

Let's Talk About *Faith*



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Moment of Meditation

For truly I say to you, whoever says to this mountain, "Be removed and be thrown into the sea," and does not doubt in his heart, but believes that what he says will come to pass, he will have whatever he says.

Therefore, I say to you, whatever things you ask when you pray, believe that you will receive them, and you will have them.

---Mark 11:23-24

"The journey of a thousand miles, begins with the first step."

---Chinese Proverb

Faith is taking the first step even when you don't see the whole staircase.

---Dr. Martin Luther King Jr.

Introduction

We as Believers have received so many wonderful blessings through Salvation; and it was by **Faith** that we received the precious **Free** gift of Salvation. We simply *Believed* and accepted Jesus as our Lord and Savior. But it does not end there.

God's Holy Word tells us, "without **Faith**, it is impossible to please Him." (**Hebrews 11:6**). Hebrews is filled with so many amazing examples of Faith, but if I may be honest, there have been times in my life where I have been more like the father who brought his son to Jesus in **Mark 9:21-24** (NKJV) and cried out, "**Lord I believe, but help my unbelief.**"

*²¹ So He asked his father, "How long has this been happening to him?" And he said, "From childhood. ²² And often he has thrown him both into the fire and into the water to destroy him. But if You can do anything, have compassion on us and help us." ²³ Jesus said to him, "If you can believe, all things are possible to him who believes." ²⁴ Immediately the father of the child cried out and said with tears, "**Lord, I believe; help my unbelief!**"*

During this pandemic, we have had to rely and trust in Jesus like never before. I had made so many declarations in January 2020; but March 2020 ushered in COVID-19, and the world suddenly changed right before my very eyes. My life appeared to be turned upside down, whirling in a world filled with uncertainty. Instead of moving forward, I found myself quarantined and shackled to a house, running through grocery stores dodging people, and wearing a mask like a bandit. My 2020 Vision Journal, which I had spent hours developing, no longer seemed to be relevant, let alone possible. This was definitely not a part of my 2020 plan. Then in my spirit, I heard the voice of my Pastor and remembered his words spoken on December 31, 2019, "This Year, we Shall Walk by **Faith**. We will be **Faith Walkers**. GEESH!

I for one, had to take a close look at my **Faith**. Do I truly believe, what I say I believe? Amid all the corona virus chaos, do I really believe the many promises of God?" Then, I heard my heart cry, "**Lord I love you, and yes I believe, but help my unbelief.**" Have you ever been there?

Scripture teaches us that, "**Faith** comes by hearing, and hearing by the Word of God," (**Romans 10:17**). During life's upheavals, like this pandemic, we must drench ourselves with the Word, so that we can clearly hear what God is saying and discern what is before us. Listening attentively, to discover a deeper **Faith** in Christ. Hence, the birth of this **30-Day Fall Faith Meditation and virtual 8 Week Walk of Faith Study and Discussion**.

Together, Let's take our "**mustard seed faith**," (**Matthew 17:20**) and explore a Deeper Faith in Christ. A Faith to speak to the Mountains of Life! A Faith that will give you strength to Act! A Faith that will cause you to Stand, "Above it All, No Matter What!"
Let's Talk About Faith!

LET'S TALK ABOUT FAITH OUTLINE

Week I

Thursday, September 10, 2020

Faith is a Verb

Hebrews 11:1 (AMP)

“Now faith is the assurance (title deed, confirmation) of things hoped for (divinely guaranteed), and the evidence of things not seen [the conviction of their reality—faith comprehends as fact what cannot be experienced by the physical senses]”.

Faith makes us sure of what we hope for and gives us proof of what we cannot see. **(CEV)**

John 14:12 (CEV)

¹² I tell you for certain that if you have faith in me, you will do the same things that I am doing. You will do even greater things, now that I am going back to the Father.

Daniel 11:32B (KJV)

...but the people that do know their God shall be strong and do exploits.

*...but the people who know their God shall stand firm and take action. **(ESV)***

Definition: *Faith*—a belief in the existence of God, something that is believed with strong conviction, or A firm belief in something in which there is no proof. **The Greek word used most often in the New Testament for "faith" is pistis. It indicates a belief or conviction with the complementary idea of trust. Faith is not a mere intellectual stance, but a belief that leads to action.**

Faith is not just a notion that some people hold onto in tough times. **Faith** is a **vital** element to all human **life** on earth. ... **Faith** is what helps to get us through, illuminating the pathway in times of darkness, helping to give us strength in times of weakness. Without **Faith**, we are nothing, and according to the Word, “we can not please God, because we must first, **believe** that He is.”

However, **faith** is not just about saying we believe—it is doing something to show how much we believe. *According to Dr. Stacy N. C. Grant, author of “Action Action, Despite the Distraction, “we all consciously or unconsciously believe in something, and our beliefs show up in our behavior.”* In other words, what we truly believe, can be seen.

Faith is Action and Action Perseverance. As Believers, living a life of Faith, requires that we draw from our beliefs in every area of our life. So, what holds us back? Why are we sometimes **STUCK**? Let's take a closer look at **Faith** and examine what we truly believe. **Real Talk about Faith!**

Week II

Thursday, September 17, 2020

Doubt & Faith

Mark 9:14-27

Definition: *Doubt*--to be uncertain about (something): to believe that (something) may not be true or is unlikely.: to have no confidence in (someone or something) **doubt**. noun.: fear or to be afraid

Matthew 21: 21-22

²¹ So Jesus answered and said to them, "Assuredly, I say to you, if you have faith and do not doubt, you will not only do what was done to the fig tree, but also if you say to this mountain, 'Be removed and be cast into the sea,' it will be done. ²² And whatever things you ask in prayer, believing, you will receive."

Mark 9: 23-24

²³ Jesus said to him, "If you can believe, all things are possible to him who believes."²⁴ Immediately the father of the child cried out and said with tears, "Lord, I believe; help my unbelief!"

Can you relate to the above passage of scripture? Can you "feel" the sincerity of the heart of this father? I do not know about you, but there have been times in my life when I have spoken these exact words. Actually, there have been times during this pandemic that I had to examine my faith. COVID-19 seemed to appear out of nowhere and just disrupted my world. Life was no longer as I had known it to be. But this is only one example.

What about being diagnosed with a terminal illness, and your emotions are screaming, "you are going to die;" or asking "why me? What about being next in line for a promotion, only to learn that you are being laid-off? What about desiring to have children, and being told you will never have a child? Yes, doubt can enter and bombard our minds to extinguish our Faith and the hope that God can and will do what He says. It is then that our hearts cry "Lord, I Believe, but Help My Unbelief."

Real Talk about Faith & Doubt!

Week III

Thursday, September 24, 2020

Disappointment, Despair, & Faith

Ruth 1: 1-18, 4:13-17

1Samuel 1: 1-10, 16-19

John 11: 1-56

Definition: *Disappointment*—the unhappiness or discouragement that results when your hopes or expectations have not been satisfied, or someone or something that is not as good as you had hoped or expected, sadness or displeasure caused by the nonfulfillment of one's hopes or expectations.

Definition: *Despair*-- An utter loss of hope, or a cause of hopelessness.

1 Samuel 1:6-7

⁶ And her adversary also provoked her sore, for to make her fret, because the LORD had shut up her womb. ⁷ And as he did so year by year, when she went up to the house of the LORD, so she provoked her; therefore, she wept, and did not eat.

Ruth 1:19-20

¹⁹ Now the two of them went until they came to Bethlehem. And it happened, when they had come to Bethlehem, that all the city was excited because of them; and the women said, "Is this Naomi?" ²⁰ But she said to them, "Do not call me Naomi; call me Mara, for the Almighty has dealt very bitterly with me. ²¹ I went out full, and the LORD has brought me home again empty. Why do you call me Naomi, since the LORD has testified against me, and the Almighty has afflicted me.

John 11: 11-3; 20-22; 32

¹¹ Now a certain man was sick, Lazarus of Bethany, the town of Mary and her sister Martha. ² It was that Mary who anointed the Lord with fragrant oil and wiped His feet with her hair, whose brother Lazarus was sick. ³ Therefore the sisters sent to Him, saying, "Lord, behold, he whom You love is sick."

²⁰ Then Martha, as soon as she heard that Jesus was coming, went and met Him, but Mary was sitting in the house. ²¹ Now Martha said to Jesus, "Lord, if You had been here, my brother would not have died. ²² But even now I know that whatever You ask of God, God will give You."

³² Then, when Mary came where Jesus was, and saw Him, she fell down at His feet, saying to Him, "Lord, if You had been here, my brother would not have died."

Despite being a Believer, have you ever felt as though all hope is gone. Have you ever asked the question, "God, where are you?" Have you ever prayed earnestly, only to have your prayers appear to go unanswered? Have you ever said, "But God, it's not supposed to be this way!" Have you ever thought, but dare not say, God, if you truly loved me, this would not have happened?" Have you ever felt like life has knocked the very breath from your body? If your answer is yes, join the club with so many others. Though we are Believers, experiencing disappointment and despair as we travel through life is inevitable.

The Bible warns us to “be sober and watchful, because your adversary the devil walks around as a roaring lion, seeking whom he may devour.” (1 Peter 5:8). We must not ever forget that the devil’s goal is to knock the **Faith** right out of us so he can drag us into hell with him in the end. The Bible also teaches, that “the thief does not come, except to steal, kill or destroy. I came that they may have life, and that they may have it more abundantly (John 10:10). So how do we respond during these times? How does **Faith** relate to times of **Disappointment** and **Despair**?

Real Talk About Faith, Disappointment & Despair

Week IV
Thursday, October 1, 2020

Distraction & Faith

Matthew 14: 22-33; Job 2: 4-10

Genesis 19: 12-29; 2 Kings 5:1-17

Definition: *Distract*--Literally, to draw apart; to pull in different directions, and separate. Hence, to divide; to separate; and hence, to throw into confusion.

Definition: *Distraction*--1. The act of distracting; a drawing apart; separation. 2. Confusion from a multiplicity of objects crowding on the mind and calling the attention different ways; perturbation of mind; perplexity; as, the family was in a state of distraction. 3. Confusion of affairs; tumult; disorder; as political distractions.

Matthew 14: 28-30

²⁸ And Peter answered Him and said, “Lord, if it is You, command me to come to You on the water.”

²⁹ So He said, “Come.” And when Peter had come down out of the boat, he walked on the water to go to Jesus. ³⁰ But when he saw that the wind was boisterous, he was afraid; and beginning to sink he cried out, saying, “Lord, save me!

Job 2: 7-10

⁷ So Satan went out from the presence of the LORD, and struck Job with painful boils from the sole of his foot to the crown of his head. ⁸ And he took for himself a potsherd with which to scrape himself while he sat in the midst of the ashes. ⁹ Then his wife said to him, “Do you still hold fast to your integrity? Curse God and die!”

¹⁰ But he said to her, “You speak as one of the foolish women speaks. Shall we indeed accept good from God, and shall we not accept adversity?” In all this Job did not sin with his lips.

Genesis 19:26

²⁶ But his wife looked back behind him, and she became a pillar of salt.

2 Kings 5: 10-12

¹⁰ Elisha sent a messenger to say to him, “Go, wash yourself seven times in the Jordan, and your flesh will be restored and you will be cleansed.” ¹¹ But Naaman went away angry and said, “I thought that he would surely come out to me and stand and call on the name of the LORD his God, wave his hand over the spot and cure me of my leprosy.

¹² Are not Abana and Pharpar, the rivers of Damascus, better than all the waters of Israel? Couldn't I wash in them and be cleansed?” So, he turned and went off in a rage.

Have you ever been clear and excited about a direction that Holy Spirit was leading you to take? So excited, that you immediately began planning and moving toward the goal, only to find yourself weeks later consumed with tasks completely unrelated to the original direction? Totally distracted? Do not be dismayed.

Distractions come in many forms, i.e. procrastination, disorganization, lack of focus, toxic people, fear, pride, temptation, over analyzing, & etc. The common thread? Distraction, regardless of its form, comes to destroy our Faith. It comes to steal our attention and focus. It comes to stop us from taking the next step. It comes to hinder us from moving forward. It comes to stop us from receiving the promises of God.

We as Believers, must recognize the distractions that appear in our personal lives, and move forward despite them. In the words of Dr. N. C. Grant, Action, Action, Despite Distraction!”

Real Talk about Faith & Distraction!

Week V

Thursday, October 8, 2020

Dependence & Faith

Judges 7: 1-17; Luke 1:28-38

Definition: *Dependence*—The quality or state of being dependent; determined or conditioned by another; relying on another for support

Judges 7: 2-6

² And the LORD said to Gideon, "The people who are with you are too many for Me to give the Midianites into their hands, lest Israel claim glory for itself against Me, saying, 'My own hand has saved me.' ³ Now therefore, proclaim in the hearing of the people, saying, 'Whoever is fearful and afraid, let him turn and depart at once from Mount Gilead.'" And twenty-two thousand of the people returned, and ten thousand remained.

⁴ But the LORD said to Gideon, "The people are still too many; bring them down to the water, and I will test them for you there. Then it will be, that of whom I say to you, 'This one shall go with you,' the same shall go with you; and of whomever I say to you, 'This one shall not go with you,' the same shall not go."⁵ So he brought the people down to the water. And the LORD said to Gideon, "Everyone who laps from the water with his tongue, as a dog laps, you shall set apart by himself; likewise everyone who gets down on his knees to drink."⁶ And the number of those who lapped, putting their hand to their mouth, was three hundred men; but all the rest of the people got down on their knees to drink water. ⁷ Then the LORD said to Gideon, "By the three hundred men who lapped I will save you and deliver the Midianites into your hand. Let all the other people go, every man to his place."

The word "dependent" can have a very dismal or negative connotation. Really! Take a moment, and just focus on "dependent." What comes to mind?

For me, it feels like a loss of control, or being reliant on some outside source. I think back about working for the State of Michigan, managing a Department called ADC, or Aid to Dependent Children. The social workers in this department managed cases for unemployed or underemployed women with children. They provided supplemental income checks, Medicaid, and/or food stamps. These women were dependent upon the State of Michigan for their livelihood. Often the ladies were depressed, unhappy, and angry with the world. The social workers were tired and overworked, managing caseloads of 200 plus—with very little compassion. Not a very pretty picture.

I think about abused women, who are dependent upon perpetrators, or men and women who are dependent and addicted to drugs, or being without transportation, dependent upon others to provide a ride or the local transit system. I think about my mom who taught and encouraged me to be independent, and to always be able to take care of myself. So, you see, words like dependent and reliant can be very negative.

However, when we as Believers study the Word of God, we learn that our heavenly Father God desires us to be totally and completely dependent upon Him. We learn that Strong Faith, is closely related to reliance on and trust in our Lord Jesus. We even quote Zechariah 4:6. "it's not by power, nor by might, but by the Spirit of the Lord."

We learn that our very personal Walk of Faith is totally dependent upon the belief that God knows best, "No Matter What." Let us look closer at our Faith, and how it relates to our dependence upon the Lord.

Real Talk about Faith & Dependence!

Week VI

Devotion & Faith

Thursday, October 15, 2020

Daniel 3: 1-30; Job 1:1-22

Definition: *Devotion*—an act of prayer or private worship (*noun*) profound dedication; consecration. Earnest attachment to a cause or a person

Daniel 3: 8-18

⁸ Therefore at that time certain Chaldeans came forward and accused the Jews. ⁹ They spoke and said to King Nebuchadnezzar, “O king, live forever! ¹⁰ You, O king, have made a decree that everyone who hears the sound of the horn, flute, harp, lyre, and psaltery, in symphony with all kinds of music, shall fall down and worship the gold image; ¹¹ and whoever does not fall down and worship shall be cast into the midst of a burning fiery furnace. ¹² There are certain Jews whom you have set over the affairs of the province of Babylon: Shadrach, Meshach, and Abed-Nego; these men, O king, have not paid due regard to you. They do not serve your gods or worship the gold image which you have set up.” ¹³ Then Nebuchadnezzar, in rage and fury, gave the command to bring Shadrach, Meshach, and Abed-Nego. So they brought these men before the king. ¹⁴ Nebuchadnezzar spoke, saying to them, “Is it true, Shadrach, Meshach, and Abed-Nego, that you do not serve my gods or worship the gold image which I have set up? ¹⁵ Now if you are ready at the time you hear the sound of the horn, flute, harp, lyre, and psaltery, in symphony with all kinds of music, and you fall down and worship the image which I have made, good! But if you do not worship, you shall be cast immediately into the midst of a burning fiery furnace. And who is the god who will deliver you from my hands?”

¹⁶ Shadrach, Meshach, and Abed-Nego answered and said to the king, “O Nebuchadnezzar, we have no need to answer you in this matter. ¹⁷ If that is the case, our God whom we serve is able to deliver us from the burning fiery furnace, and He will deliver us from your hand, O king. ¹⁸ But if not, let it be known to you, O king, that we do not serve your gods, nor will we worship the gold image which you have set up.”

I read in a magazine these words, “*Faith isn’t a formula to make something happen. Faith is really about our relationship with God.*” It is about coming to a greater depth of acquaintance with the love God has for us. When one begins to realize the love that God has and offers to them, it is so much easier to walk in Faith. And if we truly know that God loves us, what about our love for and devotion to Him?

Relationship can be defined as the way in which two or more concepts, objects, or people are connected, or the state of being connected. So, when thinking about relationship in terms of “connectedness,” can you see how faith correlates with our connection with God? Would it be accurate to say, that our Faith, our true genuine, authentic Faith reflects our intimacy and closeness to God our Father?

- Deep in the hidden parts of your heart, who do you really say that God is?
- What do you really believe that He is able to do?

- Is your relationship with Him, one of love and adoration, “No matter What?”
- In the darkness, those times that you cannot sense His presence, does your heart proclaim like Job, blessed it be the name of the Lord?
- Does your Faith Walk reflect a life that exudes, “For God I live, and for God I will die?”
- Does your Faith release an aroma of praise, adoration, and devotion to our Lord?

Real Talk about Faith & Devotion!

Week VII Thursday, October 22, 2020

Deliberate Faith

Daniel 6:1-28

2 Samuel 12: 16-22

Romans 4: 13-25

Definition: *Deliberate*—carefully weighed or considered; studied; **intentional:** characterized by deliberation or cautious consideration; careful or slow in deciding; having awareness of the likely consequences.

Daniel 6: 7-10

⁷ All the governors of the kingdom, the administrators and satraps, the counselors and advisors, have consulted together to establish a royal statute and to make a firm decree, that whoever petitions any god or man for thirty days, except you, O king, shall be cast into the den of lions. ⁸ Now, O king, establish the decree and sign the writing, so that it cannot be changed, according to the law of the Medes and Persians, which does not alter.” ⁹ Therefore King Darius signed the written decree.

¹⁰ Now when Daniel knew that the writing was signed, he went home. And in his upper room, with his windows open toward Jerusalem, he knelt down on his knees three times that day, and prayed and gave thanks before his God, as was his custom since early days.

Romans 8: 35-39

³⁸ For I am persuaded that neither death nor life, nor angels nor principalities nor powers, nor things present nor things to come, ³⁹ nor height nor depth, nor any other created thing, shall be able to separate us from the love of God which is in Christ Jesus our Lord.

1 Timothy 6:12

¹² Fight the good fight of the faith [in the conflict with evil]; take hold of the eternal life to which you were called, and [for which] you made the good confession [of faith] in the presence of many witnesses.

It does not matter if you have been walking with the Lord 1 day, 1 year, or 10 plus years, we all must be deliberate and intentional regarding our Faith. What happens when it does not go according to plan? What happens when the very foundation of your Faith is threatened? I am sure that I can safely say that 2020 has caused us all to stop and hold on to God with all our might. Every institution was momentarily arrested, even the Church. Consequently, we had to be deliberate and intentional regarding our Faith.

God has given me favor with youth and young adults, and He leads me to be very transparent with them. Last week, a young lady honestly shared that she no longer had faith. Not only was she coping with the Pandemic, unemployment, and the death of a close loved one; she was also questioning the love of God for her. Where was God in all of this? As I listened closely to her heart, asking Holy Spirit to provide me with words of comfort, I heard myself speak only 4 words, ***“I have been there.”*** I then proceeded to share a very personal experience. As she listened, with tears flowing, I reassured her that the mere fact that she had reached out to me, was evidence that she still ***Believed.*** Despite her difficulties, she was being deliberate and intentional about her *Faith*.

May I remind you, that we have an enemy whose goal is to knock the faith right out of us so that he can drag us into hell with him at the end of this age. The Bible warns us to *“be sober and watchful, because your adversary the devil walks around as a roaring lion, seeking whom he may devour”* (1Peter 5.8). John 8:44b, provided insight on how the devil intends to devour God’s creation. John writes, *“He was a murder from the beginning, and does not stand in the truth, because there is no truth in him. When he lies, he speaks from his own nature, for he is a liar and the father of lies.”* Yes, the enemy is determined to destroy our Faith, but be encouraged and reminded that Jesus has won the victory. Therefore, we must be deliberate and intentional about our *Faith*.

Real Talk about Faith & Being Deliberate!

Week VIII

Thursday, October 29, 2020

Developing Faith

Romans 10:17, 1 Samuel 17:1-54

Definition: *Develop*— grow or cause to grow and become more mature, advanced, or elaborate. *Development*-- the process of developing or being developed, a specified state of growth or advancement, an event constituting a new stage in a changing situation.

Romans 10:17 (NKJV))

17 So then faith comes by hearing, and hearing by the word of God.

Romans 10:17 (CSB)

So, faith comes from what is heard, and what is heard comes through the message about Christ. (CSB)

2Peter 1: 5-8

5 For this very reason, applying your diligence [to the divine promises, make every effort] in [exercising] your faith to, ^[a]develop moral excellence, and in moral excellence, knowledge (insight, understanding), ⁶ and in your knowledge, self-control, and in your self-control, steadfastness, and in your steadfastness, godliness, ⁷ and in your godliness, brotherly affection, and in your brotherly affection, [develop Christian] love [that is, learn to unselfishly seek the best for others and to do things for their benefit]. ⁸ For as these qualities are yours and are increasing [in you as you grow toward spiritual maturity], they will keep you from being useless and unproductive in regard to the true knowledge and greater understanding of our Lord Jesus Christ. (AMP)

According to an article, “6 Ways to Grow your Faith,” written by James W. Goll, “as we can view hope as a mental expectation of something good, Faith rises in our hearts, and it grows as we follow Jesus.” So how can we as Believers, support the growth of Faith in our hearts and encourage the growth of Faith in the hearts of others? What truly causes authentic Faith to *Arise*?

The Holy Scriptures teach us that “Faith comes by Hearing, and Hearing by the Word of God,” but what does that exactly mean? It has been said that “as soon as the meaning of the Word registers in the mind of the reader or hearer, Faith rises up to meet it.” I have also read that “the Word is powerful, and it causes the light of Faith to shine.” Like me, I am sure that you can attest that these statements are true. The Bible also teaches that we as Believers ought to strive to grow in our Faith Walk:

5 For this very reason, make every effort to supplement your faith with goodness, goodness with knowledge, ⁶ knowledge with self-control, self-control with endurance, endurance with godliness, ⁷ godliness with brotherly affection, and brotherly affection with love. ⁸ For if you possess these qualities in increasing measure, they will keep you from being useless or unfruitful in the knowledge of our Lord Jesus Christ. (1 Peter 1:5-8, CSB)

Yes, we as Believers are expected to grow *spiritually* and in our *Walk of Faith*. Regardless of how long we have walked with the Lord, we never stop growing. I

personally Have both “toddled” and sprinted in my Faith Walk. I have doubted, questioned, and I have been disillusioned; but because of God’s Grace, Patience, Love and Mercy, today I can honestly say that I have grown, and my Faith has increased and is increasing daily.

Yes, our Faith should be ever increasing. I truly believe that our God intentionally designed it that way, so that we will be filled with humility, and never forget our need for Him. Our desire and heart’s plea should be, Lord, develop my Faith. Let us examine closer and remind ourselves of the steps we might take to fertilize our hearts to develop our Faith.

Real Talk about Faith & Development!

Conclusion

2 Timothy 4: 7-8

⁷ I have fought a good fight, I have finished my course, I have kept the faith: ⁸ Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day: and not to me only, but unto all them also that love his appearing.

I pray, that like the Apostle Paul, we all will be able to say, I have fought the good fight, I have finished the race, I gave kept the *Faith*. Therefore, there is reserved for me, in the future a righteous reward. And not just for me only, but for all that look forward to His return, and that keep the Faith.

I shall wear a Crown, I shall dwell with the King of Glory, Forever and ever Amen!

Feed Your Faith!

Live God’s Dream for Your Life!

“For I know the plans I have for you”--**this is the LORD's declaration**--“plans for your wellbeing, not for disaster, to give you a future and a hope.” (Jeremiah 29:11 CSB)