



LADIES OF RUBIES INTERNATIONAL (LORI)

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MESSAGE FROM THE COORDINATOR'S DESK

God makes everything beautiful in His own time. We thank God for completing this magazine project in His own time: even when we wanted to hasten things as human beings. God has a way of perfecting His work at the right time. Hallelujah!

My appreciation goes to all our writers who through selfless efforts put their thoughts together to make this magazine a superb one. It is my prayer that as you are honoring God with your wealth of knowledge, the Lord will increase your wisdom like that of Daniel and Solomon in Jesus' Name. Amen

To all our esteemed readers and partners who not just read the articles in this magazine but always share them with their friends and family; I want to say thank you. God almighty will continue to inspire you as you read our magazines in Jesus' Name. Amen

How can we achieve this great fit of putting the magazine together if not for the effort of the LORI editorial unit, especially the unrelenting energy of our editor-in-chief, in the person of Miss. Adeoye Deborah Abisola – a lady with great vision, knowledge, and composure. I pray that God will decorate your life with all your heart desires in Jesus' name. Amen

LORI magazine is one of the Magazines the Lord is using for this end time to prepare single ladies for their future homes and for married women to have a better understanding of their God-given roles in their union. This magazine has been a source of blessing to many by transforming their lives since its inception. I am certain that this one you are reading will be another powerful transforming spiritual tool that addresses issues around singleness, relationship, and family fronts. I hope to hear about your testimony from reading this magazine in the coming days. God bless you! Amen.



To share your testimony with us, contact us @
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OUR WOMAN OF HONOUR

1. Tell me how you met your partner and your first impression of each other.
To the Glory of God, I met my husband through a senior colleague and a big sister. We were both colleagues at a general hospital in Ile-Ife, Nigeria. I met him in 2015. After a long conversation on the phone, he decided to come and visit me at my workplace. My first impression of him was that he was calm and knew what he wanted. He was so affirmative, that he just went straight to the goal. "I want to marry you." That created an impression that I will never forget.
2. How did you know things were getting serious?
Yeah, I began to see that things would get serious when he told me his conviction and how God spoke to him about me, over six months before we met. Things started getting serious when I saw his conviction and commitment to the courtship.
3. What has been the most challenging time during your marriage? How did this time affect your relationship with God and with each other?
The most challenging period of our marriage; I will say it was the first and second years of our marriage. This was a result of the long distance that was between us. My husband worked at Bauchi, northeastern, Nigeria while I worked at Ife, southwestern Nigeria. The geographic distance did not help create an emotional bond with us.
4. What did you learn about each other during that time?
I learnt commitment, and the highest level of sacrifice from my husband because he would travel for almost 13 hours to see "us," our little daughter and I, almost once in every two months. He would be around throughout December every year and leave in early January to go back to his workplace. This also strengthened my commitment and dedication to the marriage.
5. How has your marriage been strengthened by these experiences?
The fact that we don't sleep over "matters" and "issues." We make sure we settle them before going to the bed. One thing that was also helpful was that we did not allow any "third party" to hear about our "matters" and "issues." We settle things by the wisdom of God. I must tell you God has

been so faithful.

6. How do you deal with conflict in your marriage?

My husband is someone who always engages in conversations immediately we have conflict; he will not stay over them and keep them in his heart. We handle conflict promptly and responsibly through the seal of the Holy Spirit.

7. What has been the best part of your marriage so far?

I will say the years after the first two years, can be considered as the best part of our marriage because after two years, we understand ourselves better and have developed the spiritual capacity to handle things more maturely. My husband is someone who has learned to be quiet each time we have conflict at the earliest part of our marriage.

8. What are you most proud of as a couple?

He is a complete listener and someone who loves and fears God. His commitment and love for the course of the gospel is one thing that I really appreciate in him.

9. What is the best part of being married to your husband?

I think we share some many things in common, in terms of focus and purpose. In terms of both short and long-term plans, we shared a lot in common. I will also say that I and my husband are both lovers of peace. That really helped our home.

10. Describe each of your roles in the relationship. How did you come to have these roles?

My husband is someone who loves to carry someone along in the family's decision-making process. Initially, this started after two years of our marriage. He had developed inclusiveness in the family decision. That helped us a lot. I allowed him to drive the family in terms of both short and long-term plans. I also point him to certain things to be considered while making those decisions. He is a good listener. He loves helping with domestic needs like washing plates, laundry, taking care of the children before and when we relocated to the United States. Part of my duties are to prepare delicious food and strengthen his emotional intelligence.

11. Do you have children? If you do, how did you make the decision to have children, and how has having children changed your marriage?

Yes. To the Glory of God, we have two children. A girl and a boy. Indeed, we settled all the discussions about the number of children during our courtship. We kept building on these discussions as we went into the marriage. I think our children are a source of blessing to us in our marriage. They have helped us to bond more together and created a platform for raising the next generation of God-fearing children. The children are ready to learn something new from us daily.

12. As a wife, how do you show more love/sensitivity to your partner?

I show love and sensitivity even to the smallest part of my husband's life. For example, I am interested in what he eats, making sure he eats good and healthy food. I am also interested in his research. My husband is

undergoing a PhD dissertation and I know that could be stressful, so I try all I can to improve his emotional intelligence while conducting his doctoral research. I also evaluate his spiritual uprightness. In this part of the world, one may be easily overwhelmed by a busy schedule and drain his spiritual stamina, so I encourage him by praying for him. Lastly, I share whatever I have with him including my body and my finances.

13. What practical things should couples be prepared for in marriage?

Couple should prepare for several things in marriage. There is a saying that “Failure to Plan, is a plan towards failure.” Both parties should prepare for both short and longterm goals. Most importantly, where they will reside, the kind of schools their children should go to, the core family constitution should be prepared for the family; How they want their conflict to be resolved; The number of children they want to have; Their retirement plans and so on. They are all in-exhaustible.

14. What does being prudent about money mean to you?

This means that one should have an understanding that money is a powerful resource that must be used wisely and judiciously. The couple must understand that God is interested in using their money as an evangelistic tool in the propagation the gospel. So couples must spend wisely and train their children to have an understanding of the powerful influence of money.

15. Who is the spender and saver in your marriage?

I am the spender and also the saver of the family. But I think the saving capacity of my husband is stronger than mine.

16. What steps do you take to save money when you need to cut back on your spending?

We do cut down our purchases of frivolities like materials and ephemeral things of life. We also push ahead some necessities that can undergo the waiting of time.

17. Let's talk about a joint account; is it advisable in marriages? If No, what do you think one should do if a partner suggests it? If Yes, should they still keep separate accounts?

Yes, Joint account is doable in marriage. We have tried it and it worked fairly for us, I said fairly, because we did have some friction around it, But if properly managed and conceived, it will work perfectly. Certain amount of money from both couples should go into the joint account.

18. Do you have an equal say in your finances, even if one person makes more money than the other?

Yes. My husband gives monetary advise when it comes to issues of the money that comes directly to me, likewise in his own situation.

19. What special role has your faith in God played in your marriage?

This has helped us to trust God in certain situations of our lives when things didn't go in the ways we expected. Marriage is filled with “ups” and “downs,” so we need the unwavering faith of God to get certain things down and to put God at the center of the marriage.

20. Amidst responsibilities, how have you kept the romance and fun in your marriage?

We always have time for ourselves. No matter how busy we are, we always provide a platform through which we rekindle our love for each other. One of the strategies is that we go on vacations near our city and have time to reflect on things related to our homes.

21. What is the best piece of relationship advice you have ever been given, and by whom?

Our parents have done that a couple of time. Emphasizing on the diverse background that we both have as husband and wife and that we should try to always look for common ground to balance our diverse thoughts and views about life.

22. What advice can you give singles out there who have been waiting for too long for that perfect man or woman to emerge?

Keep sending your prayers to God for that perfect man or woman. The right person will come, once you can streamline your “long-list” about who your future partner should be. Develop a good character that will be attractive, and don't dress in unworthy ways. Relate with people who are ahead of you in marriage; be open to suggestions about your identity, and strategically and divinely place yourself in a location that will make you visible to the God-giving husband or wife.

Thank you and God bless.

I am Mrs Jolaade Oluwafemi, a mother of two children, and I am married to Deacon Olawale Oluwafemi. We both reside in Toledo, Ohio. United States.





HOW TO HANDLE PEOPLE'S PRESSURE ON MARRIAGE ISSUES AS A SINGLE

Pressure can be either good or bad and it can be helpful or harmful. Helpful pressure is meant to motivate, encourage, set one's focus, make one resilient etc. On the other hand, harmful pressure brings about stress, self-condemnation, disappointment, making irrational decisions, joining bad companies, not valuing one's dignity etc. Therefore, it depends on the situation that makes you feel pressured. If it is the one that will help you achieve your dreams and aspirations, it is not bad as long as it is a mild pressure. But for this write-up, I will be engaging you for the next few minutes on the ugly side of pressure on our ladies in general.

How I wish that the closest people to our single ladies would let them breathe when it comes to marital delay. The people who are supposed to be their greatest support when they are in the waiting period are the architects of all the pressure our ladies are facing today. Parents, family members and friends should take note that pressure given to a single lady about her marital status doesn't leave her even after several months of the encounter she had with you. It replays in their memory more often than you can imagine because you have in one way or another traumatized their emotions and this can make them make wrong choices. Which one would you like? For her to wait and marry right or for her to jump on any man that comes her way because of your pressure and end up losing her happiness because of the ugly situations she might meet in her marriage?

I'm very sure that you don't want your loved one to end up living a miserable life all because you could not be patient with her. Another thing you don't know when someone has a wrong marriage is that this can become a pattern in the life of her kids too, which means that you have not only ruined a person's life but also her generation yet unborn. Let's always be mindful of how we handle the situation of the single ladies in our lives. Instead of mounting pressure on her, why can't you pray and intercede on her behalf? This will bring a better result than comparing them to some of your friends' kids who are already married and raising kids. Let us adopt better ways of caring for them as we usually profess while putting pressure on them.

Ladies, kindly note that there is no amount of effort you can put in place to prevent some people from mounting pressure on you when you are ripe for marriage but there are several ways of handling such situations without allowing it to get at you. Getting to know this particular scripture in Ecclesiastes 3:1 (to everything there is a season, and a time to every purpose under heaven) is a great way to start solving the issue. Knowing that no season lasts forever is a number one healing therapy for you, dear lady. Your period of singleness is for a season, and you can't be single forever unless you give up on God or you are tired of waiting for His divine timing.

Having let you know that pressure is bound to happen. It is important that you know how to handle them.

Be sure of God's purpose for your life: Jeremiah 29:11 tells us that God has a great plan for us which covers our present and future. However, it will take the individual to align with that purpose to bring it to a stage of manifestation. When you are aware of God's purpose for your life, you will not be intimidated by any pressure because fulfilling God's purpose requires focus and when you're focused on your purpose, you are not prone to people's pressure about marital delay. Knowing the plan of God for your life is not limited to knowing His plans for your academics or career alone; it also involves marriage. The inability to know the plan of God for you concerning marriage will put you at the mercy of anyone's pressure. Be sure of His plans for your life before even thinking about marriage; this will not only help you keep up with the pressure but also in your marriage decision-making.

Engage in what you like doing most: After discovering the purpose of God for your life, getting busy with it will bring you success and a meaningful life. A meaningful life is a life that impacts other lives and this has a way of making you want to do more for God because you are getting satisfaction in working for God. This will definitely replace the worry of marital delay because you know as you are working for Him, He too is busy working on His purpose concerning your marriage and this will play out at the appointed time.

Don't see yourself as the architect of your problem when you are not: When people mount pressure on you, there is the tendency for you to think that maybe you are the cause of your marital delay when you are not. They get you confused about what you need God's approval on before you can go ahead. Pressure is often easy to handle when you don't see yourself as the cause of your delay as so many people think. Anytime you start to apportion blame on yourself for what you don't have the power to change

or bring to pass, you will feel pressured. Remember God makes everything beautiful in His time. You can only do your part in this matter; you can't bring His purpose for your marriage to pass by yourself. Ecclesiastes 3:11a says "He has made everything beautiful in its time." Stay tuned and forget the ugly past you have prayed and received forgiveness about; it should not continue to hold you down.

Don't appear weak and frustrated: Ladies who are of marriageable age tend to appear weak and frustrated due to different disappointments they have experienced or because nobody has ever approached them for marriage. Ladies, when you know that you are down due to your status as a single lady, take solace in God's word. Joel 3: 10 affirms that even if you are weak, tell yourself you are strong; don't allow your situation to define you or make you a subject of pity among your people. The way you paint your situation to people will determine how they will relate to you. If you are given the impression that you are not happy, you will give people the chance to have access to your emotions by suggesting different kinds of ways of going about your situation which may not be the best.

Hang out with like-minds and friends: Hanging out with people you know will not add to the pressure you are going through will be a great help to you. The friends that will influence you negatively should be totally avoided when under pressure. No matter how terrible the pressure is, be mindful of the company you keep. However, hanging out with great friends who are living for Christ can be the best therapy that can relieve you of your pressure especially when they are in the same shoes as you. The joy you will experience spending time with like-minded people and hearing them share their own experiences will give a relief and still have cause to thank God because your situation might not be as bad as theirs.

Consider a change of environment: To overcome pressure, especially from your parents, don't take pleasure in staying with them if they are the type that can choke you with their desire. They often do not mean it for evil but it often misleads our single ladies. I want to believe that as a lady who is ripe for marriage, you have your degree or any kind of certificate that can fetch you a nice job so this may be your escape route to leave the house and look for a job in another city. This is not to have liberty for nonsense but for you to have a breathing space and to learn how to make certain decisions without the interference of your parents. When they don't see you too frequently, there are tendencies that the pressure will reduce or stop. Sometimes, your presence in the house may contribute to the pressure. Prayerfully take a step of faith by exploring the option of living separately from them.

Be ready to enlighten people about your current season: Have you ever

seen a situation where a person who is pressured about marriage ends up educating the people who are disturbing her on reasons why their pressure may be harmful to her? You shouldn't be quiet every time and allow the devil to have his way by using people to pressure you for the decision you must allow the Holy Spirit to guide you. You can be the angel God will use to open their eyes to the impending danger of not marrying right and I'm very certain that your success in enlightening them will bring about your freedom from them. Once they know the truth about God's timing, they will rather pray for you than push you to make wrong decisions.

Pray for divine settlement: Be intentional with your prayers at this time for God Himself to take off people's mounting pressure by answering you. Prayer is never too much because it has no side effects. Engage in it often, retreat and attend prayer meetings, especially the one organized for the single ladies. When you pray you have rest of mind that you have done your part, it is now left to our Father in heaven to fulfil his part; don't forget that He doesn't fail His children; He answers them when it would be good for them.

Engage in worship: When you feel pressured, play nice and heavenly-attracted songs. Soak yourself in worship, release your burden at His feet and allow the Holy Spirit to take charge of your pressure. Mathew 11:28 says "Come unto me, all ye that labor and are heavy-laden, and I will give you rest." A life full of pressure is a life that needs rest, and to access this rest, you must know how to find solace in God through your holy worship. John 4:24 says "God is a Spirit: and they that worship him must worship him in spirit and in truth."

Conclusion

Ladies, pressure will come, but if properly handled, it will be part of your testimony that will liberate other ladies in future. Don't give up on yourself. God knows what you are going through and He surely help you in Jesus' name. Amen.

Thank you for reading to the end. I will like you to ponder on this scripture as I drop my pen here: 2 Corinthians 1:20, "For all the promises of God in him are yea, and in him Amen, unto the glory of God by us."



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CHOLERA

CAUSES, SYMPTOMS, AND PREVENTIONS



Cholera is a bacterial disease usually spread through contaminated water. Cholera causes severe diarrhea and dehydration. If left untreated, cholera can be fatal within hours, even in previously healthy people. Cholera infection is caused by bacteria, and the deadly effects of the disease are the result of a toxin the bacteria produces in the small intestine. The toxin causes the body to secrete enormous amounts of water, leading to diarrhea and a rapid loss of fluids and salts (electrolytes).

Causes

Contaminated water supplies are the main source of cholera infection. The bacterium can be found in:

- **Surface or well water:** Contaminated public wells are frequent sources of large-scale cholera outbreaks. People living in crowded conditions without adequate sanitation are especially at risk.
- **Seafood:** Eating raw or undercooked seafood, especially shellfish, that comes from certain places can expose you to cholera bacteria. Most recent cases of cholera in the United States have been traced to seafood from the Gulf of Mexico.
- **Raw fruits and vegetables:** Raw, unpeeled fruits and vegetables are a frequent source of cholera infection in areas where there's cholera. In developing countries, uncomposted manure fertilizers

or irrigation water containing raw sewage can contaminate produce in the field.

- **Grains:** In regions where cholera is widespread, grains such as rice and millet that are contaminated after cooking and kept at room temperature for several hours can grow cholera bacteria.

Risk factors for cholera include:

- **Poor sanitary condition:** Cholera is more likely to flourish in situations where a sanitary environment, including a safe water supply, is difficult to maintain. Such conditions are common in refugee camps, impoverished countries, and areas afflicted by famine, war or natural disasters.
- **Reduced or nonexistent stomach acid:** Cholera bacteria can't survive in an acidic environment, and ordinary stomach acid often serves as a defence against infection. But people with low levels of stomach acid, such as children, older adults, and people who take antacids, H-2 blockers or proton pump inhibitors, lack this protection, so they are at greater risk of cholera.
- **Household exposure:** You are at increased risk of cholera if you live with someone who has the disease.
- **Type O blood:** For reasons that aren't entirely clear, people with type O blood are twice as likely to develop cholera compared with people with other blood

types.

- **Raw or undercooked shellfish:** Although industrialized nations no longer have large-scale cholera outbreaks, eating shellfish from waters known to harbor the bacteria greatly increases your risk.

Symptoms

Symptoms of cholera infection can include:

- **Diarrhea:** Cholera-related diarrhea comes on suddenly and can quickly cause dangerous fluid loss, as much as a quart (about 1 liter) an hour. Diarrhea due to cholera often has a pale, milky appearance that resembles water in which rice has been rinsed.
- **Nausea and vomiting:** Vomiting occurs especially in the early stages of cholera and can last for hours.
- **Dehydration:** Dehydration can develop within hours after cholera symptoms start and range from mild to severe. A loss of 10% or more of body weight indicates severe dehydration.

Signs and symptoms of cholera dehydration also include irritability, fatigue, sunken eyes, a dry mouth, extreme thirst, dry and shriveled skin that's slow to bounce back when pinched into a fold, little or no urinating, low blood pressure, irregular heartbeat. Dehydration can lead to a rapid loss of minerals in your blood that maintain the balance of fluids in your body. This is called an electrolyte imbalance.

How to Curb Cholera?

- Wash your hands with soap and water frequently, especially after using the toilet and before handling food. Rub soapy, wet hands together for at least 15 seconds before rinsing. If soap and water aren't available, use an alcohol-based hand sanitizer.
- Drink only safe water, including bottled water or water you've boiled or disinfected yourself. Use bottled water even to brush your teeth.
- Hot beverages are generally safe, as are canned or bottled drinks, but wipe the outside before you open them. Don't add ice to your drinks unless you made it yourself using safe water.
- Eat food that is completely cooked and hot and avoid street vendor food, if possible. If you do buy a meal from a street vendor, make sure it's cooked in your presence and served hot.
- Stick to fruits and vegetables that you can peel yourself, such as bananas, oranges and avocados. Stay away from salads and fruits that can't be peeled, such as grapes and berries.



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Practicing Hospitality ^{to} Build Relationships



Before we go into details, let us first consider the meaning of the following words to be able to understand better the real meaning of the topic.

Firstly, what is practicing? According to the dictionary, it means to do something or perform often, customarily or habitually. It can also be defined as actively following a specific way of life.

What is hospitality? Hospitality means to be friendly; generous reception and entertainment of guests, visitors or strangers.

What does it mean to build? It means to construct, to make stronger or more intense.

Relationship on the other hand is how two or more people are connected or the state of being related.

Knowing the meaning of all words in our topic, we can define practicing hospitality to build relationships as an act of doing or often performing generous reception to make or construct our relationship with people. Looking at the word of God, hospitality is a vital attitude that has brought blessings and fulfillment of long-term promises of God in the life of people of old. For example, in 1 King 6, we see the story of the Shunammite woman and how she welcomed Elijah into her home and this singular act changed her story of barrenness and hopelessness into the mother of a child. Also, Abraham in Gen.18, entertained some strangers, not knowing that they were angels and thereby got the fulfillment of the promise of having a son, which God had told him a long time ago. We will be considering the topic under three subtopics:

- What hospitality is and what is not?

- What scripture talks about hospitality?
- What are the benefits of hospitality?

What Hospitality is?

How much hospitality you will show will depend on how much of God you know/carry because the word, hospitality is Love, Care, Kindness and Sacrifice. Going through all these synonymous words of hospitality, we see God's attributes. God is Love. The Bible says, "While we were still sinners, Christ died for us". Rom. 5:8, He sacrificed Himself for our sins. This shows how much He cares for us and His kindness towards mankind. Without Christ in us, practicing hospitality might be very difficult by human nature. By our nature, every human being is selfish, that is our make-up.

Therefore, we can say hospitality is a practical way of worshipping God or showing God in us to others. Matt. 25:35-36. Hospitality will help us in a long way, particularly in our relationship with others as we all know that nobody will want to associate with a hostile person. All human beings both white and black appreciate warm welcome, care and being accepted in love. When you are hospitable, there is no kind of person you cannot make friends with Prov. 18:24. As a single lady, hospitality can open doors of great opportunity for you and it can be the only act you need to be launched into your destiny gloriously. I have once heard of a young man in a banking hall, who saw an old man enter the bank and there was no seat for the man to sit. This young man called on the old man and offered him his seat. After the old man finished his transaction in the bank, he called the young man and offered to

sponsor him to travel out of the country and employ him to work in one of his companies in the USA.

Hospitality is a weapon we can use to build any relationship no matter how difficult it might be. When you show love, care, and kindness and you can tolerate people's excesses, you will win their hearts. As a young lady planning to have your home, it is very paramount to be hospitable. Titus 2:4-5 enjoins the elderly women to teach the young women to love, be sober, self-controlled, kind and submissive. All these aforementioned are predicated on hospitality. For you to have a peaceful and blissful marriage and home, you must be hospitable. When you practice hospitality, there is no challenge/situation you might find in your marriage that you will not be able to overcome, be it from in-laws, your husband and hostile neighbors. When you relate in love, kindness, perseverance, care and sacrifice to live in peace with them, no matter how difficult they may be, you will win their hearts over. Rom. 12:21.

This is what is lacking in our society today, making divorce in marriage the order of the day. As you are looking forward to having your own home, start praying this vital attribute into your life to be able to have a blissful home and enjoy your marriage in fulfilling God's commands (Malachi 2:16).

What Hospitality is not?

I have discussed it to be love, kindness, care and sacrifice in light of God's attributes. Notwithstanding, as a young lady in courtship; our love should be shown in caring and not by sex. The Bible says, "Marriage is honorable in all, and the bed undefiled," Heb. 13:4. The bed of our marriage must be kept pure until we get married. Being hospitable does not mean you should give yourself to a man in bed before marriage. This is not hospitality. The Bible calls it fornication and it will be judged. Heb. 13:46.

Also, hospitality is not closing your eyes to some red flags that can ruin your life and destiny by enduring what you are to address or issues to be ironed out. Like beating, dangerous anger (destroying things when

angry), being fond of telling lies, being secretive on some issues or religion for "converted" Muslim brothers and many more. I pray that the Holy Spirit will guide us on all these red flags in Jesus' name.

What does the Scripture say about Hospitality?

Hospitality is a command by God. Exodus 22:21. Going through the Bible from the Old Testament to the New Testament, God teaches us to show kindness and love to others. Rom. 12:13. Rom. 15:7, Rom. 12:20. Many other scriptures talk about being hospitable as children of God. With these, if we are truly children of God, hospitality is not what we should trivialize. It is a must practice that should not be lacking in our lives, homes and the church of God at large.

Benefits of Hospitality

There are so many benefits we can derive from being hospitable both physically and spiritually. There was a young lady who through showing care to an old woman by helping her to carry loads to her house, she met the man God had ordained her to marry. The story of Abigail in the Bible is also one of the benefits of hospitality. She became King David's wife in the long run due to her act of hospitality; perhaps she would have died a wretched widow and we might not even hear of her. Also, Lydia in Act 16:14-15, 40.

Other benefits include?

- It helps you build better relationships with people.
- It can unlock both physical and spiritual doors of blessings.
- It helps you keep the relationship.
- It draws many people to you.
- It helps you fulfill God's command.

In conclusion; hospitality is an act of making yourself friendly even to unfriendly ones. Keep showing it.

Mrs Temitope Adesoji



BIBLICAL PRINCIPLES OF FINANCIAL STEWARDSHIP IN MARRIAGE



Finance in marriage can be defined as Money Matters in Marriage. Biblical principles of financial stewardship acknowledge that “man owns nothing.” Everything is God's (not ours): what we have, and we have been given to care for are for God's glory alone, and at some point, we will give account to God on how we have used whatever thing He has committed into our hands as stewards.

God designed marriage for couples to pursue oneness in every aspect of the marriage, INCLUDING FINANCES (1 Corinthians 7:4). The word of God commands a man to “leave” his father and mother, and “cleave” to his own wife, and be united in ALL things including money (income and expenses). Financial Stewardship in Marriage therefore requires managing money matters between couples while in line with God's principles. Stewarding finances as a Christian couple requires commitment, communication, and a deep reliance on God's guidance.

Money matters can be a real source of contention if couples do not understand and apply God's timeless truth to their financial situations. Therefore, it is important for couples to be united financially because money matters are:

- Vital – earning and spending money is an important life function.
- Endless – couples deal with financial stewardship throughout their lives.
- Jointly-borne — how well or how poor each party manages finances in marriage affects both parties, either positively or negatively
- Eternal – they will reap the rewards of their stewardship forever.

Money problems frequently occur in marriage because the husband and the wife have different personalities, family backgrounds, and life experiences

which naturally influence each individual's spending pattern. However, communicating about these differences can help to avoid misunderstandings between spouses. In a Christian marriage, a husband and wife must agree to develop their own principles on financial management, which must be biblically based (Ephesians 5:30-31).

Setting family financial goals along with establishing, balancing, and evaluating the budget should be done together. Making major purchases should be done with mutual agreement. Managing and tracking the family finances and paying bills should be done within a shared marital context. Regardless of who assumes this role, couples should be in agreement regarding bank accounts, investments, priorities, etc.

Below are some biblical principles that help couples' financial stewardship in marriage:

Seek God's Guidance

Before embarking on any financial journey, seeking God's guidance through prayer and reflection is crucial. Proverbs 3:5-6 reminds us to trust in the Lord with all our hearts and lean not on our understanding. By surrendering our financial decisions to God, we invite Him to guide our paths and provide wisdom in managing money.

Embrace Open Communication

Transparent communication is the bedrock of a healthy financial relationship. Proverbs 15:22 advises seeking counsel and guidance from each other and otherwise individuals. As a couple, discuss your financial goals, values, and concerns. Create a safe space to share your financial background and money-related anxieties openly. By understanding each other's perspectives, you can work as a team to address challenges and make sound financial choices.

Establish a Budget based on Biblical Principle

Crafting a budget based on biblical principles is crucial for responsible stewardship. Proverbs 21:5 emphasizes the importance of planning diligently. Start by evaluating your income, expenses, and debt obligations. Allocate funds to essential expenses, such as housing, food, and utilities, and set aside money for savings and giving. Prioritize tithing as an act of obedience and worship to God. Remember, a biblical budget is a tool that enables you to live within your means and honor God with your financial choices.

Practice Contentment and avoid Materialism

In a world that glorifies consumerism, it can be challenging to resist the temptation of materialism. Hebrews 13:5 reminds us to be content with what we have, as God will never leave or forsake us. Focus on gratitude and be mindful of needs versus wants. Cultivate contentment in your hearts, knowing that true fulfillment comes from a relationship with God, not possessions. By avoiding the traps of materialism, you can channel your resources toward more meaningful pursuits.

Prioritize Debt Elimination

Proverbs 22:7 cautions against debt bondage, stating that the borrower is a slave to the lender. As a couple, prioritize paying off debts, starting with high-interest obligations. Create a debt repayment plan and consider seeking financial counseling if necessary. The freedom from debt will alleviate financial stress and allow you to use your resources for God's purposes.

Save and Invest Wisely

Proverbs 21:20 encourages prudent planning and saving for the future. Create an emergency fund to cover unexpected expenses and build a foundation for financial security. Consider long-term investments aligned with biblical principles, ensuring that your financial decisions reflect your values and goals.

Give Generously

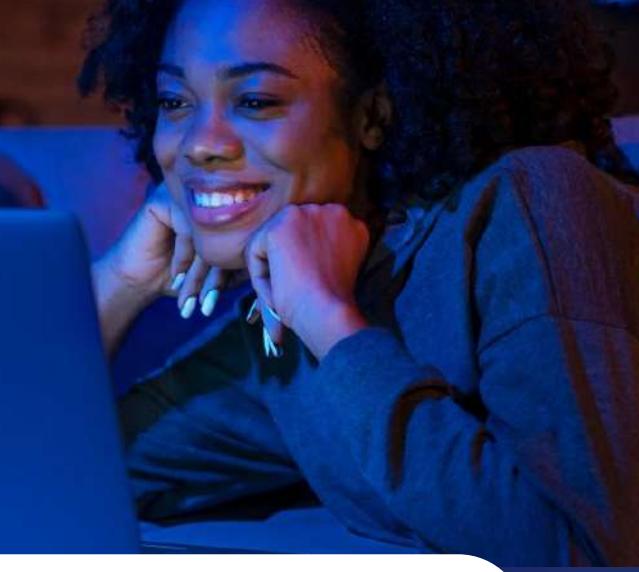
Generosity is a key principle in Christian financial stewardship. Luke 6:38 reminds us that as we give, it will be returned to us in abundance. Allocate a portion of your income to support church ministries, charitable organizations, and needy individuals. Embrace the joy of giving, knowing your contributions can significantly impact God's kingdom.

In conclusion, it is important to emphasize that financial division is not God's plan for marriage, nor will it bring about greater satisfaction in your marriage. Do not advocate to control your income individually in marriage, instead, fight for financial unity with your spouse and allow God to reign in your home.

Mrs Bolanle Olatunji



Embracing Singleness as a Season of Growth and Preparation



The concept of marriage was orchestrated by God Himself. From the creation of Eve from Adam's rib (Genesis 3 vs 18-25), God meticulously planned and executed the process, presenting Eve to Adam who immediately recognized her as his partner. This divine orchestration underscores the importance of allowing God to shape and guide us, especially in our singleness.

As single Christian women, it's crucial to let God mould us. During our adolescent and marital ages, societal pressures can push us towards relationships prematurely. If we haven't allowed God to work on us, moulding our character and preparing us for our purpose, we might face challenges when the time for marriage comes.

God's orchestration is evident in the story of Isaac and Rebecca. The servant of Abraham prayed for specific signs in the woman he would choose for Isaac to take as a wife, and Rebecca, by her natural lifestyle, fulfilled these without pretence (Genesis 24). This shows the importance of positioning ourselves according to God's will, allowing Him to shape us for the right time and person.

Embrace your Singleness

Instead of being consumed by the absence of a partner, embrace your singleness as a time for growth. Focus on God, allowing Him to be your guide and mentor. Cultivate a relationship with Him, letting Him reveal your purpose and positioning you for future blessings.

Develop yourself Holistically

While spiritual growth is paramount, other aspects of personal development are equally important. Work

on your character, emotional control, and practical skills. Attend seminars, read books, and seek guidance from mature, godly mentors. These steps will not only prepare you for marriage but will enrich your single life.

Balance Spiritual and Practical Growth

Being a prayerful and godly woman is vital, but practical skills such as cleanliness, etiquette, and social interactions are also essential. Your cooking skills, how you relate with others, and your overall demeanour should reflect your inner spiritual growth. Balance your spiritual life with practical, everyday skills.

Enjoy the Journey

Your singleness is a unique season. Enjoy it by focusing on self-improvement and fulfilling your God-given purpose. When the time is right, God will bring the right person into your life effortlessly. Until then, make the most of this period by growing closer to God and becoming the best version of yourself.

In conclusion, singleness is not a burden but an opportunity. It's a season to allow God to mould you, prepare you, and guide you towards your purpose. Embrace this time, invest in yourself, and trust that in God's perfect timing, everything will fall into place.

Yours in the vineyard,

**Aderogba Itunuola
Abimbola (AAT)**



Drawing the Line between MODESTY & FASHION



What is modesty? It is the behaviour, manner, or appearance intended to avoid impropriety or indecency. On the other hand, fashion is the prevailing style or custom, as in dress or behaviour. Something, such as a garment, is in the current mode. Also, 'modesty' is one of the vocabularies of the Bible, while 'fashion' is an expression of the 'world.'

Additionally, every child of God must comprehend the primary purpose for which God commands us to dress. This is clearly stated in the book of Exod. 28:2: And thou shalt make holy garments for Aaron thy brother for glory and beauty. This verse implies that, as Christians, whenever we dress, we should ask ourselves these two questions: first, is this dress beautiful and modest? (NOT IS THIS DRESS FASHIONABLE?), and second, does this dress glorify God? If you can answer these questions with the witness of the Holy Spirit in you, then you are good to go! Therefore, a Christian must distinguish modesty from fashion and also strike a balance between the two. Balancing modesty and fashion is a complex and

nuanced issue that many people navigate daily, often guided by personal beliefs, cultural norms, and religious principles. The Bible provides foundational insights into this topic, particularly within the New Testament, where modesty is frequently addressed.

In 1 Timothy 2:9-10, it is written, "Likewise also that women should adorn themselves in respectable apparel, with modesty and self-control, not with braided hair and gold or pearls or costly attire, but with what is proper for women who profess godliness—with good works." This passage highlights the importance of modesty and self-control, suggesting that one's clothing choices should reflect a focus on inner virtues rather than extravagant external adornments.

Similarly, 1 Peter 3:3-4 advises, "Do not let your adorning be external—the braiding of hair and the putting on of gold jewellery, or the clothing you wear—but let your adorning be the hidden person of the heart with the imperishable beauty of a gentle and quiet spirit, which in God's sight is very precious." This scripture underscores the value of inner beauty over outward

appearance, emphasizing that true beauty comes from character and a gentle spirit.

When trying to balance modesty with fashionability, several key principles emerge. Firstly, intentionality in clothing choices is vital. Modesty involves selecting attire that does not seek to draw excessive attention or distract from one's character and actions. Secondly, cultural sensitivity is important, as modesty standards can vary greatly between cultures. Understanding and respecting these norms can guide appropriate attire.

Simplicity and decency are also crucial aspects of modesty. This does not mean forsaking fashion but rather choosing styles that are elegant and not ostentatious. Prioritizing inner beauty, as the Bible teaches, means focusing on virtues such as kindness, humility, and a gentle spirit.

Fashion within the bounds of biblical guidelines allows for creativity and personal expression. Fashion can be a means of expressing individuality while adhering to principles of modesty. Additionally, practising good stewardship by avoiding excessive spending and choosing sustainable fashion options aligns with biblical teachings on responsibility and care for creation.

Moreover, the way one dresses can impact their witness and influence. Dressing modestly yet fashionably can set a positive example and reflect well on one's faith and values. It shows that one can be both respectful of religious principles and aware of contemporary fashion trends.

Consequently, as Christians, I encourage that we dress like Christians so that our identity in Christ will not be lost. Moses' identity was mistaken for an Egyptian because he dressed like them. Jezebel in the

Bible represents an impudent, shameless, or morally unrestrained woman; her dressing is characterised by the painting of eyes, 2 Kings 9:20.

Almost all professions have a particular uniform, and as Christians who profess Jesus, we have ours as well. The apparel may not be uniform in colour and style, but it is always uniform in modesty! It may not be fashionable, and it shouldn't be because fashion is not one of the words of the Bible. One thing about fashion is that it keeps changing. You will hear that this fashion is outdated, that fashion is no longer in vogue, etc., but modesty remains modesty. To me, modesty guides my way of dressing that has the approval of the Holy Spirit that dwells in me!

In conclusion, drawing a line between modesty and fashion involves a delicate balance that respects biblical teachings on modesty while allowing for personal expression and cultural relevance. By focusing on intentionality, simplicity, inner beauty, and responsible choices, one can dress in a way that honours both God and oneself. This approach ensures that fashion is an expression of inner virtues rather than a distraction from them, allowing individuals to navigate the complex interplay between modesty and fashion with grace and wisdom.



Dr. Mrs Victoria Tanimonure

On What Ground Is Divorce Acceptable In Marriage?



Divorce is never the perfect will of God for His children. No believer goes into the institution of marriage with the intention of "leaving" later. It is difficult for families and friends when they have to advise on the topic of divorce. Counselors treat the cases as sensitive and children are distraught, to say the least. It is usually a result of certain unpleasant circumstance(s) beyond the control of at least one of the parties involved. However, there are a few permissions for it in the Bible:

When a man hath taken a wife, and married her, and it comes to pass that she find no favour in his eyes because he hath found some uncleanness in her: then let him write her a bill of divorcement and give it in her hand and send her out of the house. (Deut 24:1)

As all other God's holy laws, this law was written to protect--- and in this case, it would protect women, being the weaker vessels who were equally susceptible to neglect by heartless men who gave any and every reason to take up new wives without letting go of the "old." This is written in Matthew 19:8, "...Moses, because of the hardness of your hearts, permitted you to divorce your wives, but from the beginning it was not so". In other words, If there was no such commandment, men would eat their cakes and have it and women who dared the same would be stigmatized. Women would remain voiceless and many of them would suffer a life without affection.

The New Testament raises the bar further when it emphasizes the sanctity of marriage thus: "Marriage is honourable in all, and the bed undefiled: but whoremongers and adulterers God will judge" (Heb 13:4) and when it spells out the duration of marriage as till death, thus "For the

woman which hath an husband is bound by the law to her husband so long as he liveth; but if the husband be dead, she is loosed from the law of her husband". It however establishes that in certain circumstances, divorce may be permitted. For instance, in Matthew 19:9, Jesus allows divorce in cases of adultery, stating, "I tell you that anyone who divorces his wife, except for sexual immorality, and marries another woman commits adultery." This clause provides a biblical basis for divorce in cases of infidelity, recognizing the betrayal of trust and the breakdown of the marital covenant.

Additionally, apostle Paul addresses the issue of divorce in his first letter to the Corinthians (7:15), stating that if an unbelieving spouse chooses to leave, the believer is not bound in such circumstances. This passage highlights the recognition of the challenges that may arise when one partner does not share the same faith or values, leading to irreconcilable differences and the dissolution of the marriage. At this point, it needs to be stated that the Bible is silent about some of the realities in today's marriages. An example of such is what Christians would do if they find themselves in a marriage that is marked by physical violence and other forms of abuse. We will probably figure this out because, after the death of Jesus, the Holy Spirit was given to the believer for discretionary purposes. It is essential to note that there are challenges that Christian couples would face, and every effort should be made to reconcile and preserve the marriage, following the biblical principles of forgiveness, grace, and reconciliation among others.

Ultimately, while divorce is permissible in certain situations within the Christian marriage, it is always viewed as the last resort, to be approached with prayer, humility, and discernment. The Christian understanding of marriage emphasizes love, commitment, and sacrificial selflessness, and divorce should be pursued only after earnest efforts to reconcile and restore the relationship have been exhausted. Moreover, Christian communities are called to offer support, counsel, and compassion to those experiencing marital difficulties, recognizing the complexities and pain involved in such situations, and extending grace and understanding to all involved.

Mrs Ronke Talabi



Should Every Single Be Worried About Getting Married ?



Marriage is not a do-or-die affair. It is not a thing that if you don't get involved, you can't amount to anything in life. No, it is not! Marriage doesn't make you a great person if you don't have greatness in you already. It doesn't add value to you if you have no value to build upon. Marriage gives you what you invest in it. Marriage, as it stands, doesn't have an issue but people who are getting involved will determine if they will create issues for themselves or if they will work in its purity and sacredness. They have a choice to make!

Most marriages have been portrayed to our singles in a manner that will make them ask questions like the one I am writing about now. ***"With what I'm seeing around me do I still need to worry about marriage?"*** If couples A, B, and C could end up like this with all their personalities in the church and community, then is this marriage really worth worrying about? Questions like this come to the minds of the youths when marriages that are supposed to be good examples for them have turned out to be a nightmare.

Marriage as I told you comes with its own purity and sacredness. It can be desired by our singles but not by worrying about it. Worry, according to Google Dictionary, is a state of anxiety and uncertainty over actual or potential problems. Marriage itself is not an actual or potential problem so it shouldn't cause you anxiety. Marriage can be something you desire but not something you must worry about as worry comes with distress which is the opposite of what marriage stands for.

The misconception about marriage has made many of our youth refrain from going into it, instead of giving themselves to learning how it works either by reading books on marriage, attending seminars or webinars on marriage, asking questions from those who have great testimonies in their marriages or giving the Holy Spirit a chance to take them through the real meaning behind some scriptures on marriage like Ephesians 5:21-33, 1 Corinthians 13:1-13, 1 Peter 3:1-7 and the likes; they give themselves to worry and comparison which have no help but harm. The best place to learn about the fundamental principles of marriage is in the bible. The Bible is complete and it has stated how couples would make life enjoyable for themselves in this institution.

The inability to search through the scripture for in-depth knowledge about this institution will always result in future problems. Instead of worrying about the institution called marriage, why don't you desire to learn more to gain firm knowledge about it before you get married? Why do you need to desire marriage but not worry about it? As I have mentioned above, marriage would



be better desired than worrying about it. The Bible says “he who finds a wife has found a good thing.” Lady, as a good thing that God has described you, the best place to manifest this quality is in your own home; desiring marriage to carry out this purpose is a great way to make God proud.

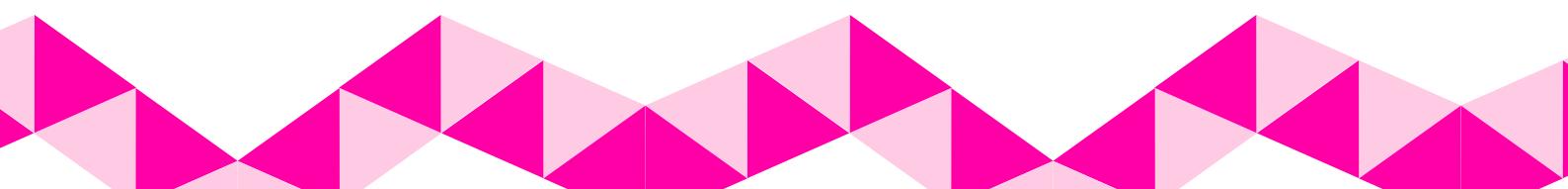
You are the missing link in the life of the man you are going to marry. The Bible tells us in Genesis 18:20 that after Adam named all the animals, God discovered that only Adam didn't have a suitable helper. All the animals had their kind but Adam didn't, so God decided to create his kind for him which was the missing link in his life. If a woman is perpetually missing in a man's life, such a man does not usually get his bearing. I have the opportunity to talk to different people every day due to my nature of work.

I have found out that the most miserable people in life are those who never got married and have a family of their own. Many people in their 60s are still struggling with life when they are supposed to be enjoying their labor over their families. Family members have deserted them, and friends are no more showing up, whereas there are other people in a similar situation where family members have abandoned them and their children and spouses do not stop checking on them even in their dark moments. Once the missing link is never fixed, the problem of loneliness will persist till the person dies.

When you think about the evening of your life, when all the siblings, cousins, nieces, and nephews will no longer come around to check on you; it is your OWN family (husband, wife, and biological or adopted children) that will remain with you. So if you are single now and you think marriage is not necessary, because you currently have access to a lot of your family members; it is because you have not reached a certain stage where everybody will keep to their tents. When that time comes, who are the people that will be in your tent with you? Friends, colleagues, or neighbors? This is really worth pondering because it is certain that they won't be with you in the evening of your life.

There is one adage in my language (Yoruba) that says “*Twenty children can not play for twenty years;*” which means no matter how strong your relationship with your friends is, you can not always be friends forever; this may be bitter but it is the hardened truth. Therefore, desiring to be married, raising your own family and having a home for Christ is never a bad thing.

Desiring marriage is beautiful, especially when you get to replicate yourself or your husband in human form. The joy that comes from getting pregnant and bringing forth another life is unquantifiable. The growth of the children also has a way of making you ask questions like “*Am I the owner of these wonderful children?*” Especially when they are working in the way of the Lord, fulfilling God's purpose and doing exploits for the Lord. When you see how great your spiritual and physical labor over them has turned out to be; the joy is often limitless.



I know someone is saying she doesn't need a man to have a child. I would like you to know that the egg or eggs you want to carry belong to a man, so you still need a man! The question I need you to answer is which one you would prefer, a man you know, love, have conviction about, know his family, his identity and history or the man you know nothing about; no family history, health history, no connection and coupled with the pain of disclosing to the child in future that you do know his/her father. Which one would you prefer, my sister? Getting married in the right way to the right man is sweet and rewarding.

Lady, if you'd love to chase ten thousand instead of one thousand then you will surely desire marriage. The Bible says in Deuteronomy 32:30, "*How should one chase a thousand, and two put ten thousand to flight, except their Rock had sold them, and the LORD had shut them up?*" Women generally are multipliers, so desiring to make your one thousand become ten thousand through marriage is part of God's plan for you. Don't forget you are a favor unto your husband and favor comes with increase, promotion, elevation and progress. Chasing ten thousand in marriage is very practicable and we have heard several couples testify to this, not only in terms of physical possessions alone but also kingdom advancement. So if wealth, growth and spiritual advancement are part of your goals in life, then marriage is an option because it makes it faster due to the law of two being better than one.

Being married right attracts respect: There is an adage in my language that says there is no honor for the king that has no queen. Also, a princess who refuses to marry can not become a queen and therefore may miss the honor that marriage offers. Marrying the right man has a way of attracting honor in someone; I am living proof of that. Before I got married to my husband, everybody saw me as a normal lady like others and that has been true for every single lady, but immediately after I got married people started treating me differently. Those who speak to me anyhow because of familiarity suddenly started cautioning themselves before speaking not because I am married to a pastor or wealthy man but because it is a normal thing in our culture that a married woman has to be respected and treated with dignity. This, you can't buy with money!

Unmarried women are subject to ridicule, abuse and molestation because people know that they have no man they can respect in their lives. Many people may want to debunk this truth to suit their situation but the truth is marrying a right man makes you an enviable woman and this brings respect.

In conclusion, ladies, do not write yourselves off from the plans of God for your lives because of disappointment, delay, past mistakes or errors. God loves you and He will never forget to provide you with your own man. Matthew 6:26.

Mrs Olanrewaju Osineye.
LORI's Coordinator



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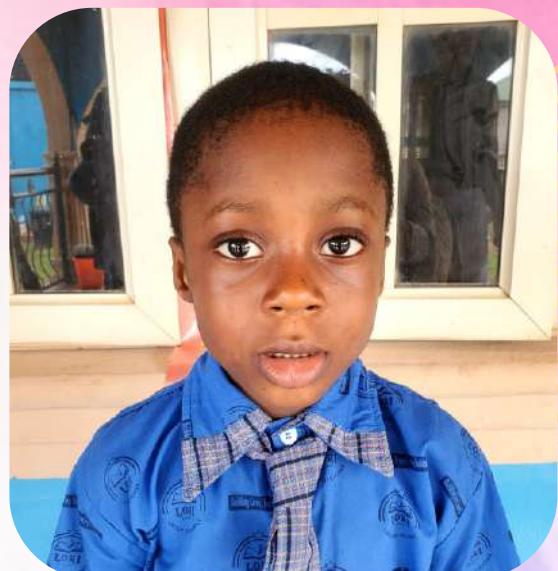
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Lori's Anthem

**Solo: Ladies of Rubies
International.....**

Building lives transforming
nations is our work,
and LORI it shall be said that
women was born in her, and
the highest Himself establish
her

***Chorus: LORI, LORI
Ladies of Rubies, building
lives transforming nation
is our work***



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is an interdenominational ministry that prepares single ladies for their future homes through godly guidance and principles according to the ordinance of marriage in Genesis 2:18

MISSION

Taking the ladies through the stages of becoming the Proverbs 31 woman. Build homes and transform nations through the biblical principles of marriage.

VISION

Our vision is to help single ladies see the possibility of nurturing godly homes regardless of the numerous bad examples present in the world today.

We desire to see single ladies become proud home builders where the Bible is loved and taught; where the father is genuine and authentic; where the mother is caring and generous and where the Lord is an honored guest.

OUR PROGRAMS ARE AS FOLLOWS

1st Saturday's of the Month - Bible study

3rd Saturday's of the Month - Webinar on Zoom & Telegram

Last Saturday's of the Month - Prayer meeting

Our Anniversary - April 18 of every year.

For more inquiries

Contact us via - ladiesofrubiesint120@gmail.com