

The Faithful Word

January 2010

“Proclaiming a Greater Victory”

Edition 86

Join Us For Service

Sunday Services

Sunday School: 9:30 A.M.
Morning Worship: 11:00 A.M.
Pastoral Teaching: 6:00 P.M.
Evening Worship: 7:30 P.M.

Tuesday Service

Prayer & Bible Band 10:00
A.M.

Wednesday Rehearsals

Youth Choir: 6:00 P.M.
Inspirational Choir: 7:30 P.M.

Thursday Services

Y.P.W.W.: 6:30 P.M.
Youth Service: 7:30 P.M.

Individual Highlights:

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Greater Victory C.O.G.I.C.

253 West Mill Street
San Bernardino, CA 92408
(909) 889-7205



www.greatervictoryonline.org



Supt. George A. Martin &
Evangelist Ida Martin

From the Pastor's Desk

“I Am...”

*A selection submitted by Pastor Martin to help those in need.

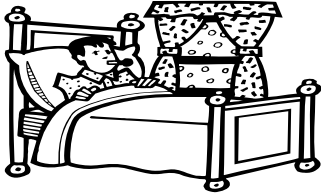
1. A Child of God (Romans 8:16)
2. Redeemed from the Hand of the Enemy (Psalms 107:2)
3. Forgiven (Colossians 1:13, 14)
4. Saved by Grace through Faith (Ephesians 2:8)
5. Justified (Romans 5:1)
6. Sanctified (I Corinthians 6:11)
7. A New Creature (II Corinthians 5:17)
8. Partaker of His Divine Nature (II Peter 1:4)
9. Redeemed from the Curse of the Law (Galatians 3:13)
10. Delivered from the Powers of Darkness (Colossians 1:13)
11. Led by the Spirit of God (Romans 8:14)
12. A Son of God (Romans 8:14)
13. Kept in Safety Wherever I Go (Psalms 91:11)
14. Getting All My Needs Met by Jesus (Philippians 4:19)
15. Casting All My Cares on Jesus (I Peter 5:7)
16. Strong in the Lord and in the Power of His Might (Ephesians 6:10)
17. Doing All Things through Christ Who Strengthens Me (Philippians 4:13)
18. An Heir of God and a Joint Heir with Jesus (Romans 8:17)
19. Heir to the Blessings of Abraham (Galatians 3:13)
20. Observing and Doing the Lord's Commandments (Deuteronomy 28:12)
21. Blessed with All Spiritual Blessings (Ephesians 1:3)
22. An Heir of Eternal Life (I John 5:11,12)
23. Blessed with All Spiritual Blessings (Ephesians 1:3)
24. Healed by His Stripes (I Peter 2:24)
25. Exercising My Authority over the Enemy (Luke 10:19)
26. Above Only and Not Beneath (Deuteronomy 28:6)
27. More than a Conqueror (Romans 8:37)
28. Establishing God's Word Here on Earth (Matthew 16:19)
29. An Overcomer by the Blood of the Lamb and the Word of My Testimony (Revelation 12:11)
30. Daily Overcoming the Devil (I John 4:4)
31. Not Moved by What I See (II Corinthians 4:18)
32. Walking By Faith and Not By Sight (II Corinthians 5:7)
33. Casting Dow Vain Imaginations (II Corinthians 4:18)
34. Bringing Every Thought into Captivity (II Corinthians 10:5)
35. Being Transformed by Renewing My Mind (Romans 12:, 2)
36. A Laborer Together with God (I Corinthians 3:9)
37. The Righteousness of God in Christ (II Corinthians 5:21)
38. An Imitator of Jesus (Ephesians 5:1)
39. The Light of the World (Matthew 5:14)
40. Blessing the Lord at All Times and Continually Praising the Lord with My Mouth (Psalm 34:1)



January

Evg. Nicole Martin
Evg. Chrystal Williams
Min. Carl Sims, Jr.
Sis. Nancy Piper
Sis. Janice Jackson
Sis. Desho'nai Burton
Elder Rashid Mitchell
Sis. Tish Allen

Sick and Shut-In



Please remember those who are sick and shut-in. Keep them in your prayers.

Sometimes a kind word, a phone call, or even a smile can make a world of difference.

*Please remember the Herndon family in prayer.

Message From the Sunday School

***If you know your Bible, the Sunday School needs you.

If you don't know your Bible, you need to come to Sunday School each Sunday morning at 9:30am.

Evangelist Stephanie Harris - Sunday School Supt.

Education Connection: Parents' Role in Homework

Source: www.focusonthefamily.com

When I was a classroom teacher, it wasn't hard to tell which kids were getting too much outside help from their parents. A project and poster would look like a graphics team had created it, or a homework paper would be perfect, but the student would fail the test on the same material.

Today the urge to get overinvolved in homework is just as great, and perhaps even greater because some experts say that many parents "consumed with overprotective zeal" are coddling their kids through homework, correcting their errors or even doing the papers for them¹.

Telltale clues of overinvolvement are when parents say "Our project is taking a lot of time," or "We have so much homework tonight!" Actually, it's the child's project and homework, and even though parents are just trying to help, if they take over, kids start thinking, *Why care or put out so much effort? Mom and Dad will do it for me!*

What can you do then to support your children in learning and help them take ownership? The first step is to **build responsibility**. Kids who learn responsibility at home (by doing a few daily, age-appropriate chores and completing their own homework assignments) tend to be more competent and successful at school.

You should provide an organized study area (with good light, paper, and color-coded file folders to keep papers in, and let them choose some of their own supplies) because disorganization causes stress and distracts from the learning process. Children need a break and physical play after school, but then you need to establish a fixed place in your house and a regular time for homework and reading because it helps build a strong "mental set" for studying.

Another thing you can do is show your child how to break assignments into doable bites so the pressure won't be on the night before due date (when you're more tempted to pick up the ball and do the project for him so he won't get a zero) — but then expect your child to do the work. Teach good study strategies that build on your child's learning strengths — but let him or her keep the "ownership" of the homework and school responsibilities.

And if he's done a math problem incorrectly, show him how to work a similar problem but let *him* be the one to correct it on his worksheet. When parents repeatedly bail kids out if they fail to do their work, the kids don't learn responsibility or use their own abilities. But when you encourage self-reliance and responsibility, you'll be empowering your child with an "I can do it" kind of attitude.



Your 2010 Financial To-Do List

Source: *The Oprah Magazine*, January 2010

GET A GRIP

Track your spending.

WHY IT'S IMPORTANT: You know the big ticket expenses in your life, but all the smaller spending can also be a killer. Take a look at your monthly outflow, and I guarantee you will have a few "Yikes, I had no idea" moments.

DO THIS NOW: Gather up your bank and credit card statements. Use a spreadsheet to input your average monthly expenses, and get honest about where your money is going.

Calculate your net worth.

WHY IT'S IMPORTANT: We tend to focus on assets and forget about debts. Financial security requires facing up to the big picture: assets minus debts.

DO THIS NOW: Type "net worth calculator" into any search engine and you will find plenty of free online tools to help you take stock of your assets and debts.

Check your credit profile.

WHY IT'S IMPORTANT: Your credit score affects the interest rates you're offered on credit cards and loans, can be used to vet your job application, and in some states may influence your insurance premiums. So your credit reports, which determine your FICO score, need to be up-to-date and correct (mistakes abound). A score of at least 720 earns you a gold star.

DO THIS NOW: Go to annualcreditreport.com to get your free credit reports from the three credit bureaus: Equifax, Experian, and TransUnion. Every year, you are entitled to one free report from each. If a site asks for your credit card to receive a report, you're at the wrong place! Scour your reports for mistakes, and follow the directions for filing a dispute. Once corrections are made, go to myfico.com to buy your FICO credit score. You may receive offer from free credit scores. They are knockoffs of the real deal – your FICO score is what most lenders and businesses check. It costs \$16 to see your FICO score; with so much on the line, that's a small price to pay.

Cut spending by 10 percent.

WHY IT'S IMPORTANT: The median pay raise for 2010 is expected to be around 3 percent (the lowest forecast in 25 years). So challenge your family to give your budget a 10 percent raise by cutting your spending 10 percent.

DO THIS NOW: Once you input your income and outflow into a spreadsheet, print it out and circle every expense that is a want (not a need), then figure out how to reduce or eliminate it.

FIND HIDDEN SAVINGS

Shop for insurance deals.

WHY IT'S IMPORTANT: You're always looking for the best prices – why not on home and auto insurance, too? You're nuts if you don't comparison shop for auto insurance; you could save 10 percent or more. (But don't reduce your level of coverage. You want the right coverage for the best price.)

DO THIS NOW: Go to insweb.com and netquote.com to find premium quotes from a variety of home and auto insurers. (For auto quotes from Progressive and GEICO, go to their Web sites.)

Raise your insurance deductibles.

WHY IT'S IMPORTANT: Low deductibles of \$250 or so can entice you to make claims for small-ticket items. Do that too often and your insurer may boost your premium or boot you completely. And there's a nice payoff for a higher deductible: Raise your auto and home deductibles to \$1,000 or more and your premium cost falls at least 10 percent.

DO THIS NOW: Call your current insurer and ask for a new quote based on a higher deductible. (But do this only if you have an emergency savings fund that can cover the cost of the deductible.)

Check out a credit union.

WHY IT'S IMPORTANT: Credit unions are often a better deal than banks and tend to pay higher yields on deposits.

DO THIS NOW: Go to findacreditunion.com and look for one that is part of the federal insurance program run by the National Credit Union Administration. Coverage is the same as at an FDIC bank.

Challenge your property-tax assessment.

WHY IT'S IMPORTANT: Your tax is typically a percentage of your home's assessed value. If that assessment doesn't reflect today's market – home values are down an average of 30 percent since the 2006 peak – you may be overpaying.

DO THIS NOW: Contact your county tax assessor to learn how to challenge your assessment.

Boost your emergency fund to cover eight months of living expenses.

MESSAGE BOARD

A Message From the YPWW President:

Come and be blessed. Study to show thyself approved unto God. **Every Thursday Night at 6:30pm**

(Youth Service immediately following @ 7:30pm)

RAISING A HAPPY HEALTHY FAMILY Community Reading, Exercising, and Learning Services

Kickoff Program

CLASSES WILL BEGIN January 7, 2010

*Donation Items Raffle!!!

*Pre-Registration Sign-Up

*Refreshments Served

*Giveaways Books for Children

*Plus Learning Tools

*FIRST 5 – San Bernardino

For More Information

Phone: 909-475-5656

Cell: 909-648-5118

1182 E. Highland Ave.

San Bernardino, CA 92404



BUILD SECURITY

WHY IT'S IMPORTANT: By now I am sure you have started saving. The next step is to keep at it until you have at least eight months' worth of living expenses.

DO THIS NOW: Go to myfdicinsurance.gov for banks and ncua.gov for credit unions to verify that your emergency fund is tucked away at an institution that is federally insured. Never invest your emergency savings in the stock market. Safe, not sorry, is all that matters.

Get the maximum 401(k) match at your current job.

WHY IT'S IMPORTANT: If you left it to your company to auto-enroll you in the plan when you were hired, there's a good chance your contribution rate is too low to max out on the match.

DO THIS NOW: Call your HR Dept or the company that runs your plan; boost your contribution so you qualify for the max match.

Fund a Roth IRA.

WHY IT'S IMPORTANT: After you max out on the company match in your 401(k), turn your retirement investing attention to funding a Roth IRA. In 2010 the max is \$5,000 (\$6,000 if you're 50 or older) for individuals with modified adjusted gross income (MAGI) below \$105,000 and married couples filing a joint return with MAGI below \$167,000.

DO THIS NOW: Don't get thrown by high minimums. Ask if there is a program that lets you invest small monthly sums of \$50 or so.

Leave your retirement funds alone.

WHY IT'S IMPORTANT: Can't handle the mortgage? That's no reason to raid your retirement funds. When that money runs out, you'll still face foreclosure, but you'll have lost your retirement savings, too.

DO THIS NOW: Don't cash out your 401(k) when leaving a job. In addition, to an early withdrawal penalty (if you're under age 55), your shortsightedness will cost you future gains. Go to moneychimp.com to calculate your future value. The difference between that and the current value is what you'd give up by cashing out.

Inspirational Thought:



*“We believe the Word of God;
therefore we do the Word of
God.”*

– Frederick K.C. Price

*Reference Scripture: “...I will
show you my faith by what I do.”
(James 2:18b NIV)*



*****Newsletter Staff*****

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Sis. Linda Sagoe

Youth Page Reporters:

Sis. Mahogany Moore

WHAT ARE YOU TALKING ABOUT?

“Great minds discuss ideas;
Average minds discuss events;
Small minds discuss people.”

-Eleanor Roosevelt

*US diplomat & reformer
(1884 - 1962)*

Health Wise: Understanding Cholesterol

*Source: <http://www.americanheart.org>

It may surprise you to know that cholesterol itself isn't bad. In fact, cholesterol is just one of the many substances created and used by our bodies to keep us healthy. Some of the cholesterol we need is produced naturally (and can be affected by your family health history), while some of it comes from the food we eat. There are two types of cholesterol: “good” and “bad.” It's important to understand the difference, and to know the levels of “good” and “bad” cholesterol in your blood. Too much of one type — or not enough of another — can put you at risk for coronary heart disease, heart attack or stroke.

What is Cholesterol?

Cholesterol is a soft, fat-like, waxy substance found in the bloodstream and in all your body's cells. It's normal to have cholesterol. Cholesterol is an important part of a healthy body because it's used for producing cell membranes and some hormones, and serves other needed bodily functions. But too much cholesterol in the blood is a major risk for coronary heart disease (which leads to heart attack) and for stroke. Hypercholesterolemia is the medical term for high levels of blood cholesterol.

The Two Sources of Cholesterol

Cholesterol comes from two sources: **your body** and **food**. Your liver and other cells in your body make about 75 percent of blood cholesterol. The other 25 percent comes from the foods you eat. LDL cholesterol is the “bad” cholesterol. When too much of it circulates in the blood, it can clog arteries, increasing your risk of heart attack and stroke.

LDL cholesterol is produced naturally by the body, but many people inherit genes from their mother, father or even grandparents that cause them to make too much. Eating saturated fat, *trans* fats and dietary cholesterol also increases how much you have. If high blood cholesterol runs in your family, lifestyle modifications may not be enough to help lower your LDL blood cholesterol. Everyone is different, so work with your doctor to find a treatment plan that's best for you.

LDL and HDL Cholesterol: What's Bad and What's Good?

Cholesterol can't dissolve in the blood. It has to be transported to and from the cells by carriers called lipoproteins. Low-density lipoprotein, or LDL, is known as “bad” cholesterol. High-density lipoprotein, or HDL, is known as “good” cholesterol. These two types of lipids, along with triglycerides and Lp(a) cholesterol, make up your total cholesterol count, which can be determined through a [blood test](#).

LDL (Bad) Cholesterol

When too much LDL (bad) cholesterol circulates in the blood, it can slowly build up in the inner walls of the arteries that feed the heart and brain. Together with other substances, it can form plaque, a thick, hard deposit that can narrow the arteries and make them less flexible. This condition is known as [atherosclerosis](#). If a clot forms and blocks a narrowed artery, heart attack or stroke can result.

HDL (good) Cholesterol

About one-fourth to one-third of blood cholesterol is carried by high-density lipoprotein (HDL). HDL cholesterol is known as “good” cholesterol, because high levels of HDL seem to protect against heart attack. Low levels of HDL (less than 40 mg/dL) also increase the risk of heart disease. Medical experts think that HDL tends to carry cholesterol away from the arteries and back to the liver, where it's passed from the body. Some experts believe that HDL removes excess cholesterol from arterial plaque, slowing its buildup.

Triglycerides

Triglyceride is a form of fat made in the body. Elevated triglycerides can be due to overweight/obesity, physical inactivity, cigarette smoking, excess alcohol consumption and a diet very high in 0 of fatty deposits in arteries. Lp(a) isn't fully understood, but it may interact with substances found in artery walls and contribute to the buildup of fatty deposits.

Common Misconceptions About Cholesterol

Cholesterol can be both good and bad, so it's important to learn the facts about what cholesterol is, how it affects your health and how to manage your blood cholesterol levels. Here are some common misconceptions, along with the true story, about cholesterol.

1. My choices about diet and physical activity are responsible for my cholesterol level.
2. Using margarine instead of butter will help lower my cholesterol.
3. Thin people don't have to worry about high cholesterol.
4. My doctor hasn't said anything about my cholesterol, so I don't have to worry.
5. Since the nutrition label on my favorite food says there's no cholesterol, I can be sure that it's a “heart-healthy” choice.
6. Since I started taking medication for my high cholesterol, I don't have to worry about what I eat.
7. I recently read that eggs aren't so bad for your cholesterol after all, so I guess I can go back to having my two eggs for breakfast every morning.
8. I'm a woman so I don't have to worry about high cholesterol. It's a man's problem.
9. You don't need to have your cholesterol checked until you reach middle age.

Calendar Events

January Events:

- 11th – WFC 7p
- 12th – 15th – State Worker's Mtg.
- 16th – Keep Pace w/ Pastor 8a
- 16th – Couples' Mtg.
- 18th – Martin Luther King Holiday
- 25th – Brother's for Christ Mtg. 7p
- 25th Women's Dept. Mtg 7p

February Events:

- 6th – Men's Chili Cook Off
- 8th – WFC Mtg. 7p
- 10th – 13th – Couples' Retreat
- 14th – Happy Valentine's Day
- 19th – Singles' Mtgs. 6p
- 20th – Couples' Mtg. 6p
- 20th – Single Mother's Fish Fry
- 21st – WFC Pre-Retreat Srvc 3p
- 22nd – 24th – Church Revival 7p
- 26th – 27th – State Women's Leadership Convention (Victorville)



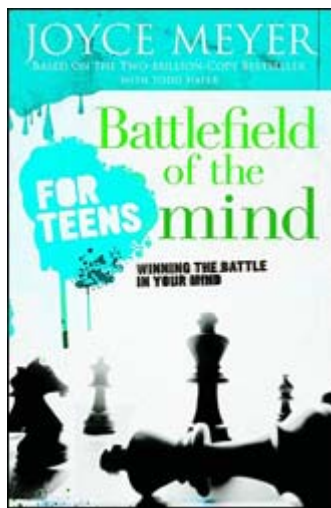
PROGRAM HIGHLIGHTS

- Exposure to congressmen, Supreme Court justices, doctors, business executives, educators, and other influential leaders
- Rigorous academic seminars
- Roundtable discussions, including seminars on leadership development
- High-level internships around Washington, DC
- Activities that promote strong bonds with each other



Words from Our Youth Minister – Elder L.D. Hawley

I want to thank everyone who supports the youth department. We have a lot of activities planned for the youth this year and the Lord is truly going to bless. So, youth don't stay home, come out and get involved. The bible say's "I must work the works of Him that sent me, while it is day. The night cometh, when no man can work" John 9:4.



Well, it is. Let's face it: Teen life can be a constant battle. But the most important fight you'll face won't be in the halls of your school, in Internet chat sessions, at an after-prom party, or even in your family's living room. The most important fight of all will be waged in your mind.

BATTLEFIELD OF THE MIND FOR TEENS takes an honest look at what teenagers face every day—peer pressure, expectations for your future, the struggle for independence. With solid research, interviews with young people like you, and no-nonsense, biblically based advice, Joyce Meyer gives you the ammo you need to make your brain a clean, mean, fighting machine.

There's no getting around the fact that the world is sometimes a difficult place. Joyce Meyer wants to make sure you win the battle for your brain—and she wants you to win big. So crack open this book and let the battle begin. . .

YOUTH OPPORTUNITY!

The Institute for Responsible Citizenship is currently accepting applications for its summer leadership program in Washington, DC. The Institute provides America's best and brightest African American male college students with unparalleled networking opportunities, leadership development, and life-long mentorship.

PROGRAM DETAILS

- The program runs from June 5 to July 31, 2010
- Students must commit to two-summrs
- Housing is paid for by the Institute
- Students work at paid internships based on their career interest

You should be a **college sophomore** to apply. The Institute does not have a GPA requirement. However, the median GPA for recent classes is 3.65.

An applicant's GPA is not the only criterion that is evaluated during the admissions process. Campus involvement, awards earned, athletics, and volunteer work are also important factors.

The application can be found on the web at www.i4rc.org/application.htm. Applications must be **received, not postmarked**, by the deadline. Inquiries should be directed to info@i4rc.org or (202) 659-2831.659-2831.


DEADLINE: FRIDAY, JANUARY 29, 2010

We Inspire the best and brightest African American men to be men of great character who will makesignificant contributions to their communities, their country, and the world.

Kids Korner

Martin Luther King's Birthday


I Have a Dream... Martin Luther King was born on January 15, 1929 in Atlanta, Georgia. We celebrate his birthday on the third Monday in January. Martin Luther King was a Baptist minister who used peaceful methods to counteract the inequalities of laws and society.



Martin Luther King

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| ATLANTA | FREEDOM | PROTESTS |
| BAPTIST | JIM CROW LAWS | SELMA |
| BIRMINGHAM | MARCHES | SIT-IN |
| BOYCOTT | MEMPHIS | SPEECHES |
| CIVIL RIGHTS | MINISTER | STRIKES |
| CORETTA SCOTT | MONTGOMERY | WASHINGTON DC |
| DESEGREGATION | PASSIVE RESISTANCE | |
| EQUALITY | PASTOR | |



©A Kid's Heart - akidsheart.com

"I have a dream that one day the state... will be transformed into a situation where little black boys and black girls will be able to join hands with little white boys and white girls and walk together as sisters and brothers."