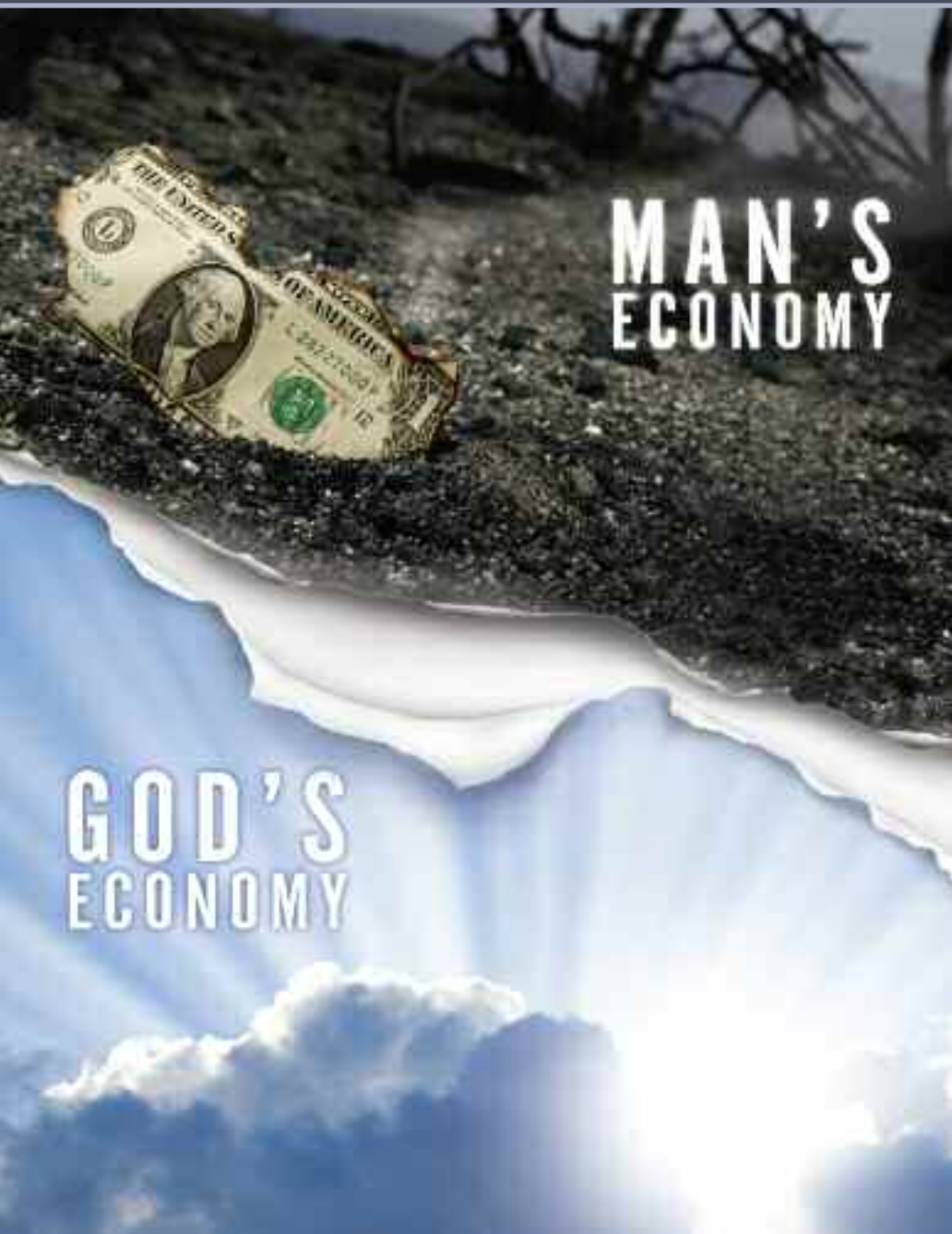


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# MONEYMatters™

OCTOBER 2009 • ISSUE 379



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ECONOMY**

**GOD'S  
ECONOMY**

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“ We watched *Widow and Oil* with our two girls (ages 7 and 9) as part of our family fun night. They were totally engaged by the dramatic story presentation. Afterwards, we talked about people we knew who could use our help and what we had that could be used to provide for their needs. It was truly quality family time, and the films provided a great teaching moment for all of us. ”

- Michael, GA

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using *God Provides™*!

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# The security you seek is in God's Economy

By Chuck Bentley, CEO

In the last year, we've witnessed the world shifting like sand beneath our feet. We've been asking ourselves, "What's happened to us?" "Is it ever going back to the way it used to be?" "What kind of adjustments do we need to make to prepare for the future?"

People all around the world are experiencing a new level of insecurity. The things they placed their hope and confidence in have disappointed them.

There is now a sense of fear, restlessness, and anxiety lingering just beneath the surface.

You may be asking yourself, "Where is the leader who's going to show us the way out of this?" "Are we ever going back to the day when we had rising home equity values?" "Are we ever going back to the day when we could put our money into institutions or companies and trust them to operate with

integrity?" "Will there be a time when the banks will not fail, when my job may not be going away or my hours cut back?" "Can I go to college, get a degree, and know that I'll have a secure career path for the rest of my life?"

Because of the dramatic changes, you now have an opportunity to adjust to a new reality.

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**You now have the opportunity, by God's grace, to reset your thinking, to be transformed, not conformed to the world.**

---

Crown Financial Ministries wants to journey with you to make those adjustments. You can discover how to live in this world, facing the day-to-day challenges but also experiencing peace, joy, and contentment no matter what may happen

in the future. The difference is discovering how to navigate the epic battle between Man's Economy and God's Economy.

In Man's Economy, the basic premise is that your purposes, goals, significance, self-worth, ambition, and life energy are wrapped up in having money. In Man's Economy, you want to make as much as you can, as quickly as you can, to retire as soon as you can, and enjoy a life of leisure as long as you can.

You've been told that if you have enough money, you can live free of fear and anxiety—comfortably insulated from what's going on around you. In Man's Economy, you place your hope in your net worth, assets, and ability to generate income. Money is the master of Man's Economy.

In God's Economy, you can be prepared for the future no matter what it

may be. You now have the opportunity, by God's grace, to reset your thinking, to be transformed, not conformed to the world (Romans 12:2).

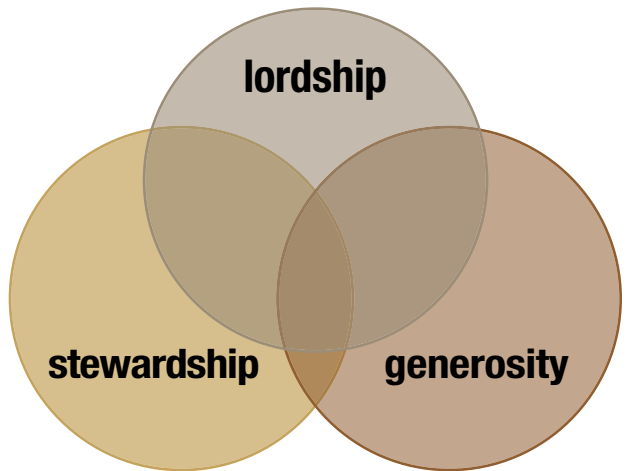
Learning to live in God's Economy begins by understanding that His economy is made up of the divine integration of the mystery of His lordship, your stewardship, and your generosity.

When those things come together, you are transformed out of Man's Economy by the renewing of your mind. You are transformed out of the cultural pressure and grip of this world, the battle that wants to take you captive to the traps of the world. God is the Master of His economy.

When God is Lord, He is the object of your life. The Bible says in Matthew 6:33 to seek first His kingdom and His righteousness. Use your energy to seek His kingdom first.

In God's Economy, He is Lord of all and you seek Him as the object of your life energy, your purpose, your goals, your ambition, your significance.

The world will always be dynamic and changing and unstable, but God is constant. His constant nature is expressed in



Hebrews 13:5, *"Keep your lives free from the love of money [in other words, keep your life free from buying into the lies of Man's Economy] and be content with what you have [whether a lot or a little]"* (NIV).

When you are content with what you have, you can rest in the promise found in the remainder of that verse: *"Never will I leave you; never will I forsake you."* The Lord is telling you that in Man's Economy, you are vulnerable; everything can leave and forsake you, except for Him.

When you understand God's lordship, your role and purpose as a steward becomes clear. You define success by whether or not you are faithful with what you have.

In Man's Economy, you define success by how much you have. The scorecard for success in Man's Economy is how much you can accumulate.

God does not measure success by accumulation. In His economy, if you are faithful with little, you will be entrusted with much. You will be entrusted with *"true riches"* (Luke 16:11 NIV).

Success in God's Economy is faithfulness as a steward of whatever you have been given. All are welcome into that economy. There is no discrimination whether you have much or little.

When God is the first priority and the object of your life, you will be faithful to Him, steward whatever you have, →

and learn to be generous on every occasion. You will start to believe and practice the principle that it is better to give than to receive.

In Man's Economy it is better to receive, hoard, and have a big line of credit. These are all things the world says are required to have success and significance. In God's Economy, He says it is better to be a giver.

When you understand the truths of God's Economy and are transformed by what you believe, your behavior follows suit.

You begin to apply the practical truths of handling money God's way. You then experience the visible joy of being unique and distinct from the rest of the world.

These distinctions become your testimony and visual message that there is a difference

between having God integrated into all of your finances and trusting in yourself only.

You will display joy on your face and peace in your heart when everyone else is wondering, "Where is our hope?" The fleeting hopes of this world will transfer into the eternal hope of Christ.

Are you different from your next-door neighbor in what you believe about money and how you steward it and how generous you are? Have your neighbors witnessed the difference in you?

Living in God's Economy keeps you from being trapped, worried, and grieving over something very temporal. Your joy becomes the attractive aroma of Christ.

As you seize this opportunity, you can reset to discover God's Economy. Man's

Economy will seek to influence and control you as long as you're on this earth, but it will no longer have dominion over you.

You do have a leader and His name is Christ; He is unchanging; His principles work. They are valid and time tested, and they hold up in every storm. You and I have the privilege of sharing that with the world. It can change our cities, our nation, and the entire world if we apply the truth, model it, and live it out.

I encourage you to move away from defining your life by the standards of Man's Economy and to become an ambassador for Christ in this generation. Our transformation will help to bring about the revival that our nation desperately needs, regardless of the circumstances we may face.

*chuckbentley@crown.org*

## Take action!

Join us on this journey of discovering and living in God's Economy today. Surrender your finances to Him, manage what He has entrusted to you according to His financial principles, and discover the blessings of generosity.

Strengthen your walk in this journey by becoming a regular listener to Crown's *MoneyLife*™ program, either on a station in your area or via our website. And, find additional help for your journey by becoming a regular visitor to [Crown.org](http://Crown.org).

Let us help you discover how

# God intersects with your money and your life

“ My husband and I are a few months into following God’s principles and using the tools on Crown.org. God is redeeming the financial problems that we got ourselves into, and the best part is, even though all our money problems are not miraculously solved and cleared up, my husband and I are fully unified behind God’s plan, and couldn’t be happier. ”

– Zakiyyah, WA

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# Getting an early start in God's Economy

By Jim Henry

WRITER/RESEARCHER

CROWN FINANCIAL MINISTRIES

"We'd be happy to talk about it, but I don't know that we have anything interesting to say," Katie Schilling said with characteristic humility when asked about the amazing financial achievements she and her husband have made.

The couple have been married less than 2 years; she's 21, he's 26. They are debt free and have managed to save over \$50,000.

Before you think the Schillings have high-paying

"power jobs" in the big city, you should know they live in tiny Cedar Grove, Wisconsin, on the western shore of Lake Michigan, 50 miles north of Milwaukee.

Katie works on a dairy farm caring for calves; Daniel, in the packaging department of a nearby chemical company. Katie has a one-year technical degree in dairy herd management; Daniel, a year of Bible College and a four-year degree in English.

The future couple met at church while Katie was still in college and soon realized they had a lot in common.

Both Katie and Daniel paid their own way through school by working and saving. Both graduated debt free; Katie even had \$6,000 left over.

Daniel says that after getting to know Katie, he discovered they were really on the same page regarding finances. "She was even more conservative with her money than I was. I fell in love with her for many reasons; many stemming from the fact that we have similar values."

Wedding bells followed 18 months after graduation in January of 2008.

Before the wedding, Katie and Daniel were counseled by their pastor, who stressed the need for starting out marriage on a budget. He got no argument from the young couple, whose first act together was to set a limit on the cost of their wedding.

The couple paid for the affair themselves with cash, keeping the cost to a modest \$2,000 and never missing the pomp and expense of a big affair.

"We knew we wanted a nice wedding," said Katie, "but when we heard the numbers, it was astounding how much people spend, so I started looking for ways to save." She found them.



Katie found her wedding dress on eBay at a rock-bottom price.



**One of Daniel and Katie's life goals is to have a surplus so they can give to missions.**

The church fees came to \$250; the reception was held at the town hall for \$80. Friends and relatives provided and hung the decorations.

Katie ordered flowers wholesale, and Daniel's aunt volunteered to make the arrangements, including boutonnières.

Katie found a local woman who makes elaborate wedding cakes out of her home and purchased one for only \$200.

Instead of an expensive, multi-course meal, the couple spent \$200 on hors d'oeuvres that were prepared and served by relatives.

Katie made the wedding invitations; she even made the paper in a craft process that produced professional looking results. Total cost: \$40.

But the pièce de résistance was Katie's beautiful wedding dress, purchased on e-Bay for \$10! "It was my dream dress. It was brand new; it never had been tried on before."

Katie says that by studying the Bible, she learned that God owns everything and that we are just stewards of His resources. She listens to *MoneyLife™* with Chuck Bentley because the broadcast reinforces biblical financial principles.

Daniel says his parents taught him stewardship from an early age. "They provided a good example by paying off their mortgage in less than 10 years. They also taught me to save when I was young."

In the time between graduation and their wedding day, the couple had managed to save \$27,000.

Since then, they have stuck to an ambitious (audacious?) goal of saving 50 percent of their income, and the total now is an eye-popping \$53,000!

The Schillings have three goals that keep them focused on saving:

- Having a large family;
- Buying a home (preferably with cash) large enough for their family and to host ministry functions for their church—and enough land to grow much of their own food; and
- Giving generously to missions.

Katie and Daniel are faithful tithers and also give to mission projects at their church. Their pastor travels to Russia frequently to train other pastors. The Schillings help fund the

translation of teaching materials into Russian. At Christmas they sponsor Russian children, providing gifts, candy, and Bibles.

Interestingly, while Katie and Daniel have a tremendous heart for missions, they don't feel the Lord calling them to the mission field. Their role, they feel, is to give so that others might go.

Still, the Schillings don't think there's anything unusual about their lifestyle or the deep sense of peace and contentment that comes from applying God's financial principles to their lives.

No, nothing remarkable going on in Cedar Grove, Wisconsin, just another young couple starting out married life in God's Economy.



**Katie feeds a calf at a local dairy farm.**

# André Styger: On mission for God in Africa

By *Chuck Thompson*

MONEY MATTERS EDITOR

God's way or my way? It's a big question that touches every aspect of our lives, including how we handle money and possessions.

André Styger remembers a time when he was living his way and the focus of his life was temporary things.

He had been raised in the Dutch Reformed Church of South Africa, but he had never crossed the line from religion to what he calls a "living relationship" with the Lord.

"As a young lawyer I always knew that it was by God's grace that I had reached success at a very young age," he says. "However, God and religion were something I reserved for Sundays."

André was entrenched in Man's Economy, which is driven by the goals of obtaining and maintaining money and possessions.

Christians and non-Christians alike have to live in this economy, but all of us have a choice about how much it dominates our lives.

Thankfully, André realized that the things in his possession were the result



**For André, one of the highlights of his ministry was the launch of the Arabic version of "Business by the Book" in Egypt.**

of God's blessings. And, he felt that his success demanded more of him than just believing in God.

"In search of a way to 'pay back' the Lord—and expecting some 'godly tips on making money'—I became involved in a Crown Small Group Study, and my life changed forever," he says. "During the small group study the Holy Spirit revealed the superficial relationship I had with God and that money dominated my life instead of the Lord."

Until that time, André says he spent most of his days on money—making it, investing it, worrying about it, and serving it. But when he put God and his money life together, all his finan-

cial decisions became spiritual decisions, and from that moment on he began spending most of each day with God.

Now, he was living in God's Economy, in which the focus is God and the advancement of His Kingdom. This new life purpose has inspired him to extend his influence as a Crown "Business by the Book" instructor on the continent of Africa.

"I've had the privilege of sharing God's plan and principles with business leaders in nine African countries," André says. "Being part of the team to launch Crown's material in Arabic, in Egypt, was one of the highlights of being a worker in God's Kingdom."

In addition, André has regular invitations to teach and share God's financial principles with business people all over South Africa.

## **A changed church**

Just as there have been opportunities for André to influence people throughout Africa, there have been other opportunities closer to home. In September 2003 his church council called a meeting to discuss its debt, which totaled 500,000 Rand (about 63,000 U.S. dollars).

"We were unable to pay our municipal accounts and had a real threat of having our water and electricity cut," André says. "It was on the agenda that we should consider letting our only minister go because we could no longer afford him."

But during the meeting, members of the council looked at God's promises and financial principles and realized they first needed to seek His Kingdom and His righteousness. They accepted Him as the Provider and agreed that if they would do their part, He would meet their needs (Matthew 6:33).

"The church council decided to do something 'radical'—to trust God and His promises," André says.

"We drew up a budget based on what we needed only to survive and to do the necessary. This budget was 300 percent higher than any other budget we'd ever had. Some of our congregation members warned with words like, 'Yes, we have to believe, but this is not realistic.' "

However, seven months later, 700,000 Rand passed through the church's books. This incredible sum amounted to four years' worth of income. "It was not by a single person or group of persons; I tried to trace it," André says. "It was by the Great Provider Himself, using an array of different means."

For the first time in 60 years the church became

debt free and actually had a credit of 150,000 Rand. Six years later, the church still has no debt, and each year God has provided more than the amount budgeted by the council.

## **Business and home**

Another opportunity for André to influence others occurred in his business. Not all the partners in his firm were Christians, so he asked God how to handle the daily situations he faced in the workplace.

"God made it clear to me that while His plan for my life unfolds, I must never compromise on His financial principles," André

*Continued on Page 16*



**André with his wife, Mariette, and daughters Monique, Melissa, and Mégan on a visit to Capetown, South Africa.**

# Wheaton College students on fire for Mission India

By Jim Henry

WRITER/RESEARCHER

CROWN FINANCIAL MINISTRIES

What happens when a loose-knit bunch of college kids catch fire for God's Kingdom and set out to raise \$10,000 for missions? Well, maybe Ronald Reagan said it best, "There is no limit to what you can accomplish if you don't care who gets the credit."

Actually, the Wheaton College students in question very much care Who takes credit—and they want it to be God.

Their humility actually made it difficult to pin down exactly what happened on the Wheaton campus during the 2007-2008 school year because no one would take credit for anything.

So, what happened? Well, it seems if you're willing to obey God's calling and give Him the glory, \$10,000 isn't nearly a big enough goal—the Wheaton undergrads actually raised \$65,000 for Mission India's Adult Literacy Program.

Every story starts somewhere, and this one began earlier in 2007 when Wheaton sophomore Drew Melby (son of Crown Board Chairman Scott Melby)

went on a mission trip to India.

Drew was deeply moved by Mission India's efforts to teach literacy using the Bible as a tool. And, after returning to Wheaton, he began talking with friends and acquaintances about Mission India's innovative approach to spreading the Gospel.

It's not clear exactly when the idea formed to raise money for Mission India or when it "went viral," but that's not surprising. Drew says it was really God's project from the start. "The Lord really brought together an amazing team of students who were interested in missions and India, and we kind of

just came together and decided to do something to help." They decided, in fact, to raise \$10,000 for Mission India.

Drew's friend, Tyler Witzig, was skeptical about the idea at first because it faced stiff competition on the Wheaton Campus. "There are so many clubs doing good work and other fund-raising efforts—I thought it would die out, but as the enthusiasm kept growing, I began to realize, 'This could really happen!'"

Ideas for raising money just kept bubbling up and the Wheaton students ran with them, often in several directions at once.

- Tyler Witzig gave up some weekend meals, enabling him to give \$25 a week through the course of the campaign.

- Alex Leo sent a letter to his family members and



Drew Melby (background) during a mission trip to India. Inset shows Mission India logo used on fund-raising T-shirts.

An estimated 300 million Indians are functionally illiterate. Their eagerness to learn provides a huge mission field and the opportunity to spread the Gospel using the Bible as a literacy tool.

Mission India offers donors the opportunity to

sponsor an individual for \$30. The gift provides up to a fifth grade education level in reading, writing, and arithmetic.

The Mission India program has graduated over 200,000 men and women, many of whom have come to Christ as a result.

friends, telling them that he wanted no Christmas gifts that year, only checks made out to Mission India.

- Other students threw a fund-raising banquet with speakers from Mission India. The event netted \$9,000 from their fellow undergrads who typically don't have much discretionary income.

- A number of parents and family members found out about the effort and wanted in, so they offered matching gifts.

- Julia Schmid designed T-shirts with a logo to publicize the effort. The students sold 250 of them, raising \$3,000.

Tyler Witzig said the T-shirts played an important role in the effort. "There was something about those shirts. It seemed like everyone was wearing them, and the enthusiasm spread like wildfire. It was a cool way to connect with other students involved with the fund raising, even if you didn't know them."

When the activities wound down in late spring of 2008, the campaign had raised \$65,000, or 6.5 times the original goal.

"I think it's an inspiring story and the money part's exciting," says Drew Melby. "But what's even more exciting to me is seeing what God did in and through and with the lives of all these students, once they had caught the fire for missions, once they caught the fire for generosity."

Crown is working to reach illiterate people in India and around the world through the *God Provides™ Film Learning Experience*.

This short film series is inspiring people to surrender their finances to God and in some cases to surrender their lives to Christ.

To learn more, see Page 2 of this newsletter or visit [Crown.org/GodProvides](http://Crown.org/GodProvides).

## SEMINARS

### JOURNEY TO TRUE FINANCIAL FREEDOM

• AL, Jackson	OCT 16
• AZ, Chandler	NOV 06
• AZ, Gilbert	OCT 17
• AZ, Page	OCT 10
• AZ, Phoenix	OCT 24
• AZ, Tucson	NOV 13
• CA, Brea	OCT 03
• CA, El Sobrante	OCT 03
• CA, Long Beach	OCT 10
• CA, San Diego	OCT 10
• CA, San Diego	OCT 24
• CA, San Jose	OCT 17
• CA, Ventura	OCT 17
• CT, Manchester	NOV 07
• FL, Palmetto	OCT 23
• IN, Upland	OCT 03
• KS, Overland Park	OCT 03
• KS, Rossville	OCT 24
• KS, Wichita	OCT 03
• MN, Minneapolis	OCT 17
• MN, Prior Lake	DEC 05
• MN, Roseville	OCT 10
• MS, Pelahatchie	OCT 03
• NC, Greenville	OCT 17
• NC, Pittsboro	NOV 14
• NC, Raleigh	OCT 03
• NJ, Vineland	OCT 03
• NJ, Zarephath	NOV 07
• NY, Wappingers Falls	OCT 31
• OH, Lancaster	OCT 17
• PA, Allentown	OCT 03
• PA, Bainbridge	NOV 14
• PA, Hanover	OCT 17
• PA, New Providence	OCT 24
• PA, Williamsport	OCT 10
• TX, Clear Lake	OCT 17
• VA, Bristow	OCT 10
• WA, Spokane	NOV 21
• WA, Tacoma	OCT 03
• WA, Walla Walla	OCT 10

### MONEY MAP COACH TRAINING

• MN, Plymouth	OCT 17
• NC, Cary	NOV 07
• TX, Clear Lake	OCT 24

### BUSINESS BY THE BOOK

• MS, Biloxi	NOV 14
• WA, Spokane	OCT 14

# Barzillai

*An example of Lordship, Stewardship, and Generosity*



*By Chuck Thompson*

MONEY MATTERS EDITOR

Barzillai, the wealthy man who cared for King David when he temporarily lost his throne, would not rank as one of the most familiar people of the Bible.

Yet, his life is a prime example of the spiritual renewal, wise stewardship, and generous living that characterize a person living in God's Economy.

David's temporary loss of authority resulted from a rebellion led by his son Absalom, who convinced the Israelites that he would treat them better

than his father did. As a result, *"he stole the hearts of the men of Israel"* (2 Samuel 15:6 NIV).

David had to flee from Jerusalem and eventually ended up at Mahanaim, a city east of the Jordan River. It was there that Barzillai and two other local leaders brought supplies to the king.

Although a large number of Israelites had been won over by Absalom, Barzillai chose to acknowledge the Lordship of God. In 1 Samuel 13:14, we read that God had *"sought out a man after his own heart and appointed him leader of*

*his people"* (NIV). That man was David, not Absalom.

What made Barzillai's actions more significant were his age and infirmities. It probably would have been much easier for him to stay home and not become involved. Instead, he chose to leave home and to help God's anointed king.

Like Barzillai, we must make a decision regarding Lordship. When we acknowledge Christ's Lordship in all aspects of our lives, including our finances, we open the door to greater intimacy with Him. Our preoccupa-

tion with money is removed, allowing us to take our relationship with Him to new and deeper levels. We become spiritually renewed.

In 2 Samuel 19:32 we also read that Barzillai was *“a very wealthy man”* (NIV). He is a prime example of stewarding wisely because he used his riches for the benefit of God’s Kingdom by helping God’s choice for king.

David was a key figure in the genealogy of the Messiah. The book of Matthew begins with the words, *“The book of the genealogy of Jesus Christ, the son of David, the son of Abraham”* (Matthew 1:1 ESV).

Whether we are wealthy like Barzillai or persons of limited means, the money and things in our possession have been entrusted to us by God, and we should manage what we have according to His Word.

Stewarding wisely according to His principles helps us avoid the financial pitfalls common to Man’s Economy, such as overspending, excessive use of credit, risky investments, marital conflicts involving money, and even bankruptcy.

Finally, Barzillai is an example of Generosity. In

2 Samuel 17:28-29 we have an extensive list of the provisions that he and two other local rulers brought to David.

These provisions included *“sleeping mats, cooking pots, serving bowls, wheat and barley, flour and roasted grain, beans, lentils, honey, butter, sheep, goats, and cheese”* (NLT).

Later, when David had regained his kingdom, Barzillai came from his

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**Barzillai receives limited exposure in God’s Word, but his life offers tremendous lessons for those of us living today.**

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home in Gilead *“to escort the king across the Jordan”* (2 Samuel 19:31 NLT).

David invited the elderly ruler to go with him to Jerusalem and promised to take care of him there. But Barzillai replied, *“I am eighty years old today, and I can no longer enjoy anything. Food and wine are no longer tasty, and I cannot hear the singers as they sing. I would only be a*

*burden to my lord the king”* (2 Samuel 19:35 NLT). As an alternative, Barzillai allowed his son to go back with the king.

The life of Barzillai teaches us that even though generosity involves giving something away, it actually results in many blessings. Everyone likes to receive, and there is a great emphasis on receiving in our society.

However, receiving and saving but never giving results in an imbalance, and when any aspect of our walk with Christ is out of balance, we miss the full measure of His potential blessings.

In contrast, Barzillai treated giving as a blessing—to the extent that he was willing to direct his generosity toward a man who wasn’t among Israel’s *“in crowd”* at the time.

Barzillai receives limited exposure in God’s Word, but his life offers tremendous lessons for those of us living today.

May the lessons of this great leader, and those found in the lives of other biblical characters like Barnabas and Abraham, inspire you to discover the benefits of a life characterized by Lordship, Stewardship, and Generosity.

# André Styger

*Continued from Page 11*

says. “This made for some very interesting board meetings over the years. Applying some of these principles, like becoming debt free, is one of the main reasons the firm is still able to survive the current financial crisis.”

At home, André and his wife, Mariette, are only months away from being entirely debt free, including their mortgage. Their marriage is stronger, and André says their common financial goals and principles remove a lot of stress and conflict from their relationship.

“As a family we don’t care for expensive cars or holidays,” André says. “We avoid debt and use a spending plan. Our daughters, ages 16, 13, and 9, have to earn their ‘allowances’ and use a budget.”

## **Seizing a great opportunity**

André notes that what began for him as a financial study became a relationship and a journey with God. He gives God all the glory, thanks Christ for saving him, and is thankful that the Lord allowed him to participate in His plan.

His prayer is that God will give him and other believers the strength, wisdom, and courage to take advantage of the doors that are now open for sharing the Bible’s message.

As the Lord continues to use the matter of money to draw people closer to Him, Christians need to be part of the solution, not part of the problem, André says.

“The global economic crisis is exciting and creates an opportunity to introduce the world to God in a way no man ever could have imagined,” he adds. “As Christians, we should seize this opportunity while we can.”



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