror in America was that of young Black males. You could not conclude a newscast without seeing Black men led away in handcuff after a shooting or hideous crime. The fear of the Black man justified false arrests, DWB (being stopped in your car for no reason other than Driving While Black), extreme amounts of tax money allocated for the building of prisons, and even some States going into the business of housing other State's prisoners.

Terrorism is fear. The bells of freedom are not ringing in the lives of many because of fear, which comes in many forms and fashions. Be not deceived, the policeman with his gun is feared more than respected. We show up on our jobs not for duty as much as for fear of loosing our house and cars. Some of us are afraid to eat for fear of cancer. We won't venture for fear of failure. We don't speak for fear of being silenced. We do not stand to keep from being criticized. We don't change for fear of advancement. We don't evaluate for the fear of adjustment. We won't think for fear of having to decide. We won't grow for fear of advancement. We don't live life to its fullest for fear of sudden death.

It has become the policy of some to use fear as a tool to build their empires and advance their causes. Fear has become the fence of containment that keeps us all under control, and the glass ceiling that suppress our dreams and desires. Even when the Bible tells us that he whosoever will save his life shall lose it; and whosoever will lose his life for my sake shall find it (Matt. 16:25), we find fear in this statement because of the regimental constant pounding and conditioning we have received from society to fear.

In there any solution? Can the War on Terror be won? Sure it can. The answer is in a place least likely to be found even though it is highly visited. Yes it is in our faith and the words uttered from our lips in prayer. Perhaps overlooked or even forgotten are the words "… I Will Fear No Evil…"

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WHEN TIME SEEMS TO JUST FLY AWAY

By Vincent T. Edwards
Blessed Enterprise
Tallahassee, Florida

Vincent T. Edwards

Tick Tock, Tick Tock goes the clock. Away, away, away go the seconds, minutes, hours, days, weeks, months, years – never to return again. If time is so important, why do we waste so much time by being nonproductive and counterproductive. I often hear people say "If I only had more time!" The question is what are you doing with the time you have? Do you use your time wisely? Successful people understand the importance of efficient use of time and value their time. Have you ever put a value to your time? What's your time worth? $10, $20, $75 or $100 per hour? When you place a value (dollar amount) on your time you may begin to view it differently and it has the tendency to become more meaningful.

In my opinion everyone should take an economics course, the old supply and demand course. It was there that I learned TANSTASFL (There Ain't No Such Thing As A Free Lunch) and the concept of opportunity costs (the cost (benefit forgone) of selecting one option over another). The opportunity costs should be strongly considered when it comes to your choosing what you do with your time. Every second costs something.

Are you spending your time and energy on things that will yield the greatest return? For instance, should you be working or reading and forwarding all of the chain emails? Which provides the greatest return and what benefits do you give up by selecting one over the other? When it comes to time learn to make time for the important things in your life whatever they may be… God, Family, Friends, Personal/Professional Development.

Learn to stop wasting time, make every second count. Focus on your priorities, learn to say no, track/monitor your time, learn to get to the point when communicating, and best of all get organized. So much time is lost looking for and trying to find things. Remember start using your time wisely. The choices for the use of your time are many and the consequences of those choices may impact you for a lifetime. Value your time – Do It Now!

Vincent T. Edwards "Mr. Speaker" is an inspirational and motivational speaker/radio talk show host. If you would like for Vincent T. Edwards "Mr. Speaker" to speak at your next event (conference, convention, special event etc.), contact him on the web at www.blessedenterprise.com , by phone at 850.309.2999 or by email at mrspeakerspeaks@blessedenterprise.com

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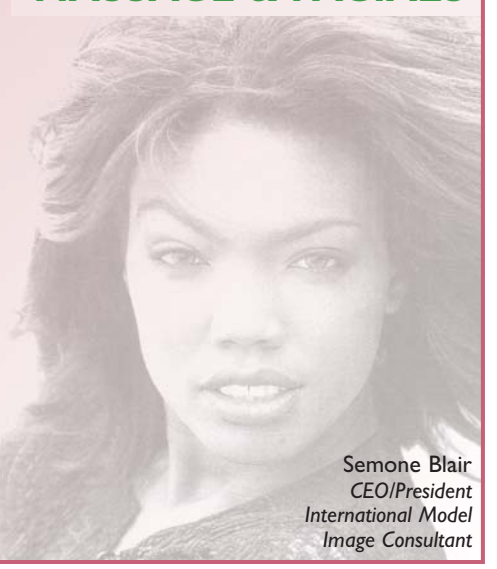

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PROTECT YOUR NAME

By Reverend Anthony M. Graham
Emmanuel Church of the Living God
Daytona Beach, Florida

During the last couple of weeks, there is a quote that keeps ringing in my spirit and I find myself constantly repeating. ***"The reputation you have outside of the spotlight will determine the level of respect you receive when you are in the spotlight."*** I find this statement to be so relevant to everyone especially Christians and Ministers.

There is another quote that I love by Warren Buffett that states, ***"It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently."*** Many people say that a man's character is more important than his reputation because his character is who he is, while his reputation is what other people think of him. However, we should be concerned about how other people view us. Our character should build our reputation and our reputation should be able to backup our character.

For example, if a man has no intentions of having an extramarital affair, his actions will support his character. He will not have a black book or dozens of torn off pieces of paper with phone numbers from different women in his pockets. If the marriage lasts for a couple of decades, his intentions and years of faithful actions will build a reputation of marital commitment. Then, if during the twenty-fifth year of marriage someone spreads a nasty rumor about the man sleeping around with the next-door neighbor, and his wife hears the rumor, she will immediately dismiss what was said because his reputation will backup and support his character.

With this thought in mind, we should protect our names because based on the situation our reputation will either speak well for us or bring doubt into the equation. I try to be a very timely person. If I tell you we are going to meet in the park at 10:00 am, I try to be there by 9:50 am. When I say I am ready to leave at 3:00 pm, I will be in the car at 3:00 pm with the engine running. Now, whenever my name is brought up in reference to time my reputation is clear… "if he said he is leaving at 3:00 pm, you better be there at 3:00 pm." Many other people, when you mention their name in reference to time you will see many frowns or deep sighs because they have built up a reputation of tardiness. In the event that I am late for an appointment or a meeting, the people that are aware of my reputation for always being on time will know that something happened. My lateness will bring speculation that something is wrong instead of assurance that, "He will be here…he is always late."

When we look at the names of God, we see how important the reputation you build up by your character causes assurance or speculation. In time of sickness, when you mention that God is JEHOVAH-ROPHE ("The Lord Who Heals"), it brings assurance that healing will occur even in the face of major obstacles. The name JEHOVAH-JIREH ("The Lord will Provide") brings an assurance that God will make a way that I cannot see right now. The more popular saying is, "God will make a way out of no way." The confidence that God will open a door comes from His reputation that was built up by His character.

What about our names as Christians or Ministers? When people mention our name in reference to prayer, does our reputation bring assurance or speculation? What about when our names are mentioned in reference to sins like fornication, adultery, lying, cheating, or gossiping? Will people dismiss these things because of our reputation or will they say, "It is possible."

Reverend Anthony M. Graham

Are we known as people that support others or do we only support our own? It is amazing to me how many preachers come to church without a Bible when someone else is preaching. How can you follow a sermon without a Bible? They fail to understand that they are building a negative reputation for themselves and when it is their time to preach the people will rebel against them because they have built up a bad reputation for not supporting others based on their own actions. Therefore, when people hear that Pastor Lamp Shade is going to preach tonight, the name Pastor Lamp Shade brings about negative feelings because Pastor Shade does not support other preachers by bringing his Bible to follow the sermon.

Whether we want to accept it or not, people view us positively or negatively in every circumstance/situation. Whether it is prayer, praise, giving, sacrificing, or selfishness, when our names are mentioned with these things there is a reaction. We should protect our names so that the people that really matter to us can be assured when negative things are mentioned with our names.

Because of the people that matter to us the most, we should do all we can to protect our names so that in the time of tribulation or rumors our reputations will speak up for us. Let us be honest, people today, Christians included, make up a truckload of lies everyday. The story will start out that Pastor Shade was seen on the corner with Ms. Light Bulb and by the time the story spreads Pastor Shade and Ms. Light Bulb will end up in a hotel room overlooking the beach sipping on champagne. The average Joe who does not know Pastor Shade will automatically link his name to fornication or adultery. How can Pastor Shade defend himself? He really cannot. However, if the average Joe bumps into one of Pastor Shade's members with this story hopefully his reputation will bring assurance to that member so that they can speak up and say, "That cannot be true. That is a Lie!"

I challenge everyone to look within him or herself and examine what reputation have you built up over the years in every circumstance/situation, and can your reputation backup your character. Do people view you as a liar, a doubled minded person, a confusing individual, a drunk, a cheat, a prayer warrior, a selfless person, or a motivator? Ask yourself the question and if you find an area that needs to be improved make the necessary changes to protect your name. Please Christians…Ministers…do all you can to protect your name.

Reverend Anthony Graham is an ordained Reverend and the Church Administrator at Emmanuel Church of the Living God in Ormond Beach, FL under the tutelage of Bishop Dr. L. Delores Ward. **www.amgministries.org**

Fixed Annuities: One piece of the retirement income puzzle

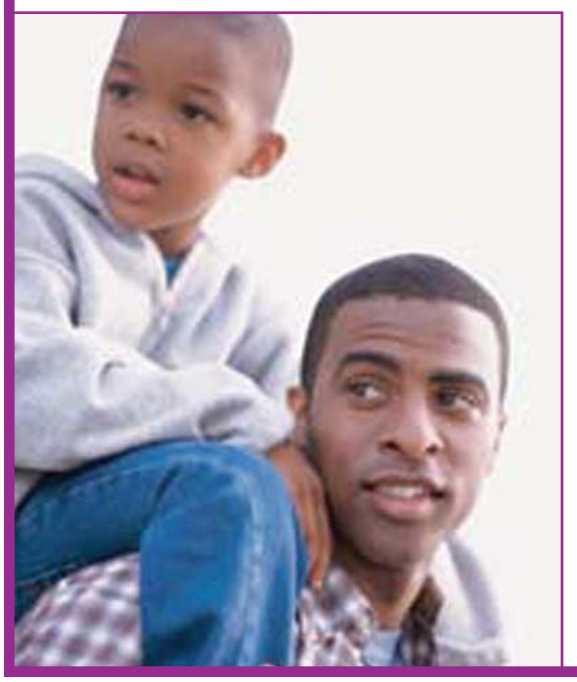
In volatile times people often seek the comfort of guarantees. This has never been more evident than in the last few years, as stocks and other equity-based financial products endured wild swings in market value. For many people who seek to limit volatility, fixed annuities may be an answer.

The basics

A fixed annuity is a tax-deferred accumulation vehicle issued by an insurance company. Depending on the type of contract, the accumulated value could be paid out over a period of time or when the annuitant reaches a certain age. Typically, the insurance company establishes a crediting interest rate for your annuity during the accumulation period that lasts for a set period of time. When that period of time ends, a new interest rate for your annuity is established, usually based on current interest rates.

A major advantage to owning a fixed annuity is tax deferral, as the principal and interest credited to the annuity grow tax-deferred until withdrawal. Understand that payments taken before age 59 1/2 may subject you to a 10% federal tax penalty and possibly withdrawal charges.

Fixed annuities typically come in two varieties. With an immediate annuity, you pay a single amount in return for fixed payments that start immediately. A deferred fixed annuity gives you the ability to contribute regular amounts in return for payments later on. You may have the ability to contribute additional amounts, depending on the contract.



Fixed annuities may help meet a number of financial challenges:

- a way to ensure a steady retirement income if your other money is in more aggressive vehicles;
- a way to continue accumulating money in a tax-deferred vehicle beyond the year after reaching age 70-1/2, when distributions must be taken from an IRA;
- another way to contribute toward your retirement if you have reached the contribution limits of other qualified tax-deferred retirement vehicles;
- to make up a shortfall in other retirement vehicles and expected social security payments;
- the assurance of guaranteed income in retirement, based on the claims-paying ability of the annuity's issuer.

A unique feature

This last reason, the assurance of guaranteed income, is a major reason why people buy fixed annuities. Depending on the annuity contract, you have a choice of payment options from which to choose. They include payments that you take:

- for a predetermined number of years, specified in the annuity contract, that can last five, 10, 20 or more years;
- from interest only, allowing principal to continue to reap tax-deferred advantages;
- as periodic partial and lump sum payments;
- for as long as you live, known as a single life annuity;
- for as long as you and your beneficiary live, known as a joint life annuity;
- potentially after death in the form of a guaranteed minimum payout.

Remember that payouts are typically subject to income taxes. Withdrawals may also trigger surrender charges, so consult your licensed financial professional.

Caveats to consider

Before buying a fixed annuity, make sure that you won't need to take any payments before age 59-1/2, as early distributions come with a 10% federal tax penalty. Withdrawals, typically within the first five to 10 years after you buy an annuity, may also be subject to additional withdrawal charges from the issuing insurance company. An emergency fund that covers your living expenses for six to 12 months can help you resist the temptation or the need to take early payments.

Also understand that any annuity is only as good as the insurance company that issues it. Because the guarantees are based on the claims-paying ability of the insurer, research potential insurance companies for financial soundness.

Consult with your licensed financial professional today to learn if a fixed annuity is appropriate for you.

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LITERARY DIVAS: THE TOP 100+ MOST ADMIRED AFRICAN AMERICAN WOMEN IN LITERATURE

Author, Heather Covington is an educator of kindergarten children. When not teaching, Heather serves as the president of the YOUnity Reviewers Guild of America, editor-in-chief of Disilgold Soul Literary Review, and is noted as one of the nation's top media personalities and promoters of literary artists. Heather works as a poet, author, producer, publisher, promoter, educator and humanitarian.

She has captured the essence of more than one hundred Literary Divas who have shared their pain, struggles, desires, and triumphs, through their written words as messengers of time and circumstance. According to Omar Tyree, NAACP Image Award winner and New York Times bestselling author, "LITERARY DIVAS...is a relevant and historical tool that all men, women, and children MUST READ!!"

The stories in Literary Divas will amaze you...their written words are powerful, boundless, miraculous, paranormal and the best mentor to a writer's soul.

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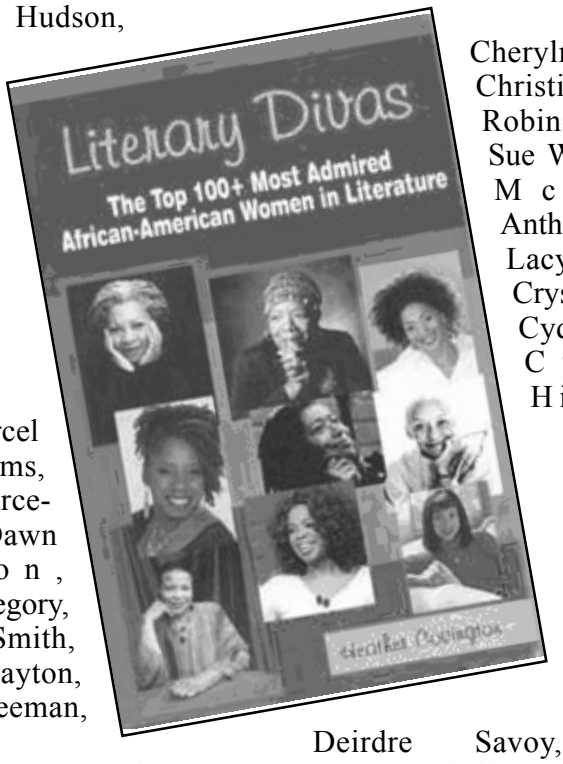

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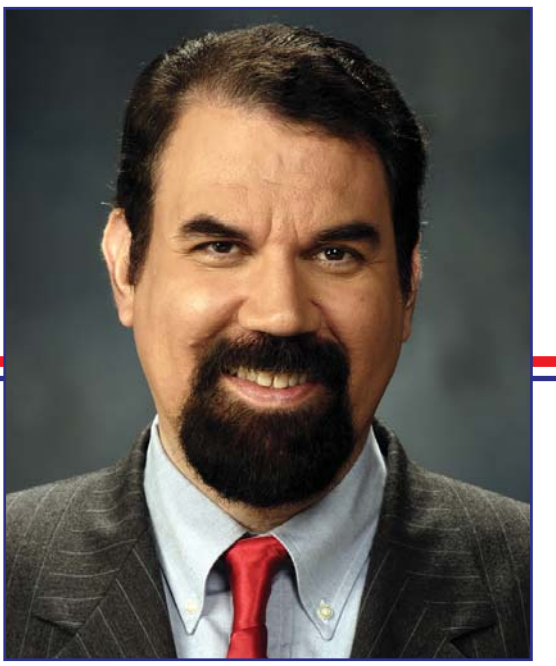

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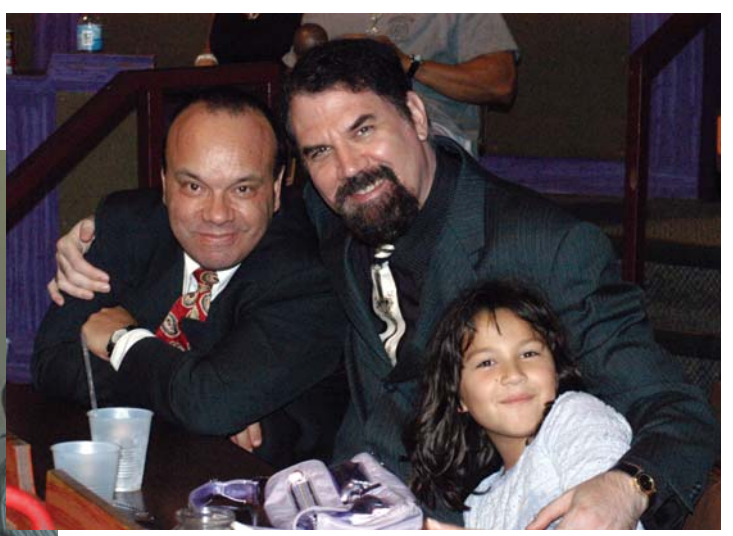
I created and, for 20 years, I have served as an officer of the Alliance for Aging Research. Its motto is "Living to 100, and Loving It!" We have increased support for aging research by 600%.

I also founded and was the first President of IDT, a Fortune 1000 company. I've given gifts and toys to hundreds of sick children. And my wife Lolita and I have five healthy children of our own, who love us.

In Congress, I can do more of what I've been doing – helping the taxpayer, soldiers, seniors and children. Help me to help you, and the ones you love.



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