### Friends of Seedtime,

## Seedtime Update Christmas Edition

The 17 **kidnapped missionaries in Haiti** are now released, all 17, as of Dec 16th and we are very pleased to hear this. Thank you for praying!

**Frantz has been sick with what we believe is covid.** The latest report says he is better but his wife is now showing the same signs, plus her foot that was run over by a moped taxi is hurting her a lot. Please pray.

Sometimes, our own lives confirm the Bible. For example, when we look briefly at Israel's Sea of Galilee you find a balance of water received and given. Water comes into the Sea of Galilee and water flows out via the Jordan river. Contrast that with the Dead Sea which only receives water but does not have any outlet. The Dead Sea is just that, dead. Throw in a live fish and it will die. The blessing is not in the receiving or hording of water, no the better blessing is in the giving. The same message is given in Acts 20:35 (more blessed to give than to receive). Life confirms the Bible in this.

Now take a look at a form of debt we all know, called co-signing. Check out these verses in Proverbs and see God discourage us from participating in this activity. (Proverbs 22:26, 17:18, 11:15 and 6:1-5) Then check out this link that describes *how co-signing plays out in our lives*.

**Link:** <a href="https://www.forbes.com/sites/laurengensler/2016/06/06/cosign-loan-credit-card-risk/?sh=1ab7eddb60ad">https://www.forbes.com/sites/laurengensler/2016/06/06/cosign-loan-credit-card-risk/?sh=1ab7eddb60ad</a>

No time to read the linked article? Then just see my notes below.

- **About 4 in 10 co-signors pay some or all of the debt**. People regret their participation. They end up footing some or all of the bill.
- 26% of people said that co-signing damaged their relationship with the person they were trying to help.
- 1 out of 6 adults have co-signed. It's most frequently done to help someone take out a car loan (51% of all co-signings), but is also a popular way to assist with personal loans (24%), student loans (19%) and credit cards (16%).
- as the FTC puts it: "When you agree to co-sign a loan, you're taking a risk a lender won't take."



Maybe it is simply more blessed to know God and apply his



**Merry Christmas!** 

# Seedtime and Harvest Ministry



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Make checks out to: SSM Your financial support is appreciated

Sometimes our own lives confirm the Bible.

Maybe you have an example you'd like to share about this. Send us your thoughts and we might share them with all the Seedtime Friends.

Lastly, please enjoy our personal Christmas letter on page 2 of this Update.



Brian and Laurie Winzenried

"While the Earth Remains,

<u>Seedtime and Harvest,</u>

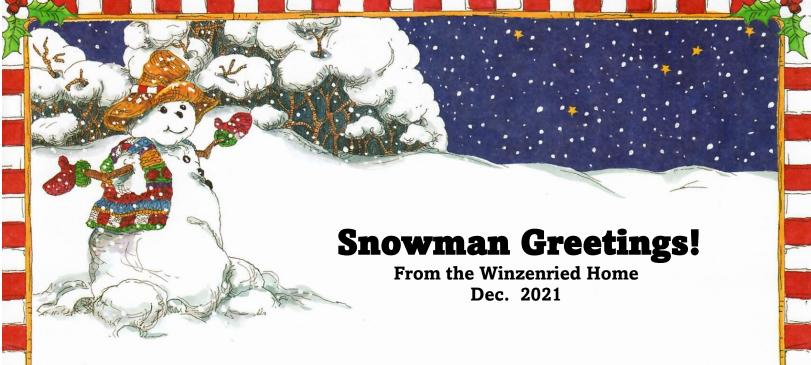
Cold and Heat,

Winter and Summer,

And Day and Night

Shall Not Cease."

Genesis 8:22



Merry Christmas to you!

We celebrate the birth of our Creator and Savior Jesus Christ and we thank you for being a friend to us this year.

Thought we'd mention that we are called to Praise the Lord, even the snow is called to Praise. Yes, even the snow! Check out Psalm 148 below.

Blessings to you,

### **Brian and Laurie**

#### **GOD GIVEN SNOW**

Cold snow on a warm planet Tons of fun with a crystalline blanket Molded, shaped and decorated Giving praise to the One who made it.

Praise the LORD from the EARTH, you great sea creatures and all ocean depths,

<sup>8</sup> lightning and hail, **snow** and clouds, stormy winds **that do his bidding**,

<sup>9</sup> you mountains and all hills, fruit trees and all cedars,

<sup>10</sup> wild animals and all cattle, small creatures and flying birds,

<sup>11</sup> kings of the earth and all nations, you princes and all rulers on earth,

12 young men and women, old men and children.

13 Let them praise the name of the LORD, Psalm 148:7-13a