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The background of the cover features a collage. At the top, there's a close-up of the American flag's stars and stripes. Below that, a row of suburban houses is visible, with a driveway leading to one of them. The bottom part of the image shows a close-up of a hand holding a wooden cross, with a yellow ribbon wrapped around it. The overall color palette is dominated by the red, white, and blue of the flag, and the green and brown of the cross.

Rethinking the American Dream

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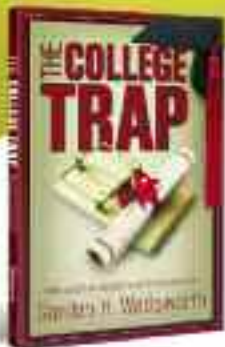
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Rethinking the American Dream

By *Chuck Bentley, CEO*

The “American Dream” is a term with a wide variety of interpretations and connotations. It is thought that the term was first used or coined in 1931 by James Truslow Adams in his book, *The Epic of America*.

Mr. Adams wrote: “The American Dream is that dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement.”

Some say that the American Dream has become a far less lofty objective, reduced to the

pursuit of material prosperity, bigger cars, fancier homes, or simply “a comfortable and high standard of living.” Regardless of how you personally define the American Dream, I believe it is time to rethink it in context of our current crisis and God’s Word.

The economic crisis of 2008 has brought a swift and shocking loss of home values, retirement funds, and personal and national net worth. Achieving the American Dream has been moved out of reach, yet the natural tendency is to try to maintain it.

“If we can just fix the economy, we can go back to normal again” is a common thought process I have observed. Most Americans will continue to view money as the solution.

We have already begun to see changed behaviors in 50-year trends of vital areas like savings and reduction of personal debt. These are very encouraging adjustments that are necessary. I can’t imagine who might be thinking this will all blow over and is foolishly postponing taking corrective

action. However, as believers we must be careful not to get trapped by the prevailing beliefs of the culture.

First, money does not solve money problems. It is what we believe about money that should be the ultimate reason for a change in behavior. Here is another way of expressing that: If the entire world were to get out of debt, live on a budget, and have money in the bank, even by following God’s financial principles, our true purpose for being here may have failed.

Jesus did not die on the cross so that we can live the American Dream. Our mission here is to bring glory to God. He is the Author, the Owner, the Landlord of all the earth and deserves all that we can do to glorify Him. That is when our mission will be counted as successful. Anything less, the world can accomplish without us.

It is interesting that so many feel less “rich” because of their financial losses. This should not be said of Christians because God allows us to have eter-

We have already begun to see changed behaviors in 50-year trends of vital areas like savings and reduction of personal debt. These are very encouraging adjustments that are necessary.

nal riches by what we give, not through what we keep.

The rich young ruler (Mark 10:17-22) had plenty of money. He preferred it over the opportunity to forsake his status and follow Jesus. The rich farmer (Luke 12:13-21) had plenty of money. In many ways he expressed the American Dream: “*You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry*” was the private expression of his life purpose. Jesus challenged him to rethink his priorities and live with a higher purpose to be “*rich toward God.*” He challenged both of these men to escape the trap of purposing their lives by possessions and comfort.

Second, we must consider the recession and any monetary loss from an eternal perspective. Hebrews 13:5 says, “*Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you’*” (NIV).

Our lives must reflect our confidence in God’s ownership and control of all things including the recession, a job loss, the elimination of retirement savings, or any other circumstance we may face. God is faithful when the economy is good and when the economy is bad.

As we look at God’s history, we learn that it is in times of testing or crisis

that faith is proven of greater value than gold or silver. I do hope you are getting out of debt, living within your means, living generously, and asking our faithful Lord each day to use you for His glory.

When this crisis has passed, and it will pass, whether you have more or less of the American Dream won’t matter. What will matter is that you’ve purposed your life and the use of all of your resources, whether many or few, to please the Lord. Our final evaluation will be determined on that measure alone, not by our achievement or loss of the American Dream.

chuckbentley@crown.org

How to achieve the New American Dream

CAREER—Instead of focusing on climbing the corporate ladder, find contentment in what God has wired you to do.

RETIREMENT—Don’t prepare for this phase of your life out of fear, which leads to hoarding. Determine how much is enough before setting your retirement goals.

HOUSING—As many have learned the hard way, when it comes to housing, bigger is not always better.

Avoid buying ever-larger houses with long-term mortgages. Instead, buy within your means, which will allow you to pay extra on your principal and own your house debt free.

AUTOS—Instead of every driver in the family owning a late-model car, drive used cars and save on depreciation. When possible, carpool and use public transportation.

VACATIONS—Avoid extravagant and expensive

trips. Save for vacations, plan trips within your means, and focus on spending time with your family.

EDUCATION—Your children can save money by living at home and doing their first two years of study at a local community college.

SAVING—Build an emergency fund consisting of three months of living expenses. Save 10 percent of everything you earn.

Diligence in a turbulent economy

A recent survey by the investment firm I-Pension LLC showed that 27 percent of respondents did not even open their fourth-quarter 401(k) statements.

Of those who did open their statements, almost

by
**Howard
Dayton**
Cofounder



one-third spent less than a minute reviewing the results, and 72 percent spent less than three minutes.

One-third of the investors surveyed had no idea what percentage of their account was invested in U.S. stocks, foreign stocks, or fixed income. Yet, 82 percent of them make their own 401(k) investment decisions.¹

Don't throw it all into that "perfect investment"

In an economy like we're in now, investors such as these are walking in dangerous territory. Many of them could be poorly diversified and have a majority of their portfolio in investments that are too aggressive for the current market.

A recent report by Morningstar's David

Kathman acknowledged that in the second half of 2008, even people with diversified funds may have taken a hit. However, he noted that "it would be a big mistake to extrapolate too much from this very unusual period."²

Diversification is still a wise practice because it's a biblical principle. "*Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth*" (Ecclesiastes 11:2 NASB).

As many people learned when the tech and housing bubbles burst, no investment is guaranteed. The stock market, bonds, real estate, gold—you name it—can all perform well or poorly. Each type of investment has its own advantages and disadvantages, and since there is no perfect investment, we need to diversify.

For example, Kathman noted that a portfolio invested entirely in large-cap growth stocks would have lost about 20 percent annually from 2000 to 2002. The most fundamental type of diversification, he says, is to build your portfolio with exposure to asset classes such as stocks, bonds, cash and sometimes other asset types such as gold or real estate.

Beyond this, there is geographical diversification (different countries) and sector diversification (different sectors of the economy). Kathman noted that “some sectors have lost significantly less than others in the current downturn,” and an investor who has most of his stocks, for example, in a losing sector will suffer for having all his eggs in one basket.

Be a watchful money manager

Another result of the I-Pension study that should be addressed is the poor attention that many people give to their investments. Solomon wrote, “*You should take good care of your sheep and goats, because wealth and honor don’t last forever. After the hay is cut and the new growth appears and the harvest is over, you can sell lambs and goats to buy clothes and land. From the milk of the goats, you can make enough cheese to feed your family and all your servants*” (Proverbs 27:23-27 CEV).

The point of these verses is simple: By taking care of his sheep and goats, the farmer was able to meet his needs even when harvest time had passed. In this economy, you need all the help you can get. Don’t take anything for granted, and keep a close watch not only on your investments

but on your household finances in general. These times are stressful enough; don’t make careless mistakes that will make them even more stressful.

And, by all means, avoid additional debt. Last year, an Associated Press-AOL Health survey showed that people facing mountains of debt are “much more likely to report health problems.” Among the problems suffered by these people are ulcers, 27 percent; migraines, 44 percent; severe depression, 23 percent; and muscle tension, 51 percent.³

Finances really can be a pain in the neck, and if you haven’t surrendered your finances to God, now is the time. The Bible contains 2,350 verses on money and possessions, and the reason God says so much about this subject is that He wants to equip us to handle money wisely.

It plays a big part in our lives, and it can be a challenge—even a source of conflict—for many of us. That’s why God graciously gave us His financial principles, and that’s why Crown was founded. As always, we’re here to help.

¹ 401(k) Apathy Cuts Dangerously Deep (2009, February 2). www.Ipension.com.

² David Kathman (2009, February 10). Why Diversification Still Matters. Morningstar.com.

³ Debt Stress Causing Health Problems, Poll Finds (2008, June 9). www.msnbc.com.

*Today’s issues,
biblical answers*

MoneyLife™

Janie Clapp, owner of Janie’s Cakes in Tyler, Texas, was Chuck Bentley’s guest on the February 17



Janie Clapp

broadcast of “MoneyLife”™.

Janie has been baking for 22 years and turned her hobby into a successful business.

Chuck invited her to be on the program after receiving one of her cakes as a Christmas gift.

Janie’s business allows her to serve at a Christian youth camp that she and her family started.

“MoneyLife”™ is aired daily for 30 minutes on radio stations across the U.S. Go to Crown.org/Media to find a station in your area, listen to archived programs, or sign up for “MoneyLife”™ podcasts.



College degrees

...at a distance

By Gordon Wadsworth

What does it mean to attend college at a distance? Can a student in California take classes in Massachusetts? Can a missionary in Bangladesh be a member of a class at the University of Iowa? The answer to both of these questions is a resounding "Yes." And, if you're a worker who wants to enhance your credentials in a competitive economy, distance education may be right for you.

A growing phenomenon

Distance education is not new. Correspondence schools have been part of the educational landscape in the United States for decades. What is new is how educators accept it. "Even stodgy universities that have traditionally snubbed distance education are jumping on the virtual bandwagon," writes Pam Dixon, author of *Virtual College*.

Today you can attend classes from major universities around the country and even receive a bachelor's or master's degree without

ever stepping foot on campus. Predictions are that distance learning will graduate 10 percent to 15 percent of all students by 2010.

Most educators believe that distance education is a win-win for both groups involved. Distance learners

Today you can attend classes from major universities around the country and even receive a bachelor's or master's degree without ever stepping foot on campus.

can save money while getting an education from almost anywhere in the world. The colleges and universities also benefit by increasing their enrollment and tuition income without spending millions on new buildings.

Avoid diploma mills

In your search for distance education, look for

legitimate colleges and universities. Avoid scam operators who sell fake diplomas based on work experience.

These people use authentic-sounding names for their "schools," which are really bogus diploma mills claiming to be accredited. The agencies that have supposedly accredited these schools are nothing more than phony organizations with fictitious names.

A source of help

For help in finding legitimate colleges and universities, visit GetEducated.com, which is dedicated to assisting online students in analyzing, comparing, rating, and ranking online colleges and universities.

GetEducated.com works to protect distance learners from the more than 300 fake online college and university scams, and it highlights some of America's biggest values in distance learning, plus an enormous array of top-rated undergraduate and graduate schools.

Benefits of distance ed

Some educators argue that distance learning is more stimulating and encourages more critical reasoning than traditional large lecture classes because of the interaction that takes place in small-group set-

tings. A study showed that test scores for both mid-term and final examinations were on average 20 percent higher for online students than for students in a traditional classroom, according to Jerald G. Schutte, with California State University at Northridge.

In many situations today, students are taking classes on campus as well as via the Internet. Because of this, most are able to avoid some of the high cost student loans that have financially crippled thousands of college graduates.

Lower your debt

Last year I revealed a story about Heather Schopp in California, who reports that she has frequent nightmares concerning her \$165,000 student loan debt. She said, "I dream I'm on a hot-air balloon, hanging on for dear life."

Since 1991, Financial Aid Information Services at TheCollegeTrap.com has been committed to helping students find alternative ways to pay for college. For those of you who are already trapped with excessive loans, there are distinct ways to free you from the financial bondage and avoid the feeling of helplessness.

If you are just enrolling in college and not yet caught in the credit card

trap or student loan snare, there are alternative ways to pay for college including select scholarships, college grants, co-op opportunities, work study programs, self-canceling student loans, and distance education classes around the world.

If you are still in middle or high school, begin immediately to take the SAT and ACT national tests. High scores on those tests can clear the way to acceptance at some of America's finest colleges as well as open the door to grants and scholarships. To get you up to speed taking these critical tests, log on to Kaplan.com and Princeton Review.com for practice tests.

Writing for Bankrate.com, columnist Lucy Lazarony said, "Find a school where you're a star." That does not mean that you have to be a super high achiever. It may just mean applying for admission to a college where your scores are above the average for incoming students. As Ray Loewe, president of College Money in Marlton, New Jersey noted, "Every student is a star at the right college."



Gordon Wadsworth is the author of *The College Trap* and a veteran Crown seminar

instructor. For more information, log on to The College Trap.com or visit the Resources section at Crown.org.

SEMINARS



- AR, N Little Rock APR 03
- CA, Fullerton APR 04
- CA, San Diego MAY 02
- FL, Sarasota APR 04
- IL, Heyworth APR 25
- IN, Ft. Wayne MAY 16
- IN, Valparaiso MAY 02
- MD, Baltimore APR 18
- MD, Cantonsville APR 24
- MD, Hyattsville APR 25
- MN, Plainview APR 04
- MO, Cameron APR 04
- MT, Missoula MAY 09
- NC, Cary APR 24
- NC, Raleigh APR 03
- NC, Raleigh APR 18
- NC, Raleigh APR 25
- NC, Winterville APR 18
- NJ, Barnegat APR 25
- NJ, Kearny MAY 16
- NJ, Livingston MAY 09
- NY, Aquebogue MAY 30
- OH, Huber Heights APR 04
- PA, Bethlehem APR 04
- PA, Dresher MAY 09
- PA, Paradise MAY 02
- PA, Trappe MAY 16
- SC, Simpsonville APR 18
- TX, Lewisville MAY 02
- WV, Beckley MAY 02

MONEY MAP COACH TRAINING

- CA, Long Beach MAY 02
- IN, Ft. Wayne MAY 23
- NC, Fayetteville MAY 02
- SC, Columbia MAY 02

More than words can say

This year, Crown will share God's truths in a new and exciting way

By Chuck Thompson, Editor

Crown Financial Ministries is breaking new ground by using visual media to capture the triumph, intensity, and emotion found within the transformational stories of God's Word.

Viewers at preliminary showings have been impacted by this revolutionary teaching solution. It will be used around the world to enhance the lives of believers and to introduce people to God's financial principles for the first time.

Crown's launch into the field of visual media has begun with a series of six short films titled "God Provides." Three of the films debuted in January at



Dean Jones as Abraham in the film *Abraham and Isaac*.

the San Antonio Independent Christian Film Festival, where they were given resounding applause and rave reviews.

When we read the Bible it's possible to forget that the names we see on the pages represent real people experiencing the same emotions we feel every day. Sometimes we may not fully grasp how difficult and trying a person's circumstances were.

But in this new film series we are given a sense of being in the biblical world and experiencing what the characters themselves saw and felt.

The emotion of these events is captured and presented on the screen, prompting one person at the debut to remark, "The films reminded me of the quality and feel of *The Passion of the Christ*."

Regarding the San Antonio film festival, Crown CEO Chuck Bentley said, "I could not have been more pleased with the overall event and the reception of our work."

Among the three Crown films shown at the festival were *Widow and Oil* (2 Kings 4:1-7), *Abraham and*

Isaac (Genesis 22:1-18), and *Rich Man and Lazarus* (Luke 16:19-31).

Veteran actor Dean Jones plays the part of Abraham in the latter two films. Jones, who has been acting more than 50 years, has appeared in a total of 46 movies, 10 of which were made by Disney.



In *Jeremiah's Call*, the prophet intercedes for captive Israel.

Following the showing of the three films, Jones received the festival's Lifetime Achievement Jubilee Award. "I wouldn't trade this for an Oscar," he remarked, noting that he foresees change in the entertainment industry through the rising influence of Christian filmmakers.

Jones said these individuals "are going to be doing films that will once again give an occasion for the children and dads and



Moses holding up the bronze serpent in *Lifted Up*.

moments to gather together in a theater or around a television and see something that brings them together, that teaches them to love one another—films of quality, films of morality.”

The hosting of the three films at the San Antonio festival was made possible through a special arrangement with Crown and Vision Forum Ministries.

Regarding *Abraham and Isaac*, Vision Forum Ministries President Doug Phillips said, “the forging of Dean Jones’ great acting with Crown Financial Ministries’ bold vision to bring to the screen key sto-



Jesus speaking by night with Nicodemus in *Lifted Up*.

ries from the Bible has resulted in an exceptional film. *Abraham and Isaac* is a real treasure. And the response of the audience was simply overwhelming. People loved the films. Some wept. Others were convicted of sin. Still others were moved to a greater appreciation of the love and provision of Christ.”

Also during the festival, the audience was given a behind-the-scenes look at the making of the films with directors Jon and Andy Erwin, actor Dean Jones, and Crown CEO Chuck Bentley.

“Our goal for the films in the ‘God Provides’ series is to engage hearts worldwide through the tool of visual media storytelling, sharing God’s financial principles with the world’s population who cannot read, as well as visual learners in the most modern parts of the world,” Bentley said.

Other films in the “God Provides” series include *Lifted Up* (John 3:1-18), *Jeremiah’s Call* (Jeremiah 29:1-14), and *Abram’s Reward* (Genesis 13-15:6), which also stars Dean Jones. More information about the films will be forthcoming as Crown prepares for their release later this year. Film trailers, more information, and examples of lessons to be included with the films are available at www.Crown.org/GodProvides.

Maximizing your career in turbulent times

Due to the current economic/job crisis, Crossroads Career Network is giving away one-year subscriptions to the *Crossroads Career Explorer Guide* with online resources (a \$40 value). The link to a free download of the guide and free registration for career resources is as follows.

www.crossroadscareer.org/career-guide-crown

The guide is designed to be a simple, powerful combination of practical and spiritual instruction, exercises, and devotionals.

It is intended to be used with other job search, career transition, and Christian resources. It is a faith-based approach to explore six steps through crossroads in your career, a path which thousands of people have already walked.

Over a hundred employers, career experts, and ministry volunteers have contributed tips, tools, and resources to the guide.

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**COFOUNDER HOWARD DAYTON
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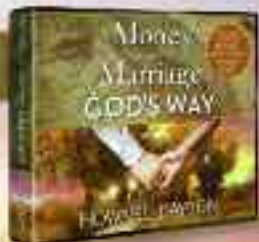
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The beauty of surrender

For artist Morgan Weistling, recognizing God as the source of his talent was the beginning of an amazing career journey.

By Chuck Thompson, Editor

Like tools in the hands of a master craftsman, our talents can produce beautiful and inspiring works when we surrender them to God.

Artist Morgan Weistling can testify to this fact. Since age 22, when he acknowledged that his talent was a gift from God and accepted Christ as his savior, his works have become familiar to many in the Christian community.

Morgan's parents met in art school, but in order to earn a living, his father had to take work as a gardener—a profession in which he would remain for 40 years.

However, Morgan's father never forgot his dream of wanting to be an artist and passed it on to his son. "I would sit on his lap and draw with him," says Morgan, who began doing illustrations when he was only 19 months old.

Although his talent was only in the early developmental stages, his parents encouraged him and gave him the confidence to continue. He spent a great deal



When Peter lost his faith and failed to complete his walk on the water to meet Jesus, the Lord rescued him (Matthew 14:22-33). Weistling titled this painting, "Our Refuge and Strength."

of time studying his father's art books, and when he was only about seven years old, his parents gave him an oil painting set. He painted a picture of a natural area where his family had camped, and he also continued to pursue his interest in drawing.

At age 15, Morgan began studying in an art school, where a teacher taught him how to do illus-

trations like those done by Norman Rockwell. And, just four years later, an advertising agency hired him to work as a professional artist doing posters for movies.

"I was not a Christian," Morgan says. "I actually have journals where I wrote at that time, 'Art is my god.' I really did not have a need for God in my life—I thought." →



This painting, titled “Kissing the Face of God,” illustrates what it must have been like for Mary to hold the Baby Jesus in her hands.

However, at age 22, a girl whom Morgan was dating convinced him to go with her to church. “I sat there for six months in a church pew just hating everything I was hearing because I felt it wasn’t something I really needed,” Morgan says.

But during the sixth month, the pastor handed out pieces of paper and asked the congregation to use the talents God had given them for the benefit of the church.

As Morgan sat there holding his blank piece of paper, God touched his inner being in a mighty way. He reminded Morgan of his tendency to take credit for all he had accomplished. Then, He reminded him that his talent was no accident.

Morgan’s spiritual awareness intensified, forcing him to see the truth. “God had given me a talent, and I thought about what I was using it for,” Morgan says. “I was painting posters for these horrible B movies. I devoted my life at that very second and said, ‘God, use me. I realize now this is the talent you’ve given me. What do you want me to do with it?’ My life changed that very day. Nothing’s been

the same ever since.”

For one thing, the girl Morgan was dating later became his wife. They have now been married 18 years and have two daughters. In addition, Morgan developed



In “Walking With God,” Joseph holds the hands of the young Jesus as He takes His first steps.

an interest in the Bible. He began studying the Scriptures and desiring to depict scenes from the life of Christ, such as walking on the water and raising Lazarus from the dead. And, only three days after he surrendered his life to God, he received a call from Focus on the Family, which wanted him to do video covers for its “McGee and Me” animated film series.

Amazed at how quickly God had worked in his life, Morgan was moved to tears and literally dropped the telephone. But there was even more to come. “It was like the Holy Spirit was going out with my portfolio and showing it to every Christian company in the world,” he says.

In time, Morgan was able to move more and more into his initial desire to do paintings depicting the life of Christ. He also paints pictures depicting early American life and the beauty of God’s creation.

Some of his paintings are now hanging in museums, but he is quick to note that the satisfaction he receives from this level of fame is surpassed by the joy of knowing that God has given him a talent and that he is using it for an eternal purpose.

Editor’s note: For more information about Morgan and his paintings, visit www.MorganWeistling.com.



Trading up

Achieve higher profits for a higher purpose

PART ONE OF TWO

By Bill Provenzano

In hard economic times like we are in now, more and more people are being drawn into the world of trading with hopes of generating additional income or replacing an income that was lost.

Trading can indeed be a very lucrative and rewarding career. Unfortunately, too many people continue to jump headfirst into a business that, according to most statistics, has a 95 percent failure rate.

The high failure rate can in large part be attributed to the lack of research and education that new traders perform before starting to trade. This is poor stewardship, plain and simple.

Every day you see infomercials touting the latest and greatest trading software that all but guarantees a life of luxury cars, mansions, and endless smiles.

But, like most purchases driven by emotion, this trading software ends up sitting in some corner of a computer's hard drive for lack of use—much like a piece of exercise equipment sits in the corner of a basement collecting dust.

The biggest difference is that you only pay once for the exercise equipment. Trading software can carry with it a much larger price tag in the form of trading losses.

All the traders I have known traveled a path similar to mine. I started as a runner, a very entry-level job, on the floor of the Chicago Mercantile Exchange in 1987.

I climbed the ranks, learned about the business, talked to traders, and grew in my understanding of the markets and their interplay with one another. After more than two years of being steeped in the business day in and day out, I decided to venture out as a trader.

The first year and a half of trading was a struggle. After that, my success was slow but certain, and it has continued to grow over the past 20 years. The road that I traveled allowed for years of learning about the business, the markets, and the habits of successful traders before I ever made a single trade. Unfortunately, this is no longer the usual path.

The proliferation of electronic trading has greatly reduced the barriers of entry to the world of trading. The path to becoming a trader used to be several years long. Now, anyone with a computer and some software can actively trade. →

However, not everyone with a computer and software is a trader.

Perhaps you are considering trading as a way to supplement or even replace your income. Maybe you have already bought trading software and have experienced the frustration of trading losses. I want to encourage you to continue to move forward. There is hope. Whether you are an experienced trader desiring to reach the next level of success or you are just getting started, I'd like to propose a number of steps. We'll cover the first one in this article and the remaining three in the May issue of *Money Matters*.

Create a trading business plan

"The plans of the diligent lead to profit as surely as haste leads to poverty" (Proverbs 21:5 NIV). Unfortunately, too many people let the emotional and spontaneous purchase of trading software drive their business plan. Instead, your business plan should drive the research and purchase of your trading software.

Your business plan should be simple but complete. A business plan will challenge you to consider everything from the chair you will sit in to the parameters under which you will execute your trades. Your trades should have clearly defined entry and exit points and have the optimal risk reward ratios.

In your business plan you should also lay out the costs of any computer software and hardware, the amount of money required for your trading account, and any monthly fees for trading or charting services you might subscribe to. Knowing your costs is extremely important in trading as well as any business venture. *"Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?"* (Luke 14:28 NIV).

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