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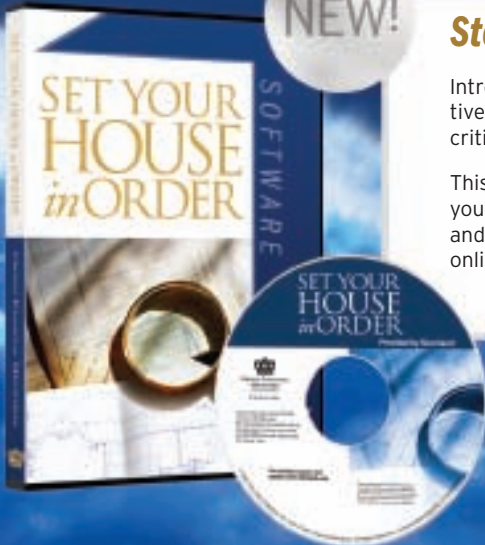


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Extraordinary gifts for Christmas

By Chuck Bentley, CEO

“Remember the words of the Lord Jesus, that He Himself said, ‘It is more blessed to give than to receive’ ” (Acts 20:35 NASB).

Sometimes Christmas looms so large, it’s as if there’s a law requiring new gifts to be wrapped and placed under the tree before sunrise on December 25th.

This pressure can be great, but often, it is self-imposed. If this has not been a good year financially, be honest and do something simple—less expensive but no less extraordinary.

Taking on debt and stress to give a gift that can wait is not the best way. We all want to have a memorable Christmas and show love and appreciation to others, but

don’t buy into the credit card advertisement that putting a purchase on the card will be “priceless.” It might be “grossly overpriced” or “too great a price after the interest charged” to justify making that special memory.

There are times when you really want to give or feel it is important to give, but you simply are not able. This is when some of your most extraordinary gifts might be given.

One year, I did not have the money to buy presents for all of those I love. I especially wanted to give a small gift to the financial partners who had so generously supported me when I first joined the Crown staff.

But funds were low, our savings account was thin, and a Christmas party in which

small gifts would be exchanged was fast approaching. I was uncomfortable receiving gifts from these dear friends without giving something in return. I remember how hard it was to even think about showing up and receiving but having nothing for them.

I asked the Lord for wisdom. Now don’t forget the opening verse of this article; I do agree with the Lord and love to give. So here I was, in ministry, receiving from others and unable to give a small gift to them at Christmas. I remember feeling the frustration of being without the resources I thought I needed.

It was then that the Lord gave me an idea. *Give each person you care for at the Christmas party a verse of Scripture that I will show you.*

Here I was, in ministry, receiving from others and unable to give a small gift to them at Christmas. I remember feeling the frustration of being without the resources I thought I needed. It was then that the Lord gave me an idea. *Give each person you care for at the Christmas party a verse of Scripture that I will show you.*

Well, it may have sounded odd to write a verse inside a card and give it as a gift, but I prayed and asked God to show me in His Word a special verse that would really encourage each individual. When I gave the cards to each person and shared the verses God had shown me for them, each person was touched. To this day, most of them remember the verse I shared with them. I also remember the experience as if it was more precious than anything I could have ever purchased.

Another idea comes from a family member who will occasionally give Ann and me a gift without spending any money. The gifts we receive are family heirlooms from their own possessions. These items are not expensive treasures but indications of their love for us and their desire that we have something that they truly valued in their life. We have always appreciated these special gifts and look forward to the unique surprise they represent each year.

Another way to avoid the shopping frenzy is to obtain a photo of the gift you want to give from a catalog or the Internet. Place the photo in a card and say, "Merry Christmas, this is your present as soon as you (or we) can find it in the after Christmas sales! Happy shopping!"

However, the greatest gift you can give your family or friends, whether you can buy

Ideas for making this Christmas different and memorable

- Sing Christmas carols to your neighbors and friends.
- Play games around a table set with cookies and eggnog.
- Give a card with work hours or a service project that is needed.
- Serve the poor and needy through a local ministry.
- Invite friends over for a simple meal and exchange a handmade ornament.
- Hug and affirm your loved ones twice a day.
- Declare a "no purchased gifts" year. Select a creative category for alternative ideas: paper, wood, glass, print, art, music, etc. Just for fun, put a cap on the amount spent to make or find the gift. The giver must tell the story behind the item exchanged.
- Read the Christmas story out loud with different family members taking a part or role.
- Bow on your knees before you exchange gifts and give thanks.
- Turn off the television and go on a long walk as a family.
- Tell the favorite thing you love about each person before giving them their gift or card.
- Take pictures and send them to loved ones who are missing being with you.
- Write an e-card and have it arrive on Christmas morning.
- Think of someone you would like to improve your relationship with and send him or her a warm card and extend your grace.
- Start a Christmas journal that records your love for each child; plan to give it to them on a special day when they are older.

gifts or not, is to fill their lives with love and joy.

The ways to refocus on what is important at Christmas are endless and are priceless. Most of all, remind your loved ones that the most extraordinary gift has already been freely given. Christ

Jesus, our Savior, has given us Himself. He is the most extraordinary gift you can ever receive or share. Rejoice and be glad.

Merry Christmas from all of us at Crown Financial Ministries. You are loved and appreciated here.



Thirty-one ways to make your life count

How much difference can a little time make?

In 1781, American and French forces arrived at Yorktown, Virginia just in time to corner the British and bring an end to the Revolutionary War.

Flying 20 miles in as many minutes, a pigeon named “G.I. Joe” brought a message just in time to keep a hundred Allied troops from being bombed by their own planes during World War II.

On an approach to Tuscon in 2002, the pilots of a Boeing 737 with more than

100 people aboard pulled the plane up just seconds before a collision with a 5,000-foot mountain peak.

And, in 1991, as Hurricane Bob approached Cape Cod, the Walter McLean family sensed falling pressure and took cover just before a picture window exploded, sending glass shards throughout the house with such force that they punctured the walls.

In each of these cases, decisions made in a short span of time produced positive, lasting results for hundreds of individuals, and even a nation. Thankfully, not all such decisions have to be made in these types of dramatic circumstances! But their results can be dramatic in terms of changing your life for the better.

This December, you have an opportunity to make such decisions. For each day of the month, Crown is offering a suggestion to help you make the most of the present—and especially the future.

We’re calling this opportunity “Thirty-one ways to make your life count.” All of these suggestions are biblically based, and as you look over them, I hope you’ll see how following

God’s Word can have positive effects that last a lifetime—maybe even for eternity.

1 Make sure you have a real and personal relationship with Christ (John 14:6).

2 Acknowledge God as the owner of everything (Psalm 24:1).

3 Manage your money according to God’s financial principles (Luke 16:11). Develop a spending plan and stick to it.

4 Limit borrowing; pay off debts earlier than required (Proverbs 22:7).

5 Be content with what you have, and accept God’s provision for your life (Philippians 4:11-12).

6 Trust the Lord in all things, including finances (Proverbs 3:5).

7 Save for emergencies and invest for the future (Proverbs 6:6-8).

8 Base your identity on who you are in Christ,

For each day of the month, Crown is offering a suggestion to help you make the most of the present—and especially the future. We’re calling this opportunity “Thirty-one Ways to Make Your Life Count.”

not on what you own
(Matthew 6:19-21).

9 Use your talents and gifts for the glory of God, not temporary gain (2 Peter 3:10-12).

10 Determine how much is enough (Ecclesiastes 5:10).

11 Give cheerfully, beginning with the tithe (2 Corinthians 9:7, Genesis 14:17-20).

12 Don't buy into gambling or other schemes that promise instant riches (1 Timothy 6:9-10). Remember: "*Steady plodding brings prosperity*" (Proverbs 21:5 TLB).

13 Do your job as if you were working for Christ (Colossians 3:23-24). Then, use the money you earn to fulfill the life purpose God has determined for you.

14 Be honest everywhere, including your job, your church, and your home (Proverbs 10:9). Make sure your motives are pure and genuine (1 Timothy 6:10; Luke 12:13-15).

15 Allow yourself time to think about making major purchases (Proverbs 21:20). And, regarding financial decisions, don't be afraid to seek the counsel of others (Proverbs 12:15).

16 Practice both short-range and long-range planning (Proverbs 21:5).

17 Establish a lasting legacy by developing an estate plan (Proverbs 13:22).

18 Avoid surety (Proverbs 11:15).

19 Set aside time to read God's Word every day (Psalm 119:105). Learn what God has to say about life, including finances, and don't stop there. Keep on growing and learning.

20 Balance your work with other priorities of life, especially your family (Psalm 127:2-3).

21 Acknowledge and confess sin in your life. Then, accept God's forgiveness (1 John 1:9).

22 Wisely manage your time as well as your money (Psalm 90:10-12).

23 Seek your spouse's counsel in business and family budgeting decisions (Genesis 2:24).

24 Establish a daily time for prayer (1 Thessalonians 5:17).

25 Develop an eternal perspective (Philippians 3:7-14).

26 Don't let fear of the future cause you to hoard (Matthew 6:25-34).

27 Develop an attitude of thankfulness (1 Thessalonians 5:18).

28 Ensure the quality of anything you make as a witness to the unsaved world (1 Corinthians 10:31).

29 Take the time to pass your Christian heritage on to your children (2 Timothy 1:5).

30 Treat everyone fairly. All of us are created in God's image (Genesis 1:26-27).

31 Don't let disorganization rob you of time, opportunities, and money (Proverbs 27:23-24).

Can you imagine the impact that these 31 suggestions could have?

Even better, God's Word contains much more wisdom to enrich your life, including 2,350 verses on money and possessions.

I hope that as you're celebrating the holidays this December, you'll take time to consider the possibilities that one day can hold, and then make those possibilities a reality.

The decisions you make in just 31 days could have positive, fulfilling consequences for a very long time!

Is it time to sell your business?

By *Kent Humphries*

It was a Saturday afternoon, and I was watching a ball game at home.

My son called and said he would be over in a few minutes. I was about to get the shock of my life.

Shortly after he arrived, he shared his heart with me: "Dad, I believe God has called me to be a pastor, and I would like to plan to leave for seminary in the fall."

As a father, it provided a moment of pride; as a CEO, it was the worst day of my

life. My son had completed six years of a 10-year plan to take over my job. He was a better leader in his 20s than I was in my 50s.

He was not spoiled and was respected by all the employees. Now I was left without a plan.

However, the day before, we had received a letter offering to buy our distribution firm. I had laughed about it and thrown it into the trash.

My son stated that he had retrieved the letter. Was it now time to sell the 38-year-old family business?

Every one of us as business owners has considered selling our businesses at one time or another.

When we lost key customers or when I was working too hard, I'd give it a brief thought.

When each of my brothers sold his interest, I wondered if I was a fool to stay. But my desire was to continue to enjoy the challenges, make some money, minister to my employees, and someday turn it over to the third generation.

We had purchased more than 20 businesses over the years. Was it now time to

sell? I had to answer some serious questions and discuss the events with my wife before I was ready to respond to that letter of inquiry.

There are several reasons that owners of privately held businesses decide to sell.

- The business is losing money, or not making a reasonable return on its market value.
- The owner wants to retire and does not have an employee, partner, or an outsider who can come in and run the business.
- A primary shareholder cannot get along with his partners.
- The business owner is "tired," wants to do something else, and has another way to make a living. He may want to live off the proceeds and try another business or contribute his time to his community or to a charitable cause.
- Another firm is offering much more than the business is worth financially, and the only reason to stay would be because of the

When each of my brothers sold his interest, I wondered if I was a fool to stay. But my desire was to continue to enjoy the challenges, make some money, minister to my employees, and someday turn it over to the third generation.

employees or that you simply love what you are doing.

Selling a business is far more complicated than buying one, and the decision is usually made fairly quickly and cannot be reversed.

The financial factor is not the most important consideration. Of far more importance is what the owner wishes to do with the following:

- his/her time;
- his/her health concerns;
- the future of the employees;
- the consideration of creative alternatives;

- the effect on customers as well as key managers, partners, and vendors; and
- changing market conditions.

As an example, let's look at the financial condition of a company owned by an individual we'll refer to as Carl (see details below).

Carl is 58 years of age and has received a firm offer of \$2.5 million for his company. What questions should Carl be asking?

Would you sell the company if you were him? In the January issue of *Money Matters* we'll review some of those questions.

By the way, I did sell the family business four months later.

However, during the next three years, I invested in two more new businesses while I continued serving as chief executive officer in the firm that I had sold.

Kent Humphries and his wife, Davidene, are the authors of *Show and Then Tell: Presenting the Gospel in Daily Encounters*, and *Lasting Investments: A Pastor's Guide to Equipping Workplace Leaders to Leave a Spiritual Legacy*. You may contact them at Kent@fcci.org or 405-917-1681.

Assets (m=million)

- Cash \$0.1 m
- Receivables \$1.1 m
- Inventory \$1.4 m
- Equipment \$0.8 m
- Total \$3.4 m

Income statement

- Sales \$10 m
- Cost of sales \$7 m
- Gross margin \$3 m
- Expenses \$2.4 m
- Interest expenses \$0.1 m
- Depreciation \$0.2 m
- Net taxable profit \$0.3 m
- Income taxes \$0.1 m
- Net income after taxes . . . \$0.2 m

Here are a few other items to consider

- Book value \$1.5 m
- Market value \$3 m
- Earnings on book value 20 percent
- Earnings on market value 10 percent
- Net income 3 percent of sales
- Earnings before interest, taxes, depreciation, and amortization \$0.6 m
- Carl's 401(k) \$500,000
- Carl's salary \$100,000

Gifts that count

Maximizing the tax benefits of year-end charitable gifts of stocks, bonds, mutual funds, and real estate

By George M. Hiller

A well known charitable gift planning technique is to make gifts of appreciated capital assets to qualified charitable organizations.

Appreciated capital assets include stocks, bonds, mutual funds, and real estate investments that have grown in value.

If you have held the investment for at least 12 months, you are generally

entitled to take a charitable deduction for the fair market value of the gift to charity.

For example, assume you made an investment of \$5,000 in a mutual fund several years ago and that investment is now worth \$25,000. If you gift the mutual fund directly to charity, you can claim a charitable deduction of \$25,000 on your tax return.

If, instead, you had sold the investment for \$25,000, you would have recognized \$20,000 in gains on the investment, and you would be subject to tax on those gains.

By gifting the investment to charity, you avoid the capital gains taxes that would otherwise be owed to the IRS. Yet, you still get to take a deduction for the full fair market value of the gift to charity.

Careful timing of the year-end gift to charity of an appreciated capital asset may allow you to maximize the tax benefits of such gifts.

Many stocks, bonds, and mutual funds make taxable payments to investors in the

form of year-end dividends, interest, or capital gains distributions.

In most cases you can determine by inquiry the exact timing and amount of year-end distributions of dividends, interest, and capital gains that a company intends to make.

Once you have this information you can coordinate your gift of an appreciated capital asset to charity so that the timing of the gift occurs before the right to receive the year-end distribution. This allows you to avoid both the tax on the gains in the investment and the tax that would have been due on the year-end distribution of dividends, interest, or capital gains.

Gifts of appreciated capital assets to charity reduces your tax burden and demonstrates good financial stewardship.

Timing the gift to also avoid the taxes on year-end distributions of dividends, interest, and capital gains can help maximize the tax benefits of such year-end gifts to charity.

By gifting the investment to charity, you avoid the capital gains taxes that would otherwise be owed to the IRS. Yet, you still get to take a deduction for the full fair market value of the gift to charity.

This article is not intended to provide specific legal, tax, or accounting advice. You may want to consult your attorney or tax advisor about whether a gift of appreciated capital assets is beneficial to you.



George M. Hiller, JD, LLM, MBA, CFP® is the founder and president of the **George M. Hiller**

Companies, LLC, an investment management, tax, estate, and financial planning firm based in Atlanta, Georgia. He is a member of Kingdom Advisors, a network of Christian financial professionals.

* * *

If you have questions about year-end gifts to charity or are interested in making a gift of stocks, bonds, or mutual funds to Crown Financial Ministries, please contact Mary Ellen Prater at 770-534-1000, Extension 271.

Please note that stock gifts must be transferred by December 31, 2007. It is a good idea to do this by December 15.

Also, please note that Crown's offices will be closed from December 24, 2007 to January 2, 2008. If you call regarding a stock gift during the last week of December, please select Extension 271 and listen to the instructions.

Crown welcomes the opportunity to provide you assistance with your charitable giving questions and objectives.

seminars



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- CA, Brentwood JAN 12
- CA, Castro Valley JAN 26
- CA, Fontana JAN 26
- CA, Irvine DEC 01
- CA, N. Highlands JAN 19
- CA, San Francisco JAN 05
- CO, Aurora JAN 12
- FL, Coral Gables JAN 26
- FL, Key Largo JAN 12
- FL, Orlando JAN 27
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- IL, Naperville JAN 12
- IN, Ft. Wayne JAN 19
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To make an online gift, visit the home page of

Crown.org and follow the instructions.

Also, remember that under the Pension Protection Act of 2006, people who are 70½ or older can make a charitable donation of any amount up to \$100,000 directly from their IRAs to qualified churches, Christian organizations, or other charities.

This special provision was put in place to help fund hurricane relief efforts. It will expire at the end of 2007.

A lesson in finances...from Grandma

Of all the pictures in my family room, I love the one of my Grandma Edwards.

My father's mother didn't have many material possessions, but she had a sharp mind, a determined spirit, and buckets full of love.

She was a small framed woman who had raised a family of five children during the Depression by running a tiny general store and harvesting produce from her garden.

As far as I can remember, Grandma was always...old. She wound her tightly braided ponytail around her head like a Swedish crown and took her false teeth out at night.

Her baggy knit underwear hung down to her knees and had an equally attractive T-shirt to match.

Grandma never owned a car. She never had a driver's license. She had never seen the ocean. When she needed groceries, she simply "telephoned" the local store, read her list written on a scrap of brown paper bag, and a few hours later a boy would magically appear with her goods in a cardboard box.

Her house was always filled with the aroma of strong coffee and fresh baked biscuits.

There was also the scent of salve, the all-time cure for any ailment, and of snuff, which

she would sneak between her cheek and gum when she thought I wasn't looking.

Each summer I would spend a week at Grandma's house. The highlight of our day was watching "Perry Mason" on her big black-and-white television.

We drank Coca-Cola from cold glass bottles and ate peanut butter crackers. Grandma had a standing date with Perry from 3:00-4:00 each day.

If someone "came-a-callin'" during that time, they knew to pull up a chair, grab a Coke, and wait until the verdict was in before the conversation could begin.

During my weeks with Grandma, there were no trips to fast food restaurants or amusement parks, no shopping sprees or excursions to the movies. That's just not what grandmas were for.

So what did I do for seven days? I did what Grandma did—except dip snuff. I made biscuits, shelled lima beans, canned vegetables for the following winter, and learned how to sew.

When I was a 6-year-old, Grandma taught me how to turn a square piece of daisy covered cloth into a gathered apron with a big bow in the back.

At age 7, I learned how to turn a hot pink rectangular piece of cotton into a jumper with big ball buttons on the straps. At age 8, we conquered the zipper.

Grandma didn't leave me a big sum of money when she passed away. But what she left me was much more valuable.

My inheritance from her was the peace that comes from leading a simple life and the joy that comes from creating things with my hands.

Without realizing it, my grandmother was like the older women described in Titus 2. And she was teaching me how to be the kind of woman described in Proverbs 31.

Leaving an inheritance to our children is so much more than money in the bank, well invested mutual funds, and heirlooms of silver and jewels.

It is leaving them memories of simple times together, instructing them in how to become a man or woman of God, and leaving a legacy.



Sharon Jaynes is an international speaker and author of 10 books including *Being a Great Mom*, *Raising Great Kids*,

and *Your Scars are Beautiful to God*. You can learn more about Sharon's ministry and resources at sharonjaynes.com.

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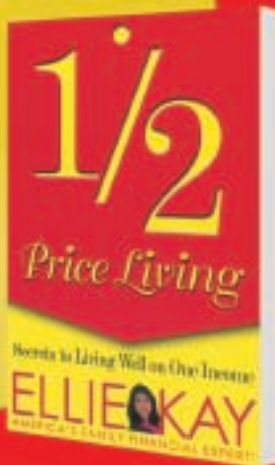
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Good book is good for bottom line in Malaysia

By Jim Henry

Westerners are sometimes surprised to learn that handling money God's way is good for business. But that discovery came as nothing less than a revelation to Trusmadi Industries*, based in Malaysia.

After only four years of doing business by biblical principles, the company has watched its profits grow more than thirteen-fold.

In late 2003, Trusmadi was on the ropes. For several years it had steadily lost market share and watched its profit margin shrink.

The following spring, 48-year-old Chen Wen Zhi* took over as the company's managing director. Chen's father-in-law had started Trusmadi 30 years earlier and was on the verge of throwing in the towel when he and the board decided to give the younger, energetic Chen a chance to pull the company out of its downward spiral.

Chen brought something new to the table. A Chinese raised without any religious tradition, he came to Christ as an adult in 1986 and now is an elder in his church. He agreed to take on the lead

role at the ailing firm if he were allowed to run it according to biblical financial principles—a lot to ask of a company operating by Malaysian customs.

When I took over, the company was at its lowest point of corporate history. That year, Trusmadi and its subsidiaries posted a profit of only \$130,000 on \$10.3 million in revenue.

More than a decade earlier, Chen had been responsible for getting Trusmadi listed on a public stock exchange. He declared that the company would be listed without paying bribes.

"We prayed about it together, my wife and I, and we believed that the company is of the Lord, and we don't have to conform to the world," Chen says. "We would submit based on the merits of the company."

The listing was granted on its merit—something bordering on a miracle in Malaysia, where bribery is an accepted practice.

"Oh yes, and many of my father-in-law's friends did not believe it," Chen says. "He told them, 'It was my son-in-law, he believes in his God.'"

Under new management

Chen's first several months as head of Trusmadi were challenging. "I was sitting in this office, running the company on no salary, no pay whatsoever," he says. "I was determined to show that God can be in charge of this. I can run the company without salary and God will still provide."

Looking up to heaven seemed a natural thing for Chen, especially since the company had nowhere to go but up. "When I took over, the company was at its lowest point of corporate history," Chen says. "That year, Trusmadi and its subsidiaries posted a profit of only \$130,000 on \$10.3 million in revenue."

The first thing Chen did was to end the accepted Malaysian practice of "enter-

taining” customers—commonly referred to “wine, women, and song.”

“I told all my sales people, ‘No wine, women, and song, and you don’t have to worry if you lose business because we don’t bribe,’ says Chen, who volunteered to take the blame if his strategy hurt the company.

“I declared to them that I am a Christian and want to follow God’s principles,” he says, “so we will put our trust in God, not in men.”

In addition, Chen told his staff that their families were important—a novel idea in the workaholic world of Asian business.

“We finish officially at 5:30 pm,” he says. “I tell my staff, don’t stay later than 7:00. That is your family time. Go home and have dinner with family. I believe in family values, and the Lord teaches family values, too.”

Chen prays fervently each morning before work, asking the Holy Spirit to use him in a powerful way to influence his family, employees, and customers. This reliance on the Holy Spirit enabled him to make the tough decisions that turned Trusmadi around.

God’s faithfulness

In the past few years, the Lord has showered His blessing on Trusmadi and dramatically improved its bottom line. In 2006, the company posted a net profit of about

\$1.7 million, almost 13 times greater than profits four years earlier. However, Chen gives God, not himself, the glory for Trusmadi’s success.

Chen was led to the Lord by a businessman, and he attended one of the many business seminars that Crown has presented around the world. He says there are other believers operating businesses God’s way in Malaysia, but they do not confess their faith publicly to avoid persecution. Still, the Bible has established a beachhead in the Malaysian business community.

Dave Rae, who heads Crown’s international outreach, says Chen’s story proves that running a busi-

ness in a manner that honors God is not risky, but healthy for the bottom line.

“This is a story of hope,” Rae says. “So many business leaders around the world say they can’t compete without paying bribes to secure orders or obtain licenses. We’re hoping that non-believers in the Asian business community will see Trusmadi’s success and want to know more about this Christian God.”

Jim Henry is a writer/producer in Crown’s Radio Department.

***To protect the identity of the company and its leadership, fictitious names were used.**



Pictured above is a mosque in Kuala Lumpur, the capital city of Malaysia (photo by Dave Rae). Malaysian believers are free to worship Christ but can’t share the Gospel with Muslims, who make up 65 percent of the population. Islamic extremism in the region is rising. In recent months, Muslims burned 165 Christian churches in Indonesia, Malaysia’s neighbor to the south. And, there are signs that Malaysia’s leadership is considering restrictions on non-Muslim religions.

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A passion to teach others

Recently Crown Financial Ministries held its ninth Crown *ignite!* training at its Home Office in Gainesville, Georgia.

With more than 30 people in attendance from five different nations, there were a variety of people yearning to learn fundamental biblical principles in order to teach those they have relationships with overseas!

Driven by a passion for the world, several people either have gone on a trip or are planning to take this teaching and share it in another nation.

Equipped with Crown's foundational international materials, these people have a desire to train others so that their lives will be forever transformed in the area of faithful stewardship. As a result, they will be able to fulfill God's purposes for their lives!

If this grasps your heart and you want to learn more or find out about upcoming trainings in 2008, visit crownignite.org.



Crown's last *ignite!* training involved a variety of people from several nations.