

KINGDOM E-PISTLE



THE MARRIAGE MERGER

BY DR. TEJADO HANCHELL, PASTOR

This month's E-pistle has a dual focus on business and relationships. Research suggests that nearly 90% of all businesses in America are family-owned, and family businesses account for 50% of our Gross Domestic Product. I find it interesting that while there has been a great deal of attention placed on the family business, very few writers have considered using business as a metaphor for family.

There are numerous correlations between what it takes to run a successful business and what it takes to run a successful family. One aspect of this is using the corporate merger as a metaphor for marriage. Marriage is, at its most basic level, a transactional relationship, and in many ways it resembles a business deal. A marriage is the coming together of two separate entities for the express purpose of operating as one. This is the essence of the biblical message that the TWO shall become ONE (Ephesians 5:31). **MARRIAGE is a MERGER.**

Marriage is a merger – not an acquisition. An acquisition is the purchase of one company or business entity by another. Usually, a larger company consumes a smaller company. This is not a fair and equitable exchange. Far too many marriages have taken the form of an acquisition instead of a merger. One partner dominates, and the other feels consumed and gets lost in the marriage. In other words, the couple is “unequally yoked.” This situation is less than ideal, and it usually does not work. Research suggests that 50% of acquisitions end in failure. Perhaps it's no coincidence that 50% of marriages end in divorce - many were acquisitions instead of mergers.

Marriage is not a “hostile takeover.” Some businesses are acquired through hostile means. The company was under some form of duress and another company took the opportunity to swoop in and buy them out. The owners of the company are usually left with few options and are forced to sell – often settling for an offer they would have rejected under normal circumstances. Many marriages are doomed to fail from the beginning because they were initiated as hostile takeovers. One or both partners were forced to settle and ended up selling themselves for less than they were worth. Spouses who settle often end up resenting the person they married – even if the spouse had no idea they were settling.



Proverbs 18:22
He who finds a wife finds what is good and receives favor from the LORD.

In order for the marriage merger to succeed, both partners must negotiate and enter into agreement from a position of strength. In its purest sense, a merger is when two entities come together in agreement to form one new, combined entity. This is commonly referred to as a “merger of equals“.

There are several keys to ensuring a successful merger...in business and in marriage.

Define leadership roles.

Corporations and couples need to clearly define the leadership roles of the new entity **BEFORE** the merger takes place. Both entities have existed with their own established leadership and guidelines.

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MARRIED COUPLES PRE-VALENTINES NIGHT OUT

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MARRIAGE CORNER – AN INTERVIEW WITH THE JORDANS

By TA WANNA ARCHIA

How did you meet?

Through Ramona's best friend

How many children do you have?

We have two children.

How long have you guys been married?

We have been married 18 years.

What is the key to your longevity?

Our relationship with God and communication.

What advice would you give to a young couple?

Our advice is to pray everything and talk about any and everything.

What advice would you give to a couple marrying later in life?

The same as younger couples - marriage is a commitment between two people coming together (two separate entities) for the express purpose of operating as one. Marriage is a merger. Pray about everything. Talk about any & everything.

Would you do anything differently knowing what you know now?

We likely would do things differently, but we don't know if we would be where we are and who we are today if we had.



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The leadership structure of the new entity must be discussed and defined in detail.

Couples should discuss and decide who will serve as the de facto CEO of the family. Who will be the Chief Operating Officer and run the day-to-day affairs of the house? Who is better at handling money and will serve as the Chief Financial Officer? These are just a few questions that need to be discussed prior to the marriage merger. Proverbs 18:22

He who finds a wife finds what is good and receives favor from the LORD.

Demand a financial audit.

No company merges with another company without having a complete and thorough picture of the other company's financial structure and standing. Yet, couples merge every day without knowing how much the other person makes, how much debt he/she has, their credit score, nor their general approach to money. Considering that money fights are the number one killer of marriages, it is vitally important that both parties have a clear understanding of each other's financial position and are not blindsided post-merger. One quick final note on the financial aspect of the merger: Both parties should have equal ACCESS to all ASSETS. "My" and "mine" cease to exist after the merger.

Discuss long-term goals and vision.

Many marriages end in divorce because the partners realize that they are on divergent paths. They had little to no discussion pre-merger as to where each other wanted to go in life and what they hoped to achieve. Consequently, they were like two boats sitting on the ocean that slowly drifted apart. It's bad business to merge with a company whose goals, values and vision are diametrically opposed to your own.

Discuss those goals before the merger...you may find out that you were never meant to merge at all.

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STARTING OVER AFTER DIVORCE

BY SOHANNA LLOYD

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The engagement. The planning. The big day. These are all of the things a girl can dream of when the man she loves asks her for her hand in marriage. They are ready to build a life together and show the world how much they were destined to be together as husband and wife. But what is a woman or man to do when all of these plans are shattered and a divorce is on the way? This was my life and I had to learn to start over after the divorce.

In 2005, I married a guy I met in college and I just knew we were going to be together forever. We made sure all of our friends and family members saw us smiling and seeming as if there was no care in the world. No one would have thought we would be filing for divorce five years later. When the decision was made, I felt completely empty. I slipped into depression and blamed myself for everything. I truly had two personalities: the lady who went to work, smiled, and made people think she was so happy and then the lady who came home and sat in the dark with tears streaming down her face. After a few months of this, I realized enough was enough. I did not like the person I had become and a change needed to be made. In order for the change to happen I had to do the following:

Seeking Wise Counsel/ Help:

The first thing I decided to do was seek counseling from a Christian based counselor. He helped me to gain a better understanding of the situation and me. There were so many things that I needed to work on before I could begin to be at peace with my situation. I never knew how much my childhood was affecting my adulthood. The concept of forgiveness had to be addressed. He stated to me, "You must forgive yourself before you can learn to forgive others." Once I forgave myself, I was able to talk with my ex-husband and I forgave him for everything. I realized the healing process had begun.

Find a New Spiritual Home:

As I began to bounce back, I knew that I had to also find a new spiritual home. I didn't like the person I had become and I was stuck in park. My spirit needed to be fed with the word of God. I needed to make sure I understood His word and how it related to real-life experiences. I visited a few churches in the area, but I was still a little confused. Then after visiting MCHCWS for a few Sundays, I knew I had been led to the right place. I was being fed spiritually and I had new family members. Since I have been attending MCHCWS, I have come to terms with everything and I'm heading in the right direction. I know my purpose and will continue to walk into it.

New Circle of Friends:

A girl loves to have friends around when they are going through things. During my divorce process, I realized that my friends and I were on different pages. They were set on beating him up with their words and I was thinking the opposite. I wanted to pray for him and the things he was going through. It was hard separating myself from ladies who had been in my life for a while, however the separation was necessary. I had to surround myself with likeminded ladies who were seeking God before, during, and after tough situations. God truly has placed some great women in my life that have helped me grow in many ways.



My self-esteem and confidence levels had to increase. I had to understand I am what my name means (God's gift to the world). When I began to love myself, I could see what others saw- a strong young lady who has a lot going for herself. I will continue to love myself and embrace the skin I'm in.

While no person wants to go through a divorce, it does happen. Just remember divorce is a situation not a death sentence. You don't have to stay down or depressed. Time, love, and self-reflection can help any man or woman bounce back from a divorce. Allow God to walk with you and guide you to your predestined place- a place of happiness and purpose.

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I AM SAVED, SUCCESSFUL, STUNNING, AND YES SINGLE!!....(AND AT THIS POINT IN MY LIFE YOU WOULD NEED TO BE PRETTY AMAZING TO CHANGE THAT)

BY JEVONNE McRAE

True conversation between me and GOD! (10 years ago) I am pulling out of the driveway of my home, granted this is my second home; I am the only African American in my neighborhood and the youngest homeowner by at least 12 years. Not bragging, boasting to GOD's glory!!

Me: God, why am I still single? Did your prophet lie all those years ago?

GOD: Why do you want a husband?

Me: God, I get lonely too...I get tired of doing it all by myself!

GOD: Stop, look up (as I am backing out my driveway) The house you have, this car you drive, the very clothes you wear I made a way for you! You did none of this on your own....I have taken GOOD Care of you...tell me what can a man do for you that I haven't already done! If I have provided for you this well, let me handle the husband part ...trust me on this!

ME: God Forgive, let me get me under control....

Now I wish I could say the anxiety of when my Boaz will come along has disappeared in its entirety; however, at this point he will need to be pretty amazing to capture my heart!

I am still anticipating his arrival but in my waiting, I am among excellent company...

Joseph waited 13 years, Abraham waited 25 years, Sarah waited 25 years, Moses waited 40 years, Jesus waited 30 years. LORD DON'T Do me Like that! (Winks)

This article is for my young sisters so anxious to rush to the altar....hold up, wait a minute, let me please put some REALNESS in it! SLOW YOUR ROLL!!! Yes, marriage can be a wonderful, beautiful thing. I have seen the beauty, the love, the tender moments and stated... GOD where the heck is my BOAZ?! Contrary, I have also seen the scars, heartaches and brokenness of friends who have been through one, two, or even three marriages, still searching for life and love when the truth of the matter is they need to look inward. Now, before I go any further, this is not an article to beat up on men, because I have seen some GREAT men deal with some trifling women as well. I write this article because I see so many of my young sisters and even sisters my age putting life on hold waiting on Mr. RIGHT! Honey STOP THE INSANITY! LIVE YOUR LIFE NOW! Stop waiting on that knight in shining armor to come rescue you. Rescue yourself and make your own dreams come true. (Continued on Next Page)

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I reflect back at the age of 21, engaged, living in a little country town; and I say to that young lady...what were you thinking? I say to GOD, THANK YOU! The truth of the matter, I was not a WIFE, like many of you; I was a young woman eager to play the role, to have the last name, the fantasy of what I dreamed marriage would be! (Proverbs 18:22). The reality is, if I would have followed that path, I would not have started two businesses (working on a third), traveled the world or even begun to tap into the greatness GOD had placed down inside of me. I wouldn't be here today, sharing with you that there is more! Perhaps I would have been happy with my hubby and 2.5 kids or possibly I could be one of those stories that ended in divorce out of pure suffocation or whatever reason, sitting somewhere trying to rebuild my life...BUT GOD! Why? Like most twenty somethings, I had no clue of who I was and what I wanted...life was a blank canvas waiting for me to get up the nerve to paint! So much about me has changed, my likes, dislikes, wants, dreams; and to think I would have left all of that on the table, merely to change my last name...THE DEVIL!

Now that I am somewhat successful, doors have started to open up...you would call them "options". Options for a successful single woman are so different than options for a young woman who is trying to figure it out still...The way I am approached, courted, or dated changed, because my life style, my expectations, my standards are higher. Let's just be honest, we all want a BOAZ but are you truly a RUTH or "RUTH-LIKE"? Are you willing to put the work in to get what you truly want and deserve? A real BOAZ watches and waits, he studies to truly see if the merchandise is GOOD...not your body but the way you conduct yourself, the way you handle your business, your walk, your talk! Ladies, men of today who are doing something, are looking for women who are doing something. What are you doing? I urge you to stay in training mode a

little longer it is so worth the wait! (Study Ruth)

Sure there will be struggles while you wait, you will get lonely, at times I felt desperation creep on me, still do, but GOD always provides. Now that I have matured, I realize what a WIFE should and shouldn't be, my eyes are open, I have been preparing myself for that phase of my life....YES, I want to be able to say "I'S Married NOW" but at this point I will not say yes to JUST anyone who asks, and yes I have been asked. Remember ladies you don't have to say YES just because they ask.... because a WIFE recognizes a HUSBAND, please rest in the fact that GOD GOT THIS! Get busy working on you and building your empire, let him find you while you are working, and he will see you are a GOOD THING!

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E-PISTLE VALENTINES TIPS FOR EVERY BUDGET!

BY DEACON STEPHEN BROWN

Sometimes it can be hard to figure out where to take your date on Valentine's Day. Well, I am here to the rescue. Here are some suggestions that will fit anyone's wallet.

Tight Wad

Suggested Participants: Teens and Deacon Stephen Brown

This category is for those who are a little light in the pockets. Price Range: \$10 or less.

McDonalds

- Let your boo thang order from the dollar menu, any item they choose
- Always, always, always order the Large Sweet Tea (\$1.00 plus tax)

Dairy-O

- You can't go wrong sharing The Hotdog Special (2 hotdogs, order of fries and a drink...show a little romance by using 2 straws in the to-go cup)

Side Note: NO COOKIE, you know what I mean.

I Like You

Suggested Participants: New relationships or If your partner can eat more than you.

This category is for those who are just starting to know their partner. Price Range: \$22.50 - \$25.00 (depending on if you order water or a drink)

Golden Corral

- You can't go wrong with a buffet. AND, they can order steak (major player points)!!

Ruby Tuesday

- Either share the Steak and Lobster meal (sharing is caring) or HIDE that page. Make sure you let her add the salad bar for \$2.99.

Side Note: No Ring = NO COOKIE...and the ring must have a real stone (not from the back yard). No Cracker Jack rings allowed.

I Think I Love My Significant Other

Suggested Participants: Anyone on a budget who wants to go out one night this year for a good time.

This category is for those who are in a committed relationship on a budget. Price Range: \$50 - \$65

River Birch Lodge, Firebird's Wood Fired Grill

- Romantic atmosphere, crackling fire... She should order from any panel on the menu and have an appetizer
- Side Note: Dessert served at home...hello! Have Grandma keep the kids for the night.*

Big Baller Shot Caller

Suggested Participants: Brother and Sister Byrd

This category is for those who are either in a long time committed relationship with no budget worries or those who are trying to impress their new significant other (they may or may not have borrowed the money to pay for the meal) Price Range: \$200 - \$250

Driven to the restaurant by limousine

Ruth's Chris Steak House (Greensboro), Ryan's Restaurant (Winston-Salem)

- Steak, Chops, Seafood... a great selection of food. She will order an appetizer, an entrée, dessert and anything she wants to drink.

Side Note: Married -Dessert served, and served...and served. Make sure your bills are paid before going on your date.

Obama/Bishop Owens Supreme Package

Suggested Participants: President Obama, Bishop Owens, Bishop Designates/Elects of Mt. Calvary Holy Church (the only ones who can afford this!)

This category is for those who have no worries about money (as you will see I AM NOT in this category) NO set price range, they don't need it.

Paint the Town Red

- All travels chauffeured by limousine.
- Fly your mate to New York on a private jet for a night out on the town. Fine Dining at Masa (There are just 26 seats in Masa, an elegantly designed Japanese restaurant in the Time Warner Center. There is no menu; all diners will spend about 3 hours having an unparalleled omakase experience. Price Range: \$300-500 prix-fixe)
- Attend "The Lion King" on Broadway (\$104 - \$211 each)
- Reserve a suite at The Plaza (\$2550/night), The Ritz-Carlton (\$3395/night) or Waldorf Astoria (\$1402/night)



FRIENDS: HOW MANY OF US HAVE THEM?

By MIN. NATHAN MUNFORD

Consider the lyrics of the Whodini song “Friends”:

Friends, how many of us have them;
Friends, one’s we can depend on.

The term friend is often used very loosely in this day and age. We have neighborhood friends, work friends, school friends, lunch friends, and facebook friends. There may be people that you talk to all the time at school, at work, in the neighborhood, at the store, at the gas station, and on social media, but are they really your friend. Webster defines friend as one attached to another by affection or esteem. Whodini coined the verse:

We like to be with some, because they're funny
Others come around when they need some money
Some you grew up with, around the way
And you're still real close too this very day

So what is a true friend? Here is my take. A true friend:

- Is someone you can trust
- Is someone that has your back
- Is dependable
- Holds you accountable
- Does not turn their back on you in a time of need
- Loves you for who you are
- Will be there when everyone else walks out
- Won't fall out with you because you disagree
- Is there for all of the important moments
- Knows what you are thinking before you can say it
- Is “ride or die”

These are just some of the qualities of what I consider a true friend to be. By no means is this law but I do encourage you to evaluate whom you consider a friend.

Lastly, always remember that there is a Friend that is

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always there for you, and that is Jesus. Johnson Oatma pinned the words of the timeless hymn:

There’s not a friend like the lowly Jesus,
No, not one! No, not one!
None else could heal all our soul’s diseases,
No, not one! No, not one!

Refrain

Jesus knows all about our struggles,
He will guide till the day is done;
There’s not a friend like the lowly Jesus,
No, not one! No, not one!

Remember there is always a friend in Jesus.
He will not turn His back on you and He will always be there for you. In fact, He laid down His life so that you could have an abundant life. Know that Jesus is there and He cares.
@Nate_the_4th



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CHRIST!

**BECOME A TWITTER WARRIOR AND
HELP SPREAD THE WORD ABOUT
HOW GOD MOVES AT MCHCWS!**

**PLEASE SEE A MEMBER OF THE
E-PISTLE TEAM FOR
ADDITIONAL INFORMATION!**

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E-PISTLE FOSTERING EFFECTIVE PARENT-TEACHER SPONSORSHIP RELATIONSHIPS

BY BRITTNEY CLINTON, M.ED

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Cultivating sponsorship relationships between parents and teachers is vital to the academic success of the student. Student achievement increases when parents are active agents in the learning environment. Many teachers experience low participation with parents, which can cause academic gaps. Academic gaps are illustrated by the teacher's ability to provide adequate resources to assist the student at home; however, the student cannot execute due to the lack of communication with the learner's parents.

Society must know parents are big influential individuals to their children and if the child vividly sees their parents effectively engaging with their teacher and becoming involved in the learning process; nine times out of ten, the child will be motivated and determined to tackle assignments and portray their best behaviors. Teachers are more vigorous to go the extra mile for your child if you only seek interest. Parents; if you begin the school year off opening an effective channel of communication with your child's teacher and displaying your interest for your child to succeed; that teacher will build an avenue geared towards reaching the goals and aspirations of your child's academic progress and achievements.

Currently serving as the parent teacher association president of my child's educational institution,

becoming involved in the learning process makes a tremendous difference. I recall my son bringing home some math work that he struggled with. Being a concerned parent, I submitted a small note to the teacher expressing my concerns about him completing the assignment and the next day; my son came home with a zip lock bag with a manipulative to be used while working through math assignment. I did extend my gratitude of thanks to the teacher for taking the initiative to assist in my child's learning environment.

We are often told "ask and it shall be given, seek and you must find, and knock and the door shall be open" when walking in the paths of darkness. I'm convinced that parents can overcome low participation rates in their children's learning institutions and academic progress by joining the PTA with a small donation, volunteering once a month, attending parent teacher conferences, and locating greater opportunities for the child/children remain obtaining scholastic standards. I challenge each of you that have little youngsters in the learning environment daily to become active agents and develop professional sponsorship relationships with the teachers, staff, and community to build a culture of learning. "Keep Rising"!



Join the E-Pistle Team
We need YOU!



Email us at
communications@MCHCWS.org

STEPPIN' UP

BY KRISTAL PEARL

Kristal Pearl has dedicated her life to giving back and pursuing her passion - Mentorship. She is the founder of Gifted Hands Mentorship Program and is employed as an office manager for a local non-profit organization & hair stylist. Gifted Hands Mentorship Program is currently working on "The House of Hope Project" - a transitional housing program designed to help individuals overcome chronic adversity and create the life they desire by utilizing the gifts within.



By the renewing of her mind, Kristal Pearl overcame odds and continues to utilize the gifts within her as she shares her experience, strength, and hope with others. She has a powerful testimony and is a testament to the restoration of God's Spirit. Her life has been nothing less than remarkable. The 28 year old divorced mother of two says she failed at many things in life, but she has never failed to give God praise. Kristal Pearl a former High School dropout who failed the 4th through the 10th grades. She was raised in the foster care system because of her mother's battle with drug addiction. Unfortunately, Kristal Pearl became a product of her environment and began using drugs at the age of nine years old and by the age of 12 she was sentenced to outpatient drug treatment, probation, and facing charges of felony assault (as an adult).

While surviving on the streets by any means necessary, Kristal Pearl experienced a divine intervention. Through outreach, at the age of sixteen, she was introduced to a personal relationship with Jesus Christ. With great mentorship, Kristal Pearl was delivered from drugs, alcohol, and a promiscuous lifestyle. In addition, she managed to catch up on 16.25 credits and graduated with honors. Kristal Pearl eventually obtained employment in the fields of nursing and restaurant management. She currently resides in Winston Salem with her two children and will graduate from Carolina Christian College this year.

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BUSINESS TIPS

BY TAWANNA ARCHIA

1. Determine the type of set up your business will need (sole proprietorship, limited liability corporation, corporation, or nonprofit organization).
2. Research your market, your competitors, and create a niche product/service.
3. Utilize the FREE resources at your disposal.
4. Attend small business workshops and classes.
5. Network with other organizations.
6. Be sure to collaborate with similar organizations.
7. Have a web presence (webpage, social media, etc.).
8. Keep track of all income and expenses.
9. Know when to outsource.
10. Invest, invest, and did I say INVEST in your business.



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7 REASONS YOU SHOULD START A BUSINESS NOW

BY JEVONNE McRAE

While we may not technically be in a recession, the economy is still sluggish and can definitely use some room for improvement. There is still a cloud of uncertainty looming in the air for so many people, that in this day and time, if we don't have Christ, I feel we have nothing. Being that we are children of GOD and He holds the ultimate Ph.D in business, tune out the naysayers and get busy working on your future where you become your own boss and you become the employer and not the employee. Everything comes around, goes around; and when the economy does regain its strength, you should want to be on the side of business owner!!

Here are 7 reasons why you should start now!

1) You've lost your job, losing your job, or uncertain about the security of your job!

No one wants to be in this position, I have personally been here before and for lack of a better word it totally SUCKS! If you are pounding the pavement looking daily, or wondering whether or not the doors will close next week, stop for a few minutes and ask yourself and GOD...is there more? Am I going about this the wrong way? I am not saying you have to think of a Fortune 500, but I know two millionaires who simply started with a mop, bucket, and a couple of rags. I also know one who started with a car wash in Latta, SC of all places. I am also picturing the guy who picks up the pallets every weekend from behind my warehouse...hey he is making a living off the trash we don't use anymore. Just think, pray and ask!

2) Suppliers are willing to negotiate better terms and prices

The economy is slow and everyone is trying to make a dollar which works in your favor...suppliers are more willing to work out better terms and prices on products...just ask like you expect it! If

you are building a business, let the traditional household suppliers go, look for places like ULINE, FAIN or other companies where you can build a repertoire with a sales representative and start fighting for better pricing...sorry you just can't do that at Wal-Mart, Lowes, or Costco!

3) People are looking for a better value

If you have a product or service that is less expensive and the quality is the same or better, people will jump ship! Here is the trick, sometimes, you may have to offer up a service or product for free to gain someone's confidence in you...you cannot and should not expect to receive special treatment from day one if you haven't proven yourself.

4) Tax Incentives- Business ownership offers a plethora of tax advantages like writing off part of your home, writing off your vehicle, writing off your mobile phone or other utilities...please contact a tax accountant for additional information.

5) Lean startup build great habits

Having very little working capital (money) now, will help you become creative in getting the things you need; and the habits learned in the lean season will stay with you when the ball starts rolling.

6) Customer Service Needs to be REVAMPED

What happened to the days when the customer was ALWAYS RIGHT? Customer Service is at an all-time low in the US;

people can win over a new client or customer by doing one thing - BEING NICE! Always treat people the way you expect and want to be treated...sounds like a bible principle huh? I go back to the car wash business, if you want to wash cars, be on time, dress nice, (Khakis and a shirt) and always say yes and no to your customer. Leave the street talk on the streets. You have to change your mind and your look. People do business with people they feel comfortable with. Don't let your street cred keep you on the streets.

7) Last but certainly not least, now is the time to STEP UP! If you want to move to the next level, step up and try something new...step out of your comfort zone and move forward to something worth your own.

I am a firm believer if you can go to work for 8 to 10 hours for someone else, you owe it to yourself to give YOU at least two hours a day to search, research, think, pray, and figure out what is your bigger and better, and to actually WORK on getting your BIGGER AND BETTER!



BRANDING VERSUS MARKETING

By TaWanna Archia

Branding seems to be the buzz word these days; however many individuals do not fully comprehend what

branding is. Often-times, branding is confused with marketing. A simple way to remember the difference is to recognize that marketing is what you DO; however branding is what you ARE.

In business you want your brand to be so strong that you are known across the globe for who you are. What sets branding a part is not for your target audience to decide to conduct business with you over your competitor. Branding sets you apart when you become recognized as the ONLY solution to the problem at hand. Branding is strategic and marketing is tactical. Branding is so much larger than your marketing efforts. It is the thing that remains after the marketing has left (conceptually, not physically).

Several companies and/or products come to mind that epitomizes branding are Google, Kleenex, Coca Cola, Vaseline. For instance, when you are prone to allergies you say, hand me a Kleenex; when you need something for your ashy legs, you don't say petroleum jelly, you say Vaseline; when you tell someone to look something up on the internet, you tell them to "google" it.

The key in branding is investing and researching in order to properly define and build your brand. They key is also knowing when to outsource to someone with expertise in the desired area. If you don't invest in your business who will?

So, some of the take-a-ways include:

- Clear message conveyed
- Credibility reiterated
- Connect emotionally
- Concretely establish loyalty
- Cause buyer to be motivated

Habakkuk 2:2 "Write the vision, make it plain on tables, so he may run who reads it." (New American



KINGDOM E-PISTLE

Standard Bible

NEW TAX PROVISIONS FOR 2013 FEDERAL RETURNS

THE FOLLOWING FEDERAL PROVISIONS ARE NEW FOR THE UPCOMING FILING SEASON:

SUBMITTED BY ELDER DENISE BARR

Standard Deduction:

- Single/MFS: \$6,100
- MFJ/Qualifying Widow(er): \$12,200
- Head of Household: \$8,700

Additional Amount for Aged and Blind:

- \$1,150 for each
- \$1,450 for each if individual is unmarried and a surviving spouse

Standard Mileage Rates

- Business purposes (up to four vehicles): 56.5 cents per mile
- Medical/Moving purposes: 24 cents per mile
- Charitable purposes: 14 cents per mile

New Simplified Method for Home Office Deduction

- The IRS now gives taxpayers the option to use a simplified method to calculate the home office deduction.

Itemized Medical Expense Deduction Threshold Percentage

2013 Basic Changes

Schedule A – Medical Expense Threshold Percentage

Deductible when medical expenses exceed:

- Taxpayers under 65: 10% of AGI
 - Taxpayers 65 or older: 7.5% of AGI
- Exemption Amount: \$3,900 per exemption

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7 THINGS I WISH SOMEONE WOULD HAVE TOLD ME BE- FORE STARTING A BUSINESS

BY JK McRAE



Owning my own business has certainly had its shares of ups and downs over the last 7 years, and if anyone who is brave enough to step into the world of entrepreneurship, I have 7 things I wish someone would have shared with me the day I got started.

1)Put GOD, MYSELF, AND FAMILY FIRST!!!

2)Find mentors – I had no clue what I was doing, I was just a fool who wasn't afraid to step out and try something new! Find someone who has been in business similar to yours... FYI – there is a difference between a service business and a product business. Product business - your money is sitting on the shelf, service business, well you provide a service and you get paid!!! HUGE DIFFERENCE! Find someone who understands that!

3)Don't work weekends

Spending more time in the office will not solve problems, you need to work smarter...besides you need weekends to replenish yourself and spend time with your family. Once you start, it's hard to stop. So don't start! Unless that's your type of business.

4)READ READ AND READ

Reading expands your mind, don't read just business books but all kinds of books. Reading will help you later with creating conversations with your customers. TRUST ME JUST

READ.

5)PRAY! Let me say this AGAIN! PRAY! Then PRAY, Then PRAY Some more, Then PRAY! Know when to remove yourself from ALL distractions and steal away to GOD and just let Him direct you! (Side note: This was my biggest lesson in 2013 – Testimony soon cometh). If you don't have a strong prayer life now, get one before you go into business for yourself.

6)Take Time to Make Important Decision

It's your business, don't let anyone rush you! One bad decision can cost you hundreds or thousands. Always, always trust your gut - if it doesn't seem right, chances are it isn't!

7)Don't assume because it's YOU, things will just WORK OUT!

It takes Hard Work. People will not just do business with you because of your smile, looks or because your mama knows them. You must put the time in and prove yourself. You will cry, scream, doubt yourself and even want to quit (if I am completely honest)! Then, things will eventually work out and people will think it is easy and you yourself will know that real truth!

Don't wait any longer, if the entrepreneur bug has truly hit you, now is the time to put feet to plow and

ASK HOW YOU
CAN ADVERTISE
YOUR BUSINESS
IN THIS SPACE
FOR A LOW COST!
SEE A MEMBER OF
THE
NEWSLETTER
TEAM TODAY!

KINGDOM KIDS

Galatians 5:22-23, “But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such things there is no law.”

Remind and show children what love looks like in how you interact with people daily!

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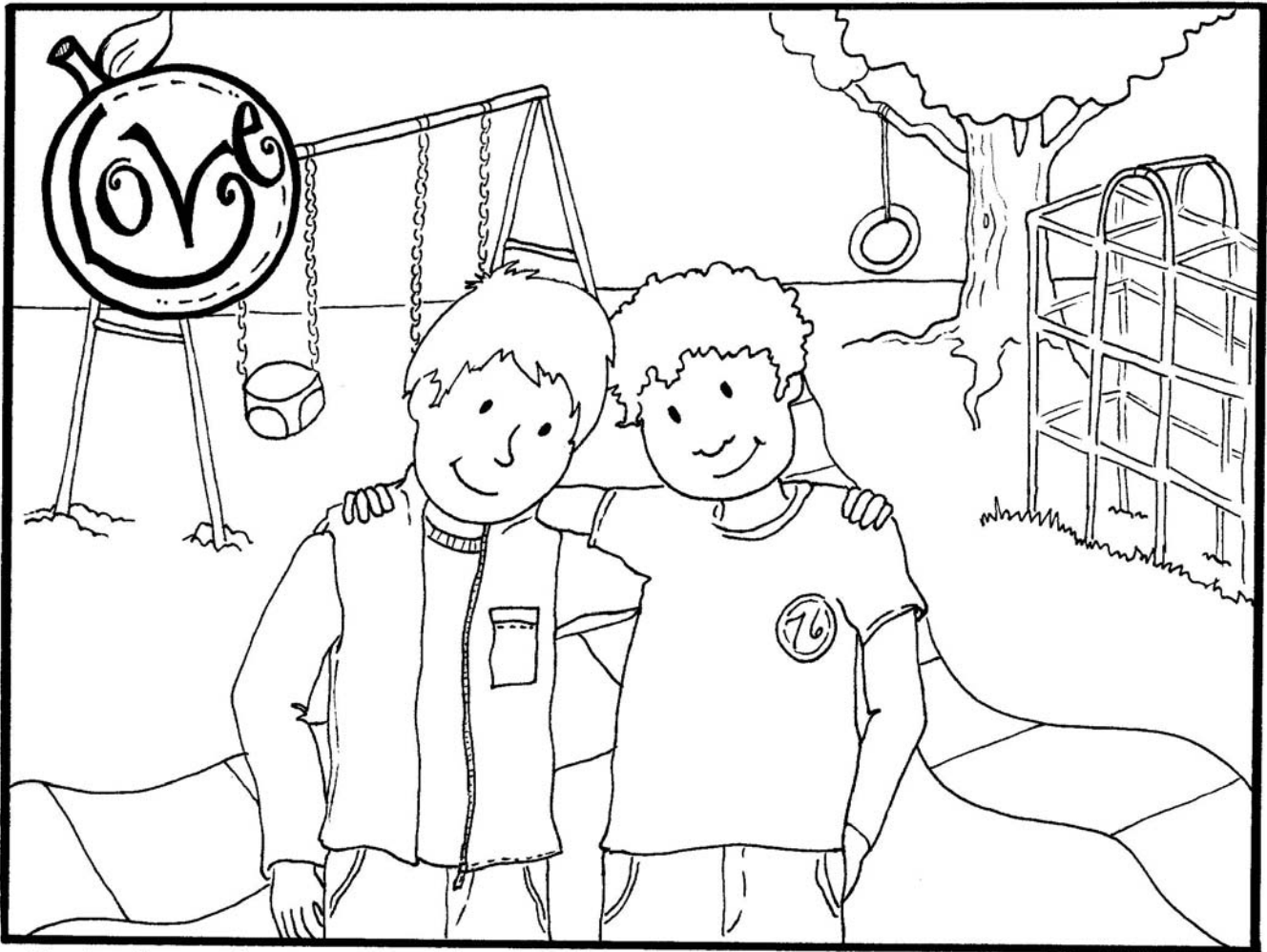
Ask your child three ways they can show love.

1. _____

2. _____

3. _____

Go over this again in the middle of the week!



KINGDOM E-PISTLE

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GUEST INTERVIEW, THE JORDANS

REVELATION 12:11 (NKJV) READS: "AND THEY
OVERCAME HIM BY THE BLOOD OF THE LAMB AND
BY THE WORD OF THEIR TESTIMONY....."

SHARE WHAT GOD IS DOING FOR
YOU!

CALENDAR OF EVENTS

Each Tuesday in February we will continue
with the Step Up Revival. You don't want
to miss.

February 13th

Valentine events for everyone. Whether you are
married or single we have something for you.
Married couples will meet at O'SO restaurant at
6:30pm on Jonestown Rd. in W-S and singles
will meet at Tavo Restaurant at 7:00pm on South
Elm St. in Greensboro. Please see flyers for more
details.

Youth Church: 1st and 3rd Sunday
Children's Church: 2nd and 4th Sunday
Youth Bible Study: Tuesday Nights at 7PM

February 22nd

Youth Outing
Civil Rights Museum - Greensboro, NC

February 23rd

College Sunday
HBCU Sunday and HIV Awareness

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GET YOUR BANQUET TICKETS TODAY
CONTACT
WWW.CALVARYCONSECRATION.COM



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