

To encourage and equip Christian business and professional women to reflect Christ in their world.

Nov / Dec 2005

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\$18 w/RSVP \$20 w/o RSVP***

**CBWA Luncheon Location
North Phoenix Baptist Church
5757 N. Central Avenue
Lunch Price \$15 with RSVP
Lunch Price \$18 without RSVP
Or \$5 Program Only**

**RSVP 480-948-CBWA
(2292) cbwa@qwest.net
www.cbwa-az.org**

Program Information
See the back cover

We believe the Bible to be the inspired Word of God, without error, and the final authority in our lives.
We believe in one God eternally existing in three persons: Father, Son and Holy Spirit.
We believe that the Lord Jesus Christ died as a sacrifice for our sins, was raised from the dead, and that all who receive Him by faith are born of the Holy Spirit and enter into a relationship in which they are eternally secure.

Are Your Finances A Ball and Chain?

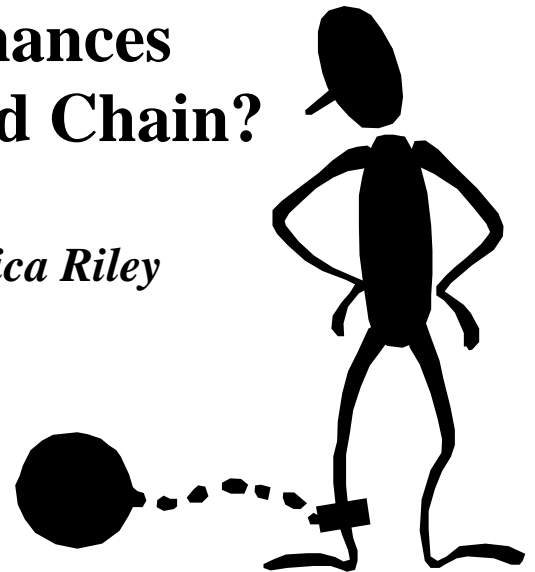
By: Monica Riley

Thousands of families are suffering the weight of mismanaged finances. God's principles will lift that burden from your shoulders and replace it with peace and contentment.

Last spring, I experienced the joy of speaking God's truth about finances to the women of CBWA. The bottom line is to identify whether or not you are struggling with faithfully managing the money God has entrusted to you and your family. Consider the following questions.

On a scale of 1 to 10 how much peace do I have when I think about money? The number one represents extreme peace. Imagine a still, glassy lake. On the other end of the scale, ten represents extreme chaos. Picture a person kayaking through white-water rapids. Why are you experiencing emotions of peace or chaos?

Are you extending your income by using credit cards or are you depleting a savings account in order to make ends meet? Are you preoccupied with making more money? Do you pay your bills late? What does debt mean to you? Are you in debt? Are you a



servant to your lender? Perhaps you do not worry about money, but you do worry about the possessions you've purchased. Maintaining all those toys also becomes a burden and easily separates you from the Lord. Finally, ask yourself: Am I content with what I have?

These questions and others lead us to identify the truth about how we are living.

I encourage friends who are hurting and feeling overwhelmed to believe the 2,300 verses in the Bible that talk about money. God knew we would struggle with money and that it would separate us from Him, unless we realized three foundational concepts.

1. **He owns everything.**

Understanding that God has a part in our finances gives us a better perspective about money. He is the Provider.

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He will supply all your needs. *(Phil. 4:19)*.

2. We are the stewards of what He provides for us.

He asks us to faithfully manage what He gives us. *(1 Cor. 4:2)*. If we are not faithful with worldly wealth how can He entrust the true riches to us? *(Luke 16:11)*

3. Learn to be content

(Phil. 4:11) The apostle Paul writes about learning the secret of being content no matter what circumstances you find yourself. Discontentment is not a new concept in our world. It existed from the beginning of the world. When God told Adam and Eve they could eat from any tree in the Garden except from the tree of The Knowledge of Good and Evil, Eve was not content. Satan persuaded Eve to eat the apple from the forbidden tree. She agreed because she wanted more knowledge. *(Gen. 3:5)* Even before Eve, Lucifer, the most powerful and beautiful angel was not satisfied to lead the heavenly hosts in worshipping God. Lucifer, Satan, wanted more authority. *(Jude 6 and Is. 14: 12-16)*. His words and actions displayed a heart of discontentment.

These examples demonstrate the sin and the heartache of discontentment. Thus, whether

you have been given little or much, ask our sovereign God to help you trust Him for your life.

These truths are burned into my heart from personally walking through the financial fire. In 1997, after 10 years of marriage, 3 children, a home and one income, my husband and I experienced tremendous shame as we disclosed to all 5 services at Scottsdale Bible Church that we were \$60,000 dollars in debt. We tearfully explained that we had created a lifestyle where we presumed upon tomorrow. We lived believing that a bonus check would come to cover what we had spent in the past few weeks. We used credit cards to extend the paychecks. When we did not have cash to pay for groceries we used credit cards. One day I actually used our Mobil gas card to purchase food for our family. That was one of the desperate moments when I realized we needed help.

Thankfully God led us to enroll in a Crown Financial Bible Study. We shared our tragic story with fellow believers and we studied God's way of handling money.

My husband and I also connected with Consumer Credit Counseling Services. A very compassionate counselor helped us get on a repayment plan. That plan began by watching the counselor patiently and diligently cut up the 44 credit cards John and I laid on her desk. From that point on, for 4 years we paid \$1,200 dollars a month to payoff our creditors.

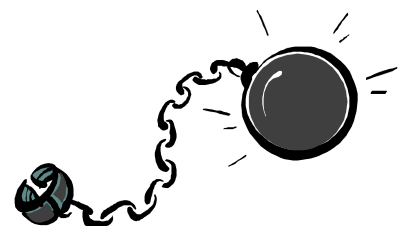
During that time we made many sacrifices and changed many of our spending habits. Our hearts were also changed as God faithfully provided for our daily needs and blessed us beyond words. Peace was restored to our lives and joy overflowed in our hearts.

Just as the Lord makes all things work together for good, He chose to use John and me to minister to people who experience many of the same financial trials. As the Arizona State Director for Crown Financial Ministries, John uses our story to encourage people to take a step of faith in order to experience financial freedom.

Our Lord and Savior desires to save us from chaos, discontent, shame, burden, fear, doubt, and other pain. His economy is perfect. He will change your heart and give you the strength to manage His money faithfully. I encourage you to seek Him today for answers to your financial questions.

Serving Him by supporting you, Monica Riley.

Monica Riley and her husband are with Crown Financial Ministries and serving at Scottsdale Bible Church.



FROM RAGS TO RICHES



HOW TO HANDLE PROSPERITY

By: Mark Yule

10 ways that a believer can most effectively handle God's blessing of prosperity.

A turning point. We've all had them – in one form or another. Life is plodding along on a steady course when all of a sudden something happens that results in a complete change of direction. I'd define a turning point as a God-ordained point in time where our past experiences collide with future opportunities resulting in drastic changes. There is quite a lesson for us in how Joseph responds to his turning point and to the amount of prosperity that he finds. This article will review 10 ways that Joseph responded to God's blessing.

Joseph had been betrayed by his brothers, sold into slavery, placed in Potiphar's house where he had risen to power only to be falsely accused by Mrs. Potiphar and thrown back into prison. He rose again to a position of influence within prison and was given a glimpse of hope when he interprets the dreams of the baker and cupbearer.

Joseph serves as an example of one who reacts to his new position in a supernatural way. He is a man who time after time, in good times and bad, recognizes God's presence in his life. Like fine gold refined after the purifying fire, God used a 13 year long process to refine Joseph. But as we read in Genesis Chapter 41, God is ready. God is ready because Joseph is now ready. God is able to take Joseph out of the fire of hardship and adversity and move him into the glorious light of God's blessing.

1. BE PATIENT (Genesis 41:1-13)

What has happened over the last 13 years of Joseph's life shows us that Joseph has been patient. He hasn't exhibited any anxiety or panic. Joseph is sitting in the darkness of a prison cell. Waiting. Waiting. He doesn't know about the Pharaoh's dream. He's patiently waiting not knowing that the cupbearer has finally remembered his interpretation skills.

2. BE READY (14)

In verse 14 the door of opportunity is about to open for Joseph. And he's ready. His readiness shows up in his attention to detail and attention to the culture – shaving and putting on a new change of clothes. "Be ready, in season and out of season" 2 Timothy 4:2

3. BE HUMBLE (15-16)

Joseph has a great opportunity to toot his own horn, but for the one who is ready to handle prosperity, egotistical horn blowing is not needed. Instead there is humility that recognizes God as the One who gets the glory. God, not man received the glory and acclaim. Genuine humility is difficult—especially when others are telling you what a good job you're doing.

4. BE EFFECTIVE (25-31)

Joseph is effective in being used by God to interpret the dreams. Without any hesitation, Joseph gives the interpretation of this unusual set of dreams. Without any fanfare or dramatics Joseph simply does the job.

5. BE TRUTHFUL (32)

Verse 32 reveals that Joseph isn't afraid to bring God to the forefront. In essence, he tells Pharaoh, "Pharaoh, this is a God thing. This is God's plan, and God will accomplish it exactly according to His schedule." He didn't compromise the truth, he didn't soften up the message or use politically correct language.

6. BE WISE (32-36)

Joseph takes a bold step here. He goes beyond just interpreting the dream and moves into the wisdom of application. Now that you know— what are you going to do? That's wisdom! Now that you've got the information, knowledge, facts— what steps are you going to take with that information? Wisdom is knowledge in action.

7. BE TRANSPARENT (38)

What a statement by Pharaoh! He looks at Joseph and the one quality that he notices is that Joseph is a man who reflects the spirit of God. Pharaoh could see that there was a supernatural influence in Joseph's life.

8. BE RECEPTIVE (39-45)

By receptive I mean, can you handle God pouring out his blessings— sometimes tangible, material blessings? If God were to suddenly unload the blessing truck on your life, would you receive it in a way that would please Him. God, through Pharaoh, provides Joseph with status, power, prestige, luxury, opportunity, like few will ever experience. He gets the Pharaoh's signet ring— kind of like today's platinum charge card with no credit limit. Perks of a new chariot, new clothes, a new wife. This guy's got it all on the outside – but more importantly, God knew he had it all on the inside.

9. BE CONSISTENT (46-49)

There's an old Persian proverb that says, "Thinking well is wise. Planning well, wiser. Doing well best of all." That described Joseph. He was wise, planned well, and best of all was consistent in doing well. He executed well— and we have seen that this has been the pattern of his life.

Potiphar's house. Prison. The Penthouse of Prestige in Egypt. It doesn't matter the circumstances— Joseph effectively performs his job. "Whatever your hand finds to do, do it with all of your might." Eccl. 9:10

"In whatever you do, work at it with all your heart, as working for the Lord, not for men. Col. 3:23

10. BE THANKFUL (50-52)

This last one might be the most important. Joseph was genuinely grateful to God. Joseph recognized that God had been the source of everything that he had and that God has been with him every step of the way— in hard times of affliction and in sweet times of abundance. We see this thankful recognition of God in the names that Joseph gives to his two sons. Manasseh, meaning, "God has made me forget" and Ephraim, meaning, "God has caused me to be fruitful." These two names tell us volumes about the personal connection and attitude of appreciation that Joseph had toward his God.

"For I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need." Phil 4:11-12

Well, how did you do in measuring up to these 10 standards? Are you Patient? Ready? Humble? Effective? Truthful? Wise? Transparent? Receptive? Consistent? Thankful? You never know – this could be your turning point

Mark Yule...

LUNCHEON MEETINGS

** NEW LUNCH PRICES FOR 2006 **

**\$18 with RSVP, \$20 w/o RSVP
or \$5 Program only.**

Monday, November 14, 2005

RSVP by Wed., Nov. 9, 2005

***Melting Your Enemy's Heart –
Jim Wehrheim***

Proverbs 25 tells us that when you are kind to your enemy, it is like pouring hot coals on his head. But, the intent of these hot coals is not to punish or hurt that person. Instead, your kindness will show Jesus' love so that the coals melt his heart. Listen to this inspiring presentation about how the Holy Spirit can help us show love to those for whom we may not feel love. And learn how kindness and forgiveness can impact others and how God will reward you.

Jim Wehrheim is the founder of Halftime Talks International, and is an inspirational speaker and author. Jim lives in Carefree, Arizona.

CBWA Financial Facts and News

Your Help is Needed !

CBWA relies solely on your contributions to fund the newsletter, administration costs of the luncheons, special events, and retreats. Our voluntary support system includes encouragement and prayer team. We need your contributions today to keep the ministry going. If we do not hear from you, our ministry may have to reduce the frequency of the luncheons and newsletter. **Please consider involving CBWA as part of your financial ministry by using the enclosed envelope. "They gave as much as they were able, and even beyond their ability..." 2 Cor. 8:3**



Take Note: At each luncheon, consider bringing your noncash donations that we can then send to the Second Hand Store for resale and fundraising. This includes household items, clothing, jewelry or anything that you would like to donate and have the proceeds come to support the CBWA Ministry. There will be a box at each luncheon for your convenience.

CBWA luncheons are held at North Phoenix Baptist Church located 5757 N. Central Ave (Bethany Home and Central Ave).

12:00 - 1:15 p.m.
Lunch Price is \$15 - or \$18 no RSVP
or \$5 Program only.

RSVP by phone at 480-948-2292, line #1, email
to cbwa@qwest.net or online at
www.cbwa-az.org

Monday, November 28, 2005

RSVP by Wed., Nov. 23, 2005

***Being a Faithful Steward in
God's Business –
Ganeen Harstick***

Are we taking for granted the resources God has given to us? Ganeen Harstick will take a look at stewardship and the resources we may be taking for granted. Whether we are running a business or working for someone else, are we bringing glory and honor to God through our actions as his servants? Please join us as we use God's word to guide us with responsibility of stewardship in business.

Ganeen Harstick, like so many of us, wears many hats. She is God's Child, a wife, mother and the steward of Priority One Financial Group, Inc. where she is a Financial Planner, CSA, CLTC, Registered Representative and an Investment Advisor Representative.

Monday, December 12, 2005

RSVP by Wed., December 7 2005

***The True Meaning of Christmas –
Pastor Dan Yeary***

Come hear an encouraging message to prepare our hearts for Christmas season. Pastor Dan will share a message of hope.

Dan Yeary is Senior Pastor at North Phoenix Baptist Church.

**** Note ****

**No other luncheon in December
Next luncheon January 9, 2006**

Upcoming Luncheons...

January 9 – Renee Filligame, "Esther"
January 23 - Robin Webster
February 13 – TBA
February 27 – Councilwoman Peggy Bilsten,
"Living Like Jesus"

The *CBWA Connection* is a bi-monthly newsletter published by the Christian Business Women's Association, a nonprofit organization based in metro Phoenix area, Arizona. Newsletter ideas and comments, and editorial contributions supporting CBWA's statement of faith are welcome. The *CBWA Connection* is an outreach of CBWA and donations are tax deductible. To help underwrite newsletter expenses, a suggested donation of \$25 would cover the annual cost of preparing and mailing each newsletter. Editor: Joy Cervantes, cervantes@mpmcpa.com; Copy Editor: Laura Carpenter; Proofer: Shannon Carpenter; Newsletter Advisors: Diane Lippard and Laurie Ficarra; Newsletter Layout: Amber Miller; Printed on recycled paper by United. **CBWA 24-hour Phone 480-948-CBWA (2292)** www.cbwa-az.org Email: cbwa@qwest.net.



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