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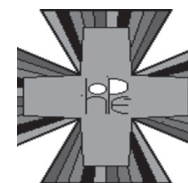
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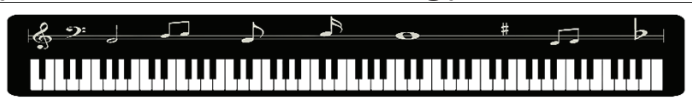
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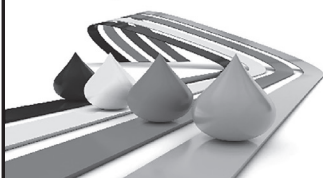
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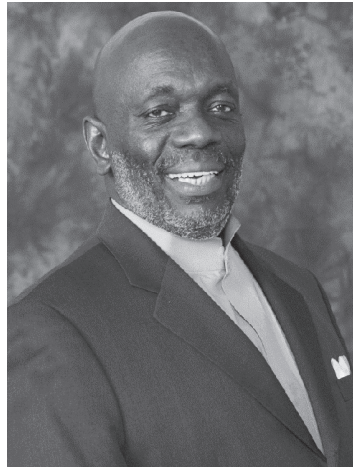
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“The LEADER’S EDGE” by drmichaelbell

Criticism is a term for judgment or evaluation, good or bad, and if you’ve been leading or serving in a church for more than a few ticks you’ve probably been criticized. Here are a handful of criticisms I’ve received:

- “I think we should’ve kept that ministry.”
- “You’re going to run people away if you keep talking so much about giving.”
- “Your worship service is too afri-centric.”
- “You’re too serious. You need to be a more personable.”
- “You don’t talk enough about heaven or hell.”



One quote that has been attributed to multiple persons is nonetheless true: “To avoid criticism do nothing, say nothing, be nothing.” Criticism and learning to handle it is so very important to your success as a church leader, whether clergy or laity.

Criticism comes in three main flavors: destructive, constructive, and instructive. **Destructive** criticism is just negative pettiness. **Constructive** criticism cares about improvement. **Instructive** criticism adds on to what someone knows. And, like it or not, if you serve in the church you’re probably are going to be conversant with all three, especially destructive criticism. And how to successfully handle destructive criticism is what I want to focus on in this column.

You’ve heard the saying, “If you’re going to carry the ball, you’re going to get tackled.” However unpleasant, effective leaders must learn that if you’re going to lead, you’re going to *catch it*. And since we can’t escape it, how can we learn to deal with criticism and not let it distract, diminish, discourage or devitalize us? Let look at a few strategies that’ll help you handle criticism that will inevitably come your way:

1. Take it for granted. Expect it. Unfortunately, criticism comes with the assignment, so don’t be alarmed. Luke 6:26 quotes Jesus as saying, “Woe to you when all people speak well of you, for this is the way their ancestors used to treat the false prophets.”

Jesus was criticized as a drunkard and for hanging out with society’s pariahs. The Apostle Paul was criticized as a charlatan. It boils down to this: You can’t lead and get away with it. In other words, when you move forward, someone will react.

2. Respond only when necessary. Most critics are actually clueless; they have no idea what they’re talking about and, to make matters worse, they don’t know that they don’t know. So, some criticisms don’t require a response. The scribbler of Proverbs 15:18 reasons, “Losing your temper causes a lot of trouble, but staying calm settles arguments.” Wait before responding. Did you notice from all your Bible reading that Jesus didn’t respond to all criticisms?

3. Consider the source. Some criticism is legitimate, and we need to learn and grow from it. But then, some criticisms say more about the critic than it does about you. Some people are just natural fault-finders and negaholics. They may have major issues going on in their life that can spill over onto you. Give grace.

Let’s stop here for now. We’ll dig deeper into this subject next month.

Senior Pastor-Resident Theologian of Greater St. Stephen First Church FtW, a seminary adjunct professor and a certified Life Coach. He conducts leadership seminars and conferences across the country. He is the author of “Finding God in Hard Places.”

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Speak Life Thought
 with First Lady & Co-Pastor Yolanda G. Butler

“A Mission-Driven Life”

“Trust in the LORD with all thine heart; And lean not unto thine own understanding. In all thy ways acknowledge him, And he shall direct thy paths.” Proverbs 3:5-6

A new year is often the opportunity to start something new such as a business, author a book, lose weight, start a career, move to another location, etc. Facing your “new” can be exciting and challenging especially when faced with the unknown. The Father does not expect us to try and figure out all the details by ourselves. Sometimes we get stuck on just where to start.

As you embrace this new year, I want to encourage you to seek the Father in prayer for your mission statement. This will be your driving force for the year, and perhaps your life’s mission. A mission statement is a brief action-based statement that defines your purpose and how you can happily fulfill and serve others. It is unique to who you are and is a concise statement of your reason for existence. It defines your purpose, your intention, and your objectives. When you look at your mission statement you should be able to see your beliefs. Every day you wake up, your mission state-

work the goal!”

Some examples of mission statements are: 1) *“To inspire creativity and empower others through art.”* 2) *“To continuously learn and grow, making a positive impact in the community.”* 3) *“To inspire and empower others to reach their full potential through education and mentorship.”* 4) *“To empower, pray, and build my family to the heart of God.”*

My personal mission statement is: *“To speak life one heart at a time.”* In all that I endeavor to do, *“I speak life!”*

A good starting point to determine your mission statement is birthed through prayer. The Father knows your heart. It is through prayer that Holy Spirit reveals to you what the Father birthed in your heart that will honor Him. If you find yourself trying to figure out your purpose and defining it on your own, then your mission statement will be self-inspired and not Holy Ghost-inspired. Jesus said in John 16:13 that the Holy Spirit guides you into all truth and tells you about your future. Holy Spirit knows the definition of your mission statement and will reveal it as you surrender your will to the Father through prayer.

The Father has generously given

each believer a measure of grace (ability) to perform His will. (See Eph 4:7 and Philip. 2:13.) This means that the Father has given you the ability to empower and change lives. Whether in family, business, and/or ministry, knowing how to define your influence in a mission statement can be extremely rewarding (Gal. 6:4). Consequently, no matter what comes up against you, you will find that your Holy Ghost-inspired mission statement is the driving force in all that you do. So dear hearts, surrender your will to the Father and be determined to allow Holy Spirit to birth in you a mission statement that will drive your life with purpose.

Dr. Yolanda G. Butler is Co-Pastor and Church Administrator of Praise Center Community Church, where her husband Bishop Donald H. Butler is the Senior Pastor. She is an intercessor, evangelist, mentor, and published author. Follow her on Twitter, Facebook, Instagram and www.firstladybutlerministries.net.

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Fort Worth church celebrates over a century of worship, service in Northside neighborhood

by Marissa Greene, Fort Worth Report



The Rev. Kraig Lowell Pullam had only one explanation for how Shiloh Missionary Baptist Church became a pivotal part of life for generations of Fort Worth congregants for the past 120 years.

"We're still here. Not because we've been so perfect. Not because we did everything right. It's just God's providence," Pullam said.

Pullam's words from the pulpit brought a roar of applause on Dec. 10. Congregants, clergy and city officials all gathered inside Shiloh Missionary Baptist Church's sanctuary for a special Sunday service commemorating the church's 120th anniversary, serving as a pillar in the Northside neighborhood.

Red poinsettias and gold balloons decorated the front of the sanctuary, a nod to the church's theme colors. Churchgoers also made sure to dress for the occasion, wearing red ties, red handkerchiefs and red dresses with gold accents.

Before the church had its red carpet, wooden pews and air-conditioned building located at 2823 N. Houston St., people of faith would gather in a backyard to study the Bible.

Through the Years

In 1902, the church's founder, Cenie Campbell Stovall, organized Sunday school classes and hosted them in the

backyard of its co-founders, John and Laura Kennedy. One year later, with the aid of the Rev. John Heron of Mount Pisgah Baptist Church, the trio came up with the church's first name: Mount Zion Baptist Church.

The Rev. J.D. Brown became the full-time pastor in the fall of 1903, and the church was renamed to Shiloh Missionary Baptist Church. As people continued to gather in the Kennedys' backyard at the corner of 24th Street and Ross Avenue for service, the church's numbers started to grow.

In response, a small group of women from the church started a 1904 fundraiser that would give the church enough money to purchase two lots of land and a tent where people could do worship. Shiloh Missionary Baptist Church's first building was constructed later that year at 811 Cliff St. for about \$250 at the time, according to the church's website.

The church continued to see growth in membership for nearly the next six decades. Shiloh Missionary Baptist Church moved to its current location at 2823 N. Houston St. when its building was completed in 1963.

In addition to worship, the church has also become a place to host Cub Scout meetings, tutoring sessions and other ministerial efforts connecting members of the church and its neighborhood.

During the service, Fort Worth District 2 City Council member Carlos Flores presented the church with a proclamation in celebration of the church's milestone.

Roderick Miles, executive administrator of programs and outreach for Tarrant County Commissioner Precinct 1, attended service in place of Commissioner Roy C. Brooks to present a resolution recognizing Shiloh Missionary

Baptist Church's 120th anniversary.

Shirley Knox Benton was first introduced to Shiloh Missionary Baptist Church in 1949 through her older sister, who was a member. Benton spent her childhood summers away from her hometown of Longview to visit her sister in Fort Worth and attend church.

Benton moved to Fort Worth in 1965 and has been living out her faith at Shiloh Missionary Baptist Church for the past 58 years and currently serves as the church's historian.

Her family roots continue through her son, Reginald J. Knox, who serves as the chair of deacons for the church.

"We carry on a legacy for our church, because all I've ever known from a little girl that has been church," Benton said.

Bishop John R. Bryant, a retired clergyman in the African Methodist Episcopal Church of Baltimore, came to Fort Worth as a guest speaker for the church's Dec. 10 service.

Toward the end of the service, Bryant took to the pulpit to remind congregants of the church's humble beginnings and heritage in Northside.

"This Shiloh is someplace special," Bryant said. "The whole story is not that you were founded in 1903. You were founded in 1902, when your sisters without any ordination, without any papers, without any degrees, without any title started praying and teaching the glory of God — and this church was founded on that."

Marissa Greene is a Report for America corps member, covering faith for the Fort Worth Report. You can contact her at marissa.greene@fortworthreport.org or on Twitter @marissaygreene.

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Around In the Community with Pastor Sharon Ford-Turner



Pic 1) At 2nd Annual Christmas Community Give-A-Way at Forest Hill Civil and Convention Center with Constable Michael Campbell, Pre-shawn, Trinity and Mason Ford; Pic 2) With Writer Elder Beckie Duncan Hayes at 2nd Annual Christmas Community Give-A-Way, an Organizer Sponsor; Pic 3) With Organizer Pastor Sonja Coleman Ministries 2nd Annual Community Give-A-Way at Forest Hill Civil and Convention Center.

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Report: What We Know About the Post-COVID Church

James Emery White



A yearlong study of more than 1,000 pastors and leaders, conducted by ChurchSalary and the Arbor Research Group on the impact of COVID-19 on the American church, has been completed and the results released.

Here are the headlines: More than one in three churches saw attendance declines between 2020 and 2022.

The reasons for the departures include disagreements over health policies, other disagreements, because they moved, or no reason was given at all.

Churches in large cities and suburbs were most likely to see a decline in attendance, rural churches the least. Majority black congregations were among the hardest hit, with 64% reporting decreased attendance since 2020.

Church attendance was most impacted by reactions to pandemic restrictions in no-win scenarios. Churches who shut their doors for long periods, or required masks, lost attenders who wanted to return to "normal" more quickly; churches that responded with less stringent restrictions equally lost attenders who were more cautious, had health concerns, or felt the church

was not being more compassionate about ensuring COVID did not spread.

Church leaders were of one mind in regard to the Catch-22 COVID presented. No matter what they did, what they said, or how they responded, someone was going to be angry or upset and leave.

Post-COVID, leaders cite a decline in commitment and involvement among those who are attenders.

A five-year research project led by the Hartford Institute for Religious Research, "Exploring the Pandemic Impact on Congregations," is reaching similar conclusions. Compared to three years ago, a higher percentage of churches are facing serious declines in attendance. In 2020, 27% of churches said they had lost more than a quarter of their weekend attendance. In 2023, instead of a rebound, the number of churches reporting that steep of a drop climbed to 30%. More than half (54%) are in some form of decline.

Lifeway Research finds similar results among Southern Baptist churches with 81.5% reporting that they are either plateaued or declining in terms of growth.

As disheartening as these studies

may be, the Hartford research presented the most distressing news of all. In the spring of 2020, almost three in four churches (73%) said they were willing to change in whatever way was needed for the church to flourish. That climbed to nearly 90% during 2021. Now, the number of churches expressing any willingness to change has dropped to 66%.

And the health of those churches who have gone hybrid?

Hartford seems to have tailored the research along the lines of those who emphasize in-person instead of virtual, and those churches that emphasize virtual over in-person attendance. That is not what a true hybrid model is (for more on what truly constitutes a hybrid church, I would recommend my book Hybrid Church: Rethinking the Church for the Post-Christian Digital Age).

Nonetheless, they found that those churches that embrace the virtual have higher virtual attendance, more total attending worship, greater likelihood to have grown in worship attendance, and, overall, higher giving rates.

But let's return to the nearly one-third of all churches now expressing an unwillingness to change. It brings to mind the title of an old book: The Seven Last Words of the Dying Church.

And what are those seven words? "We never tried it that way before."

For those that actually die, they surely add, "And never will."

That will kill more churches than any pandemic ever could.

TESTIMONIAL: What Does God Mean by a Pure Heart?

by Michael Edwards



Purity is mentioned most in the Old Testament, usually referring to the purity of materials for the temple's construction. Pure gold for example, unmixed with other contaminants. If you think about pure gold, you can understand the concept of what God means by hav-

ing a pure heart, unmixed, undivided. A heart that keeps God and His will first, single minded, not divided between the Spirit and the flesh.

Their loyalty is divided between God and the world, and they are unstable in everything they do. James 1:8 NLT

Draw near to God, and he will draw near to you. Cleanse your hands, you sinners, and purify your hearts, you double-minded. James 4:8 ESV

God has been pointing out to me that many of my struggles come because my heart is divided between God and the world. I can even see it in my morning devotional time with the Lord where it can be difficult to stay focused on God, the cares of the world crowding

in.

For to set the mind on the flesh is death, but to set the mind on the Spirit is life and peace. Rom 8:6 ESV

To have a pure heart is summed up in the first commandment (Matt 22:37-38), that we all fail to keep. This can lead the enemy to bring condemnation if we are not careful. Thankfully, we have Christ's abounding mercy, grace and forgiveness. And we are not alone, King David's broken and contrite heart, and truthful admission of his divided heart reminds me that only God can give me the pure heart I seek.

Create in me a pure heart, O God, and renew a steadfast spirit within me. Psalm 51:10 NIV

'I have found in David the son of Jesse a man after my heart, who will do all my will.' Act 13:22b ESV

Father, I come to you with a broken and contrite heart. My heart has been divided between my flesh and the Spirit. I desire to have your pure heart within me, where we are one and you will come first in my life. Help me, Lord. Amen

Blessed are the pure (undivided) in heart, for they will see God. Matt 5:8 NIV (Emphasis Mine)



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 CHURCH**

1344 E. Harvey Ave. Ft. Worth, TX 76104
 817-923-5431 www.elmgrovembc.org

Reverend T.J. Patterson, Jr., Pastor

Sunday School.....9:45am
 Worship Service.....11:00am
 Wednesday Service.....7:30pm

For the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ. Ephesians 4:12

**Greater First
 Missionary
 Baptist Church**
 421 S Ayers Avenue,
 Fort Worth, Texas 76103
Rev. J. L. Hunt Jr., Pastor

Sunday School 9:30 A.M.
 Morning Worship Service 11:00 A.M.
 Wednesday Prayer Service & Bible Study 7:00 P.M.

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 Church Office Hours: Monday - Thursday, 9am - 4pm
 Weekly Services

SUNDAYS MORNING GLORY.....7:00 am
 EMPOWERMENT.....9:00 am
 MORNING WORSHIP.....10:30 am
 WEDNESDAY NIGHT LIVE.....7:00 pm

"Reaching Out To You Ministry"

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 KNON 89.3 FM "Just Believe Broadcast"
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 Sun 7:30-8:30p; Wed 12n-1p, Sat 4:30p-5:30p

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 Missionary
 Baptist Church**

ED JUSTICE (Senior Pastor - CCMB)

5200 David Strickland Rd. Ft Worth, TX. 76119
 817-330-3774
eddukejustice@sbcglobal.net

Sunday School.....9AM
 Worship Service.....10:00AM
 Wednesday Prayer.....6:30PM
 Bible Study (Wed).....7:00PM

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 Wednesday Evening.....7:15 p.m.
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Pastor D. Aundray Hornsby, I.
 Chief Servant

**Greater New Hope
 Missionary Baptist Church**
 3920 E. Rosedale Ft Worth, TX 76105
 817.534.0774
Reginald Andrews, Pastor/Teacher

Sunday Bible Study.....9:30 a.m.
 Sunday Worship.....10:30 a.m.
 Wednesday Bible Study.....7:15 p.m.

"O come, let us worship and bow down: let us kneel before the LORD our maker."

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 Baptist Church**
"The Church That Truly Cares About Your Soul!"

1313 E. Mulkey Street
 Fort Worth, TX 76104
 Church: 817.923.9761
 Pastor Study: 817.826.7208

SUNDAY SCHOOL.....9:45AM
 MORNING WORSHIP.....11:00AM
 WEDNESDAY (Prayer & Teacher's Meeting).....7:00PM

REV. DONALD F. WILSON, JR.
 PASTOR

**ST JOHN MBC
 TEMPLE OF
 PRAISE**

PASTOR C.E. CUNNINGHAM
 3640 Avenue F
 Fort Worth, TX 76105

SERVICE TIMES
 SUNDAY SERVICE.....9:00 AM
 WEDN. NIGHT PRAYER...6:00 PM - 6:30 PM
 INTERACTIVE BIBLE STUDY
 6:30 PM - 7:30 PM

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 Ministries Church**
www.chimneyrockministries.net
 1916 Everman Parkway
 Fort Worth, TX 76140
 (817) 720-6771

Rev. Gilbert Tezeno,
 Senior Pastor

Weekly Services
 Sunday School.....9:30 a.m.
 (Participation also available via Zoom)
 Sunday Morning Services.....11:00 a.m.
 Communion Service.....Monthly
 Bible Study (Wednesday via Conference Call), 7:00 p.m.

**Freshly
 Anointed
 Baptist Church**

3507 Crenshaw St. Ft. Worth, TX 76105
 817.534.5131 www.freshlyanointedbc.org

REV. DR. G.L. DURHAM

Sunday School.....9:45AM
 Morning Worship.....11:00AM

Wednesday Services
 Mission and Brotherhood.....6:00PM
 Prayer and Teacher Meeting.....7:00PM

*"Evanglizing the world, one soul at a time."
 Acts 1:8*

**GREENWAY
 CHURCH**
 1816 Delga Street - Ft. Worth, TX 76102
 817.714.4680

Sunday Bible Study (Classes for all ages).....9am
 Sunday Morning Worship.....10:45am
 Wednesday Intercessory Prayer.....6:30pm
 Wed. Bible Study (Classes for all ages).....7:15pm

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 Lead Pastor & Servant

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 817-308-1131
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SUNDAY SCHOOL 9:30AM
 MORNING WORSHIP SUNDAY 11:00AM

BIBLE TEACHING 6:00PM WEDNESDAY
 MISSION/ BROTHERHOOD 6:45PM

CHOIR PRACTICE SATURDAY 5:00PM

**Tastebud
 Ministries
 Church**

"Where the Word of God is Food for the Soul"

**SERVANTS/PASTOR
 Gea & Kim
 Anderson**

SUNDAY SCHOOL.....9:15 am
 SUNDAY SERVICE.....10:30 am
 SUNDAY EVENING SERVICE.....4:00 pm
 (Every 2nd & 3rd Sunday)
 BIBLE STUDY (Wednesday).....7:00 pm
 PRAYER MEETING (Wednesday).....6:30 pm

7101 Wichita St - Forest Hill, TX 76140
 Office: 817.446.9408 / Cell 817.675.3402

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 Lutheran Church &
 Children Center**

4301 Miller Ave Ft Worth TX 76119
 817.534.8285.....Church
 817.534.8246.....Children Center

Children's &
 Sunday Morning
 Worship
 10:00am

Pastor Nicholas Chove

**GENESIS UNITY
 BAPTIST CHURCH**
 4505 Foard St. Fort Worth, TX 76119
 817.536.2936
 Email: genesisunitybc01@att.net

**WORSHIP & STUDY
 SERVICES**

Sunday School.....9:00 AM
 Morning Worship.....10:30 AM
 Bible Study (Sun).....5:00 PM
 Youth Classes.....Saturday

DR. RICHARD L. MONTGOMERY, Pastor

**INSPIRING HIGHER
 PURPOSE MINISTRIES**
 4912 Lancaster Ft. Worth, TX 76103
 Church: 817.420.6350 817.225.5554

Sunday School
 9:00am - 9:45am
 Sunday Service
 10:15am - 12:30pm
 Wednesday Bible Study 7:00 pm
 Prayer Line 8:00am - 1:00pm
 Call 817.363.3553

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us. Ephesians 3:20

Patrick & Jeannette Gratts, Pastors

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 3351 Heritage Lane
 Forest Hill, Texas 76140

Sunday School - 9:00AM
 Sunday Service - 10:30AM
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LIVE @praisecentertx
 Facebook @praisecentertx

Tuesday Adult and Children Bible Study 7:00PM

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 551-258-5618
 6am M-F 7am S-S

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www.praisecentercommunitychurch.org | 817.361.8860

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 Dr. Yolanda Butler

The Church at Philadelphia
 4716 Wichita Street
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Service Times
 Sunday School (In-Person or Virtual) 9:00am
 Morning Worship (In-Person or Virtual) 10:30am
 Tuesday Night Bible Study (Virtual) 7:00pm

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 Sunday Worship Service.....10:45 A.M.
 Sunday Night Services.....2nd & 4th

Tuesday Noon Day Prayer
 Wednesday Prayer Adult & Children
 Bible Study 7:00 P.M.
 World Intercessor Prayer 1st Thursday
 Monthly @ 6:30 P.M.

Transportation Call 817/738-6854

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SUNDAY SCHOOL.....8:30AM
 SUNDAY SERVICE TIME.....10:00AM
 WEDNESDAY BIBLE STUDY.....5:45PM

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 817.413.8771 Email: combapt02@aol.com

-- Service Times --
 SUNDAY SCHOOL 9:30 AM

SUNDAY MORNING WORSHIP 10:30 AM

WEDNESDAY PRAYER MEETING & BIBLE STUDY @ 7:00 PM

Mark S. Fitz, Pastor

The Rising Star
Church of God in Christ
 3909 Reed Street
 Fort Worth, TX 76119
 817-534-6963 - Fax: 817-413-7422
 Email: therisingstarogc@aol.net

Elder Leonard D. & Lady Debra D. Collins, Sr.

Sunday School.....9:30 am
 Morning Worship.....11:00 am
 Prayer (Tuesday & Friday mornings).....11:00 am
 Bible Study (Tuesday Night).....7:00 pm

"If You Go With Us, We Will Do You Good!"

**East St. Paul
 Baptist Church**
"The Church Where Everybody is Somebody, but we all recognize Jesus as the Head."

Dr. Darrell Ward, Sr.
 Senior Pastor

5300 Oak Grove Rd. W.
 Ft. Worth, TX 76134
 817.293.5067

Sunday School.....9:30am
 Sunday Morning Worship.....11:00am
 Wednesday Bible Study (at the church).....12:00pm
 Wednesday Prayer Meeting.....6:30pm

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**Greater Eleazer
 Baptist
 Church**

5025 Sunshine Drive
 Fort Worth TX, 76105
 817 536-9237

**Rev. Lawrence Barrett &
 Lady. Rebecca Barrett**

Sunday School9:30am
 Morning Worship.....10:45am
 Wednesday Night Bible Study....7:00pm

**Meadowbrook
 First Baptist Church**
"Compel them to come in"

6600 Ellis Road Ft. Worth, TX 76112
 817.457.4362 mfbchurch@netzero.com
 Website: meadowbrookfirstbaptist.com

SUNDAY SCHOOL 9:45AM
 MORNING WORSHIP 11:00AM
 WEDN BIBLE STUDY 7:00PM

DR. C. L. PERKINS.
 PASTOR

**SAMARIA
 Baptist Church**
 4000 E. Berry St.
 Fort Worth, TX 76105
 Phone: 817-536-6421

**PASTOR
 WILLIAM MCKINLEY JACKSON**

Sunday School.....9:30 am
 Sunday Morning Worship.....10:30 am
 Wednesday Prayer.....6:00 pm
 Wednesday Bible Study.....7:00 pm

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Evangelist Sharon Mason-Turner, Overseer
 P.O. Box 330401 Ft. Worth, TX 76163. 817-294-2443
 Email: stford@academicplanet.com

"The Lord Lives On"

9:00 am.....Sunday School
 10:00 am.....Worship Service
 7:00 p.m.....Bible Study

EVERY 2nd Sunday at 10:30 am
 Services at Village Creek Nursing Home
 Bible Study - Tuesday @ 6:00pm
 3252 Oak Timber, Forest Hill, TX 76119

Prayer / Spiritual Counseling / Teaching
 Visitation of Sick & Shut In
 Helping Hand Food Distribution Ministries
 College Scholarship Foundation

The nation's largest credit union rejected more than half its Black conventional mortgage applicants

By Casey Tolan, Audrey Ash and Rene Marsh, CNN

The largest credit union in the US has the widest disparity in mortgage approval rates between White and Black borrowers of any major lender, a trend that reached new heights last year, a CNN analysis found.

Navy Federal Credit Union, which lends to military servicemembers and veterans, approved more than 75% of the White borrowers who applied for a new conventional home purchase mortgage in 2022, according to the most recent data available from the Consumer Financial Protection Bureau. But less than 50% of Black borrowers who applied for the same type of loan were approved.

While many banks also approved White applicants at higher rates than Black borrowers, the nearly 29-percentage-point gap in Navy Federal's approval rates was the widest of any of the 50 lenders that originated the most mortgage loans last year.

The disparity remains even among White and Black applicants who had similar incomes and debt-to-income ratios. Notably, Navy Federal approved a slightly higher percentage of applications from White borrowers making less than \$62,000 a year than it did of Black borrowers making \$140,000 or more.

A deeper statistical analysis performed by CNN found that Black applicants to Navy Federal were more than twice as likely to be denied as White applicants even when more than a dozen different variables – including income, debt-to-income ratio, property value, downpayment percentage, and neighborhood characteristics – were the same.

The Virginia-based Navy Federal, which was originally founded in 1933 to serve Navy employees, is now open to all members of the armed forces, Department of Defense personnel, veterans, and their relatives. It has about 13 million members and more than \$165 billion in assets.

Bob Otondi, a Black business owner in Texas who was denied a mortgage by Navy Federal in 2021 – and then approved by another lender in about two weeks – said the rejection “didn’t make any sense at all.”

“I thought it could have been racial discrimination,” he told CNN, “but I could never prove it.”

In total, the credit union rejected about 3,700 Black applicants for home purchase mortgages last year, potentially blocking them from homeownership just as interest rates spiked. And Navy Federal also approved Latino borrowers at significantly lower rates than White borrowers.

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DallasNANM.com/2024-luncheon

For additional information contact:

Nona Fisher, Luncheon Chair
Scholarship-Luncheon@DallasNANM.org or 214.797.0799
P. O. Box 763785 • Dallas, TX 75376

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CONTACT William Brown
682-323-9995

Elm Grove Baptist Church
1344 E. Harvey Ave.
Fort Worth, Texas 76104

We don't want any money for this piano, but if anyone wanted the piano, they would have to come get it themselves.

BIBLE CROSSWORD PUZZLE

Topic: CHURCH RELATED

1	2	3	4		5	6	7	8
9					10			
11					12			
13				14				
		15						
16	17						18	19
20					21			
22					23			
24					25			

ACROSS

- 1 Hume Lake, e.g. (Gen. 32:21)
- 5 English foundation
- 9 Opera part
- 10 Fly high (Obad. 1:4)
- 11 ___ serif typeface
- 12 Not wavering (1 Pet. 1:5)
- 13 Chose to forego (Acts 15:29)
- 15 Acclaim another (Deut. 5:3)
- 16 Running commentary
- 20 ___ code (Josh. 9:1)
- 21 Missionaries' "umbrella" org.
- 22 Liquid sweet treat
- 23 Arranger ___ Mauldin
- 24 "Nobly to live, or ___ nobly to die"
- 25 Narrow cut (1 Sam. 24:4)

DOWN

- 1 ___ Grande, Ariz.
- 2 Non-Jewish descendant of Abraham (Neh. 6:1)
- 3 Traveling variety troupe
- 4 Spiritual leadership position (Titus 1:5)
- 5 Supporting ministers (Titus 3:14)
- 6 Generous (James 1:5)
- 7 Solicitude (1 Pet. 5:2)
- 8 ___ Scott decision
- 14 Highest S&P rating
- 16 "In the ___ of Jesus. Amen" (1 John 2:12)
- 17 World's sixth-largest lake
- 18 Ind.-based missions agency: abbr.
- 19 Political cartoonist Thomas ___

L	I	T	S		E	S	T	E
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V	M	E		V	E	V		
N	O	I	L	V	R	V	N	
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E	R	E	S		S	N	V	S
R	V	O	S		V	I	V	
D	C	B	A		P	C	A	M

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www.wallsOfJerichodeliverancechurch.org
"Seeking the Kingdom" Matthew 6:33
Pastor John Reed & First Lady Alicia Reed
SERVICE TIMES
Sunday School.....9:00am
Sunday Service.....10:30am
Wedn. Bible Study....6:30pm
Here we grow!

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4100 Horne Street
Fort Worth, TX 76107
817-737-6264
www.thezionbaptistchurch.org
REV. K.L. HAWKINS, Pastor
SUNDAY SCHOOL.....9:00 a.m.
MORNING WORSHIP.....10:30 a.m.
EVERY WEDNESDAY - BIBLESTUDY.....6:30 p.m.
1ST, 4TH, 5TH WEDNESDAY - PRAYER SERVICE...7:30 p.m.
EVERY WEDNESDAY - YOUTH MEETINGS.....7:30 p.m.
2ND & 3RD WEDNESDAY - SMALL GROUPS.....7:30 p.m.
3RD SATURDAYS - EVANGELISM.....10:30 a.m.

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Fort Worth, TX 76107
817-731-3502
www.westmountmoriah.org
Dr. W.L.D. Campbell, Pastor
Sunday School - Sunday 9:00am
Morning Worship - Sunday 10:05am
Prayer Meeting - Wednesday 7:00pm
VISION STATEMENT
To share the Light of Christ to a world in Darkness, beginning at home.
Hab. 2:1-4 Matt. 28:18-20

Zion Rest Missionary Baptist Church
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11:00am Morning Worship
Wednesday 7:00pm Prayer Meeting
7:30pm Bible Study, Mission Youth Bible Study

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Sharon Ford-Turner, Overseer
3252 Oak Timber Dr, Forest Hill, TX 76119
817.614.6808
P.O. Box 330401 Ft. Worth, TX 76163
Evang. Sharon Ford-Turner, Pastor
e-mail: sharonmasonfordturner@gmail.com

Sunday Services:

In-Person & Conference
Call Services.

9:00 amSunday School
10:00 am.Worship Service

Village Creek Nursing Homes Minister
following Pandemic guidelines
11:30 am 1st & 3rd Sunday

Prayer and Bible Study
Tuesday9:00 am

Conference Call Service
Mon-Sat.....6:00 am
Intercessory Prayer.

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- Luke 10:27

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Study Fellowship - 9:00am
Worship - 10:30am

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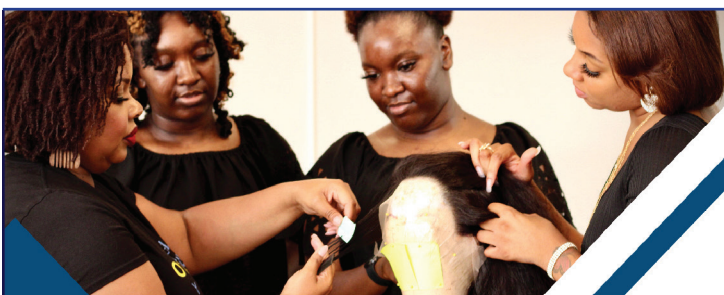
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Glorify your Father in *Heaven* MATT 5:16

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First Lady LaTonja Blair
Pastor Darrell Blair

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