



POWER LUNCH

DECEMBER 2009

Bringing Worship to the Workplace

What Christmas Means To Me...

By Renee Prioleau

Its December, the final month of the year 2009, and the Christmas holiday is near! So for many this means a few more days for last minute shopping, a Christmas party and Mistletoe, some menu planning and grocery shopping for Christmas Day dinner; perhaps travel plans to see family and loved ones or wishing for a winter wonderland and a "White Christmas" (which has come true!)... Then of course, there are the children and maybe some adults who are anticipating Santa Claus and the reindeer's trip to Earth to deliver their presents. This is the perspective of our present day culture during this time of holiday celebrations. Now therefore, what is the prevailing theme for the Christian believer during the Christmas holiday season...?

In times past, as I reflect on my early memories of the Christmas Holiday, the emphasis or focus at home, school, community, and culture was of a season which marked a period of significant history that celebrated the birth of the Son of God, Jesus the Christ, who came to Earth to impact the lives of God's people through salvation and restoration of a broken relation between the Creator and His creation. In the midst of the activities of the season there was a definite association and connection to Jesus, our Savior; You would hear it in the music that played around town, decorations of Mary, Joseph and the baby Jesus were visible in the local community, and it was the prevalent theme in Church... In society, people in some fashion small or great took a moment to both recognize and acknowledge the true meaning of the Christmas season. Christ was the primary focus, while all of the other wonderful activities of the Christmas holiday were

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Financial Wellness

By Rickey Green

Proverbs 27:12 *A sensible man watches for problems ahead and prepares to meet them. The simpleton never looks, and suffers the consequences.*

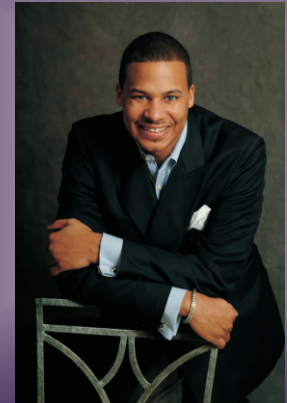
The Christmas season is usually when most Americans go on a spending spree. During these economic times it is important to keep our financial wellness in perspective. Americans' saving rate has climbed to the highest level in a decade. According to usdebtclock.org, we are saving approximately \$54,000 per minute. But that is not all. We are paying down debt at a rate of \$100,000 per minute!

Rebuilding your financial infrastructure takes planning, and implementation of new habits. First, reduce your consumer debt. Some credit cards can charge over 20% interest. Every dollar used to pay down debt saves you 20% in interest. Paying down debt is a guaranteed return on your money.

The next step is building a rainy day fund. Emergencies do come up, often when we can least afford them. The roof may leak, the refrigerator breaks down, the car needs a new transmission, etc. An emergency fund should be equal to three to six months of income. In these times when the unemployment rate is at 10%, an emergency fund

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Founder
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Rev. Matthew L. Watley

Scripture of the Month Micah 5:2

But you, Bethlehem Ephrathah, though you are small among the clans of Judah, out of you will come for me one who will be ruler over Israel, whose origins are from of old, from ancient times.

ISSUE HIGHLIGHTS

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secondary.

Now, push the fast forward button to the present! Times have certainly changed in our society and culture. While the Church has perhaps sat quietly through this season for too long and allowed to "world" the hijack what should be one of God's greatest opportunities to reveal Himself to the world; offering His love, peace, joy, power, truth, and redemption; there has risen a reversal of what is most important during the Christmas holiday season.

As Christian believers, let us individually and collectively be not compromised by a contemporary culture and lose focus of the Christmas story and its impact upon our lives and its hope for our future and both the message and witness to the world. Jesus Christ is the reason for the season...

C for the Christ who was born to save us from our sins and restore us into a right relationship with God. (Luke 2.11)

H for the harmony that we should have with one another. (Romans 12.18)

R for reflection and revelation to experience growth in our relationship with God. (Luke 2.30)

I for intimacy with Immanuel, God who is with us. (Isaiah 7.14)

S for salvation which is God's gift to mankind. (Matthew 1.21)

T for truth which is the witness of God's word that gives direction and life. (John 17.17)

For it is in Him that we live, move, and have our very being, Merry Christmas...

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equal to six months of income is prudent.

After your rainy day fund, consider saving for future fun. By saving a little each paycheck, you can have money for clothes, vacations, a new car, or (even a new big screen HD, 1080P TV). Believe it or not, the most common budget buster is clothes. Most people don't budget for the fun stuff. They end up using credit cards and piling up the debt. So, establish a fun fund so you can do fun things without using your credit.

If you are an empty nester, focus on retirement. For the years 2009 and 2010, you can make contributions up to \$16,500 per year towards your 401k. If you are over age 50, that amount jumps to \$22,000 per year. Contribute as much as you can. Look into purchasing long-term care insurance to protect your nest egg. The younger you are, the lower the premiums.

If retired, you will need a different plan. Up to now, it was all about accumulation. Now, it is all about income. Start by making sure you are receiving the maximum amount of social security retirement benefits. This is more difficult than it sounds. Visiting with a professional wealth manager may help you earn more. Consider rearranging your portfolio. Think of your portfolio as being divided between short term (0 – 5 years), medium term (5 – 10 years), and long term (10+ years). If your financial situation is sound, you may consider contributing to your grandchildren's 529 College Savings Plan. Counting on the debt-ridden federal government for your financial security is a dangerous proposition. It's up to us. Self reliance and preparation is the way to financial security.

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Power Lunch News

December Monthly Focus Christmas

Announcements

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Stay tuned for the January edition of The Power Lunch Newsletter!