

crown financial ministries

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A large, close-up photograph of a young boy with dark skin and short hair, wearing a white collared shirt. He is looking directly at the camera with a slight smile. The background is a rough, stone-paved ground. To the left, a portion of a silver metal wheel is visible.

**Becoming
God's hands**
in a hurting world

Meet Crown's
new CEO—Pg. 4



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4 Meet Crown's new CEO

Chuck Bentley is setting the course for Crown's 250 employees and 10,000 passionate volunteers around the globe.

6 Ministry Insights

Becoming God's hands in a hurting world
by Howard Dayton, Cofounder

8 Feature article

Money and the spiritual life
by Rick Warren, pastor, Saddleback Church

10 Investing

Risk profile and expected return
by George Hiller

14 Dividends

Finding Christ in a financial crisis

On the cover: *A child poses for a photograph outside Victory Christian Children's Home in Blantyre, Malawi. The photo was taken by Crown's John Smith, vice president, North American Field Strategic Solutions. In February, Smith took part in a listening tour of Africa with Crown's new CEO, Chuck Bentley, and Dennis Worden, senior vice president of Global Impact.*

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Crown Financial Ministries names new CEO

As a friend and partner of Crown, we know you have an interest in what's happening inside this organization. And we're excited to share the details about our new CEO, Chuck Bentley, who has been called to lead us to the next stage of ministry.

In late August, with staff from our U.S. Field and Home Office looking on, cofounder and CEO Howard Dayton passed the baton of leadership to Chuck. The ceremony followed a succession process initiated two years ago by Howard with the ministry's board of directors. The board voted unanimously to appoint Chuck as CEO effective September 1, 2007.

Noting God's involvement in this transition, Howard said, "Before Crown's first CEO Larry Burkett passed away, Larry and I often talked about Chuck as his choice to succeed me in the CEO role. Chuck is extraordinarily competent and creative, but even more impressive is his deep commitment to Jesus Christ as Lord and his love of the Bible. It is with great excitement and thankfulness that I transfer the leadership of Crown to Chuck Bentley."

Judy Burkett, wife of cofounder Larry Burkett, offered her congratulations to Chuck and his wife, Ann. "I am confident that the Lord will use this godly couple to carry on the legacy of Larry and Howard's work to the next generation," she said.



In an August 31 ceremony, former CEO Howard Dayton (left) passed the baton of leadership to Chuck Bentley.

Chuck is not new to Crown. He has been involved with the ministry for many years, most recently as senior vice president of Global Impact. Prior to that he served as vice president of U.S. Field operations.

And, as a friend of Crown, you're probably familiar with one of Chuck's major contributions to the ministry. He is cocreator of the *Crown Money Map*[™], used by thousands of volunteer Money Map coaches to guide people through the personal budgeting process. Like these people, Chuck himself has benefited from the ministry's outreach. He first experienced Crown's teaching in 2000 as a successful business owner in Dallas, Texas, and the direction of his life was entirely changed.

A native of Texas, Chuck was born July 2, 1957 in

Wichita Falls and lived in the Dallas area until he moved to the Atlanta area in 2003. He and his wife, Ann, met at Baylor University and have been married 28 years.

Ann is an active mother, a teacher at a private Christian school, and a speaker to women's groups. The couple has four children: two adult sons, Hank and Todd; two elementary school age boys, John and Luke; and one daughter-in-law, Lindsey.

Because of the transformation that Chuck personally experienced through Crown's teaching, he developed a passion to share the ministry's message with others. In addition, the anointing of God upon his life has been obvious. As a result, he is entering his new position with a clear vision for

the future as he sets the direction for Crown's 250 employees and 10,000 passionate volunteers around the globe.

"As we move forward, we're going to emphasize what's transformational even more," he says. "We're still going to help people with the transactional side, including things like saving, developing a spending plan, and getting out of debt. But as we're meeting needs through these ministry opportunities, we also want to focus on the *heart*. It is the foundation of what people believe about money, their relationship with God, and their purpose in life. This means we're going to help people understand how to make and manage money *in order to fulfill God's purposes for their lives*. This is what makes our message distinctive. It's the 'salt and light' in what we teach."

Like Chuck, many of you reading this article have benefited personally from Crown's teaching. And, you are aware that Crown's message is not just designed to help you escape from financial bondage but to also know Christ. Illustrating the importance of this emphasis, Chuck notes that God is not a financial principle. He is God, a living reality. And Crown will continue to introduce people to Him as it also guides them to True Financial Freedom.

This is a key goal because people should never boast about wisdom, might, or riches. Instead, God says, "*let him who boasts boast of this, that he understands and knows Me, that I am the Lord who exercises lov-*

ingkindness, justice and righteousness on earth; for I delight in these things,' declares the Lord" (Jeremiah 9:23-24 NASB).

As it has done in the past, Crown will be innovative in its effort to share God's financial principles with people around the world. "Our methods of reaching church and marketplace leaders will be enhanced and expanded," Chuck says. "We will introduce high

"We...intend to be more opportunity focused by adjusting quickly to serve the needs of the emerging generation, the poor, and the ultra-poor. And we will continue to expand globally where the teaching of biblical financial principles is acutely lacking."—Chuck Bentley

impact visual media, new technology, and a more encompassing approach to serve needs over the entire life of the believer."

Chuck notes with passion that Crown's growth strategy is dependent upon the Lord's favor as the ministry honors His word and serves His people to the utmost. "We will focus on improving our communication of who we are and what God is accomplishing through us," he says. "We also intend to be more opportunity focused by adjusting quickly to serve the needs of the emerging generation, the poor, and the ultra-poor. And we will con-

tinue to expand globally where the teaching of biblical financial principles is acutely lacking."

Going into the future, Crown will maintain its focus with the help of three strategic lenses. "The first of these lenses is *researching, developing, and assessing life-changing stewardship learning systems and solutions*," Chuck says. "Our goal is to broaden our focus so we can help our constituents through every stage of life.

"Our second lens is *migrating to a "global" presence*. We're going to look at all of our models and see how we can be more effective in expanding globally.

"Finally, our third lens is *developing a sustainable model*. Sustainable means that we're going to be good stewards of all our resources and ensure our tactics are effective and can be supported in the future."

Chuck expressed thanks for the tremendous support and encouragement he has received. "I am walking in the shoes of giants, and I am humbled and honored that this important role has been entrusted to me," he said. "The ministry family is united in prayer as a new chapter begins for Crown, building on a strong foundation."

To read more about this exciting news, please visit us at **Crown.org/news**.

Next month, Chuck will start a blog so you can stay in closer touch with where the ministry is going and understand how we can better partner together as we serve millions at home and around the world.



Becoming God's hands in a hurting world

One of the saddest misconceptions people have is that the Christian life is boring. Our heavenly Father intends for us to live vibrant, fulfilling lives. And, one of the best ways to do this is to become God's hands in our communities, our nations, and our world.

While we're on this earth, we have multiplied opportunities to enrich the lives of others and bring glory to the Lord. *"For you have been bought with a price: therefore glorify God in your body"* (1 Corinthians 6:20 NASB).

Look around you, and from the smallest scale to the largest, you'll find Christians who are using their opportunities to glorify God.

Dr. D. James Kennedy, who went home to be with the Lord in September, was such a person. Shortly after becoming pastor of Coral Ridge Presbyterian Church in 1959, he told his small congregation, "I believe we can change the world!" And, that's exactly what they did. Only eternity will tell how many people have come to Christ as a result of Dr. Kennedy's Evangelism Explosion program.

On a smaller scale, I'm reminded of three stories reported this past summer by ASSIST News Service. These stories are shining examples of everyday Christians glorifying God by responding to needs.

Auckland, New Zealand—

After July floods damaged northern sections of this island nation, evangelism students joined government workers to bring relief to people whose lives were turned upside down. The students spent four days cleaning up private houses, a shed, and a farmer's boundary fence.

Orlando, Florida—More than 7,500 high-schoolers and their sponsors attended an event called LIFE 2007 in July. During the event, they donated \$117,000 for mission work in Africa. They also donated personal items, including watches, jewelry, and iPods. And they made their mark on Orlando by cleaning and painting a local school and meeting practical needs in local neighborhoods.

Silver Spring, Maryland—In response to the destruction caused by

Hurricane Felix as it swept over Nicaragua and Honduras on September 4, believers sent an emergency team equipped with rescue devices, blankets, food items, and first aid kits for nearly 250 families.

These acts, like those of the first century church, are a testimony to the unbelieving world. First century believers were sometimes criticized by Gentiles, who were caught up in a wide variety of pagan religions.

But in his first epistle, the Apostle Peter told his readers, *"Keep your behavior excellent among the Gentiles, so that in the thing in which they slander you as evildoers, they may because of your good deeds, as they observe them, glorify God in the day of visitation"* (1 Peter 2:12 NASB).

Imagine that in the process of becoming God's hands in this world, you create a lasting testimony in the heart of someone who doesn't know Christ. And, in time, that lasting testimony plays a role in him or her coming to Christ. There's nothing boring about that!

Continued on Page 9



The
heart
of the matter

Reaching
1 million hearts,
transforming
1 million lives

Analyze the finances of the average American home and you'll find two common problems: unhealthy priorities and a lack of healthy communication. Correct those problems and financial stress begins to fade. That's what Crown is all about, and each day, across America and around the globe, we're helping people like you discover True Financial Freedom. This tremendous need stretches our capabilities...and, it's growing. That's why we're working to raise an additional \$2.5 million beyond our current budget, which will allow us to meet the needs of a million more people. That's the Heart of the Matter, and this fall, we invite you to join us in changing lives. To find out more, visit www.crown.org/heart.



Money

and the

spiritual

life

By Rick Warren

Our time, energy, intelligence, opportunities, relationships, and resources are all gifts from God that He has entrusted to our care and management. We are stewards of whatever God gives us.

This concept of stewardship begins with the recognition that God is the owner of everything and everyone on earth. The Bible says, “*The world and all that is in it belong to the Lord; the earth and all who live on it are his*” (Psalm 24:1 TEV).

We never really own anything during our brief stay on earth. God just loans it to us while we’re here.

It was God’s property before you arrived, and God will loan it to someone else after you die. You just get to enjoy it for a while.

When God created Adam and Eve, He entrusted the

care of His creation to them and appointed them trustees of His property.

The Bible says God blessed them and said, “*Have many*

**Everything we
enjoy is to be
treated as a
trust that God
has placed in
our hands.**

children, so that your descendants will live all over the earth and bring it under their control. I am putting you in charge” (Genesis 1:28 TEV).

The first job God gave humans was to manage and take care of God’s “stuff” on earth. This role has never been rescinded.

Everything we enjoy is to be treated as a trust that God has placed in our hands. The Bible says, “*What do you have that God hasn’t given you? And if everything you have is from God, why boast as though it were not a gift?*”

(1 Corinthians 4:7 NLT)

Our culture says, “If you don’t own it, you won’t take care of it.” But Christians live by a higher standard: “Because God owns it, I must take the best care of it that I can.”

The Bible says, “*Those who are trusted with something valuable must show they are worthy of that trust*” (1 Corinthians 4:2 NCV).

Jesus often referred to life as a trust and told many stories to illustrate our responsibility toward God.

In the story of the talents (Matthew 25:14–29), a businessman entrusts his wealth

to the care of his servants while he's away. When he returns, he evaluates each servant's responsibility and rewards them accordingly.

The owner says, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness" (Matthew 25:21 NIV).

At the end of your life on earth you will be evaluated and rewarded according to how well you handled what God entrusted to you.

That means everything you do, even simple daily chores, has eternal implications.

If you treat everything as a trust, God promises three rewards in eternity.

- First, you will be given God's affirmation: He will say, "Good job! Well done!"

- Next, you will receive a promotion and be given greater responsibility in eternity: "I will put you in charge of many things."

- Then you will be honored with a celebration: "Come and share your Master's happiness."

Most people fail to realize that money is both a test and a trust from God. God uses finances to teach us to trust Him, and for many people, money is the greatest test of all.

God watches how we use money to test how trustworthy we are. The Bible says, "If you are untrustworthy about worldly wealth, who will trust

you with the true riches of heaven?" (Luke 16:11 NLT).

This is a very important truth. God says there is a direct relationship between how I use my money and the quality of my spiritual life!

How I manage my money ("worldly wealth") determines how much God can trust me with spiritual blessings ("true riches").

Let me ask you: Is the way you manage your money preventing God from doing more in your life? Can you be trusted with spiritual riches?

Jesus said, "From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked" (Luke 12:48 NIV).

Life is a trust, and the more God gives you, the more responsible He expects you to be.

Rick Warren is the founding pastor of Saddleback Church in Lake Forest, California, one of America's largest and best-known churches. In addition, Rick is author of the New York Times best seller *The Purpose Driven Life* and *The Purpose Driven Church*, which was named one of the 100 Christian books that changed the 20th Century. He is also founder of Pastors.com, a global Internet community for ministers. Visit Pastors.com to sign up for Rick Warren's email newsletter for pastors, Rick Warren's Ministry Toolbox. © Copyright 2007 Pastors.com, Inc. All rights reserved.

Ministry Insights

Continued from Page 6

As I noted in my book, *Your Money Map*, people who don't know God often view life as "a brief interval that begins at birth and ends at death," but Christians know that "life is short, eternity is long, and what we do during our lifetime will matter forever."

We can do so much more if we are financially free. That's why Destination 7, the final destination of the *Crown Money Map*TM, represents what we call True Financial Freedom.

Each destination lists a number of goals, but Destination 7 lists two statements of achievement. The last of these says, "I am free to be more generous with my time, talents, and money." As a Christian, you are free to serve the Lord within some capacity, but being financially free puts "becoming God's hands" in an entirely new perspective.

Begin your personal Money Map journey by calling us toll-free (1-800-722-1976) or visiting CrownMoneyMap.org today.

Risk profile and expected return

By George M. Hiller

In our last two articles we've looked at biblical principles of investment stewardship and at a discussion of the efficient frontier.

Biblical stewardship emphasizes the principle that "God owns it all" and we are called to be stewards of what he has entrusted to us.

The efficient frontier article was based on the concept that a rational investor seeks to maximize the rate of return on an investment for the level of risk assumed.

This article identifies four risk and expected return profiles applicable to many investors. The character of the risk and expected return profiles is as follows.

• **Risk-Adverse Portfolio**—Although even the safest kinds of investments have some risk, for practical purposes we are defining this portfolio as a risk-adverse portfolio. It is for the investor who wants little or no risk and is willing to accept relatively low investment returns.

The risk-adverse portfolio is composed of assets such as money market funds, bank certificates of deposit (CDs),

and short-term U.S. Treasury securities. An expected average return on the risk-adverse portfolio is defined as *very low* and the risk is described as *very low*.

• **Conservative Portfolio**—This portfolio is not risk-free, but it would be designed to have a relatively low level of risk.

This portfolio is for investors who want an investment return that should be somewhat higher than a risk-free portfolio, but where the risk of significant loss is designed to be small.

The conservative portfolio would be predominately in investment grade bonds and other fixed income securities. It would have a limited exposure to equity securities. The asset allocation of the conservative portfolio is 35 percent equities/65 percent fixed income.

An expected average return on the conservative portfolio is defined as *low* and the risk is described as *relatively low*.

• **Moderate Portfolio**—This portfolio has a relatively balanced exposure to equity securities and fixed income securities. The investor takes

on higher levels of risk, but expects a higher return on investment. The investor is willing to experience periodic ups and downs in the investment cycle in order to earn a higher return over time.

The asset allocation of the moderate portfolio is 60 percent equities/40 percent fixed income. An expected average return on the moderate portfolio is described as *moderate* and the risk is described as *moderate*.

• **Aggressive Portfolio**—This portfolio is heavily weighted in equity securities and has a relatively low level of fixed income securities. This portfolio is for investors who want a high return on investment and are willing to assume significant volatility in their investment account.

Expected returns are higher, but risks are also higher. The asset allocation of the aggressive portfolio is 80 percent equities/20 percent fixed income. An expected average return on the aggressive portfolio is described as *higher* and the risk is described as *higher*.

The following table summarizes the four risk profiles and assumed expected returns associated with those risk profiles.

RISK PROFILE

Risk-Adverse Portfolio
 Conservative Portfolio
 Moderate Portfolio
 Aggressive Portfolio

EXPECTED RETURN

very low
 low
 moderate
 higher

Historical rates for various asset classes are compiled by Ibbotson Associates. For the 20-year period ending 2005 the historical rates for treasury bills, bonds, and stocks were as follows.

make up a risk-adverse portfolio.

The 20-year rate for bonds in the previous table is based upon long-term government bonds with maturities near 20 years.

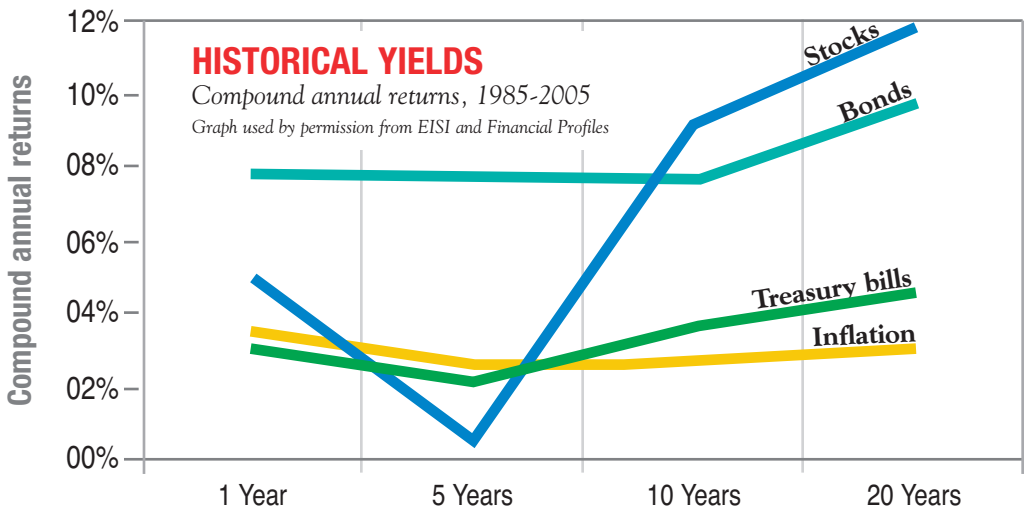
The 20-year rate for stocks in the previous table is based upon large capitalization (large company) stocks represented by the S&P 500 Index. The values of equity investments are more volatile than Treasury bills and bonds. ⇨

Expected returns are described for illustrative purposes only and do not reflect any actual returns or portfolios. Expected returns are not guaranteed.

Actual returns may differ from the described expected returns.

ASSET CATEGORY	20-YEAR HISTORICAL RATE
Treasury bills	4.6%
Bonds	9.7%
Stocks	11.9%

Treasury Bills are comparable to the kind of assets that



Category	1 year	5 years	10 years	20 years
Stocks	4.9%	0.5%	9.1%	11.9%
Bonds	7.8%	7.7%	7.6%	9.7%
Treasury bills	3.0%	2.1%	3.6%	4.6%
Inflation	3.5%	2.6%	2.6%	3.0%

Asset categories are defined as follows: Stocks, large company stocks represented by the S&P 500; Bonds, long term government bonds with maturities near 20 years; and Treasury bills, U.S. Treasury bills with the shortest maturity not less than one month. Past performance is no guarantee of future results. The values of equity investments are more volatile than Treasury bills and bonds. Government bonds and Treasury bills are guaranteed as to the timely payment of principal and interest.

Source: Used with permission. Copyright© 2006 Ibbotson Associates, Inc. All rights reserved. All returns are through year end 2005.

A review of asset allocation models

Conservative Portfolio

The Conservative Portfolio model has an overall asset allocation of approximately 35 percent equities and 65 percent fixed income. The asset allocation of the Conservative Portfolio can be further defined as follows.

Moderate Portfolio

The Moderate Portfolio has an overall asset allocation of approximately 60 percent equities and 40 percent fixed income. The asset allocation of the moderate portfolio can be further defined as follows.

Aggressive Portfolio

The Aggressive Portfolio has an overall asset allocation of approximately 80 percent equities and 20 percent fixed income. The asset allocation of the aggressive portfolio can be further defined as follows.

CONSERVATIVE PORTFOLIO	Percentage Allocation	MODERATE PORTFOLIO	Percentage Allocation	AGGRESSIVE PORTFOLIO	Percentage Allocation
Equities:		Equities:		Equities:	
Large Cap Growth	5%	Large Cap Growth	7%	Large Cap Growth	11%
Large Cap Blend	4%	Large Cap Blend	8%	Large Cap Blend	10%
Large Cap Value	6%	Large Cap Value	8%	Large Cap Value	11%
Total Large Cap	15%	Total Large Cap	23%	Total Large Cap	32%
Mid Cap Growth	1.5%	Mid Cap Growth	2%	Mid Cap Growth	3.0%
Mid Cap Blend	1.75%	Mid Cap Blend	5%	Mid Cap Blend	7.5%
Mid Cap Value	0.75%	Mid Cap Value	1%	Mid Cap Value	1.5%
Total Mid Cap	4%	Total Mid Cap	8%	Total Mid Cap	12%
Small Cap Growth	0.33%	Small Cap Growth	1%	Small Cap Growth	1.33%
Small Cap Blend	1.00%	Small Cap Blend	2%	Small Cap Blend	3.00%
Small Cap Value	0.67%	Small Cap Value	2%	Small Cap Value	2.67%
Total Small Cap	2%	Total Small Cap	5%	Total Small Cap	7%
International		International		International	
Emerging Markets	1%	Emerging Markets	2%	Emerging Markets	3%
International		International		International	
Mid/Small Cap	1%	Mid/Small Cap	2%	Mid/Small Cap	3%
International Large Cap	5%	International Large Cap	9%	International Large Cap	12%
Total International	7%	Total International	13%	Total International	18%
Sectors Energy,		Sectors Energy,		Sectors Energy,	
Metals, Health	5%	Metals, Health	7%	Metals, Health	7%
Real Estate	2%	Real Estate	4%	Real Estate	4%
Total Sector Funds	7%	Total Sector Funds	11%	Total Sector Funds	11%
Total Equities	35%	Total Equities	60%	Total Equities	80%
Fixed Income:		Fixed Income:		Fixed Income:	
Convertible Bonds	13%	Convertible Bonds	7%	Convertible Bonds	3%
Intermediate Term Bonds	13%	Intermediate Term Bonds	8%	Intermediate Term Bonds	2%
High Yield Bonds	9%	High Yield Bonds	6%	High Yield Bonds	3%
Global Bonds	4%	Global Bonds	3%	Global Bonds	2%
Short-Term Bonds	2%	Short-Term Bonds	2%	Short-Term Bonds	1%
Total Bonds	41%	Total Bonds	26%	Total Bonds	11%
Certificates of Deposit	12%	Certificates of Deposit	6%	Certificates of Deposit	3%
Treasury Bills/Notes	10%	Treasury Bills/Notes	6%	Treasury Bills/Notes	3%
Money Market		Money Market		Money Market	
Funds (Cash)	2%	Funds (Cash)	2%	Funds (Cash)	3%
Total Cash Equivalents	24%	Total Cash Equivalents	14%	Total Cash Equivalents	9%
Total Fixed Income	65%	Total Fixed Income	40%	Total Fixed Income	20%
TOTALS	100%	TOTALS	100%	TOTALS	100%

The models on Page 12 are designed to provide an idea about what a conservative, moderate or aggressive portfolio might look like in terms of asset allocation across different types of assets. Specific percentage allocations in the various models may vary because of changing market values, strategic decisions of the investor, or other factors.

Once a risk profile and portfolio model is chosen and the asset class weightings have been determined, it is then necessary to fill in the asset classes with specific investment funds designed to meet the criteria for those asset classes.

The specific investment funds must also meet other criteria that might include relative historical performance within their peer group, internal expense ratios, and other factors.

It is often helpful to have a professional investment advisor guide you in this process of creating an asset allocation model that is suitable and appropriate for your goals and objectives. A professional investment advisor can also help with choosing the specific investments to implement the asset allocation plan.



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.

seminars



- AL, Headland NOV 17
- AZ, Cave Creek NOV 03
- CA, San Jose NOV 03
- CA, Watsonville OCT 27
- CA, Yorba Linda NOV 03
- FL, Palm Beach Gardens OCT 05
- FL, Royal Palm Beach OCT 05
- FL, West Palm Beach OCT 20
- GA, Dexter OCT 20
- GA, Douglasville OCT 06
- GA, Lake Park OCT 06
- GA, Marietta NOV 09
- GA, Savannah NOV 09
- IA, Cedar Falls NOV 10
- IA, West Burlington NOV 03
- IL, Galesburg NOV 17
- IL, Wilmette NOV 03
- IN, Indianapolis OCT 27
- IN, Lebanon OCT 13
- IN, Noblesville OCT 06
- IN, Upland OCT 13
- KS, Wichita OCT 05
- KY, Middleboro OCT 06
- MA, Arlington NOV 10
- MD, Columbia OCT 27
- MN, Eden Prairie OCT 06
- MN, Lakeville OCT 13
- MN, Prior Lake OCT 06
- MO, O'Fallon OCT 20
- MS, Olive Branch OCT 20
- MS, Senatobia NOV 03
- MT, Missoula NOV 10
- NC, Cary OCT 06
- NC, Goldsboro OCT 27
- NC, Kernersville NOV 17
- NC, Pisgah Forest OCT 20
- NH, Derry OCT 20
- NM, Albuquerque OCT 19
- NM, Albuquerque OCT 26
- NM, Carlsbad OCT 19

- NM, Espanola OCT 05
- NV, Minden OCT 13
- NY, Fulton NOV 03
- NY, New Fane OCT 13
- NY, New York OCT 27
- NY, Pittsford NOV 10
- OH, Richmond OCT 27
- OK, Broken Arrow NOV 10
- PA, Covington OCT 20
- TN, Maryville OCT 27
- TX, College Station NOV 10
- TX, Pinehurst NOV 03
- TX, Tyler OCT 20
- TX, Weatherford OCT 13
- VA, Fredericksburg NOV 03
- VA, Roanoke OCT 19
- WA, Ellensburg NOV 03

MONEY MAP COACH TRAINING WORKSHOP

- CO, Arvada DEC 08
- FL, Palm Beach Gardens NOV 17
- IN, Warsaw FEB 16
- NC, Princeton NOV 10
- NE, Lincoln OCT 27
- NJ, Manahawkin DEC 08
- OH, Uniontown OCT 13
- TN, Chattanooga OCT 06
- TX, Tyler NOV 03



- CO, Colorado Springs OCT 05

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.



GET UPDATED FINANCIAL NEWS...

CROWN'S
PLANNED GIVING *home*

www.crowngift.org

Finding Christ in a financial crisis

Life was weighing down on Celia Mendez to the point that she could no longer restrain her tears.

As a receptionist, she was supposed to present callers with a pleasant, happy voice, but now she was crying at her desk, wondering how to find help for her many problems.

Celia worked in a twin towers office complex in Guatemala City, Guatemala. Every floor of the complex had its own receptionist, and the tenants on her floor included Crown's Guatemala and Latin America offices.



In the building where Celia worked, she was the receptionist for an entire floor that happened to be the location of Crown's home office for Latin America.

When Oscar, a Crown employee, saw Celia crying, he asked her if she needed something. "I have so many problems," she replied.

At age 26, she was separated from her husband and trying to care for a five-year-old child in the home of her mother, an alcoholic. Her husband also was an alcoholic.

During the time Celia had worked on the floor, she'd answered calls for Crown. And, when Oscar advised her to speak with Melvy De Leon, Crown's national director in

Guatemala, Celia already knew something about the ministry.

Deisy de Piraneque, an administrative assistant in the Latin American office, says she and her coworkers try to be prepared for moments like these.

"In our devotions we ask God to let us be a good testimony in this building," she says. "Since we are the only Christian organization on this

floor, we are surrounded by people who don't know the Lord."

In addition to family problems, Celia also had major financial problems. She listened to Oscar's advice and talked to Melvy, who has a degree in counseling.

Throughout Crown's 30-year history, financial problems have often become a path by which people came to know the Lord.

And, when Melvy met with Celia, she did more than help her deal with emotional and financial issues. "After I listened to Celia's story," Melvy says, "I presented her the only solution for her life, Jesus Christ, and invited her to accept Him as Savior."

In mid-August, Celia and her son went forward in a church service and yielded their lives to the Lord.

Now, when callers dial the number for Crown's Latin America office, the voice they hear on the other end of the line is that of a new sister in the Lord.

"I encourage everyone to pray for Celia's spiritual growth," Melvy says. "We hope to find time to meet her for discipleship after work. Please also pray for her marriage, her mother, and her husband."

Maximize Your Family Time Teaching Your Kids

As parents, we want our children to learn and apply godly principles in all areas of their lives, including money management.

The *Family Times – Virtue Pack* provides activities to be used once a week during each of the four family times –

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- **BedTime Stories in print and DVD**
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*The *ABC Learning Bank™* is a fun, 3-compartment bank made of colorful transparent plastic. Each of the 3 compartments (giving, saving, and spending) visually teaches your child the value of money and how to manage it God's way.

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As we expand internationally, opportunities are continually arising for those with a passion to impact people, churches, and countries for Christ.

A team just returned from Taiwan and Singapore, where they conducted three Small Group Leader Trainings. They also shared that if God's people will learn, apply, and teach His way of handling money, then together we can impact the world for Christ and help fulfill the Great Commission to go and tell all the nations. They reached over 900 people!

Temporarily visit CrownIgnite.org for information or to contact us with your interest in joining a future team.



**Targeted Teaching
Team member Paul
Cagner speaks during
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