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manage well
in 2008

**The broad impact of
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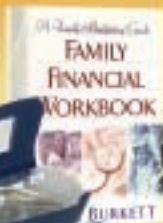
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RESOLVE TO *manage well* IN 2008

By *Chuck Bentley, CEO*

Happy New Year!

Isn't it exciting to have an entirely new 12 months of unrecorded history before us!

Each New Year begins with fresh hope that it can be different, and better, than the previous year.

A list of common New Year's resolutions gives us insight into what most of us want.

Less weight, better health, a better job, less financial stress, more time with family, spiritual growth, and improved relationships are typically on our list of resolutions.

This is a great time to resolve to make significant changes.

One year, I decided to eliminate all obvious sugars from my eating habits.

It sounded outrageous at the time, but after some initial withdrawals, it was not as difficult as I thought.

In fact, I continued that resolution for so many consecutive years that I lost track after 10 years of how long I had been carrying out that resolution.

When it comes to your financial goals, may I suggest

a two-word resolution for 2008: *Manage well!*

The problem is not the resolution; the problem is the daily management necessary to make our goals a reality.

Remember—if you can manage well, you can accomplish your goals well.



*The problem is
not the resolution;
the problem is the
daily management
necessary to make
our goals a reality.*



Consider these practical steps to help you manage well in 2008.



**Focus
on
one goal.**

Pick one area of your finances that you will commit to manage well.

Among your options are wise spending, improved saving, generous giving, increased earning, careful budgeting, proper planning, prudent investing, or launching a new venture.

Whatever it is, resolve that it will be the one area in which you are very disciplined.



**Set up
automatic
actions.**

Most of us pay taxes when our employer withdraws the taxable amount of our income from each paycheck. Consider a similar discipline with this one key area you have determined to manage well.

It may help you to establish automated transfers each pay period for the accounts you have determined necessary to accomplish your 2008 goal.

Some good goals to automatically fund are:

- building an emergency account of \$1,000,
- building three to six months of your income saved,

- maximizing your 401K,
- a debt reduction account,
- a college savings plan, or
- maybe just a simple vacation or Christmas account.

Whatever you resolve to do, put the money aside automatically and use it only for what you resolved to do.

This will require saying no to all the other tempting choices you will have to spend the money elsewhere.

It will also help you identify what other current expenses may need to be reduced in order to fulfill the goal.

3 Add joy in the journey.

We are typically much more motivated when our goal is made public.

Better yet, when someone joins us to accomplish a similar goal, it can add joy to the journey.

Ask your spouse or a close friend to share your resolve to manage well. Make your goal public and set up a communication process to encourage each other on a frequent basis.

If you know someone at church who encourages you, ask him or her to go on the journey too or to simply check in on your progress.

Consider a small group with a common resolve for

2008 that meets to encourage each other to manage well.

Crown's study materials will be a great way to serve others in your church who want to improve their finances in the New Year.

4 Ask the Lord for self-control.

The Bible says, "*the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control*" (Galatians 5:22-23 NIV).

Because so many struggle to exercise self-control with money, we often feel like a failure and allow discouragement to prevent us from even trying to improve. This is a paradox of the Christian life.

Self-control does not come from self; it is produced as a result of abiding in the Spirit. So abide in the Spirit, pray and ask for this fruit to be born in you, and Christ will teach you self-control. Through Him, you can learn to manage well.

5 Take no shortcuts.

We all would like to believe that there is some simple, easy formula that will bring positive results with very little required of us. The

Self-control does not come from self; it is produced as a result of abiding in the Spirit. So abide in the Spirit, pray and ask for this fruit to be born in you, and Christ will teach you self-control.

truth is, every great accomplishment requires a great commitment. According to Solomon's wisdom, "*The road to life is a disciplined life*" (Proverbs 10:17 MSG).

With some early success, you might continue with this year's resolution for the rest of your life!

Remember, Crown is here to help. Through our radio broadcasts, Web resources, Bible study materials, live seminars, and trained coaches, we want to help you accomplish your goal to manage well in 2008!

Let us know what we can do for you. We will be here for your journey!
chuckbentley@crowns.org



The broad impact of good money management

Over the years we've seen an interesting phenomenon at Crown. Although people wouldn't call us an evangelistic ministry, many of our small group study and seminar participants and radio listeners end up giving their hearts to Christ.

This happens because people's attitude about money impacts every sphere of their lives, including their relationship with God. This relationship is one of seven spheres of life that we've identified at Crown.

The others are family, friends, work, school, play, and the world. During the first quarter of 2008, we're looking at these spheres as they pertain to managing money, our life purpose, and making money.

Crown's cofounder, Larry Burkett, always talked about the importance of balance, because all of us have a tendency to go too far in one direction or another. And during the first three months of 2008, our theme will be, "Strike Your Balance."

For January, we're focusing on managing money. Let's see how this aspect of striking our balance affects each of the seven life spheres.



In his book, *Fields of Gold*, Andy Stanley tells the story of Milton Scott,

a mill owner who impacted the world. During his 106-year life, Mr. Scott helped to smuggle thousands of Bibles behind the Iron Curtain and single-handedly funded a ministry that equipped lay preachers across South America.

He was one of the largest sources of aid to the country of Bangladesh for two years in a row. And, he was personally responsible for printing and distributing more than 30 Wycliffe Bible translations.

Mr. Scott acknowledged God as owner of everything, and he reaped major blessings from that decision. But if you hang on to money too tightly, it can literally keep you out of heaven.

In the Parable of the Sower, Christ describes how different groups of people react to "*the word of the kingdom*"—the message of how to enter God's kingdom. Notice that one group fails to respond because "*the worry of the world and the deceitfulness of wealth choke the word, and it becomes unfruitful*" (Matthew 13:22 NASB).

Money can also have a choking effect on a Christian's relationship with God by directing his/her attention toward temporary things and away from things that last.



How you manage money today can have a tremendous impact on

your family in future years. To illustrate this point, let's take a quick tour of the *Crown Money Map*™.

Among its goals are paying off your mortgage, funding your retirement, having your estate plan in order, and increasing your savings to three month's living expenses.

Take a moment to imagine how achieving these goals could benefit your family many years from now.

Now imagine the results if you don't achieve these goals. You'll pay tens of thousands of dollars in interest that you could have avoided. Without adequate retirement benefits, an unexpected disability could leave you with major financial shortfalls late in life.

Not having your estate plan in order could result in

your possessions being divided in a way that you never intended.

And, not having adequate savings could force you to live on credit cards in the event of a temporary disability or layoff—resulting in bills that could take years to pay off.

Which of these two outcomes do you want for your family?



In Luke 10:25-37, Jesus tells the Parable of the Good Samaritan,

in which a traveler is attacked by thieves, stripped, beaten, and left half dead.

Two religious authorities encounter the traveler and pass by him on the other side of the road.

The third person to come by is the Good Samaritan, who bandages the traveler's wounds, transports him to an inn, and pays for his lodging there.

Are you financially able to be a Good Samaritan? Managing money God's way involves sensible spending and saving a portion of what you earn.

This not only puts you in a position to help a friend or neighbor endure a temporary financial setback, it also makes you an example to that individual.

If your money management skills are no better than those of your friends and neighbors, you'll lose the opportunity to

play a role in changing their lives—perhaps for eternity.



Managing money poorly can have such an impact on your life that

it literally dictates your vocation. For example, at Crown we've heard stories of young people who were called to the mission field but couldn't go because they were saddled with student loans.

Every job carries its own level of stress, but that stress is magnified when you're in a job only because you need the higher income it provides just to make your payments.

"Better to have little, with fear for the Lord, than to have great treasure and inner turmoil" (Proverbs 15:16 NLT).



Let's look again at the *Money Map*, on which one of the goals is

funding your children's education.

But if you choose a lifestyle of debt, your children may follow in your footsteps, beginning with tens of thousands of dollars in student loans.

As our children compete more and more in a global job market, the right education becomes even more of a critical factor. And, getting their feet on the ground after graduation will be a lot easier without the burden of student loan debt.



Encourage you to take a look at Marybeth Whalen's article on

Page 12 of this month's newsletter.

Her husband, a financial counselor, has found that one of the number one budget busters for families is eating out and entertainment.

Set aside a sensible, reasonable, and manageable amount for entertainment and recreation. And, if you use up your allotment before the month ends, discipline yourself to stop spending on entertainment and recreation until the next month begins.



When you read about Milton Scott at the beginning of this

article, did you imagine God using you to do amazing things?

You may not achieve all that Milton Scott did, but if you manage your money God's way, you can impact people far removed from your front door.

Crown offers numerous opportunities for you to have a global impact (see Sharla Bickley's story on Page 15), and other ministries allow you to do everything from building churches to feeding a hungry child to adopting orphans.

I encourage you not to miss these opportunities. "Strike Your Balance" in finances and see what God can do with you!

Selling a business: the tough questions

PART TWO OF THREE

By Kent Humphries

In the last issue we reviewed Carl's company, his financial statements, and an offer of \$2.5 million for his firm. What questions should Carl be asking? Let's go back over the reasons to sell and look again at Carl's situation.

• Carl's business is not losing money. However, it is only making an 8 percent to 10 percent pretax return on its market value. Is that

What if Carl has a partner with 30 percent interest and they do not get along? What if it used to be fun to go to work, but the last five years, since Carl sold some interest to a key employee, it has not been fun?

enough for the added risk? What if Carl must invest another \$600,000 in new equipment to stay competitive? What if his firm's major customer (23 percent of sales) is in financial difficulty? What if a major customer (18 percent of sales) is expanding rapidly and expects to double in size the next 24 months?

• Carl wants to retire but does not have someone to take over. Would it make a difference if a key VP could run the firm? Carl is considering having Joe take over the operation and will not give ownership for five years, but he will give Joe 25 percent of the net income as a bonus.

Then, in years six to 10, Joe can purchase 50 percent of Carl's interest over those five years. Insiders can never pay as much as outsiders, but you maintain some ownership for a longer time and the employees and company's culture have some stability.

• What if Carl has a partner with 30 percent interest and they do not get along? What if it used to be fun to go into work, but the last five

years, since Carl sold some interest to a key employee, it has not been fun?

• Carl has invested some of his earnings over the years in selected real estate. He now thinks that it may be time to do some traveling and spend more time overseeing his investments. Carl also is considering teaching or mentoring at a local college. Finally, he has been asked to do some consulting that could keep him busy one or two days a week.

• The book value of Carl's firm is \$1.5 million, but he thinks that he can sell it for \$3 million or more (he has an offer for \$2.5 million), and Carl believes that the prospective owners want him to stay on as COO of the combined firms for another three to five years.

That gradual process of leaving the firm has some appeal to Carl. He still enjoys what he is doing but would like to take some risk off of the table.

Only in rare cases can you make more off the proceeds

Continued on Page 16

MONEY IMPACTS EVERY SPHERE OF LIFE.



STRIKE YOUR BALANCE

at Crown.org

As a nonprofit ministry, our passion is teaching people how to make money, manage money, and fulfill God's purpose. 2008 is your year.



CROWN FINANCIAL
MINISTRIES



Using a donor advised fund for giving

Editor's note: This is the first of a two-part series.

By *George M. Hiller*

A donor advised fund is a personal or family charitable giving account that you establish with a qualified tax exempt entity like the National Christian Foundation (NCF).

Founded in 1982 by Larry Burkett, Ron Blue, and Terry Parker, NCF has joined other Local Christian Foundations in distributing more than \$1.2 Billion to more than 15,000 churches and ministries worldwide. There are now more than 30 Local Christian Foundations in cities around the country.

NCF is equipped to assist donors with different types of charitable giving techniques.

Subject to certain tax limitations, you can generally deduct the full fair market value of the gift to the donor advised fund in the year in which it is made.

Its guidance and assistance can help donors coordinate unique personal goals and tax circumstances with charitable giving objectives. This process of informed giving counsel can often result in better stewardship over financial resources.

How it works

One of the most flexible charitable giving techniques is the donor advised fund, which works as follows. You make a charitable gift to your donor advised fund. This gift can be in the form of cash (by check or bank wire), or it can be a gift of appreciated capital assets like stock, real estate, or other complex gifts. The minimum account size to establish a donor advised fund with NCF is \$10,000.

You then make grant requests from your donor advised fund to qualified organizations that you wish to support. This is done by asking NCF to send a check drawn on your donor advised fund account to a specific organization.

In addition to Christian ministries, NCF will also give to any 501(c)(3) public charity, or private operating foundation, that is not anti-

thetical to the Christian religion. Thus, NCF will give to organizations like the Boy Scouts, the Cancer Society, or a local museum that the donor wishes to support.

An example

Let's assume that you establish a donor advised fund account with NCF. Then, you contribute \$100,000 in cash or appreciated long-term stock to that fund. Subject to certain tax limitations, you can generally deduct the full fair market value of the gift to the donor advised fund in the year in which it is made.

You then periodically send grant requests to NCF to distribute monies from your donor advised fund account to the qualified Christian ministries and organizations that you select.

In this example you could direct that your donor advised fund send \$10,000 to Crown Financial Ministries and \$10,000 to your local church or other qualified Christian ministry. National Christian Foundation processes your grant requests and sends out checks to the ministries that you requested.

All of this can be done simply and quickly on the

easy-to-use NCF Web site. In addition, detailed records of contributions and grant requests are maintained online so that contribution and grant information, account statements, and other records are easily available.

The remaining balance in your donor advised fund account may be invested in money market funds, stock funds, bond funds, or other investments. For accounts over \$300,000, NCF allows you to engage a professional investment advisor to manage the monies in your donor advised fund account. Interest, dividends, and capital gains earned in your donor advised fund grow tax free.

Time and taxes

A donor advised fund is a good way to set aside money for charitable giving without having to currently distribute the money to the intended charitable recipients.

The donor advised fund allows you to make a gift now for tax purposes while taking your time to carefully decide what charities and ministries will receive that gift. Over time you periodically send grant requests to NCF to send out monies from your donor advised fund account to the charities and ministries that you want to support.

If you end up with a lot of taxable income this year, you may find yourself looking for a way to save on income taxes. This income may come from selling real estate, a

business, or other investments for a large gain, or perhaps you'll receive a large bonus at work or some other source of taxable income. As a result, you'll need a deduction before year-end. What will you do?

During years in which you have a large amount of taxable income, you can use a donor advised fund to create a large charitable gift, which allows you to match a high income year with a large charitable contribution.

This allows you to plan and reduce your income tax exposure. And, it also gives you the flexibility to make grant requests over time from your donor advised fund to the charities and ministries that you wish to support.

In other words, one tax strategy when you have a large bubble of taxable income is to pre-fund your charitable giving for the next few years by establishing a donor advised fund. For example, last year I had a client couple that sold their business for several million dollars. They were expecting a very large tax bill for the year.

This couple was accustomed to giving about \$200,000 per year to Christian ministries, and they were planning to continue giving at this level for several years. I suggested that they pre-fund their charitable giving for the next three to four years by putting \$700,000 into a donor advised fund with NCF. This gave them a \$700,000 deduction for their taxes.

The donor advised fund allows you to make a gift now for tax purposes while taking your time to carefully decide what charities and ministries will receive that gift.

They then implemented a plan to give out of their donor advised fund for the next several years until they exhausted the fund. They got the deduction when they needed it most, and with the donor advised fund, they had the freedom to give over time as the Lord led them to give.

If you have questions, need more information, or need assistance with establishing a donor advised fund, think about calling NCF at 1-800-681-6223 or sending an e-mail to info@nationalchristian.com.

This article is not intended to provide specific legal, tax, or accounting advice. You may want to consult your attorney, tax advisor, or financial advisor about whether a donor advised fund is a good idea given your particular facts and circumstances.



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.

Seven financial truths to teach your kids

“Money doesn’t grow on trees.”

“Save for a rainy day.”

“Waste not, want not.”

We all grew up hearing these little sayings as children, but did any of us really know what they meant? I know I didn’t enter marriage with much practical wisdom about managing money, so I went to the world for answers. This is what I heard:

- “Buy now, pay later,”
- “90 days same as cash,”

and

- “No interest until you’re too old to care anymore!”

For a young, broke married couple, all of this sounded pretty good. In hindsight, I wish my husband and I had been more prepared for life from a financial standpoint. But we’ve determined that we’ll do our level best to prepare our own children. Here are principles we’ve discovered that are important to consistently teach kids.

1 Debt is not “normal” or healthy. The culture will tell your kids otherwise, and you must counter this at home. Let your kids see you save for things you want instead of financing them. Explain why you turned down that store credit card at

the register—even though the cashier made it sound like it would save you money.

Begin to discuss what interest is, and how much actual money is spent on interest. If you have made financial mistakes, share that with your kids so that they will see the dangers of debt.

2 Tithing is essential. I have a friend who always tells her kids, “God honors those who honor Him.” While I’m not preaching a prosperity doctrine here, I do think that kids need to understand the importance of tithing from an early age. The earlier a habit is started, the more natural it becomes.

3 Delayed gratification builds character. You do your children a disservice if you don’t teach them to wait. Better to learn this in the protection and nurture of your home. Purchasing something that has been anticipated and savored is a shining moment in a child’s life—with much more benefit attached to that item in the end, I can assure you!

The next time your children tell you they want something now, ask them how much money they have, and

help them ponder how much they will need to save. Help them think of some extra chores they can do to raise the money, then give them a goal to work toward, and help them plan how to reach their goal.

4 Eating out and other forms of entertainment—like movies—are special treats, not a lifestyle. Through my husband’s financial counseling, he has determined that one of the number one budget busters for families is eating out and entertainment. We as parents have learned to reward ourselves in this way, reasoning that we “deserve it.” And our kids have picked up on that.

Make going out to eat a treat instead of the norm, rent movies, and have a family movie night complete with popcorn and sleeping bags on the floor.

5 It is good to learn from others. Proverbs 15:22 says, “Plans fail for lack of counsel, but with many advisers they succeed” (NIV). If you have stories to share about your experience with money, share your stories. If you have family members who have been espe-

cially wise savers or investors, ask them to spend some time talking with your children.

If there is someone your children respect, and that person is wise with money, use that influence to speak into your children's lives. Also look around for resources that will communicate godly biblical truths.

6 Money doesn't come from the ATM. It bothered me when I noticed that if I told my kids I didn't have money, they would impatiently reply that I should go to the ATM and get some! Without guidance, they have no concept that unless you put money into the machine, there will be no money coming out.

Share the truths about income—how much taxes take out and how much goes to things like debt repayment, bills, and groceries.

7 Money is best appreciated when spending decisions are placed in your children's hands. We have given our kids control over their expenses for the past couple of years and have found that this works quite well for tweens and teens.

We started giving them an allowance, paid each time my husband gets paid. Now when they ask to do something, we can reply, "I don't know, do you have the money?" What has been the most surprising to me is how much more they will decide that an event is

"not worth it" if it is their money being used!

Finally, the best way you can communicate financial truths to your kids is to:

- talk about money, don't shroud it in secrecy;
- make money management a hands-on experience; and
- live out the principles in your own lives, modeling what you hope they will carry into their futures.

Another saying we all grew up hearing is, "Actions speak louder than words." It is wise to make sure that your own

financial practices line up with what your children hear you say. Your whole family will be blessed when this happens, and you just might change your legacy for generations to come.



Marybeth Whalen lives near Charlotte, North Carolina with her husband Curt. They are raising six children: Jack,

Ashleigh, Matthew, Rebekah, Bradley, and Annaliese. Marybeth is a frequent writer for "Around the Home." To learn more about her visit her Web site: marybeth-whalen.com.

seminars



- AR, Ashdown JAN 05
- AR, Jacksonville JAN 12
- CA, Brentwood JAN 12
- CA, Castro Valley JAN 26
- CA, El Cajon FEB 02
- CA, Huntington Beach FEB 16
- CA, Imperial FEB 09
- CA, North Highlands JAN 19
- CA, Sacramento FEB 02
- CA, San Francisco JAN 05
- CA, Santa Maria JAN 26
- CA, Westlake Village JAN 19
- CA, Yuba City FEB 16
- CA, Yucaipa FEB 09
- CO, Aurora JAN 02
- CO, Colorado Springs JAN 19
- FL, Coral Gables JAN 26
- FL, Fort Lauderdale JAN 19
- FL, Key Largo JAN 12
- FL, Lake City FEB 23
- FL, Orlando JAN 27
- FL, Winter Garden FEB 01
- IA, Des Moines FEB 02
- IA, Malcolm JAN 26
- ID, Paul FEB 23
- IL, Naperville JAN 12
- IN, Fort Wayne JAN 19
- LA, Alexandria JAN 19
- MN, Esko JAN 19
- MN, Prior Lake JAN 12
- MN, Saint Michael JAN 19
- MN, Trimont FEB 16
- MO, Ballwin JAN 19

- NM, Albuquerque JAN 11
- NY, Bronx FEB 02
- OH, Bellefontaine JAN 12
- OK, Tulsa JAN 19
- OR, Eugene JAN 12
- OR, Portland FEB 09
- PA, Bethlehem FEB 09
- PA, Middletown FEB 02
- PA, Shermans Dale FEB 23
- RI, North Scituate JAN 12
- SC, Sumter JAN 26
- TN, Dickson JAN 26
- TN, Spring City JAN 26
- TX, Longview JAN 12
- TX, Ovilla FEB 02
- TX, Southlake FEB 02
- WA, Ellensburg FEB 23
- WI, Cambridge JAN 05
- WI, Green Bay JAN 19
- WI, Marshfield JAN 12



- NY, New York FEB 16

MONEY MAP COACH TRAINING

- GA, Roswell FEB 09
- IN, Warsaw FEB 16
- TX, Tyler FEB 09

To register for a seminar—Visit our special Seminar Web page (Crown.org/CrownEvents) or call 1-800-722-1976 and speak with a representative.

Stories of God's blessings in Africa

COUNTRY: LESOTHO

Rev. L.E. Mokhanoi

I wanted to attend the Crown meeting in Maseru on September 12; my transport cost would be 80 Rand (about 12 U.S. dollars).

On the afternoon of the 11th a neighbor asked me to help them with some money. I gave them the 80 Rand that I had, knowing that it meant I would not be able to go the Crown meeting.

That evening I prayed to the Lord and asked Him to help me. By 9 PM there was a rat scratching around my room, so I could not sleep. I asked my son to help me find the rat. When my son looked upon the cupboard, a 100 Rand note (about 15 U.S. dollars) fell from the cupboard.

I put the papers there two days ago, and I know there was no money there. So I believe that God woke me up through the rat so that He could give me the money to go to the Crown meeting.

COUNTRY: NAMIBIA

Lusia N. Hamumokola

What a challenge to give a brief report on what happened after I was introduced to Crown.

First, I knew God as a distant God, but after attending the small group study (May-July 2007), the distance between me and God is shrinking. Second, I noticed the need to translate the small group student manual into my mother tongue, Oshikwanyama, one of the seven/eight dialects in the Oshiwambo speaking community in the northern part of Namibia.



I decided to lead a small group in English (September 2007). One lady who does not understand English insisted on attending the group.

Luckily, I was translating it on the computer, and all other seven members of the group happened to speak Oshiwambo (different dialect), and all belong to the Evangelical Lutheran Church in Namibia (ELCIN).

I decided to make a printout of the eight-week part that I finished translating and add the last nine and 10 weeks along the journey.

In the first two weeks of our study program, it turned out that the lady who is doing it in the Oshiwambo version has a wider understanding and can articulate the concept very well.

While the others were reading *Your Money Counts*, she read in her Oshindonga Bible all the Scriptures in that book.

Now, the other group members would like to have the Oshiwambo version, which is currently completed but not edited.

The pressure is mounting to have it edited and have the translation of *Your Money Counts* finished quickly.



The ripple effect

When Sharla Bickley woke up on the morning of June 15, 2007, she was looking forward to attending the **Crown ignite!** training that day but had no idea where it would end up taking her.

Sharla attends Highland Park Presbyterian Church in Dallas, Texas, and she decided to take a friend from church with her to the training.

She knew the transforming effect of God's financial principles and how He could use them to fulfill His purpose in a person's life. And she knew that God could use the outcome of this process to impact the church's work in other nations.

Although Sharla might not have awakened that morning thinking her attendance at **Crown ignite!** would send ripples throughout the world, that is exactly what happened.

"It just seemed to make sense to equip all of our international mission teams at the church to take Crown with them when they would go," she says. "I was going on a team to Kenya, and we decided to take Crown's teaching there, too. Combining our efforts with a faithful Kenyan pastor, over 300 attended training for pastors and business owners.

"Another friend of mine was going to Moldova. We

thought, 'Man, they could use God's financial principles there, too.' So in Moldova we partnered with Crown Europe and New Hope International to pull off a large event with more than 140 pastors in attendance. Each of those pastors signed a covenant to teach at least 100 others. That means 14,000 people will be taught God's financial principles in that small, but important, country in Europe!

"Getting caught up in the momentum, I realized that we have church missionaries in Turkey that needed this too. So right now we are in process of training our leaders in Turkey to take the important message of stewardship and sustainability to their people."

Sharla doesn't claim to have any special gifting or ability in this area. She's just an everyday, ordinary follower of Christ who has been used in extraordinary ways.



Sharla Bickley

When:
April 3-5, 2008

Where:
Crown's Home Office,
Gainesville, Georgia

To learn more:
CrownIgnite.org

Like her, you can be involved in helping to bring the life-changing message of stewardship and sustainability to the people your church reaches out to in the world.

Even if you don't personally go yourself, you may be able to influence a mission team to take this life-changing teaching with them.

We invite you to attend the next **Crown ignite!** training on April 3-5, 2008 at Crown Financial Ministries' Home Office, just outside of Atlanta, Georgia. Join us in our effort to spread sustainability all across the globe!



Crown's event in Moldova was attended by more than 140 pastors.

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The Christian Business

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of a business than you can in continuing to own and run it.

However, creative alternatives can allow you to sometimes “have your cake and eat it too.”

Develop excellent employees and managers so you do not have to be there all the time. Take adequate vacations and time off. Create a culture of values and minister to your employees.

After answering the above questions and many more, Carl discovered that it was not an easy process to decide to sell a business. Finances and security were not the only factors to consider.

Carl is only in his 50s and may live into his 80s or 90s. Will he have enough income? What will he do to keep busy?

Can he be fulfilled not working long hours every week? Are there other things that he could be passionate about?

How much is enough, and are there other things to do with your life in the next stage?

These are questions that Carl is trying to answer. The key question remains: “Is it time to sell?”

Only Carl can answer that question. Advisors can help with options, but only Carl can make this crucial decision.

In the next issue we will discuss some things that you need to do to prepare your business for sale.

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.