



We LISTEN. We SERVE. We CARE.

ISSUE # 1

# Dominion Dominion Today

FOR DOMINION BELONGS TO THE LORD PSALM 22:28

S U M M E R

## CELEBRATING FIFTEEN YEARS OF SERVICE IN MIDDLE TENNESSEE

On April 1, 1999 in Raleigh, North Carolina, we began a Non-profit ministry who's mission was to teach personal finances from a biblical perspective. Our founding board of directors, along with Ron and me, Regina Harvey began a journey to serve the body of Christ and help families develop a bud-

economic impact in the State of Tennessee over the last five years. This work has led to numerous awards including the dream maker award, top producer in urban and rural markets for the state of Tennessee for several years and second and third place in the last two years. We have had the privi-

*"Like Samuel we can say,  
'Thus far the Lord has  
helped!' 1 Samuel 7:12"*

REGINA HARVEY, EXECUTIVE DIRECTOR



et, understand their credit and reduce or eliminate debt. Months later our journey took us to Middle Tennessee where we began to see the interest immediately in homeownership. Recognizing that successful and sustainable homeownership is most possible with strong money management skills, we began to help families make the financial changes necessary and provide homebuyer education classes to help first time homebuyers achieve the dream of homeownership. We have been blessed to help over 1100 families purchase houses creating approximately \$84 Million dollars in

lege of working with those who are ready to own a home as well as with those who need a little extra time to move toward that goal. We have also worked with over 1600 families over the years to help them avoid losing their homes. So many have faced devastating changes in their financial outlook due to the changes in the economy and have needed assistance to remain in their homes while they make other changes to get back on their feet. The work has been challenging, but we can say like Samuel, "Thus far the Lord has helped." Our ever faithful God has been our Ebenezer.



Equipping The Body of Christ

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## SAVE THE DATE OCTOBER 1, 2014

Join us for our fall fundraiser to celebrate our Fifteenth Anniversary naming *Rutherford's Best Cook*. Join culinary teams that work with and are mentored by local chefs featuring the food of Dominion FoodWORKS. Stay tuned for more details as the date approaches.

# Donate Now

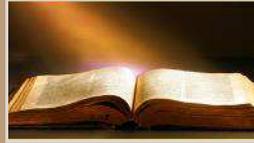


For Dominion belongs to the Lord (Psalm 22:28).

# EQUIPPING THE BODY OF CHRIST

Equipping the Body of Christ with knowledge leading to greater financial capability (motivation and support to make sound financial decisions) and greater stewardship of God's resources while promoting a kingdom perspective on financial matters.

T R U T H  
P E A C H E  
F A I T H  
R E A D I N E S S  
E Q U I P P I N G  
T H E S A I N T S  
R I G H T  
E O U S N E S S  
S A L V A T I O N  
T H E S P I R I T



When the question of stewardship arises, we may discover that we have not always been as faithful in our stewardship as we would like. There is nothing like a period of plenty to allow a spend thrift attitude to prevail. There is nothing better than a period of lack to make you tighten your belt. The secret to faithful stewardship is relying on the Lord, Jesus Christ and His strength. Why is it that as we make more, we tend to spend more? Little by little our standard of living increases to keep up with our increases in income. We are told that we work hard so we deserve nice things. We watch what our neighbors have and seek to keep up with them. Often we do not even notice that our income has decreased and that our expenses have increased. Paul says, "I know what it is to be in

need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through Him who gives me strength." The Word further states that with food and clothing we should be content. Could it be a lack of contentment that leads to poor stewardship? "If I am content, I will live within my means believing that God is my provider and that He will always provide for all of my needs. This is His promise and I can take Him at His Word. But when I fail to be content, I look at those around me and see

I seek to have the things I want NOW regardless of the cost of excessive spending or debt.

what they have, or worse, I seek to have the things that I want NOW regardless of the cost of excessive spending or debt. So, I pray. "Lord, help me learn the secret of being content. I thank You that I do not do it alone, but through the strength that You provide." Keep falsehood and lies far from me; give me neither poverty nor riches. Otherwise, I may have too much and disown you and say, "Who is the Lord?" Or I may become poor and steal, and so dishonor the Name of my God. Proverbs 30:8-9.

## FINANCIAL TIP OF THE MONTH

### Nothing Beats a Good Budget!

No one hates the idea of budgeting more than me. But, no one recognizes its importance to my financial well being more than me. As my budget goes, so my finances go. It does not matter the method, make up your own or choose one:

- A legal pad and a pencil
- An Excel spreadsheet
- A computer program such as Quicken
- A cloud based app such as Mvelopes.

Whichever you choose, you will find that your family budget is the foundation for your financial future. It helps you manage the income and expenses today as well as accomplish your financial goals for the future. There is no other financial tool that does so much and is simple enough for each of us (even young children and teens) to do. Why not start Today?



## Take the Challenge...Save Twenty Percent



<sup>33</sup> "And now let Pharaoh look for a discerning and wise man and put him in charge of the land of Egypt. <sup>34</sup> Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt during the seven years of abundance. <sup>35</sup> They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, to be kept in the cities for food. <sup>36</sup> This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine."

How would your financial picture be altered if you set aside twenty percent (one-fifth) of your resources during times of abundance so that there will be resources available during times of famine? Over the past seven years, we have experienced financial challenges in housing, employment and other aspects of our economy. Joseph interpreted Pharaoh's dreams where God warned that famine was coming. The news may have been hard to believe when they were experiencing unprecedented prosperity. Pharaoh responded to the news by appointing Joseph to supervise the storing of food and the later distribution of the food when time of famine came. Take the challenge by setting aside twenty percent of your resources whether you are in a time of plenty or of lack. Let us know how you are doing! Click here to share your story.

# BIBLE VERSE

## 1 Peter 4:10-11

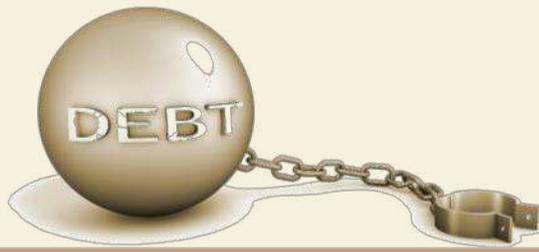
<sup>10</sup>Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. <sup>11</sup>If anyone speaks, they should do so as one who speaks the very words of God. If anyone serves, they should do so with the strength God provides, so that in all things God may be praised through Jesus Christ. To Him be the glory and the power for ever and ever. Amen.

# Donate Now

So as we embark on new adventures and new opportunities that the Lord lays before us, we need your support. We need your **financial support** and pray that you will give. As we make this appeal, we recall the promise of God, "The people are bringing more than enough for doing the work the LORD commanded to be done." (Exodus 36:5). Give by clicking the **Donate Now** button above, or mail your contribution to:

Dominion Financial Management, Inc.  
PO Box 1512  
Smyrna, TN 37167

In addition to your financial support, we need your **prayer support**. Pray that God will continue to guide us to the work that He has commanded for us to do. Finally, we need God's support as we continue to say, thus far the Lord has helped.



## THE SHREWD MANAGER (John 16:1-15). JOIN THE DISCUSSION

Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.' "The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—I know what I'll do so that, when I lose my job here, people will welcome me into their houses.' "So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' "Nine hundred gallons of olive oil,' he replied. "The manager told him, 'Take your bill, sit down quickly, and make it four hundred and fifty.' "Then he asked the second, 'And how much do you owe?' "A thousand bushels of wheat,' he replied. "He told him, 'Take your bill and make it eight hundred.' "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be

welcomed into eternal dwellings. "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money." The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, "You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God's sight."

*How shall we live out these principles in business today?*

Weigh in and share your thoughts here then watch for them on our upcoming blog page. Watch for discussion of this and other topics in the future all for the purpose of building up and equipping the Body of Christ. To God Be the Glory!



## STORIES OF ..... FAITH & FINANCE

By Ron Harvey, President

*Though the fig tree does not blossom, and no fruit is on the vines; though the produce of the olive fails, and the fields yield no food; though the flock is cut off from the fold, and there is no herd in the stalls, yet I will rejoice in the Lord. Habakkuk 3:17-18.*

*I rejoice in the Lord greatly that now at last you have revived your concern for me; indeed, you were concerned for me, but had no opportunity to show it. Not that I am referring to being in need; for I have*

*learned to be content with whatever I have. I know what it is to have little, and I know what it is to have plenty. In any and all circumstances I have learned the secret of being well-fed and of going hungry, of having plenty and of being in need. I can do all things through Him who strengthens me. In any case, it was kind of you to share my distress. Philippians 4:10-14*

**H**ope and Faith in the Desert—I always thought that when I read the verse in Philippians, "I can do all things through Him who strengthens me," it meant all things.

Well, look at the preceding verses. Paul talks about rejoicing in the Lord greatly because the church was concerned for him but did not have a way to show it. He goes on to say that even so he is not referring to being in need for he has learned to be content with whatever he has—a little or a lot, being fed or hungry; having plenty or being in need.

The emphasis is that, yes, in all things through Christ, we can handle it. A writer for The Upper Room devotional talks about being in a financial upheaval and I truly understand his circumstance. But he says we should continue to tithe and help others in need, because we can do all things through Christ. He mentions the poor widow who gave all she had to the temple and received praise from Jesus (Mark 12:41-44). I must recognize that whether in very lean times or in a time of plenty, the peace of God still prevails and the faith I need is for anytime. For right now I have to have faith that God will provide streams of water for the journey through the desert (Isaiah 35:6).

# FINANCIAL COACHING PROGRAM

Work with a financial coach to develop a plan to accomplish your financial goals. Do you want to learn to budget better, understand your credit, improve your credit/credit scores or do you want to work toward being free from the burdens and chains of debt? Or, all of the above?

The quote to the right from Larry Burkett was written over ten years ago, but could have been written yesterday. We have found ourselves in real financial trouble and we are living through the impact of an economy that did turn down. The foreclosure crisis, widespread unemployment, loss in investment value, rising debt and the credit crunch have made sound money management skills critically important. Moving beyond just providing financial information, our financial coaching program provides a tailored approach that develops an action plan for you to help accomplish your financial goals.

You will work directly with a financial coach who will help you identify your goals and the barriers that stand in your way. You may need help with your credit and your plan may include a credit smart class or you may just need to analyze your credit with your coach. Or you may have great credit and have found yourself in too much debt. You may benefit from a budget modification to identify extra funds to use to pay down debt using PowerPay™ technology. One size does not fit all, but a coach can help you accomplish your goals. Fees are based on a sliding scale and range from \$50 to \$250.00 for a comprehensive coaching plan.



*"Here we are in some of the best economic times many of us have ever seen and [we're] deeper in debt than they've ever been. I think [we] sense [we] are in real financial trouble and if [we] don't get out of debt now, [we] wonder what will happen if the economy does turn down?"*

LARRY BURKETT, FORMER DIRECTOR,  
CHRISTIAN FINANCIAL CONCEPTS

**Call now to schedule  
your initial coaching  
session.**

**615-220-5858**

**Dominion** Financial  
Management, Inc.  
For Dominion belongs to the Lord (Psalm 22:28).

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