ASBURY CIRCUIT RIDER

Volume 3 Issue 16

JULY 16, 2023

Interest (Payday usury)



In this week's chapters of *The Shepherd's Wife*, Pheodora learns from her brother James that her husband is in prison. Last week we learned that Chiram was stopped by a tax collector and borrowed the one denarius assessed. On his way to Caesarea to purchase goats,

Chiram was stopped again by the same tax collector. The person holding his loan demanded payment of the loan plus interest. He was arrested for not paying the four denarii, which he now owed but didn't have.

Pheodora went to her older sister, Damaris, to ask for help. But when Damaris asked her husband, Shimon was hesitant to offer help, worried that the man who sponsored him to become a member of the Pharisees could have a business relationship with the lender.

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The wife of a shepherd imprisoned until a large debt is paid off, Pheodora has troubles of her own to worry about. And she wonders if she is being selfish for wanting to know that God really cares about her. If Pheodora is being selfish, there is a long list of selfish people who wonder the same thing.

Don't you have similar thoughts when things are not going well?

Page 2



WEEKEND!





Pheodora wondered if God saw her as "one grain of sand on a vast shore, one point of light in an endless constellation?" After all, God was very busy watching over her nation, and that alone must be a big enough worry. Her country lost its independence long before she was born.

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I realize that the difficulties I face most days pale compared to the challenges demanding Pheodora's attention. As a mother caring for four daughters while trying to plot a way forward, I can't imagine how she deals with it all. And I know that others face more daunting challenges.

Cyndi and I watch ABC
World News Tonight, hosted by
David Muir, almost every night. I
can pick any given summary of
the day's news and find people
facing considerably more turmoil, upheaval, catastrophe, and
challenges than we face.

For example, 20 people were killed and 126 injured in 22 mass shootings in 12 hours as the 4th of July Holiday evening celebrations began. But the stories didn't stop me from complaining about the fireworks going off well after midnight on behalf of our traumatized dog.

And nearly every day, communities are ransacked by storms and subsequent flooding. These stories cause me to hesitate when complaining it's too hot, cold, or wet from our considerably milder weather.

The APA Dictionary of Psychology defines "worry" as a "state of mental distress or agitation due to concern about an impending or anticipated event, threat, or danger." In their article, there is no qualification about whether worry is justified. And since whatever captures our attention hasn't happened and may not occur, the outcome relies on our imagination.

Honestly, I worry a lot. And I worry that I worry a lot. My vivid imagination takes me to places I don't want to go. I have more control when I'm awake than when trying to get back to sleep. But I'm sure my issues aren't unique.

According to the American Psychology Association, 76% of U.S. adults complain of health impacts from stress occurring in the prior month. Reported symptoms included headaches, fatigue, nervousness or anxiety, and/or feeling depressed or sad.

Angela Hunt's depiction of Pheodora, the youngest sister of Jesus, is primarily uninformed of her older brother's views on worry. Living at a time before the gospels were written, Pheodora missed out on Jesus, reminding a crowd that worry doesn't help us live longer. "Don't worry about food or clothing," Jesus said, "God provides for creation, and you matter a lot to God."

In an article titled "What the Bible Says About Worrying," the Reverend Kathy Brumbaugh suggests using the word "concerned" rather than calling our fretting over the unknown future worrying. Pastor Kathy refers us to Peter, who advises us to cast all our cares on the Lord. (1 Peter 5:7)

So, taking the pastor's advice, I can say that I'm concerned a lot. Now I'm concerned that too many things concern me.

There is a lot that I can't change about circumstances. For one, I turned 70 this past week. But I do know this. What Jesus said and asked about worry makes sense.

None of us can add time to our life by worrying. Quite the opposite. Worrying reduces our quality and length of life.

> Listen to me, you that want to be saved; you that come to me for help. Think of the rock from which you came; the quarry from which you were cut.

> > Isaiah 51:1

Worry (God cares about you) cont. from pg 2

Speaking through the Prophet Isaiah, God tells all who want help to remember where we came from. You and I matter a lot to God. Enough that God suffered as a human, was treated as a criminal, and died a horrible death. And God did it all for you and me.

Pheodora thought,
"Sometimes, in the stillness of a
Sabbath afternoon, I lifted my
eyes to the heavens and wondered if HaShem cared about
me." God does care about
Pheodora.

And God cares about you.

You can join us each
Sunday in person or online by
clicking the button on our
website's homepage Click here to watch. This button
takes you to our
YouTube channel. You can find
more information about us on
our website

at FlintAsburyChurch.org.

A reminder that we publish this newsletter that we call the Circuit Rider each week. You can request this publication by email. Send a request to connect@FlintAsbury.org or let us know when you send a message through our website. We post an archive of past editions on our website under the tab, Connect - choose Newsletters.

Pastor Tommy

Our series was inspired by and relies on content provided by Angela Hunt. *The Shepherd's Wife. Jerusalem Road Series.*Minneapolis: Bethany House, 2020.
Sophie Bethune. *"Stress in America 2022."* © American Psychology Association, October, 2022. Retrieved from:

Rev. Kathy Brumbaugh. "Ti What the Bible Says About Worrying tle." © Lancaster Farms, Dec 1, 2022. Retrieved from: *link*

<u>link</u>

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IN OUR PRAYERS

Kevin Croom

Jose Trejo Sylvia Pittman JoAn Kirby Jonathon Misner



FRIENDS AND LOVED ONES WHO ARE HOMEBOUND OR IN NURSING CARE

Dean Lamoreaux

Nancy Elston

Norma Buzzard





PASTOR BOOK CLUB NEWS

OUR WEDNESDAY BOOK CLUB

WILL BE TAKING A BREAK FOR

THE MONTHS OF JULY AND

AUGUST. STAY TUNE FOR

UPDATES ON THE START DATE

HERE IN OUR WEEKLY

ASBURY NEWSLETTER.

EVERYONE ENJOY YOUR
SUMMER!!





July 17 Mon Meet Up and Eat UP

(Monday - Friday)

9am-10am Breakfast

12N-1pm Lunch

2:00pm Staff Meeting

6:00pm Leadership Team

July 18 Tues 10am-12N Food Distribution

July 19 Wed

July 20 Thu

July 21 Fri

July 22 Sat

July 23 Sun 10:30am New Beginnings

Contemporary Worship

(We are live on <u>Facebook</u> and our newly launched <u>YouTube channel</u>. You can find these links along with more information about us on our website at <u>FlintAsbury.org</u>.)

Upcoming Worship Series "Belonging"

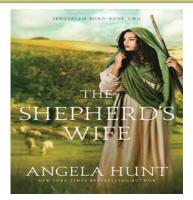


Don't shoot the messenger," she said noticing the look of pain on the faces of those let down by her news. No one I know wants to deliver bad news.

The Prophet Isaiah seemed to understand this human reality when he said "How beautiful upon the mountains are the feet of those who bring the happy news of peace and salvation." Who would not want to hear the good news of peace and salvation? Who would not want to hug the person bringing such a message.

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Book Club News



Our companion book for our new worship series is Angela Hunt's second book in her Jerusalem Road Series. The

Asbury Staff

Rev. Dr. Tommy McDoniel Pastor Kevin Croom Executive Director Connie Portillo Office Manager Kim Sims Finance Director Sylvia Pittman Empowerment Arts Jim Craig Board & Leadership Chair Farms Manager Mike Sampson Terrance Williams Arts Center Mar Katelin Maylum Sr Prog Mgr Local Foods South Flint Soup Kitchen Shepherd's Wife retells the gospel stories through the eyes of two sisters.

The sisters have one thing in common. Their older brother is a traveling prophet spreading controversy wherever He goes that He claims to be good news. But for whom? The sisters live at different ends of the economic and social hierarchy.

Pheodora married a shepherd. A man who cares for livestock and spends weeks at a time away from home. They live in poverty and are vulnera-

Leadership in Worship & Service

Tony & Mirium
Cyndi
Anthony & Jim
Jonathon & Terrance
Yasheah & Mirium
Christine & Norma

Welcome Team Worship Leader Ushers Production Team Nursery Cafe ble to a system that preys on the less powerful. Shepherds and the families of shepherds are not invited to proper social gatherings.

Damaris married into money. Her husband, Shimon, is on the path toward becoming a Pharisee. A powerful group of prestigious and influential men held in high regard by society and suspicious of her older brother.

The wives of Pharisees aren't supposed to socialize with shepherd's wives.

Pheodora's husband is forced to borrow money to pay an arbitrary tax at an exorbitant interest rate. Failure to pay his debt results in imprisonment, leaving Pheodora to provide for her children

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Upcoming Worship Series— "Belonging" ...cont from pg 5

In the 2nd book of Angela Hunts Jerusalem Road Series, we meet two sisters at different ends of the social hierarchy. Damaris married into money. Her husband, Shimon is on the path towards becoming a Pharisee. A powerful group of prestigious and influential men held in high regard by society.

Pheodora, on the other hand, married a shepherd. A man who sleeps with livestock and is away from home more often than not. Scarcity is the prevailing condition of their household. Her husband, Chirac belongs to a group of men not invited to social gatherings.

The sisters have one thing in common, however. Their older brother. A traveling prophet spreading controversy wherever He goes that He claims to be good news.

Well good news for shepherds at least. Pharisees failed to see what was so good for those who already had more than they needed. The good news that Yeshua brought turned the usual rules of social expectations upside down. What kind of a world would it be if shepherds and Pharisees sat at the same table for supper?

Welcome to our series, Belonging. We begin our exploration of pharisees and shepherds the first Sunday in July. Our companion book, The Shepherd's Wife, offers a fictional story, based on scripture, that challenges us to explore the good news of the Gospel from fresh perspectives. I hope that you'll join us each Sunday. You can find a copy of Angela's Hunt's book online, in bookstores, or at your local library.

I hope that you will join us each Sunday. You can find a copy of Angela Hunt's book online, in bookstores, or at your local library.

I pray that you will join us each Sunday morning at 10:30 am. We share our weekly episodes on our *YouTube channel*. We go live at 10:30 am. You can find these links along with more information about us, or join our live broadcast on our *website* at *FlintAsbury.org*.

Pastor Tommy

Angela Hunt. The Shepherd's Wife. Minneapolis: Bethany House, 2020.

Instead of helping, Shimon suggested that Pheodora sell one of her daughters into slavery in exchange for the debt.

Unable to rely on her sister's help, Pheodora travels to Caesarea to retrieve goats. Chiram planned to raise their offspring to sell for an upcoming festival to cover their debt. His plan came with many risks, but it was the only way he could imagine a shepherd could raise the amount of money he owed.

There is so much about first-century Palestine packed into this storyline. More important, there is a lot about human nature. In particular, the cascading effect of sin. Taking advantage of the powerless is as old as humanity.

The Federal Funds Rate increased seven times in 2022. Before the increases started, the rate was only one-quarter of a percent. After the latest increase on May 3, 2023, the rate is now 5.25%. So why does this matter to you and me?

First, the Federal Open Market Committee of the Federal Reserve sets the Federal Funds Rate. This committee utilizes the rate of interest charged to banks as levers that help balance the dual objectives of stable prices and high employment. Also known as controlling inflation and motivating job creation. Their decisions affect us because they affect how our local banks treat us regarding the interest they pay us and the interest they charge us for loans.

The rate affects what banks offer, but it has little or no effect on Payday Loans, which already charge predatory interest rates averaging 370 percent in Michigan.

In an article titled "How Do Payday Loans Work?" Tom Jackson concludes, "Payday loans have become the face of predatory lending and high-risk loans in America." He argues that Payday institutions prey on the poor, writing, "Payday lenders prey on people in desperate economic situations...and anyone else who has limited credit options."

What does the Bible say about this subject? Plenty.

The legal and biblical term for predatory lending is "usury." Michigan's Usury Laws cap interest rates on certain loans, including Payday Loans, but there is plenty of room to exploit persons with limited options.

The Torah forbids charging interest to other Jews but allows interest for loans to non-Jews. This exclusion, over time, created a lot of underserved resentment. But how does this idea apply to Christians? What did Jesus say about usury?

Jesus doesn't say a lot about charging interest on loans. However, He said a whole lot about taking care of rather than exploiting others. And it isn't clear whether Christians are exempt from the laws of the Torah regarding the charging of interest.

The Christian Church historically has struggled with this concept. For example, the First Council of Nicaea held in 325 ruled that clergy could not charge interest. This rule was later applied to all Christians.

On the other hand, in an article published earlier this year, Paige Smith offers a historical perspective on lending, noting that the premise of lending is simply "excess wealth being temporarily transferred to those who can put it to work, with the trust that it will be repaid." And without lending, she argues, the industrial revolution might never have happened. Smith concludes, "Lending has fueled national, commercial, and industrial growth that would have been impossible otherwise."

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LIFE GROUP QUESTIONS & MORE:

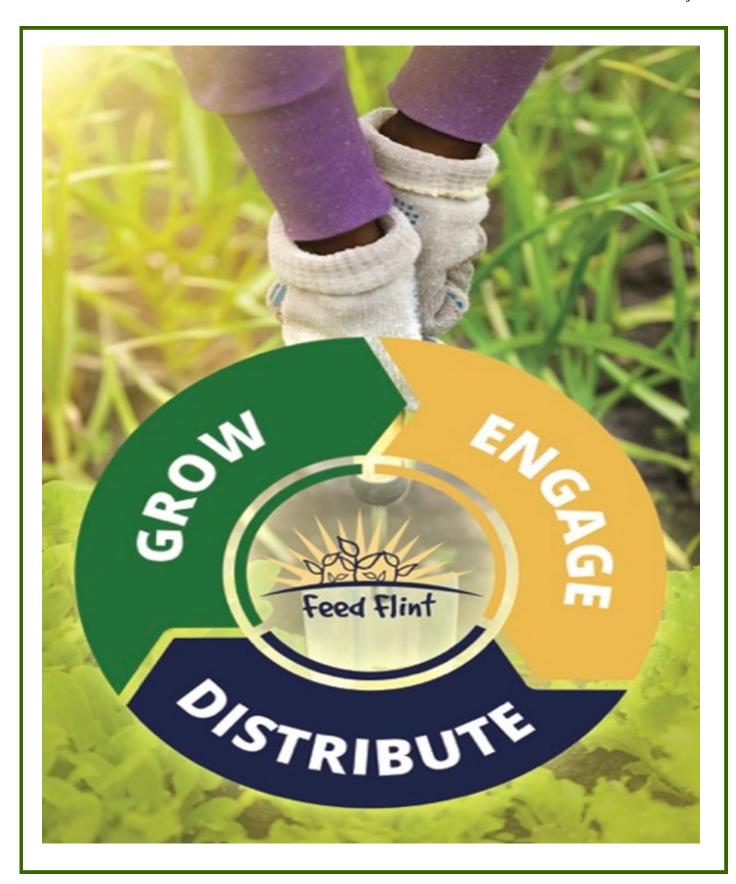
Cancel all the debts owed you whether money, grain, wine or olive oil. And give them back their fields, vineyards, olive groves, and houses.

Nehemiah 5:1-13

NOTES	FROM	WORSHIP
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QUESTIONS FOR LIFE GROUPS

- 1. Read Nehemiah 5:1-13. Are you familiar with the stories found in Ezra and Nehemiah? These books tell about the Judean's return from exile in Babylon. This week's text offers insight into how the Governor responded to complaints from voices often ignored by persons in power. In what ways does this story apply or not apply today?
- 2. Read this week's articles titled *Interest*. Do you have any experience with Payday loans? If so, tell about your experience. If not, what experiences do you have with borrowing or lending? What does usury mean to you? How can usury be avoided?
- 3. How can the members of your group help you this week and on-going to help you to be more receptive to hearing and understanding the Word of God? Pray for each other to have the Holy Spirit bless you with more courage.





A meal goes a long way for a senior living alone, a family struggling to make ends meet, or a child fearful of empty shelves at home. But for the residents of Flint who carry the effects of lead-tainted water, nutrition is critical. Feed Flint provides locally grown, chemical-free, fresh produce to residents living in and around Flint. And we're hoping that you can help us provide 10,000 meals this summer.

Feed Flint includes takeout meals, produce boxes with recipes, and home deliveries as part of our work to guide and support families in moving to sustainable abundance. The reality is that Michigan's food insecurity levels got worse during the COVID-19 pandemic, and this summer's recovery is leaving behind those at the most risk of having to miss meals.

Flint families continue to struggle with the ongoing effects of the water crisis.

We're bringing together the resources of the Asbury Community Development Corporation. This includes Asbury Farms, the South Flint Soup Kitchen, the Asbury Community Help Center, multiple food pantries, and our Sizzling Culture Mobile Food Trailer. Our plan is to care for our neighbors when they need it most. We accept all people as they are, and our doors are always open to anyone.

Asbury Farms provides locally grown produce used to create fabulous and nutritious meals. Our seed-to-table approach is community-based. This not only helps families make it through emergencies and crises. We help move families towards sustainable abundance.

Our Sizzling Culture program provides jobs and new skills to our city's youth. This includes year-round employment. Our staff and most of our volunteers come from the neighborhoods we support. We call this sustainable abundance because families move from need-based on scarcity to enough based on community-generated abundance.

Our work is also about food and justice. Our vision is a revitalized community where every resident can use their talents and passions for the common good, where children grow into active citizens. And all residents can enjoy safety, good health, and a culture that fosters life-long learning and satisfying lives. This summer, help us address food insecurity and strengthen Flint's budding local food system by supporting the Feed Flint campaign. Thank you for taking the time to see what we're doing and considering how you can help.

Donate to our Feed Flint Campaign by visiting: flintasbury.org/feed-flint-donate

South Flint Soup Kitchen



Bottled Water Drive

ALL SUMMER LONG!

Our clients need bottled water for cooking, going with sack lunches, to bathe and brush their teeth with, and more!

Donations are acepted Monday-Friday 9:30am-Noon at South Flint Soup Kitchen, 3410 Fenton Road (3 blocks north of Atherton Road) Flint, MI 48507

Questions? Call 810-239-3427 or email southflintsoupkitchen@gmail.com

To donate: www.mightycause.com/feedflint





ASBURY FARM FRESH - TRY OUR WEEKLY VEGGIE BOX FOR \$10.00 -

SIGN UP FOR A FREE ASBURY FARMS ACCOUNT TODAY

AND

Receive a \$15 credit on your account for your first purchase

CREATE YOUR OWN VEGGIE BOX

Select what goes in your box from each week's harvest. Get \$5 off your next order when you fill your box with \$15 of produce.

WANT US TO DECIDE FOR YOU?

Choose Veggie Box Subscription and we will fill your order with a variety of each week's harvest. Pay when you pick up your box. A \$15 VALUE FOR \$10.

* CONVENIENT PICKUP AT ASBURY OR AT THE SOUTH FLINT SOUP KITCHEN *

while finding a way to free her husband. Where is the good news that her brother is talking about for her?

Although Hunt's book is fictional, her attention to details in scripture challenges our knowledge of the Bible. With each character, we meet the questions that percolate inside us. What parts of her description are likely genuine, and which are made up?

Angela Hunt has published over 100 books, selling nearly 5 million copies worldwide. Angela, a New York Times bestselling author, received the Times Book Club Lifetime Achievement Award in 2006. She has a Ph.D. in biblical studies in theology and is well-versed in biblical text. Angela can be found online at www.angelahuntbooks.com.

Our Book Club is not meeting as a group this summer. Stay tuned for more Book Club news towards the end of summer. You can contact our office with questions, by phone or simply type your question or enter a prayer request on our website's homepage — FlintAsburyChurch.org.

Pastor Tommy

Angela Hunt. The Shepherd's Wife. Minneapolis: Bethany House, 2020.

"Ways to Give to South Flint Soup Kitchen"

Cash or checks can be sent to/dropped off at South Flint Soup Kitchen, 3410 Fenton Road, Flint, MI 48507. Please make checks out to South Flint Soup Kitchen!

Online at www.mightycause.com/feedflint Cash App \$SFSK48507

Donations can be dropped off Monday-Friday 9:30am-Noon. Calling ahead is not necessary, but our needs change frequently, so calling ahead of time is a good idea!

Give time! We need volunteers!!! Volunteers arrive at 9:30am and are done by 12:30pm. Tasks include handing out lunches, assisting in the Angel Closet, light cleaning, putting together items to pass out to clients, and more.

Visit our Ebay store! Our handle is southflint84
We have old school Beanie Babies (tags still attached!) and
vintage graded baseball cards currently. Look back frequently
for the addition of new items!

Refer people!!

Questions??? Call 810-239-3427

or email southflintsoupkitchen@gmail.com

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Family with Infant needed for Graduate Student Learning Experience!

What & Why?:

The parent and baby will be observed as they go about their daily routine. They will be video recorded for five minutes during one of each month's observations to further the student's developmental and relationship understanding and to connect their classroom learning to real life experiences. Observations will be used to better understand early experiences and development of an infant as they are engaged in a relationship with their parents.

Qualifications:

- Volunteer family who will have an infant younger than 3 months old in September 2023.
 A family who is expecting a child before October 1, 2023 is also eligible.
- Agree to be available for two observations each month from September 2023 through April 2024. Observations can be in person in the family's home or virtually and each will be approximately 30-60 minutes.



Interested? Contact Katelin Maylum at kmaylum@gmail.com.

It isn't really clear whether God has a problem with lending money. Biblically speaking, usury occurs whenever interest is charged. However, my online dictionary connects usury with exploitation.

So when does lending become usury for Christains?

When I searched the word "interest" in Biblegateway, I discovered that the charging of interest receives a lot of attention. Nehemiah offered the most narrative when the Governor stepped in to stop the wealthier from exploiting the poor by charging interest on grain and loans.

Cancel all the debts owed you whether money, grain, wine or olive oil.
And give them back their fields, vineyards, olive groves and houses.

Nehemiah 5:11

The poor complained that some had to sell their children into slavery to pay debts owed to wealthier families. In response, the Governor decreed, "Cancel all the debts owed you whether money, grain, wine or olive oil. And give them back their fields, vineyards, olive groves, and houses right now" (Nehemiah 5:11).

Nehemiah was Governor during the time of rebuilding after returning from exile.

Despite God blessing them with abundance, the greed of the well-off created hardships for the less fortunate.

And Jesus had a lot to say about how we treat one another.

You can join us each Sunday in person or online by clicking the button on our *website's* homepage - *Click here to watch*. This button takes you to our *YouTube channel*. You can find more information about us on our website

at FlintAsburyChurch.org.

A reminder that we publish this newsletter that we call the Circuit Rider each week. You can request this publication by email. Send a request to connect@FlintAsbury.org or let us know when you send a message through our website. We post an archive of past editions on our website under the tab, Connect - choose Newsletters.

Pastor Tommy

Our series was inspired by and relies on content provided by Angela Hunt. *The Shepherd's Wife. Jerusalem Road Series.* Minneapolis: Bethany House, 2020.

Paige Smith. "A Brief History of Lending." © Funding Cycle, May 1st, 2023. Retrieved from: **link**

Taylor Tepper. "Federal Funds Rate History 1990 to 2023." © Forbes, June 14, 2023. Retrieved from: Iink

Tom Jackson. "How Do Payday Loans Work?." © InCharge Debt Solutions, May 31, 2023. Retrieved from: *link*

NEWS ...

FROM SOUTH FLINT SOUP KITCHEN



WE WANT TO LET EVERYONE KNOW THAT WE WILL

NOT BE HOSTING FOOD GIVEAWAYS OR THE ANGEL

CLOSET IN THE MONTH OF JULY. WE NEED TO TAKE A

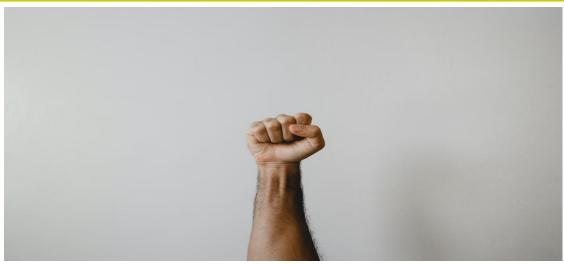
MONTH OFF TO RECALIBRATE SOME THINGS, THEN WE WILL

BE BACK IN AUGUST.

AS ALWAYS THOUGH, WE ARE HERE FOR EMERGENCIES, SO IF YOU KNOW OF ANY FAMILIES OR CLIENTS WHO NEED SOME EXTRA ASSISTANCE WITH FOOD, CLOTHING, HYGIENE PRODUCTS, OR HOUSEHOLD GOODS, PLEASE SEND THEM OUR WAY.

ANY QUESTIONS - CALL 810-239-3427

OR EMAIL SOUTHFLINTSOUPKITCHEN@GMAIL.COM



How to Effectively Advocate for Your Own Health

Being your own health advocate is fast becoming a necessity. People often report healthcare professionals <u>not taking their concerns seriously enough</u>, or even dismissing them outright. However, by advocating for your own health, you can take responsibility for your well-being, navigate the healthcare system with confidence, and secure the care you deserve. Today, <u>Asbury</u> explains how.

Know your health and family history

Knowing your health is key to preventative care – you can spot problems early and share them with your doctor immediately. Note any symptoms that pop up, write them down, and read up on available information. Understand how your present health conditions, age, fitness levels, race, gender, and other personal factors can influence your well-being. Finally, research your family history to identify risk factors you may have inherited.

Take care of yourself

We all know that diet and exercise can make a big difference in how we feel. Often, though, that's easier said than done. Don't get discouraged, though. Even small changes can make a big difference, like <u>fitting in more walking</u>, or <u>trying to improve your diet</u> more gradually.

Keep your own records

<u>Maintaining your own medical records</u> helps you understand your health and health conditions better. Moreover, you can share information easily with your healthcare provider, if you need to, and also prevent duplicate tests. You'll be able to access essential information whenever you need to.

(cont. to page 18)

Prepare for your visit

One of the best ways to advocate for your health is to <u>carefully prepare for upcoming medical visits</u>. This is key to making the most of your time with the doctor. Some ways to prepare are coming up with relevant questions to ask your doctor, noting your symptoms down for easy sharing, bringing along your medical records, and having someone accompany you.

Make sure you receive good-quality care

You are allowed to <u>evaluate the quality of care</u> you receive. If you'd like additional treatments or be referred to a specialist, be direct (but polite) and ask. If your request isn't possible, you can ask for an explanation as to why. If you don't understand what your doctor told you, you can ask them to repeat themselves.

Submit any forms you receive in a timely way

You will be asked to fill out several forms by healthcare providers on a regular basis. It's important you do this quickly, correctly, and promptly. That way, you'll be able to get to appointments faster, obtain copies of your records, forward records to healthcare specialists, and generally receive timely care. If necessary, you can use an online conversion tool to take your Word doc and convert to a PDF file in a matter of seconds.

Conclusion

Health advocacy means actively taking charge of your health, asking good questions, partnering up with your doctor, and securing suitable healthcare. Don't forget to take care of your health with a good self-care plan while you're at it. Regular exercise, a good diet, and stress-busting are also part of being responsible for your well-being.

<u>Asbury</u> believes the Holy Spirit is at work in our neighborhood. <u>Reach out today</u> to be a part of what we're building here.

Image via Unsplash

Submitted by Jason Lewis