

THE FAITH EDITION



UNFAILING FAITH

Michelle Mardenborough

There are times in every Christian's life when it feels like the devil has a personal vendetta against you. We have all experienced seasons when he bombards us with challenges one after the other until we feel totally overwhelmed and defeated. It is at that very moment when **unfailing, never quit faith** is required. We have all heard that the devil comes to steal, kill, and destroy but I believe the devil's main objective is to dismantle the destiny that God has ordained over our life. The devil is not really after you or me; **the devil is after our faith!** The Bible states in Hebrews 11:6 "But without faith it is impossible to please God; for he that comes to God must believe that he is a rewarder of them that diligently seek him." The devil knows the scriptures and he knows that God requires faith therefore, he derails our faith by consuming us with problems. He wants to overwhelm us with the cares of life; his objective is to delay our destiny. Jesus told Peter in Luke 22:31 that satan desired to have him for the

purpose of sifting him as wheat. This actually indicates that satan did not have him; Jesus then reassured Peter that he was praying for him. Jesus was praying that **Peter's faith would not FAIL.** Jesus was not praying that Peter would not misstep or make any mistakes in life but that Peter would persevere and overcome every test and trial that life brings our way. **Our faith is only as strong as the test it survives. Jesus knew that Peter had the strength and spiritual endurance to be an overcomer.** As we go through this Christian journey the pressures of life, enemy attacks, test and trials will try to defeat us but we can never allow life's unexpected circumstances to dictate our future! Be relentless refuse to give up, give in, fall out, get tired or become distraught. Instead be determined and committed to fight the good fight of faith knowing that when we push and persevere in **unfailing faith** mountains in our lives will crumble and situations will shift for our good and for God's Glory!



WORK
OUT
YOUR
Faith
BUILDING YOUR
SPIRITUAL MUSCLES

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ARE YOU BUILDING YOUR SPIRITUAL MUSCLES ?

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WORKING YOUR FAITH

Ethlyn O. Farrell

In this world of uncertainty and unrest, faith is a vital component to get through every day. Faith is requires as we navigate through the ups and downs of life. The blessings and goodness that God extends to us is received through faith. Many things needed for our personal, family, and corporate life requires faith. We need faith for small as well as, large feats. Some believe that faith should be reserved only for astronomical endeavors however, God has given humanity a measure of faith to be utilized in all areas of life (Romans 12:3), therefore we are able to access all blessings that have been provided for us. This faith is operational and is infused with the ability to grow and increase (Romans 10:17). I would like to share my personal story about **working my faith**. A few years ago, I needed to replace a major appliance in my home. Unfortunately, I did not budget for this type of household emergency and I did not have the available finances. So, I did what I normally do, **I worked my faith and prayed. My prayer went something like this, "Father God, I am in need a new refrigerator and I need You to provide the finances; You promised that You will supply all of my needs according to Your riches in glory. I know that You watch over Your word to perform it. Thank you for doing this in the name of Jesus, Amen."** After praying I continued my day as normal. However, whenever the thought came to my mind, I'd work my faith by thanking the Lord in advance while reminding Him of my need. I was

FAITH WORKS

anticipating a big miracle and God's response was, "**Check in your purse**" He said this to me a few times before I responded because to my knowledge I did not have this amount of cash in my purse. In retrospect, I do have a habit of putting various amounts of cash in my handbag. Nevertheless, when I counted the cash in the different sections of my handbags. I had more than enough. I was elated and immediately purchase the refrigerator. This was another answered prayer met through

TRUSTING GOD & WORKING MY FAITH

Brothers and sisters be encouraged and know that God will answers your prayers. Faith is a foundational principle that requires action and it pleases God. Remember faith without works is dead" therefore, when you petition God in prayer get ready to do something in the natural that demonstrates your belief and trust in God! That's all you need to do to work your faith. **So get ready to see God move on your behalf! Celebrate the goodness, provision and blessing of having the courage to believe God as you continue working the principle of faith!**

4 KEYS TO GROWING YOUR*Faith*

Michelle Mardenborough

Hebrews 11:1 defines faith simply as; "Now faith is the substance of things hoped for, the evidence of things not seen" The Bible also reassures us in Romans 12:3 that God has given each of us a MEASURE of faith. Now you may be wondering how can I increase the measure of faith that God has given me? Well you are in great company; the disciples ask Jesus the exact question in Luke 17:5 "And the apostles said unto the Lord, "Increase our faith." Jesus responded by saying "if you had faith the size of a mustard seed you could say to the sycamine tree be plucked up by the root and be planted in the sea and it should obey you." Clearly this is the kind of faith that we want and need! So how can we grow and increase our current measure of faith. First things first! Our objective is to have faith in God knowing that He loves us, He is for us and He is always with us. God has already given us the victory over every trial, and tribulation. Our greatest issue is actually believing that. He already has. Therefore, the keys to increasing our faith is aligned with **KNOWING AND TRUSTING GOD. So KEY#1 is to READ, STUDY and MEDITATE on God's Word.** The Bible is intended to produce faith in you and reading or hearing God's Word is just like planting a garden. When you grow a garden you must plant the exact

4 KEYS TO GROWING YOUR

Faith



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seed of the plant that you are growing. God's Word is the seed that grows faith. So again, the best way to know GOD and His promises, is to read, hear, study, and meditate on His Word. "**So then faith comes by hearing, and hearing by the word of God**" (Romans 10:17, NKJV). **KEY#2 YOU must believe and Act on the Word.** It is one thing to hear the Word but it's another to believe and act on it. **Romans 10:9-10** says, "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved" You must believe with all your heart that the Word of God is true and you must act and implement it in your life. If God's Word says it, It's time to believe it, and Act on it! **Key#3 Test the Word** There is a difference in "testing" God by contesting" Him and proving God's Word is true. **Malachi 3:9-11 (NIV)** shows how we can prove God faithful to His Word. This test pertains to tithing The scripture states "Test me in this says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it." As you "test" or act on what God says and experience God's blessing, your faith grows. **Key#4 Faithful Friends** Its imperative that you surround yourself with people of faith who encourage, pray, and believe God with you as well as, for you. **Use these 4 Keys and Your Faith will Grow!**

We are navigating uncharted waters in these turbulent and uncertain times. At Mardenborough & Associates, LLC it is our aim to keep you informed on matters that are pertinent to you and your business or ministry. It is our hope to help alleviate the growing anxieties and offer hope and solutions to your opportunities and dilemmas. **So here are a few things you need to know.** As you are aware, across the United States and the world, social distance measures, have been implemented to help reduce the spread of the COVID-19 pandemic, along with the closure of non essential business and executive orders to shelter in. However, as a business, the team of Mardenborough & Associates, LLC will continue to support all your financial and business needs. Our team of professionals are equipped to telework. Additionally, we are equipped to host virtual meetings, if telephone calls and email is not enough. Therefore, please feel free to contact our offices at **(410)-939-7464 during the business hours of 9:00 a.m. -5:00 p.m. Eastern Time, Monday through Friday.** The Treasury Department and Internal Revenue Service announced that the federal income tax filing due date is automatically extended from April 15, 2020 to July 15, 2020. Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. The deferment applies to all taxpayers, including individuals, trusts and estates, corporations, and other non-corporate tax filers as well as, those who pay self-employment tax. Although the tax-filing deadline is extended, we strongly encourage you to prepare your income tax records and submit them as soon as possible so that you can be prepared accordingly to address your income tax requirements in a timely manner. **Economic Impact Payment.** President Trump signed into law on Friday, March 27, 2020 the \$2.2 trillion stimulus bill, The CARES Bill (Coronavirus Aid, Relief, and Economic Security Act), which includes help for American families who are financially impacted due to the economic impact of the COVID-19. At the centerpiece of the stimulus package and legislation, the relief package will funnel \$290 billion in direct payments to individuals and families. Households are expected to receive a check within weeks or months. The key factor in determining who will receive a check is based on your household's annual income, as the package is aimed at helping low-and moderate-income families. Hence, wealthier families might not receive a stimulus check.

DISIMBURSEMENT PLAN SNAPSHOT

- Individual taxpayers will get \$1,200 each if their adjusted gross income (AGI) \$75,000.
- Individual taxpayers with AGIs above \$75,000 will receive smaller checks, with a \$5 reduction for every \$100 in income above \$75,000.
- Married couples will receive \$2,400 if they earn less than \$150,000 in AGI.
- Head of households will receive \$1,200 if they earn less than \$112,500 in AGI.



John A. Mardenborough
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- Taxpayers with dependent children will receive a \$500 payment for a child, this is not determined by income. Therefore, taxpayers will get a \$500 payment for each of their children, regardless of how high their income is.

However, there is an age limit and restriction that is only limited to children who have not yet turned 17 years of age. If you have not filed your 2019 taxes yet the government will use your 2018 tax returns to determine your stimulus payment. The legislation takes a multipronged approach to confronting the mounting crisis. It contains several measures aimed directly to helping workers, including stimulus checks for millions of Americans as previously mentioned, and others to shore up the government safety net, with provisions such as more food stamp spending, and more robust unemployment insurance benefits. It also includes numerous provisions to help businesses weather the impending crunch, providing them with zero-interest loans, tax breaks, and other subsidies.

\$2.2T COVID19 RELIEF BILL SNAP SHOT

- \$504B- Large business and local government loans
- 377B- Small business assistance
- 290B - One-time checks
- 280B - Business tax credits
- 260B Expanded unemployment benefits
- 180B - Health spending
- 175B - State & local government aid
- 45B - Disaster assistance
- 42B - Food stamps and safety net
- 35B - Other spending
- 32B - Education spending
- 10B - Personal tax cuts

SPECIAL EDITION MONEY With MARDENBOROUGH

COVID-19

There are several provisions in the \$2.2 trillion coronavirus stimulus package that could help businesses struggling to stay afloat and keep workers amid closures and social distancing measures.

Including but not limited to:

- ⇒ Employee Retention Credit
- ⇒ Small-Business Interruption Loans
- ⇒ Paycheck Protection Program
- ⇒ Church Paycheck Protection Program
- ⇒ Payroll-tax Relief for businesses that Continue to Employ Workers

There are several other tax-related implications containing tax relief for both businesses and individuals and other stimulus measures in response to the coronavirus pandemic. Mardenborough & Associates LLC is ready to help you navigate through these significant changes and implications. Also, most importantly during this season of engaging your clients virtually we stand ready to assist you in creating a sustainable plan that focuses on the following areas:

- ⇒ Crisis Management and Response
- ⇒ Service Delivery and Recovery Plan
- ⇒ Workforce Realignment
- ⇒ Operations & Supply Chain and Plan
- ⇒ Finance and Liquidity
- ⇒ Tax and Trade Implications
- ⇒ Strategy and Brand

During uncertain times it is imperative that individuals and businesses remain innovative, nimble and prepared to successfully operate and remain steady during these unprecedented times. At Mardenborough & Associates LLC we believe it is in challenging times that the power of financial, tax and organizational planning is needed most. Our professionals remain ready to provide you with superior service. If you require individual tax assistance, corporate, or non profit assistance we are ready to support your needs and increase the health of you and your organization's overall financial position. Contact us today

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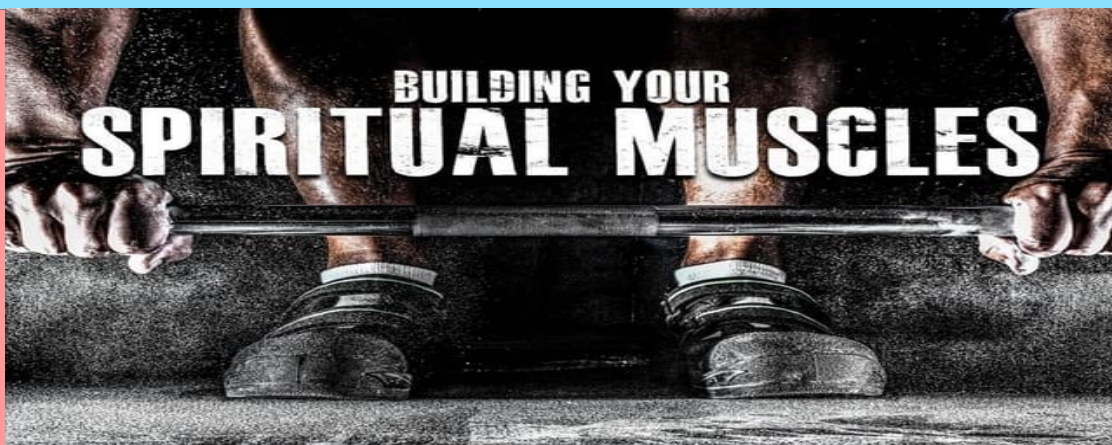
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When you consider the commitment of professional athletes to condition their body; you can not help but reflect on the intensity and dedication placed on building lean muscle. Athletes understand to be the best they must prepare for every challenge and test of endurance. Therefore, they lift weights, eat properly and train in the gym for hours to prepare their bodies to be in pristine, immaculate condition. What if Christians entered into the same type of rigorous conditioning program, but instead of building our bodies, we built up our faith through spiritual exercises? What if we were Spiritual Athletes using our daily stresses for training in Godliness? What if each trial or test of our patience was seen as Spiritual weightlifting, cardio and conditioning? In order for muscles to physically grow they must be torn, causing them to develop stronger fibers as they heal. It is actually the same process for our Spiritual muscles. We go through test and trials to build our faith and grow stronger in the Lord. Although, your community of faith plays a vital role in your Christian development, through teaching, and Spiritual programs, you still have a responsibility to build on what you're learning. Simply put, if you only rely on the sermons, praise, worship, etc. that takes place on a Sunday, without building yourself up outside of the building, you may find yourself never reaching your Spiritual potential. So, if you desire a deeper relationship with God, there is a price to pay and you have to be committed to exercise your spiritual muscles daily. Just like a physical workout, no one can do this for you. **So the question is, what price are**

you willing to pay for your growth and development in God; and how much extra investment are you willing make? Just like with physical muscles; no pain no gain. You have to be willing to go in and pursue God with your whole heart, mind and strength. This will require you to consistently prepare and attend Bible study, midweek services, get a prayer partner, or spiritual mentor. You will have to become diligent in your quiet time, reading and studying the Bible, meditating, praying, fasting, and pursuing God with a passion. Your prayer life must intensify to a level of praying without ceasing. A good athlete will pour their heart out to obtain the body they desire. **A Spiritually fit Christian must pour their hearts into Him. Psalm 62:8, "Trust in Him at all times, O people; Pour out your heart before Him; God is a refuge for us."** Beloved, it is possible to be dedicated to being physically fit while at the same time being a Spiritually fit Christian who is growing stronger in Jesus daily. The key to doing both is to understand how to build not only physical muscles, but how to develop your spiritual muscles in Jesus. **Every day we must train for Godliness!** **We must seek God fervently. Jeremiah 29:13 "You will seek Me and find Me when you search for Me with all your heart."** So, start today with a personal challenge such as studying a certain number of verses or chapters in a specified time, extending your prayer time, delete distractions such as the TV, Internet, etc. Most importantly, remember: "You can do all things through Jesus Christ who strengthens you" so set your Spiritual goals and ask God to help you grow Spiritually fit in Him!

Own your Excellence

I help leaders, entrepreneurs and businesses identify and realize excellence by optimizing operations to create the impact they desire to make.

FIND YOUR EXCELLENCE



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For more Information please go to ~ www.michellemardenborough.com