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OUR MISSION



Nashville Christian Family® exists to provide Christians and the community at large with ways to strengthen and grow as a part of the Middle Tennessee Christian Family. This local monthly publication is designed to promote positive living by sharing with readers of all ages relevant and timely news and information related to health, faith, parenting, youth, finances, Christian entertainment, missions, church leaders, and much more GOOD NEWS!

FROM THE PUBLISHER

October: A Month for Family, Togetherness, and Worship

October is a great month for family activities throughout Middle Tennessee. The weather is often comfortable, making it a perfect time to enjoy the outdoors. From local festivals and pumpkin patches to hayrides, corn mazes, and craft fairs, musical events, there are plenty of opportunities for wholesome fun and family memories.

Before the holiday season arrives with its busy schedules and long to-do lists, make time for your family.

Sit down together, look at the many activities available, and choose at least two that everyone can enjoy. Put them on the calendar, make your plans, and follow through. These simple times together can become some of the memories your family remembers most.

You don't always have to attend a special event to make the most of the season. A simple drive to enjoy God's creation can be just as meaningful. As the leaves begin to turn red, orange, and gold, pack a picnic, load up the family, and spend a day exploring. Middle Tennessee has many parks with picnic areas, hiking trails, and quiet places where families can slow down, talk, laugh, and enjoy being together.

Taking a break from screens and devices—even for a day—can help us reconnect with one another and step away from the demands of everyday life. Making time for family should be a priority, especially as we approach the busy holiday season.

As believers, we know that family is an important part of God's plan. From the beginning of Scripture, the family has been a foundation for society and an important place for faith to be taught and lived out. The Bible gives us examples of both strong and struggling families, along with wisdom about love, respect, forgiveness, and unity in the home. Taking time to read and discuss these passages together can help keep God at the center of family life.

This October, make family time more than just another item on the calendar. Use the season to enjoy one another, appreciate God's creation, and strengthen your family's faith. The time you invest in your family now can have an impact long after the leaves have fallen and the season has changed.



Robert Stringfellow, Publisher, 615-815-8765
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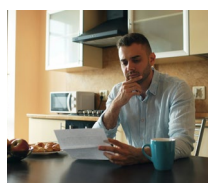
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Debt Can Either Be Bondage Or Leverage

Debt is a controversial topic in finance. Some say borrowing is forbidden, others say it's allowed if you repay, but neither view fully considers the borrower's circumstances.



In this month's article, I try to bring balance to this controversial topic. Scripture gives us guidance in Proverbs and Psalms on both borrowing and lending. In Proverbs 22:7, King Solomon shares his wisdom on debt: "The rich rule over the poor, and the borrower is slave to the lender." In Psalms 37:21, King David shares his wisdom on debt as: "The wicked borrow and do not repay, but the righteous give generously." These two passages view debt very differently: one as bondage and the other as a failure to meet one's obligation. Let's examine some different circumstances of borrowing.

In the classic theatrical Popeye the Sailor cartoon series, the character J. Wellington Wimpy's famous catchphrase was: "I'll gladly pay you Tuesday for a hamburger today." If a person or their family member was hungry, would it be okay to borrow food today and repay it next week? I believe it

would be. In Wimpy's case, he wasn't hungry, and he was running a con on the local business owners because he never intended to repay his debt. The issue with Wimpy wasn't borrowing; it was the borrower's heart. The wisdom from both Solomon and David is to avoid debt when possible, but if you do need to borrow, pay it back aggressively.

Areas of borrowing to avoid as a principle of good stewardship include using debt for impulse purchases, luxury items to impress others or make yourself feel a sense of worth, or non-essential items. This is the process of using debt as a replacement for God in your life. You create financial bondage and limit your ability to serve God with complete freedom.

Borrowing can make sense for essentials like a home, education, business, or even an interview suit. In my experience counseling others for more than two decades, those who borrowed for these reasons and repaid aggressively often improved their lives significantly. For me, 30-plus years ago as a recent graduate, I used a credit card to buy a suit for my upcoming interview. That purchase let me dress appropriately for my interview and helped me get hired. That initial job led to a 32-

year career in the financial services industry. It may have been the best borrowed money I ever spent. Later in life, I used a home-equity line of credit to fund the start-up of two of my companies. Today, both are growing and sharing our message of faith-based investing with consumers seeking advice that aligns with their core beliefs.

The summary: Be responsible. Use debt only when necessary, and pay it back aggressively when you borrow. Use debt as a means of building wealth, e.g., buying a business or assets, that allows you to create more income, create jobs, and promote God's kingdom in your community.

If you need financial guidance or debt management, call our office to speak with one of our seasoned professionals.

—Michael Wallin, *Optivise Advisory Services, helping families align their finances with their faith. 855.378.1806*



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AN ENCOURAGING WORD

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Hope Is Contagious

Every day, we carry something with us. Sometimes we carry worry, fear about what is happening in the world, or discouragement from something we are facing personally. And often, without realizing it, we carry those emotions into our conversations, our homes, our workplaces, and even our social media.



The media can be very good at spreading fear. Turn on the news, scroll through your phone, or read the latest headlines, and it doesn't take long to find something to worry about. There is always another crisis, another conflict, another problem demanding our attention. Fear can spread quickly because it captures our emotions and keeps us focused on what might go wrong. But as Christians, we have another choice. We can carry hope.

That doesn't mean pretending everything is fine. It doesn't mean ignoring pain, avoiding difficult conversations, or acting as though real problems

do not exist. Christian hope is not wishful thinking. It is the confidence that God is still present, still faithful, and still working, even when we cannot see the whole picture. That kind of hope can change the atmosphere around us.

Think about how it feels to be around someone who is constantly negative. Their attitude can affect everyone in the room. Fear and discouragement can be contagious. But so can hope.

A kind word can change someone's day. A prayer can remind someone they are not alone. A simple "God is with you" can bring comfort when someone feels overwhelmed. Sometimes, we don't need to have the perfect answer. We simply need to be willing to bring encouragement into someone's life.

The people around us may already be carrying enough fear. What if, instead of adding to it, we became people who carried hope? How can we apply this in everyday life?

Before sharing another frightening story online, pause and ask, "Is this helpful, or am I simply spreading anxiety?" When someone is discouraged, listen before trying to fix everything. Send

an encouraging text.

Pray with a friend.

Remind your family of God's faithfulness. Speak words that build people up rather than words that tear them down.

And when you are the one struggling, remember that you don't have to manufacture hope on your own. We can bring our fears honestly to God. We can admit when we are tired, confused, or afraid. Hope begins when we remember that our circumstances may change, but God stays the same.

The world doesn't need Christians who pretend to have no problems. It needs Christians who can walk through problems with faith.

Every day, we carry something. We can carry fear, anger, and discouragement, or we can choose to carry hope. The beautiful thing about hope is that when we share it, we don't lose any of it. Hope is contagious. So, let's carry it well.

—Katherine Stewart
Custom Representative,
Swanson Christian Products
www.swansoninc.com



FAMILY MATTERS

Rhythms of Prayer for the Whole Family

Sometimes prayer can be rote. Sometimes it can be about the small stuff. And sometimes it can be heavy. Establishing a rhythm of prayer sets aside specific times and places for prayer, but it should never limit it to those times or locations. So how does a family establish a rhythm of prayer?



Determine the why. Why is prayer important to our families? We want to guide our kids to understand that prayer is talking to God. It builds a relationship with Almighty God, our Father. When we pray, we show our kids that God is accessible and cares about our lives—the mundane and the monumental. He cares when we pray about finding an empty parking spot at the hospital, a lost stuffed animal, and positive test results.

Establish a routine. Find times to add prayer to routines you’ve already established. Meal times are a good place to start, but don’t forget to thank God when you grab food on the go or eat at a restaurant. What if you always prayed before dropping the kids off at school? Praying for concerns before a child goes to bed is another calming routine. Look for opportunities to pray during your day, outside your routine. When you come across an accident, ask God to intervene. When bad news comes your way, recall God’s goodness. You’re showing your kids to depend on God at all times.

Guide your kids. When they’re little, start a prayer with, “Let’s thank God for the food,” then pause to let them share what they’re thankful for. As they get older, remind them that God hears their prayers.



For teenagers, encourage them to journal their concerns and hurts, ask God for help with decisions and strength to make the right choices, and then record what they hear from God. Acronyms like ACTS (adoration, confession, thanksgiving, and supplication) and CHAT (confess, honor, ask, and thank) can help your kids remember not only to ask for things but also to praise and thank God

and to include times of confession. Use these prayer tools to introduce God’s names and attributes. When they are older, they’ll remember to lean on God’s character rather than on their feelings.

Model prayer. Our kids need to see and hear us pray, not only when the promotion comes in or your child makes the basketball team, but also when finances are tight, when you’ve messed up, and when God doesn’t answer your prayers. These are times to remember God’s character and to remind kids that even though he doesn’t always answer our prayers right away (and sometimes not at all while on Earth), God is still good. He still sits on the throne in heaven and cares for your family.

—Sally is a freelance writer and author of “The Dance of Easter.” Connect with Sally through her email list and receive “31 Prayers for Grandchildren.”



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Medicare Open Enrollment Starts Soon

It's almost Fall y'all so it will soon be time for Medicare Open enrollment. So, let's look at what Medicare Annual Enrollment Period (AEP) is all about. If you have a Medicare Advantage Plan or a prescription drug plan (PDP) this is the time of year you get to review how those plans have done for you. You will be receiving from your plan's carrier toward the middle of September a letter called the ANOC letter (annual notice of change). It will tell you what the changes in your plan will be for 2027. Remember to open this letter from your carrier!



If you don't do mail, then hop on your computer beginning October 1st; you will be able to log on to Medicare.gov and check out your plan there.

You may also see your plans info in the 2027 Medicare&You that will be mailed to you. It's available on their website but does not have local information on plans/carriers.

The open enrollment period is October 15th through December 7th. If you decide to make any changes, your new plan will start January 1, 2027. If you don't make any changes then your current plan will roll into 2027, and you don't have to do anything!

Suggestion – call your Medicare Rep and discuss next year's plan with him or her! Every year we

must get recertified with Medicare and the Carriers to be able to offer suggestions as to what would be the best route for you in 2027. We are blessed to have such a great healthcare system in middle TN and that attracts many companies that want to do business here.

Remember this is about your healthcare coverage for next year. It's worth taking a look! And this time next year – we get to do it all over again!

—H. Ben Davis, III CSA
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CITY SCENE

Williamson County Public Library Seeks Community Input for 2027-2030 Strategic Plan



[Franklin], – The Williamson County Public Library System (WCPLS) is inviting residents to help shape the future of library services by participating in a community survey for its upcoming 2027-2030 Strategic Plan. The survey will remain open through October 15, 2026. Information about the survey and the strategic planning process is available at WCPLTN.org. The plan will help guide decisions about services, programs, technology, facilities, collections, and community partnerships. The Williamson County Public Library System

serves more than 165,000 residents through six locations across the county and is committed to ensuring that library services continue to meet the evolving needs of the community

"Our libraries belong to the community, and public input is essential as we plan for the future," said Jessica Jeffers, Director of the Williamson County Public Library System.

"We want to hear from residents across Williamson County about what we're doing well, what could be improved, and how the library can best serve our community in the years ahead." Survey results will be combined with staff feedback, operational data, and community engagement efforts to help identify key priorities for the 2027-2030 Strategic Plan.



About the Williamson County Public Library System

The Williamson County Public Library System operates six library locations serving Williamson County residents with books, digital resources, educational programs, technology access, local history resources, meeting spaces, and lifelong learning opportunities for all ages. For more information, visit wcpltn.org or stop by any Williamson County Public Library location.



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—Deborah Reschke
Volunteer & Outreach Coordinator (615) 595-1250

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—Chaz Corzine, Executive Director, Fisher Center For Performing Arts

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MUSIC NOTES

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Cliff Duren is the Executive Pastor of Music & Worship at First Baptist Church Dallas, TX. He has also served in multiple roles at First Baptist Church Woodstock, GA and Brentwood Baptist Church in the Nashville area. In addition, Cliff is a song writer, arranger, orchestrator, and producer for various church music publishers and Christian artists.



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God And Country: Churches Can Now Sign Up For This Exciting New Program!

Where the Spirit of the Lord is, there is liberty (2 Corinthians 3:17). That verse is the heartbeat of The 917 Society's newest initiative, God and Country — a program built on a simple conviction: faith and freedom were never meant to be separated.



As America continues to celebrate our 250th Anniversary, our nation needs the church engaged, informed, and equipped. An estimated 32 million born-again Christians did not vote in the last presidential election. If the church stays home, the values we hold dear lose their voice. God and Country exists to change that.

WHAT YOUR CHURCH RECEIVES

When a church signs up for God and Country, it receives absolutely free a complete package of civic and spiritual resources:

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- Voter education resources. Nonpartisan materials that encourage believers to register, pray, and vote their values. We do not tell anyone how to vote. We simply ask every Christian to show up and stand on biblical conviction and a County Ambassador assigned to help with Voter engagement.

A POWERFUL VIDEO PRESENTATION TO SHARE

Churches also receive access to our video presentation featuring 917 Society Founder Joni Bryan, First American Bible Project Founder Stephen Skelton, historians David Barton and Tim Barton of WallBuilders, who bring the true history of America's founding to life. Their presentation connects the Constitution, the Bible, and the blessings of liberty in a way your congregation will never forget.

Watch and share the presentation here: <https://youtu.be/LXMTLnmSFIM>

Pastors can play it for the whole congregation, share it in small groups, or send it directly to members. It is a ready-made moment of inspiration for a season when our nation needs it most.

HOW TO SIGN UP

God and Country is a nonpartisan ministry of The 917 Society, and it is free for churches to join. Learn more and sign your church up today at www.godandcountry.org or email us at godandcountry@917society.org

The 250th anniversary of America's founding is here. The question is not whether history will be made — it is whether the church will be part of it. Join us, and let's equip your congregation to carry faith, freedom, and the Word of God into the future together.

—Joni Bryan is the founder and executive director of The 917 Society.
Learn more at 917society.org.



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A Mission that Matters

For 125 years, Trevecca has contributed to the flourishing of Nashville. One hundred and twenty-five years. As a historian staring deeply into the Trevecca story, I realize the significance there—a depth, breadth and length that reminds me of how we got here and what matters from our history. I recognize the markers that reveal the significance of who we are as Trevecca. To begin, it matters that we started from modest beginnings.

The year was 1898. A series of Chautauqua-style outdoor classes was designed to train young ministers—clergy and lay people—to participate in street ministry in Nashville, a city burgeoning with the excitement of a world's fair and a holiness end-times revival.

Under the tutelage of our founder, James Octavius McClurkan, and his wife, Frances—two farm kids from Houston County, Tennessee—women and men trained in backyards in East Nashville during the day and hit the streets in the evening. Students visited train stations, prisons and busy street corners around the city to win as many to Christ as they could before His imminent return. Time and place matter, too. When the Lord did not return in 1900, we set our sights toward matters of the future. We dreamed big dreams of Christian service.

Our history is no accident. It is a grand story, begun in the heart of McClurkan, a gentle preacher who once remarked: “I did not choose Trevecca. It was thrust upon me by God.”

Beginning in 1901, we moved indoors and held our first collegiate classes, which included language, science and Bible classes required of all students. Under McClurkan's leadership, we prospered, the numbers of students increased and God planted Trevecca in places of ministry.



Trevecca students gather for a senior day outing in 1910, reflecting the school's early years of growth, fellowship, and Christian education.

Throughout the years, our campuses have included an abandoned church in East Nashville; an elementary school building in the shadow of the state capitol building that we named our “World Headquarters”; a downtown campus on 4th Avenue where our backdoor neighbor was the Ryman Auditorium; and the old Percy Warner estate on Gallatin Road where we held outdoor revival services—“camp meetings”—on campus.

We endured the Depression and eventually moved to a hilltop on Murfreesboro Pike where an orphanage, a hospital and Walden College, a Methodist college for African Americans, had already served Nashville. These buildings matter because they set the pattern for the ministry of Trevecca. All were among the working poor of Nashville, in mixed-race neighborhoods, and along the busy streets and byways of our city.



The entrance to Trevecca Nazarene College during a period of campus development, representing the university's continued growth and expanding presence in Nashville.

To the places God has led us, we have focused on the task that matters above all else: Bringing the hope and help of Jesus to those who need him most. Our classrooms in the 1960s and 1970s brought us the influential group of theologians and educators who would become known as the “Trevecca Connection.”

Led by the great triumvirate of professors William Greathouse, Mildred Bangs Wynkoop and H. Ray Dunning, these spiritual and academic giants headed the Wesleyan revival in the Church of the Nazarene and shaped modern Wesleyan-Holiness theology. They produce enduring theological works which are read and taught in colleges and seminaries today.

We remain committed to our history; to telling our story and finding joy in what He has done. In the earliest years, we held a yearly convention every fall, with a revival to boot, where students came home to tell the Trevecca story and share the blessings of God.

These days, we continue that tradition by returning to the Hill for Homecoming. Parades line the streets with kings and queens of the classes, marching bands led by conductors who are Trevecca alumni and floats with alumni from decades reaching back to the 1950s.

Joy fills the air and our hearts as we remember the names of our founders and leaders, those who worship with us but on a distant shore, and the faces of our teachers, mentors, teammates and friends who still live the Trevecca story with us.

Trevecca history matters. History, of course, is not the past. It's a collection of things—people, places, events, celebrations and graduations—from the past designed to be a useful roadmap for the future. History helps us remember all that God has done here, his provision for us, a place in our lives to prepare us for service, to teach us what really matters as we go.

—Steve Hoskins ('86) teaches Christian history and ministry at Trevecca. A graduate of Trevecca and Nazarene Theological Seminary, he earned a Ph.D. in public history at Middle Tennessee State University and was the first James K. Huhta fellow in public history at The Center for Historic Preservation. He serves as church historian for the MidSouth District in the Church of the Nazarene and is the president of the Wesleyan Theological Society.



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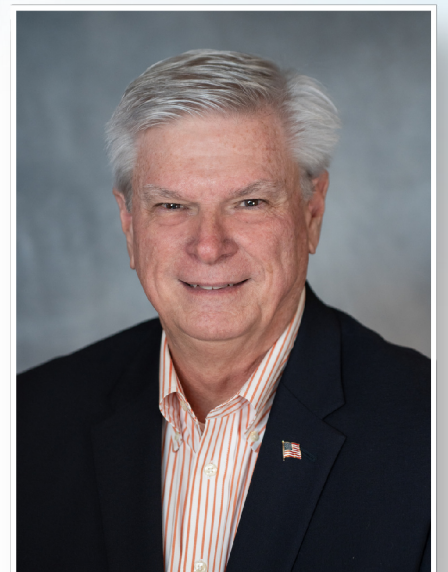
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Unlocking Hope in the Hardest Seasons

Every week in the studio, I have the privilege of sitting down with extraordinary guests who open their hearts and share their deepest truths. But every so often, a conversation takes place that changes the energy in the room entirely. My recent interview on Bridges with recording artist, speaker, and author Tammy Trent was one of those unforgettable moments. Tammy joined me to discuss her latest book, *Where Are You Now, God?* We wrestled with a question that almost everyone whispers in the dark at some point. Where is God when life falls apart and the silence feels deafening?

When the studio lights are bright and the cameras are rolling, it can be easy for guests to default to polished, canned answers. But Tammy brought a rare, unfiltered vulnerability. Drawing from her own journey through profound grief—most notably losing her husband, Trent, in a sudden accident—she didn’t offer neat, tidy answers or trite clichés. Instead, she offered raw honesty, biblical depth, and a powerful reminder that God is not intimidated by our hardest questions.



Here are three invaluable secrets from the studio, and practical takeaways from my time with Tammy that can help you navigate your own seasons of doubt or pain.

Permission to Ask the Hard Questions

We often feel guilty for asking God why or where are you? One of the greatest secrets Tammy shared is that God doesn’t disqualify us for having doubts or asking tough questions. Bringing your raw pain to God is actually an act of intimacy, not lack of faith. Don’t suppress your tears or hide your confusion; lay them honestly at His feet.

Name the Hidden Wounds

Healing cannot begin until we acknowledge where we are truly hurting. In our interview, Tammy emphasized that pain left in the dark tends to redefine how we view God and ourselves. Take time this week to journal, pray, or talk with a trusted friend about the specific disappointments you’ve been carrying. Naming the pain takes away its power to isolate you.

Look for Presence, Not Just Answers

We often spend all our energy searching for a reason why bad things happen, but Tammy reminded

us that God promises His presence, not always an immediate explanation. Even when He feels silent, He is actively with you in the valley. Shifting your daily focus from asking “Why is this happening?” to asking “Lord, how can I sense Your presence right now in this moment?”

Sitting across from Tammy Trent was a vivid reminder that God is not a distant bystander to our pain; He is right in the middle of it with us. If you are walking through a quiet, heavy season today, know that you are never alone and your story isn’t over.

Today’s Secret from the Studio: When you are walking through a dark season remember that you are never alone and that your story isn’t over.

—Monica Schmelter is a trusted voice in Christian Media. She is the host of *Bridges on Christian Television Network*. Monica’s podcast is *Hope for the Journey*. Through her media ministry, writing, and speaking, she encourages others to find hope, strength, and purpose through faith in God. You can watch *Bridges* or listen to *Hope for the Journey* at monicaschmelter.com



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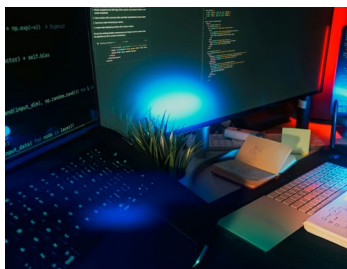
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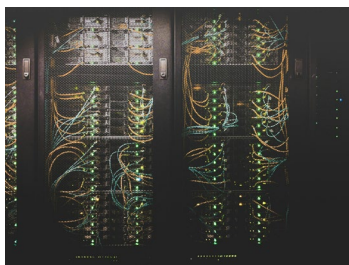
AI: It's Here And Here's What To Know

I recall sitting at my desk in 1993, mesmerized when my law partner opened the first ever internet site on my office computer. I liken it to the exhilaration I felt when, as a child in elementary school, my mother purchased our first set of World Book encyclopedias. It was a life-changing moment that revolutionized my perspective on the world, and opened vast opportunities to more effectively represent clients. At that time, heavy desktop computers facing a bulky CRT monitor connected to the internet through dedicated, noisy telephone lines using dial-up modems. Loading a single image took sometimes several minutes.



By 1995, more than 24 million people in the U.S. and Canada alone spent an average of 5 hours per week on the internet. Today, nearly two-thirds of the world's population uses the web to visit millions of active websites. We do so on palm-sized devices that can receive and transmit data at speeds vastly superior to the clunky computers of the 1990s.

With the recent introduction of AI, we have now turned a new page. Artificial intelligence (AI) is technology that enables computers, connected to vast data centers, to simulate human learning, comprehension, problem solving, decision



making, creativity and autonomy. Generative AI can create original text, images, video and other content. Applications and devices equipped with AI can act independently, replacing oftentimes any need for human intelligence or intervention. A classic example is the number of self-driving cars on the road today.

Glance at the headlines in any news source today and you may be surprised to see the number of articles with subtitles that contain the letters "AI". It is, by all accounts, one of the most fiercely debated topics in world news today. Why is the AI race so important? AI is expected drive trillions in economic value by reshaping industries and automating work flow. It has already accelerated drug discovery, medical breakthroughs and scientific research. National security is also a vital concern, and AI stands to revamp much of what we understand today about military capability. The "race" to dominate this technology is critical to assure that countries around the world do not become dependent on China for their productivity.

Our country's political leaders are divided over the level of threat posed by the uncontrolled expansion of AI, and some have called for a "pause" on this technology. Meanwhile, many of their constituents are raising concerns over the proliferation of data centers in their backyards. Some within the tech community have gone so far as to make alarming predictions about the probability of human annihilation.

From a legal standpoint, the benefits and risks posed by AI can no longer be ignored. Rarely does a day go by that a client doesn't email me with a "solution" they have found to their legal problem based on an AI-generated analysis of their case. Often, these are over-simplified and fail to account

for the nuances of Tennessee law or the unique facts of their case. Lawyers who are lazy allow AI to write their legal briefs, only to find that many of the cases cited as authority do not exist. At the same time, AI can be a very valuable tool for drafting routine legal documents, and for streamlining legal research.



There is a debate among some biblical scholars today whether the rise of AI could be understood as a fulfillment of an ancient prophecy in the book of Daniel. In Daniel 12:4, God revealed that there would come a time in the last days when "knowledge will increase". A compelling argument could be made that the rise in AI is yet another sign of the end times. But perhaps the greatest risk posed by this powerful technology is more metaphysical in nature – the risk that some will see worship of the knowledge-giver as an anachronism.

—Larry L. Crain, Crain Law Group, PLLC



MISSION MAKERS

Ride Your Bicycle For the Homeless



The Williamson County Homeless Alliance (WCHA) is planning its yearly Zach Riggs October Cycle Challenge. This is the sixth year of the October Cycle Challenge, and the fourth year it

has been named after Zach Riggs. Zach, the son of WCHA's executive director, Pastor Kevin Riggs, tragically died in a car accident in April 2023. When Zach was young, he and Pastor Kevin enjoyed riding their bikes together. A memory Pastor Kevin holds dear.

The Zach Riggs October Cycle Challenges encourages participants to ride their bike 200 miles over the month of October, at your own leisure, and raise \$500 for WCHA. Of course, we encourage any mileage and any donation amount. If you would like to accept this challenge, email Pastor Kevin at kevin@wilcohomeless.com and he will get you registered.

The mission of Williamson County Homeless Alliance is to develop and maintain a permanent transitional sanctuary that meets the needs of people experiencing homelessness in Franklin/Williamson County, Tennessee by partnering with local government, non-profits, businesses, individuals and churches.

We are humbly asking for your support of the WCHA. For more information about the work of WCHA check out their website at www.wilcohomeless.com.

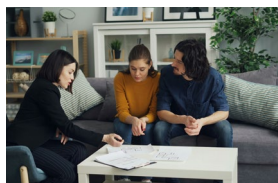
—Patrick Koralewski, Board Vice Chairman
Williamson County Homeless Alliance

Your Membership Can Strengthen More Than Your Household

Over the past two months, we have explored two reasons families of faith may want to rethink where they bank, borrow, and build their financial future. First, we considered purpose. Your financial choices do more than affect a balance sheet. They determine where the benefit of your hard-earned money ultimately goes. At Koin Credit Union, we were built to serve our members and the Kingdom, not to maximize profits for distant shareholders. Second, we looked at stewardship in practical terms. Faithful financial management requires tools that help families make wise decisions, whether that means lowering the cost of an auto loan, avoiding unnecessary fees, or helping a young adult begin with a fair financial foundation. This month, we come to the third reason: Your financial relationships should strengthen the community around you.

Most of us think about banking as a private matter. We open an account, make a payment, save for a goal, or borrow when a need arises. Those are personal decisions, and they should be handled with care. But they are not only personal decisions. The institutions we choose also shape the kind of communities that are strengthened by our everyday financial activity.

A traditional bank is designed to generate returns for its shareholders. Its reach may be national or even global, but its priorities are ultimately set far



from the families and communities it serves. The relationship can become transactional. You are one account among many, and the local impact of your business is rarely the point.

Koin is different by design. As a member-owned credit union, we exist to serve the people who bank with us. That changes the nature of the relationship. You are not simply a customer purchasing a financial product. You are part of a cooperative with a shared interest in helping families make progress and helping our community remain strong.

This is why local relationships matter to us. We are proud to stand alongside ministries and organizations serving real needs in our region, including Men of Valor and One Generation Away. These partnerships reflect a simple belief: financial institutions should not be detached from the people they serve. They should be present, attentive, and willing to contribute to the health of the community.

That kind of impact is not always dramatic. Often, it looks like a family keeping more of its monthly income because a loan was structured fairly. It looks like a young person beginning to build credit without being trapped by an unreasonable rate. It looks like a member referring a friend or family member to a financial partner they can trust. Over time, those individual decisions create a stronger network of households equipped to provide, give, serve, and respond when needs arise.

This is one of the quiet strengths of a credit union. When more families choose to bank together around shared values, the benefit does not disappear into a distant system. It stays connected to the people and places that matter most. At Koin, we believe membership is more than access to an account or a loan. It is an opportunity to build a more intentional financial life and to be part of an institution committed to the well-being of its members and their community.

If you are looking for a financial partner that sees more than a transaction, we invite you to learn about Koin Credit Union. Consider becoming a member, moving a loan, or simply sharing the difference with someone who may need a better place to bank. Together, we can make everyday financial decisions serve a greater purpose. Visit www.koincu.org to learn more.

“Don’t neglect to do what is good and to share, for God is pleased with such sacrifices.” — Hebrews 13:16 (CSB)

—Doug Clinton, President | CEO, Koin Credit Union. Mr. Clinton has been the President and CEO of Koin Credit Union in Brentwood, TN, since 2018.

Doug has devoted over 30 years to credit union senior leadership roles. Doug’s expertise is underscored by his Certified Chief Executive designation, which he earned in 2019, and his graduation from the CUNA Management School in Madison, WI, in 2005.



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A New Song: John Chisum serves God in all seasons

When John Chisum arrived in Nashville as a young songwriter more than four decades ago, his dream was surprisingly simple. “I didn’t grow up in a Christian home, but I did grow up in a musical home,” Chisum said. “At age 18, when I came to Christ, I just wanted to write a song. I remember thinking that if I could write a song and get it published, I could die and go to heaven.” God had considerably more in store.

During his first year in Nashville, nearly 20 of Chisum’s songs were recorded, launching a career that would eventually include more than 400 published compositions, music publishing leadership, recordings, international worship ministry and decades of encouraging other Christian creatives. Now, Chisum is preparing for another milestone—and one he hopes will become a new Middle Tennessee tradition.



John Chisum has written and published more than 400 compositions over a career spanning music, ministry and Christian communication.

On November 21, Chisum will host “O Night Divine with John Chisum & Friends” at the historic Franklin Theatre in downtown Franklin. The 7:30 P.M. Christmas celebration will feature Broadway performer Laura Osnes, American Idol runner-up Clark Beckham, singer-songwriter Andrew Greer and special surprise guests. The evening is designed around Christmas music, worship, celebration and the hope at the heart of the season.



A live performance image reflects the spirit of “O Night Divine with John Chisum & Friends,” the Christmas celebration he hopes will become a new Franklin tradition.

year, perhaps eventually growing into multiple performances. “I want people to say, ‘I can’t wait for Chisum’s show. You never know who will show up.’”

Chisum is also incorporating Franklin itself into the event. He commissioned downtown Franklin artist DeAnn Hebert

to create a painting used in the show’s promotional materials and hopes to highlight local businesses and creatives as the event grows. The show represents another chapter in a life that has repeatedly demonstrated one of Chisum’s central messages: God isn’t finished with us simply because one season ends.

Finding his calling

Chisum’s early success in Nashville opened doors he could hardly have imagined when he first dreamed of getting a single song published. His early work led to a publishing position connected with legendary Christian music figures Bill and Gloria Gaither. He later became vice president of publishing for Star Song Media and went on to work with Integrity Music, where his responsibilities included managing the publishing of well-known worship songwriters such as Paul Baloche and Don Moen.

Meanwhile, Chisum was writing his own music. Over the years, he has written and published more than 400 compositions, made more than 10 recordings and appeared as a worship leader on two Integrity Hosanna! Music recordings. His ministry also took him around the world as a worship leader, teacher and Christian communicator. For years, music, ministry and faith seemed inseparable from Chisum’s identity. Then came an unexpected change.

After leaving the business side of the music industry, Chisum spent approximately 16 years in church ministry, serving in roles that included worship pastor and associate pastor. Eventually, a church situation in another state came to an end, and Chisum returned to Nashville at age 58.

He had no job and no clear idea what came next. “It was like déjà vu,” he said. “It was like 1983 all over again.” Only this time, he wasn’t a young songwriter with an entire career stretching before him. “It was scary to be 58 and feel like you were washed up,” he recalled. For about nine months, Chisum worked with a business coach, trying to determine his next move. “I had done so much—in business, worked as a worship pastor, associate pastor—but that season was pretty much over,” he said.

Each week, his coach would suggest something different. Chisum would get excited about the possibility, go home and realize he didn’t want to do it. Finally, the coach challenged him from another direction. With decades of experience in songwriting, publishing, worship and Christian music, why wasn’t Chisum sharing that knowledge with others? The question stayed with him. Chisum began searching available website domains and discovered “Nashville Christian Songwriters,” he bought the domain for \$13. “I realized it was a million-dollar idea,” he said. “That was the beginning, and suddenly I found what my next step, season, calling was.”

Nashville Christian Songwriters began in 2015 with Chisum coaching songwriters online. Eleven years later, it has grown into a multifaceted organization with a staff, physical facility and studio, offering songwriting coaching, artist development, production, publishing support, retreats and other opportunities designed to help Christian songwriters develop both their craft and calling. “We’re really focused on empowering Christian songwriters and artists,” Chisum explained.



Chisum has served around the world as a worship leader, teacher and Christian communicator.



Chisum launched the Song Revolution with John Chisum podcast in 2017; NCS later partnered with Cornerstone Television to expand the concept to TV.

said. “That’s where our heart is.”

Songwriting retreats are one expression of that mission. At the time of his interview, Chisum was preparing to welcome approximately 20 songwriters for a retreat featuring multiple coaches, concentrated writing time and opportunities to share newly created songs. NCS has also expanded into media. Chisum launched the Song Revolution with John Chisum podcast in 2017, eventually producing hundreds of episodes and interviewing many notable Christian artists and leaders. More recently, NCS partnered with Cornerstone Television to expand the concept to television. After decades in Christian music, Chisum is still finding new ways to use his experience.

Encouraging others when faith gets hard

Chisum speaks openly about the spiritual struggle that accompanied the loss of his previous ministry role. “I struggled with my sense of faith for a while,” he remembered. “I’ve reconstructed it in a really positive way. It wasn’t fun, but it was needful.” Looking back, he realized how closely his sense of identity had become tied to what he did. “I found so much of my identity in myself as a Christian communicator and songwriter,” he said. “I was on the platform for 35 years. When it was taken away from me, I plunged into some anger and frustration and even felt abandoned.”

Church itself became difficult, and Chisum had negative physical reactions when he entered a church building. “I wasn’t a great rock of faith,” he said. “It was hard.” That’s important to him because Christians can sometimes tell stories about difficult seasons differently once they’re safely on the other side. “It’s easy to sugarcoat the trials, and we often look back differently than it actually went,” he said. Slowly, however, something began to change. “Somewhere in the middle of this journey back, I regained my sense of belonging and worship.”

During his lowest season, Chisum said there were times when he couldn’t—or didn’t want to—pray or worship. Then unexpectedly, God used motivational speakers alongside Scripture to begin pulling him forward. “I woke up and realized I could die and lose everything, or I could get up and do something about it.” He started walking through his neighborhood, sometimes for hours. Scripture became part of those walks, as did the encouraging messages he was hearing. “When I was walking the only Scripture that came to me was, ‘I and my Father are one.’ That and the motivational words I’d been reading were the only things that saved me,” Chisum said.

The people who come to NCS span generations—from teenagers to people in their 70s and 80s. Some simply want to improve their songwriting; others hope to record, publish or develop careers and ministries as artists. Chisum sees all of it through the lens of ministry. “I’m a pastor-teacher at heart,” he

The experience eventually inspired what Chisum calls “modevotionals,” which combine biblical truth and devotional teaching with practical motivation and encouragement. He has developed a free 31-day modevotional e-mail series and accompanying videos in that style available at johnchisum.com, and hopes to write more books with a similar emphasis. At this stage of life, encouragement has become one of his highest priorities. “Many people are depressed, unmotivated because they’ve been through so many things,” he said. “It’s important at my stage of life to be an encourager.” That encouragement isn’t limited to songwriters. “It’s the number one gift I can be to other people, both to songwriters or just to normal people who need a lift in their day.”



John Chisum in the studio. After three different chapters of life in the Nashville area, the songwriter says the city has become home: “I’ve always managed to come back here.”

Chisum is writing again, too. After spending years focused heavily on developing other writers and artists, he has experienced what he describes as a creative and spiritual renewal of his own. His recent projects include new music and his book, *God Gave Me a Song, Now What*, with additional songwriting resources in development.

A love of Nashville

Through all the changes, one constant has been Chisum’s family. He and his wife have been married for 46 years. She has worked as an interior designer and home stager and has long had a love for home décor. Their grown daughter is completing doctoral work at Johns Hopkins and is also a worship leader. Nashville has also become part of the family’s story. Chisum has lived in the area three different times, beginning with his arrival in 1983. Career and ministry opportunities took the family to Mobile, Alabama, and later Grand Rapids, Michigan, but somehow the road kept leading back to Nashville.



Community remains central to the mission as Chisum continues encouraging creatives and serving others through music and ministry.

In 2015, at the beginning of what initially looked like one of the most uncertain seasons of his life, Chisum returned for the third time. “I’ve always managed to come back here,” he said. “This is home.” His wife has made her feelings equally clear. “My wife has told me I can go, but this is her home,” he said with a laugh. “So we aren’t going anywhere.” This November, that sense of home will take center stage at the Franklin Theatre as Chisum gathers friends, artists and an audience to celebrate Christmas together through *O Night Divine*. For the songwriter who once believed publishing a single song would be enough, it’s one more reminder that a calling can have far more verses than we expect and the Christian life can be made up of many different fulfilling seasons.

—Cheryl Wray, Author, Freelance Writer, Speaker, cherylswray@gmail.com

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Jeffrey Alan Chase Has A Message For Boomers: "It's Never Too Late To Live Your God-Given Dream!"



At a time in life when many of his peers are slowing down and looking towards retirement, Nashville-based singer-songwriter Jeffrey Alan Chase is moving confidently ahead to discover new mountains yet to be climbed.

At 77, Chase has just officially released his debut, self-penned 12-song album, *I'm Coming Back*, a musical travelogue of his journey back to God. This project hums with the undertone of a personal credo that has successfully long kept this unique man energetic and vital in music as well as in daily life. His hope is to promote this message into becoming an anthem for "boomers." It's simple: "It's never too late to live your God-given dream! Chase proves that truth with his current emergence as a new voice in Christian music.

The title track of his new music project, "I'm Coming Back," which has just arrived at Christian radio, is a deeply personal chronicle of hope, redemp-

tion, and reflection on the years spent living life on his own terms before finding his way back to his spiritual roots. He found the missing link back to his faith, His return back to God anchors the message in his new music.

He noted in a recent interview, "For a while I thought I was enjoying life, doing things my own way and calling the shots. But no matter what I was doing, there was always something missing. It took years for me to realize that even though I had walked away from Jesus, He had never walked away from me.

He was always there, waiting patiently for me to come back. The truth is, I was just too stubborn to give up the control of my life and let Him lead." Musically, *I'm Coming Back* is as rich and diverse as Jeff Chase's own personal life experiences.

To date, Chase has released four singles from the album: "Learning How to Love You," "When The Bible Hits The Bone," "I Just Know" and the title track, "I'm Coming Back." The title song is now being released to Christian radio, bringing its honest message of hope and redemption to listeners across the country.

Those newly discovering his music as a fresh and inspirational voice, will experience the joy of this new musical find. Listeners in Jeff's generation, in particular, will catch creative reminders of the musical greats that influenced their generation of young 60's music lovers – Jeff's creative musical flashbacks to iconic artists such as the Everly Brothers, Roy Orbison, the Beatles, and The Beach Boys are in the tracks. Throughout, he has seamlessly blended his new music into a subtle homage to the musical sounds and heroes that shaped his early creative life. Musical influences of country, country rock, '60s pop and blues with distinct Louisiana swamp undertones—they're all in the mix.

"Listeners, young and old now have the advantage of sharing the insights and wisdom gained from Jeff's spiritual journey back to God through the lens of his newly released music," noted one reviewer.

Christian music ministry is now the everyday passion of Jeffrey Alan Chase, a man dedicated to share his heart and well-earned spiritual insights with the world. It's a spiritual travelogue dedicated to the glory of God and well worth sharing.

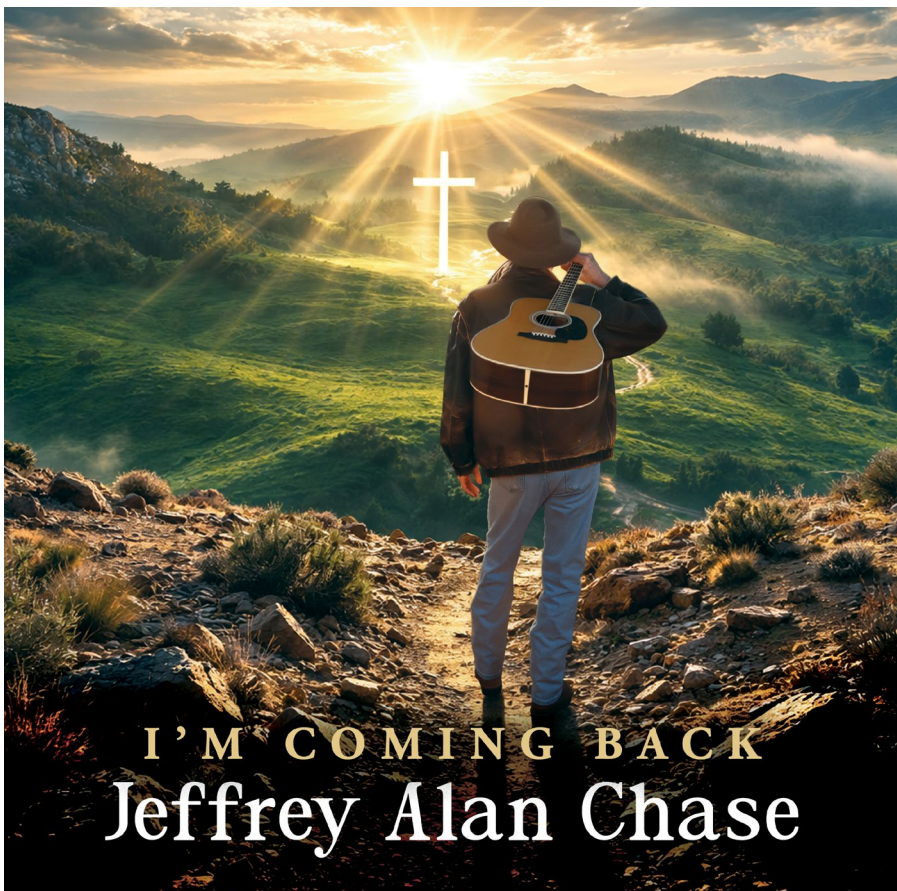
"His ability to capture his audience through his love for Jesus Christ and life-changing experiences and turn it into a song and testimony is truly a gift from God," said Pastors Jay and Sandi Kay Shupe of Music Valley Cowboy Church in Nashville, who recently hosted Jeff for a live Sunday performance. "His songs help bring new life, meaning and hope to those who can relate through their own life struggles."

Moving his musical interests to Nashville in the mid '80's, Jeff is today enjoying a quiet life nestled in the lush rolling hills of Dickson, Tennessee, just west of Nashville. With his wife, Donna, he oversees a homestead/farm that houses a lot of creativity as well as a 20 foot beautifully lit wooden cross. The cross represents not only a nightly beacon for Dickson County but also serves as a witness of "Who" is in residence on the property.

At the end of the day, in the fast-paced blur of 2026, "counting years" is not a factor in the world of Jeffrey Alan Chase. He's got more mountains yet to be climbed.

NOTE: New friends can download the complete 12 song album *I'm Coming Home*—now available for digital download and physical CD purchase at JeffreyAlanChase.com.

—Jackie Monaghan –Morningstar PR-Nashville,
www.morningstarpublicrelations.com



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TEACHABLE MOMENTS

Before He Even Asks



My husband and I had the privilege of babysitting our 13-month-old grandson last week, while our daughter and son-in-law had an anniversary getaway. We truly enjoyed every minute of it!

There is something about being a grandmother that takes life to a new level. I used to hear my other friends and family that had already joined the "grandparenting club" talk about it as they oozed with joy rifling through their photos. I

would politely nod and smile. I knew it was special but there is nothing like truly living in the space. Now I get it!

It is so easy to care for my grandson and wanting to meet his every need, even before he asks. He has been blessed with a plethora of food, toys, clothes, etc., and he doesn't even know that he has all these things at his disposal. I anticipate his needs long before he makes a request. And this brings me joy. I also am working to keep him out of danger by not allowing him to play with plugs or eat the dogs' food.

It dawned on me that my love for my children, and now grandchild is only a small reflection of God's love for me. He is taking care of me and has an answer to my problem long before it presents itself. He also protects me and keeps me safe from harms way. I am reminded in Matthew 6:8, "*Your Father knoweth what things you have need of, before you ask him.*"

God is never unaware of what we are experiencing or what we need. He delights in caring for us. We don't have to earn His attention. He will provide if we have put our trust in Him. However, He will not force Himself upon us, but He is always willing and able.

Psalm 139:4, "*Even before a word is on my tongue, behold, O Lord, you know it altogether.*"

My love for my grandson is only a small reflection of God's love for me. Being a grandparent is just a glimpse of the amazing love our Father has for us.

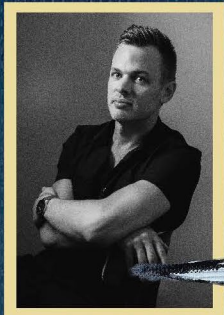
Hopefully, the next time you are experiencing a need or are concerned about what tomorrow holds, realize God is already there and He has you, before you even ask. God knows our needs and has an answer prepared before we even speak.

—Rhonda L. Smart
rhondalsmart@gmail.com

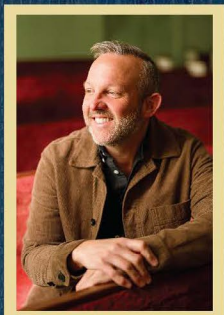
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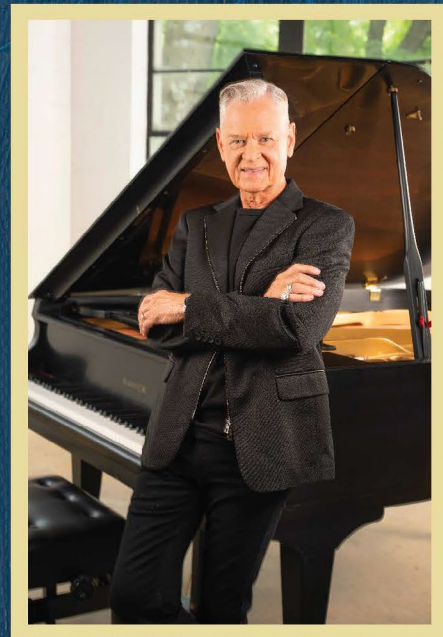


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When Parenting Feels Like Failure: The Difference Between Conviction and Condemnation



You know the moment. The house finally goes quiet, but your mind doesn't. You lie there replaying the sharp words you snapped, the moment you missed, the same struggle with your child that just won't budge. Before you know it, one hard evening has convinced you that you're failing as a parent.

I remember that feeling well from my own years raising kids, and I'd bet every parent reading this knows it too. So I want to share something that shifted my thinking, from parenting expert Ginger Hubbard. On episode 289 of her podcast, *Parenting with Ginger Hubbard*, she talks about one of the most freeing things a Christian parent can learn: the difference between conviction and condemnation. It reaches far beyond parenting, and I'm grateful to pass along her wisdom here.

Conviction vs. Condemnation

Conviction is the Holy Spirit tapping you on the shoulder about something specific. Maybe you lost your patience or spoke harshly. Conviction shows you exactly what happened, and it points you toward God, not away from Him. It invites confession, forgiveness, change, and a fresh start.

Condemnation feels nothing like that. It's heavy, harsh, hopeless. It doesn't say, "You lost your temper this morning." It says, "You're a bad mother," or, "You're ruining your kid." Instead of leading you to Christ, condemnation keeps your eyes locked on your failures. It pushes you toward shame, not repentance.

How to Tell the Difference

Guilt isn't the enemy; it's a warning light. But when it turns into an avalanche of shame, it's worth pausing to test the message. Ginger suggests asking: Is God showing me something specific to confess or correct? Or am I buried under vague accusation with no real next step? First John 4:1 tells us to test the spirits rather than believe every thought in our heads.

If it's something specific, take it straight to the Lord. Confess it, ask for wisdom, and make it right if needed. First John 1:9 promises God is faithful to forgive and cleanse us when we confess, and Romans 8:1 reminds us there is no condemnation for those in Christ Jesus. Once you've confessed, you don't have to keep punishing yourself for something Jesus already carried to the cross.

Called to Depend, Not to Be Perfect

None of this means parenting mistakes don't matter. They do, and they affect our kids. But God never called us to parent perfectly. We can't, no matter how hard we try. He called us to parent leaning on Christ and trusting that His grace is enough, for our children and for us.

Parents get exhausted, miss things, and sometimes react badly. Can I get an amen? We can't be everywhere or control every outcome. Even Jesus, fully God, lived within human limits on earth. He slept, ate, rested, and withdrew to pray. If Jesus needed rest, you don't have to feel guilty for needing it too.

The Power of a Sincere Apology

One of the most powerful things you can do after a parenting misstep is apologize to your child. Some parents worry that saying "I was wrong" will weaken their authority. In reality, it's often the opposite. Kids already know when we've handled something poorly, so pretending otherwise fools no one. A sincere apology teaches humility, responsibility, and the gospel in a way a flawless performance never could.

Something as simple as, "I was wrong to speak to you that way. Will you forgive me? Mommy needs God's grace too," tells your child something enormous: that Christians don't hide their sin. We bring it into the light, receive forgiveness, and try again.

When Fear Wears a Responsible Face

Ginger wisely states that fear has a sneaky way of disguising itself as diligence, and I never thought of that before. We start to believe that if we worry enough, we can guarantee our kids follow God. But we can't control a child's heart. We can teach, correct, encourage, pray, model our faith, and point our children to Jesus. What we cannot do is manufacture repentance or guarantee the outcome. That's the job of the Holy Spirit.

Sometimes what feels like failure is really just the ache of not seeing fruit yet. Your child may still be wrestling with the same attitude, even though you've been faithful all along.

Do the Next Faithful Thing

So the next time parenting feels like failure, do the next faithful thing. Confess what's truly yours to confess. Apologize when needed. Ask God for wisdom. Keep teaching the truth, keep praying, then let go of the outcome and hand it to Him.

Your hope was never meant to rest on flawless parenting. It rests on a faithful Savior. You will have imperfect moments, but those moments don't get to define your family. God can even use your failures to teach your children about humility, forgiveness, grace, and the goodness of Jesus.

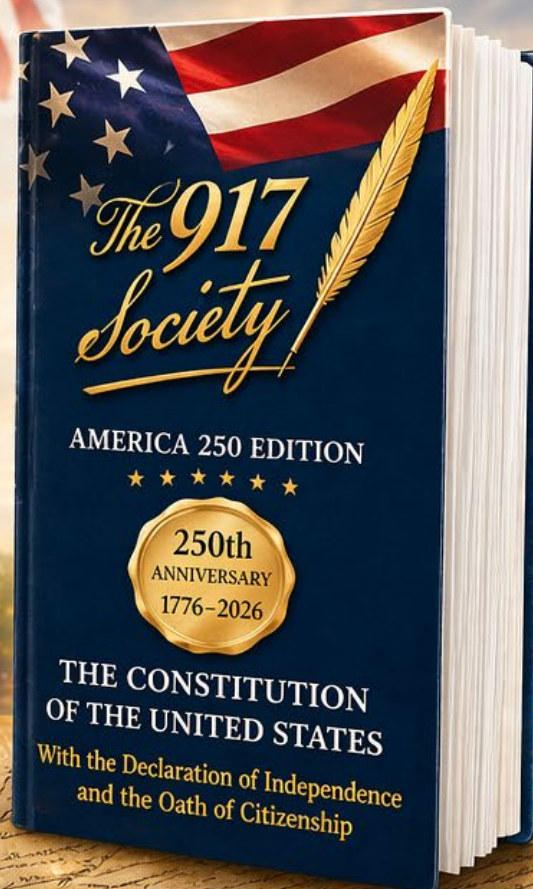
—Lee Ann Mancini is the author of *Raising Kids to Follow Christ: Instilling a Lifelong Trust in God*, founder of *Raising Christian Kids*, adjunct professor at South Florida Bible College & Theological Seminary, and executive producer of the animated series *Sea Kids* on Right Now Media, Pure Flix, Answers.tv, Minno, and Yippee



With thanks to Ginger Hubbard, whose insights on conviction vs. condemnation from episode 289 of *Parenting with Ginger Hubbard* inspired this piece.

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A Book in the Mail and a Love of Reading at Home



There is something special about watching a child light up when a new book arrives. For Nashville parent Josh Wilson, that excitement has become a familiar part of family life thanks to Imagination Library of Middle Tennessee.

As a Nashville native, Josh has seen the program grow across the region. Now, as a dad, he gets to experience its impact in a deeply personal way through his daughter, Olive. Olive is three years old, curious, playful and proud of the books that arrive just for her. The simple joy of seeing her name on a book in the mailbox helps make reading feel exciting, personal and fun.

Josh remembers signing Olive up while she was still a baby at the hospital. Nurses shared how

families could enroll in Imagination Library so children could begin receiving books from the very start of life. That early introduction opened the door to regular reading moments at home.

In partnership with the Governor’s Early Literacy Foundation and The Dollywood Foundation, Imagination Library of Middle Tennessee provides age-appropriate, high-quality books to children from birth to age five at no cost to families. Each month, enrolled children receive a book mailed directly to their home, helping families build a home library one story at a time.

Why It Matters

Reading together in the earliest years helps children build language, connection and confidence. For families like Josh’s, the program is more than a monthly delivery. It is a reminder to slow down, sit together and share a story.

Imagination Library of Middle Tennessee has distributed more than 500,000 books to more than 50,000 children throughout the region, helping spark a love of reading before children ever enter kindergarten.



Help More Children Discover the Joy of Books

Every book delivered is an invitation: to imagine, to learn and to spend meaningful time together. By supporting Imagination Library of Middle Tennessee, you help ensure more children across our community can experience the excitement Olive feels when a new book arrives in the mail.

Enroll, donate or learn more today to help inspire a lifelong love of reading for children across Middle Tennessee.

—Kris Weise, Director Marketing and Communications
www.unitedwaygreaternashville.org

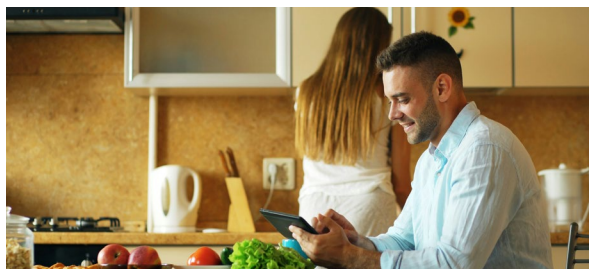


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Good Debt, Bad Debt, and the Heart Behind the Loan



A Q&A with Michael R. Wallin, CFP®, LUTCF, Optivise Advisory Services

Americans are carrying a record amount of debt. According to the Federal Reserve Bank of New York, total household debt stood at \$18.8 trillion at the end of June 2026, including \$1.26 trillion on credit cards, where interest rates now average more than 21%. We asked Michael Wallin how families can think wisely about borrowing.

Q: Is all debt bad? Not at all. Debt is a tool, and like any tool it can build or damage. Proverbs 22:7 warns that “the borrower is slave to the lender,” and that warning is real. But I’ve watched clients use a mortgage, a student loan, or a business loan as a stepping stone to lasting wealth. The question isn’t whether you borrow. It’s why you borrow and whether you intend to repay.

Q: What kind of borrowing should families avoid? Debt for impulse purchases, luxury items meant to impress others, or non-essentials. Those purchases lose value quickly while the interest keeps compounding. A \$5,000 credit card balance at 21% costs roughly \$1,050 a year in interest alone, money that could be saved, invested, or given. When debt becomes a way to feel worthy or keep up appearances, it creates financial bondage and limits your freedom to serve.

Q: How can I tell whether a loan is worth taking? Ask three questions before you sign. What is the money for? Will it meet a genuine need or help me earn more over time? And do I have a realistic plan to pay it back? If you can’t answer that last question with specific numbers and a timeline, wait. A common guideline is to keep total monthly debt payments below about 36% of gross income.

Q: Is it wise to borrow against my home? It can be, but it deserves care. Home-equity borrowing has grown steadily, with HELOC balances reaching \$459 billion at the end of June 2026. Used for a clear purpose, such as starting a business or making a necessary repair, it can be a sound decision. Used to consolidate credit cards without changing spending habits, it often puts your home on the

line to pay for yesterday’s purchases. Know your purpose and your payoff plan before you draw.

Q: If I’m already in debt, what’s the first step? Get a clear picture. List every balance, interest rate, and minimum payment. Stop adding new consumer debt, then pay down the highest-rate balances aggressively while staying current on everything else. Build a small emergency fund so the next surprise doesn’t land on a credit card. And keep generosity in the plan.

Q: What’s the bottom line? Be responsible. Borrow only when necessary, repay aggressively, and use debt to build assets, income, jobs, and ministry in your community.

—Michael Wallin - With more than three decades in financial services, Michael Wallin and the team at Optivise Advisory Services help families align their finances with their faith. For guidance on debt management or building a plan, call 855.378.1806.



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Every Christian Is Called to Be a Missionary

Not overseas. Across the street. When we hear the word missionary, we often picture someone traveling to another country, learning a new language, and serving people in a faraway community. Those missionaries are doing important work—but the call to make disciples was never limited to those who leave home.



Jesus gave His followers a mission to make Him known. That mission belongs to every believer, wherever they live, work, shop, serve, and spend their time. The challenge is that evangelism can feel intimidating.

We may think we need to stand on a street corner with a microphone, have a seminary degree, memorize dozens of Bible verses, or be prepared to answer every theological question someone might ask. Those expectations can make an everyday Christian feel completely unqualified. But evangelism doesn't have to begin with a sermon.

Throughout the Gospels, Jesus regularly engaged people through personal encounters and everyday conversations. He asked questions. He listened to

people's stories. He noticed those who were overlooked. He showed compassion and met people in the middle of their circumstances. That gives us a different picture of ministry, not performing, but participating. Being a missionary can mean noticing an opportunity and doing something simple.

An encouraging card can tell a struggling coworker that someone cares. A bookmark with Scripture can place a meaningful verse into the hands of someone who needs it. A cross can become a natural reminder of faith and an opening for conversation. And sometimes, the opportunity is simply asking someone, "Can I pray for you?"

It might happen while standing in line at a coffee shop. It could happen with a neighbor, a server, a cashier, a friend, or someone you meet for the first time. We don't always know what someone is carrying beneath the surface. A few genuine words, a listening ear, or a moment of prayer can communicate something powerful. You are seen. You are valued. You are not alone.

Living on mission also means being intentional about preparation. When believers have resources readily available, they don't have to manufacture the perfect opportunity. They can respond when

an opportunity naturally appears.

That's where Swanson comes in. Swanson exists to help put practical ministry tools into the hands of everyday Christians. Encouragement cards, Scripture gifts, crosses, bookmarks, and other resources aren't meant to replace personal relationships or genuine conversation. They are designed to help believers start them.

Because ministry isn't reserved for pastors, missionaries, or people with special training. It's for the teacher who encourages a student. The neighbor who checks in. The grandmother who shares Scripture. The coworker who offers to pray. The stranger who chooses kindness. Swanson is helping equip Christians to recognize the mission field around them and giving them simple ways to step into it. You don't have to go across the world to make a difference. Your mission field may be right across the street.

—Katherine Stewart
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AI Application In Laser Vision Surgeries – An Inaugural Lecture At University Of Hawaii AI Lecture Series

Dr. Ming Wang, an internationally renowned laser eye surgeon and a Harvard & MIT graduate (MD, magna cum laude), will present a lecture entitled AI application in laser vision surgeries – as an inaugural lecture at University of Hawaii AI lecture series. Dr. Wang's life story has been depicted in the Angel Studios' film "Sight" (FREE link: sight.drmingwang.com), based on Dr. Wang's autobiography "From Darkness to Sight". The film has won the Best Picture at ICVM International Christian Film Award. Dr. Wang's faith journey is also featured in the award-winning Christina film "God's Not Dead".

"AI is transforming the entire healthcare industry now!" Dr. Wang said. He has published 27 books including 17 books on laser vision surgeries, and a paper in the world renowned journal "Nature". Dr. Wang performed the world's first laser artificial cornea implantation and holds many patents including two about the world's first amniotic membrane contact lens (the story of invention is told in the film "Sight"). The technology is now used by eye doctors from nearly every nation, and millions of patients have been helped. It has transformed the world and it is now a \$5 billion

USD a year industry. "Though I did not make any money myself since I have donated my patents to the world, I am happy that as an immigrant, I have got a chance to contribute back to America, and also as I Christian I remember who have really invented the technology, since I did not invent the amniotic membrane. I was just privileged to be given a precious opportunity to capture a glimpse of a part of God's original creation", Dr. Wang said.

"Christians have to lead the AI revolution", Dr. Wang emphasized. "A breakthrough technology such as AI can do amazing thing, but just like atomic energy, it can create nuclear power plan, but also, atomic bomb. Science has to come under moral, ethical and faith guidance". This is a historical opportunity, for Christians to lead and help shape the future of AI in the world, to make sure that AI will indeed benefit mankind, rather than destroying it!

About Dr. Ming Wang, MD, PhD

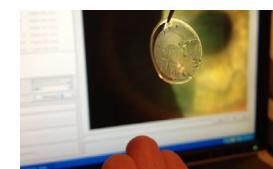
As a teenager, Ming fought hardship in his childhood and came to America with only \$50 and earned two doctorate degrees, one in laser physics and one in medicine, and graduated with the

highest honors from Harvard Medical School and MIT. Dr. Wang has performed over 55,000 laser vision surgeries, including on over 4,000 doctors.

The amniotic membrane contact lens, which Dr. Wang has invented (and holds two U.S. patents), has been used by tens of thousands of eye doctors throughout the world in nearly every nation, and millions have had their eyesight restored.

Wang Foundation for Sight Restoration has helped patients from over 40 states and 55 countries, with all sight restoration surgeries performed free-of-charge. Dr. Wang was named the Kiwanis Nashvillian of the Year for his lifelong dedication to help blind orphans from around the world.

The film "Sight" (FREE link: sight.drmingwang.com), distributed by Angel Studios, is based on Dr. Wang's autobiography "From Darkness to Sight" and co-stars Terry Chen and Greg Kinnear.



—Leona Walthorn

The Chairman's Perspective



What Poor Communication is Really Costing Your Bottom Line

Have you ever waited for a response from a client, vendor or coworker? It is an epidemic in today's work culture. Can you imagine how Jesus would have felt if his disciples didn't pay attention or respond to him?

Take a close look at what is slowing teams down day-to-day, it usually isn't a supply chain delay or a new competitor. Poor communication across the country and it's costing businesses a staggering \$1.2 trillion every year.

Think about how that plays out in your business. A recent study by The Harris Poll found the average employee wastes about 7.5 hours every single week just trying to untangle confusing emails, fix avoidable mistakes, or chase down answers they should have had in the first place. An entire work-day down every week, per person, simply because we aren't on the same page or worse, just silent.

As a 46-year businessman, I have had a front-row seat to see what makes local businesses thrive or stumble. The companies that are genuinely doing well aren't always the ones with the flashiest products or the biggest budgets. They're the ones where people actually talk to each other. They've built cultures where it is safe to speak up, ask questions, and tell the truth. They encourage quick response to communication requests, to clients, vendors and their own employees.

Pick up the phone and call someone back, email them, and give them a text to confirm you got a text. It is more than a little important to let someone know you are listening, even if you don't have time for a long response, let them know you are engaged. One would think it is usually a problem with someone reaching out that wants something from you but it amazes me how when one is trying to actually become a client and spend money, the phone doesn't ring for days and even weeks. Emails and text messages don't get answered in a timely manner.

It's time to stop looking at workplace communication as just a nice-to-have HR slogan, and start seeing it for what it really is: the secret weapon to keeping your team happy and your business running smoothly and profitable. Just take time to respond and listen! There it is, TAKE TIME!



—Michael Carnes, Chairman of the Board of the Tennessee Christian Chamber of Commerce.
mcarnesproducer@gmail.com

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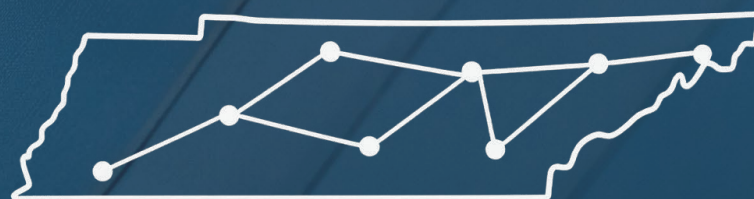
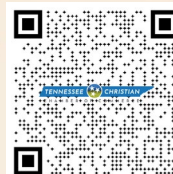
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Body & Soul

The Healings That Restores: How Christ Reveals the Heart of Confession

When Jesus healed the leper and commanded, “Go, show yourself to the priest,” He was doing far more than honoring an ancient ritual. He was revealing something profound about the way God restores His people. As God, Jesus could have changed the old law, but He kept it for a great reason, it aided true and complete healing. In Israel, leprosy was not merely an illness; it was a wound that fractured a person’s place in the community. The priest did not have the authority to cure the disease, his role was to verify healing, performed the rites of cleansing, and declared the person restored to the worshiping life of Israel. Jesus’ command was an act of mercy, ensuring that the man’s healing was physically, spiritually, and socially complete.



This moment foreshadows a deeper reality fulfilled in Christ Jesus. Just as leprosy isolated a person from the community, sin isolates the soul from communion with God, his neighbors, and with himself. Just as the healed leper needed a priest to declare him clean, the sinner needs Christ’s minister to reconcile him through the sacrament He Himself instituted, the Sacrament of Reconciliation. The Old Covenant priest could examine and declare; the New Covenant priest, acting in persona Christi, forgives, absolves, and restores the sinner. Catholic Confession does not arise from the Levitical system but from the risen Christ’s explicit command: “Receive the Holy Spirit. Whose sins you forgive are forgiven them.” In that moment, Jesus entrusted His healing authority to His apostles, not to diagnose physical wounds, but to mend the deeper wounds of the mind, heart and soul. Through the sacrament of Penance, Christ continues His work of cleansing, not from ritual impurity, but from the spiritual leprosy of sin.

Yet the parallels remain powerful. The leper’s healing teaches us that God’s mercy is never merely internal. We were never meant to be an island. It restores us to communion, to mission, to life. Confession does the same. It is not simply a private moment of sorrow; it is a sacramental encounter where Christ lifts the mental burden of sin, renews Sanctifying Grace given to us in Baptism and lost due to sin, and returns us to the community of believers with a heart made whole. In Confession, the sinner does what the leper did: approaches with humility, submits to examination, offers what is required, and receives restoration. This is why the Church speaks of Penance as a sacrament of healing. Sin creates wounds. Grace heals those injuries. And Christ, the Divine Physician, uses His ministers to apply the remedy. The priest does not forgive by his own power; he is the instrument through whom Christ speaks the liberating words: “I absolve you.” In that moment, the soul is cleansed more deeply than any ritual washing could ever accomplish.

The story of the leper reminds us that God’s mercy always moves toward restoration. Jesus heals what is broken, reintegrates what is isolated, and renews what sin has damaged. Confession is the continuation of that mission, a place where Christ touches the wounded soul, where grace flows like living water, and where the sinner rises renewed, restored, and ready to walk again in the freedom of God’s love. With every absolution, the miracle of cleansing happens as it did two thousand years ago. Christ heals. Christ restores. Christ brings us home.

If this is my last post, I want all to know, there was only one purpose for all that I have written; to have made a positive difference in the lives of others.

—Anthony “Tony” Boquet, *Solutionary*, author of “The Bloodline of Wisdom, The Awakening of a Modern Solutionary” and “The Passion, Death, and Resurrection of Jesus Christ, a Devotional Timeline”



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Jesus Says: ‘I Will Ask the Father’



It is a meaningful thing to know that others are praying for us — to know a fellow Christian has taken up our burden, our deep concern, our anxiety or sorrow and prayed to the Lord about it. How much more meaningful should it be for us, then, when we consider that Jesus Himself prays for us?

The fact that Jesus intercedes for us is well known and is rightly rooted in Romans 8:34 and Hebrews 7:25. But recently I was struck by this truth in John 14:16, where Jesus says to the disciples, “I will ask the Father, and he will give you another Helper, to be with you forever.” What caught my attention afresh was the familiar confidence in

the wording, “I will ask the Father.” Notice as well that what He will ask for is something audacious, amazing — something that would seem ridiculous, impossible, too much to ask for on our own. Jesus will ask the Father to send God the Holy Spirit to dwell within us.

These first disciples were worried by Jesus’ statement that He would be leaving. He comforts them with this truth that they cannot yet understand, but one that this side of Pentecost we can better understand though not fully grasp. Think about it. The reason we are not left alone, distant from God, is that Jesus asked the Father to send us His Holy Spirit — the Spirit of God dwelling in still-sinful-though-redeemed human beings.

If Jesus can secure that for us, what else can He get? If He has secured for us the Holy Spirit, then surely we should trust that He will supply all else we truly need. “He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?” (Romans 8:32). The very Son of God, who upholds the universe by the word of His power (Hebrews 1:3), also uses His words to intercede for us.

Notice also that the One He will ask is His Father. Jesus is not having to persuade a grumpy God.

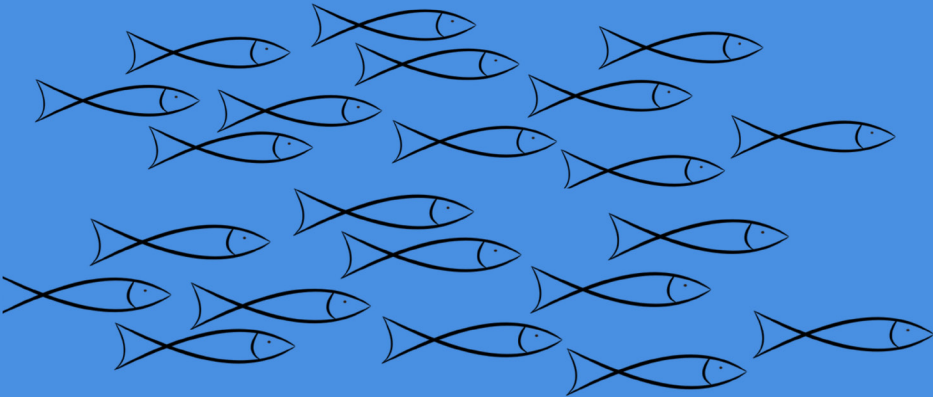
He is appealing to the God who sent Him for our redemption, the God who is already favorably disposed to us as believers, as we can see from the fact that He is also willing to be called our Father and for us to be known as His children (1 John 3:1). This God is committed to our care.

So then, fellow Christian, Jesus prays for us, and He does not merely mumble our names. He prays audacious prayers, things beyond what we could imagine or think. And He does not beseech some distant God, but His very own Father, who has shown how great is His love for us. Can we not then go forth today to face any challenge, to brave any foe, to attempt any task that He gives us? For, if God be for us, who can be against us?

—Ray Van Neste is vice president for university ministries and dean of the School of Theology & Missions at Union University.

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“Let us think of ways to motivate one another to acts of love and good works. And let us not neglect our meeting together, as some people do, but encourage one another, especially now that the day of his return is drawing near.” (Hebrews 10: 24-25 NLT)

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RESET
YOUR SUMMER



88.7

The America God Can Bless



How often have we prayed or sung, “God Bless America”? What do we mean when we invoke our Heavenly Father’s favor on our country? What are we asking God to do in America? Are we asking for freedom from famine, war and poverty?

At least for born-again Christians, the blessings requested center on more spiritual things such as Christian conversions, revival and spiritual awakening, and bringing society to ever more biblical understandings and practices in its families, churches, laws, and individual and collective morality.

Our Heavenly Father has given us divine guidance in Holy Scripture on the means to invoke such blessings on society. In 2 Chronicles 7:14, God says, “If My people, who are called by My name, will humble themselves, and pray, and seek My face, and turn from their wicked ways, then will I hear from heaven, and will forgive their sin and heal their land.”

This promise was given originally to God’s chosen people, the Jews, through Solomon at the dedication of the Temple. God warned that if His people turned away from Him and served other gods, He would uproot them from the land. He was revealing to His people the basis on which His blessings would be poured out.

While America is not Israel, God’s dealings with Israel in the Old Testament provide vivid and inspirational examples of how He deals with the redeemed from every segment of the human family. Do promises such as those enumerated in 2 Chronicles 7:14 apply to America and her Christians? Yes, they do. These promises are available to any nation’s Christians who are obediently

fulfilling the prerequisites.

So what does the America God can bless look like? First, who are the “My people” of 2 Chronicles 7:14 in today’s world? For America, they are those people of every Christian denomination who have given their lives to the Lord Jesus and trusted Him alone and His sacrifice on the cross for their salvation.

To “humble ourselves” means to realize that in ourselves we cannot bring about spiritual revival — personal or national. All we can bring to the table concerning personal and national renewal is confession, faith, humility, and obedience. Of course, prayer is the primary vehicle for human beings to be in conversation with our Heavenly Father, as Jesus teaches us in the Lord’s Prayer (Matthew 6:5–15). The America God can bless is a country with a “critical mass” of born-again Christians who are daily turning “from their wicked ways,” seeking His face (i.e., His will), and seeking to do His will.

Such an America would look radically different from our country today. Premarital sex would be rare, as would divorce and out-of-wedlock births, as millions more American Christians would live in obedience to God’s morality in their personal and family lives. Our national sin of abortion on demand (child sacrifice to the pagan gods of social convenience and material well-being) would be declared illegal and become largely unimaginable.

America would once again assume its crucial role in speaking out for basic human rights for all people and would see its worldwide Christian evangelization efforts rejuvenated and expanded.

I do not think it can be denied that, in spite of all our shortcomings and failures, God has blessed America. It strains credulity to believe that America could have been as fortunate as she has been over her long and glorious 250-year history without providential intervention. However, if America does not turn back to the God of our Founding Fathers, I fear the blessings will cease.

I believe it must be said that we are already under God’s increasing judgment because of our having aborted more than 75 million of our unborn children. I believe there are two major reasons God has not judged America more harshly than He has up to this point.

The first reason is our strong national support for God’s chosen people, the Jews, and the State of Israel. God has promised to bless those who bless His people and to judge those who do not (Genesis 12). Second, in spite of our national flaws, we still provide an outsized share of the personnel and material support for worldwide missions and evangelism.

God has revealed to us the model of national blessing — repentance, humility, and obedience. Let us all pray that each of us will embrace the path to blessing and that it will bring about revival, spiritual awakening, and the reformation we so desperately need.

Revival is when God’s people get right with God. Awakening is when the Holy Spirit brings a great movement of conversion across society and great numbers are added to the roll call of faith. Reformation occurs when the saved who have been revived, and the lost who have been saved, come together to reform the whole society in accordance with God’s moral law. It has happened before and can happen again.

What better way to honor our nation’s 250th birthday than through our repentance, obedience, and dedication to help usher in such manifest blessings for our country?

—Dr. Richard D. Land

Published originally in Decision magazine (June 2026).

Spiritual Goal for October

Pressure Produces Power!

"We are hard pressed on every side, but not crushed; perplexed, but not in despair."

2 Corinthians 4:8 (NIV)

Message

Pressure isn't the end, it's the beginning of breakthrough. God never wastes the pressure. In fact, some of the greatest anointings are released when the squeeze is the tightest.

Diamonds form under pressure. Olive oil flows through crushing. Wine comes from pressing the grape. So if you're feeling hard-pressed right now... you're in good company. You're being produced, not punished.

The enemy wants you to think the pressure means defeat. But God says the pressure means preparation. You're not being crushed... you're being conditioned. You're not being broken, you're being built. Something powerful is being born through the pressing. Don't give in. Don't tap out. Stay in the process. Because pressure in the hands of God always leads to power.

Prayer For Today

Heavenly Father, I may be feeling pressed on every side, but I trust that You are producing something greater in me. Strengthen me in the pressure. Use it to shape me, refine me, and release Your power through my life. I believe You are turning this crushing into calling. In Jesus' name, amen. May God Bless your day abundantly!

—Mark W. Koch

PLAN OF SALVATION

Has something in the magazine or something you have discussed with someone or some thoughts that you have had or something that you have heard, brought you to a point of realizing that you want and need to know Christ in the truest and personal sense?

If so, below is a simple outline for someone of any age who is not a Believer to act on their desire to accept Jesus Christ into their heart as their Savior.

God's Plan of Salvation

God created us to honor and serve Him

Revelation 4:11: "You are worthy, O Lord, To receive glory and honor and power; For You created all things, And by Your will they exist and were created"

Each of us has sinned against God

Romans 3:10: As it is written, "There is none righteous, no, not one"
Romans 3:23: For all have sinned and fall short of the glory of God,

The penalty for sin is eternal separation from God and Heaven

Romans 6:23: For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.

Good works cannot ever earn God's forgiveness and Salvation

Titus 3:5: not by works of righteousness which we have done, but according to His mercy He saved us.

God loves each of us

John 3:16: For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.

Jesus Christ died on the cross in our place, paying the penalty for our sin

Romans 5:8: But God demonstrates His own love toward us, in that while we were still sinners, Christ died for us.

We each must accept Jesus Christ as our personal Savior

Romans 10:9: that if you confess with your mouth the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved.

Romans 10:13: For "whoever calls on the name of the LORD shall be saved."

To accept Christ into your heart and life, pray a simple prayer along these lines -

"Dear God, I know that I am a sinner and I am sorry for my sins. I know that Jesus died for my sins and the sins of the world. Right now, I ask Jesus into my heart and receive Him as my personal Savior. Forgive me of my sins, thank you for saving me through the blood of Jesus. Please Lord, help me live for you. In Jesus name, amen."

All scriptures are taken from The New King James Version of the Holy Bible.

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