

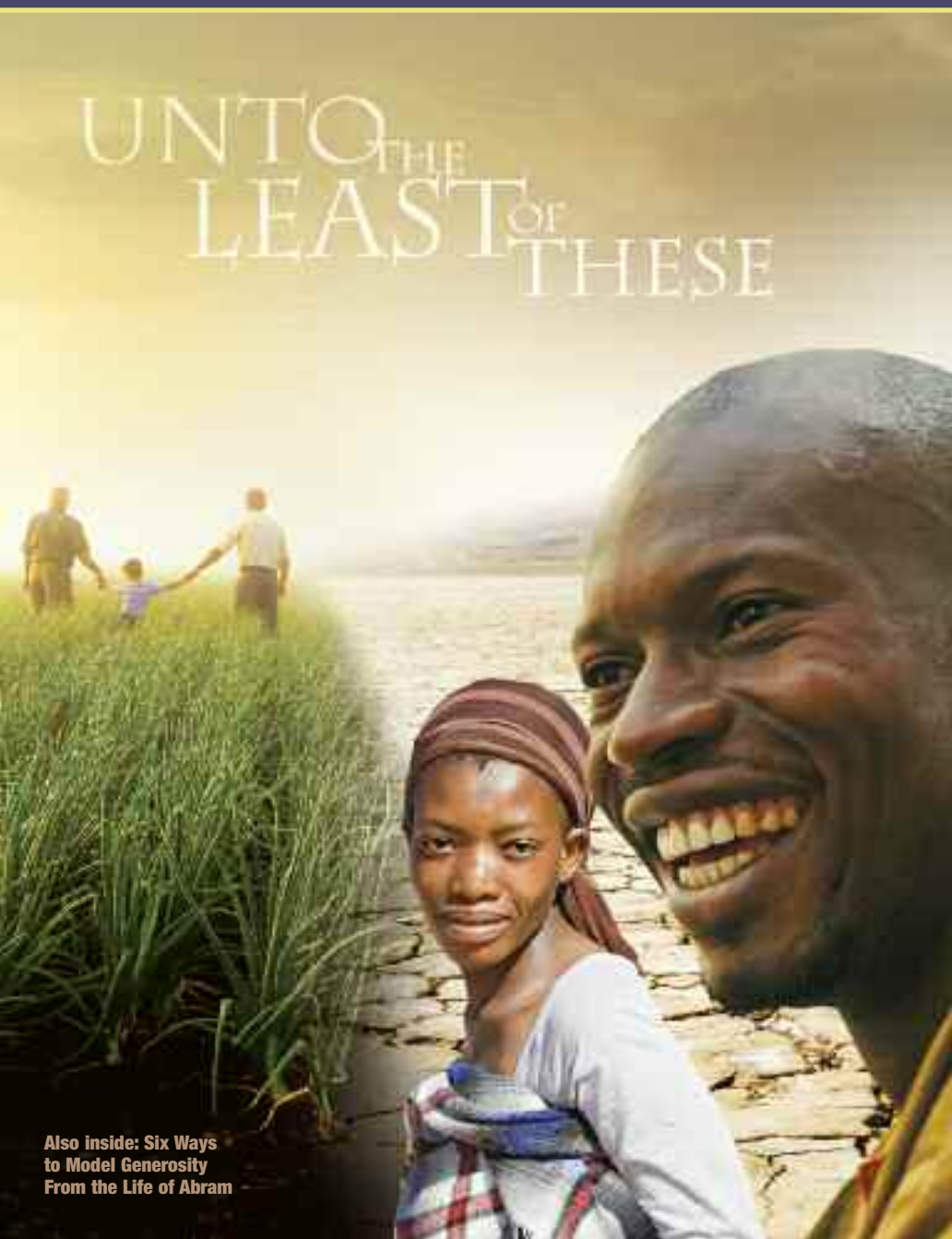
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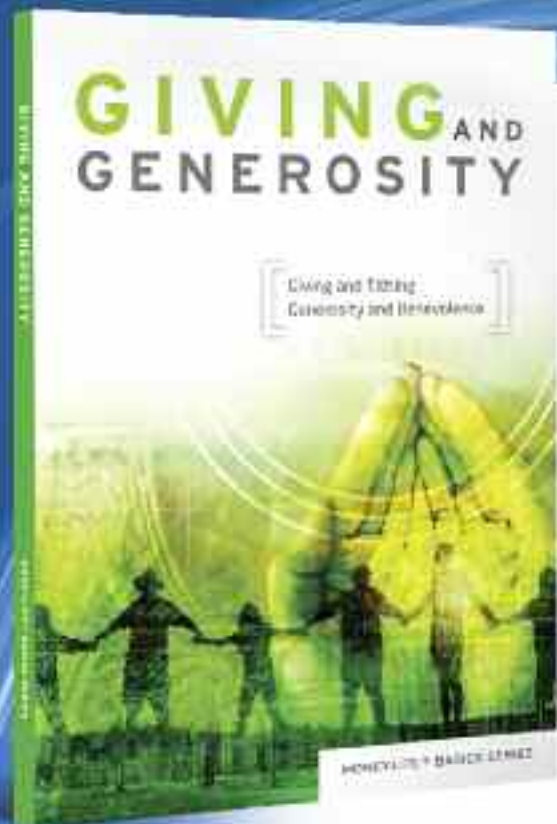
JUNE 2009 • ISSUE 375

UNTO THE LEAST OF THESE



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Unto the least of these

By Chuck Bentley, CEO

If you are reading this newsletter, you are likely to consider yourself middle class or above. By American standards your assessment may be accurate, but by global standards you are classified as incredibly rich.

This is hard for many of us to accept because we are surrounded by so much wealth that we tend to compare ourselves to the wealth we see, not the poverty we do not see.

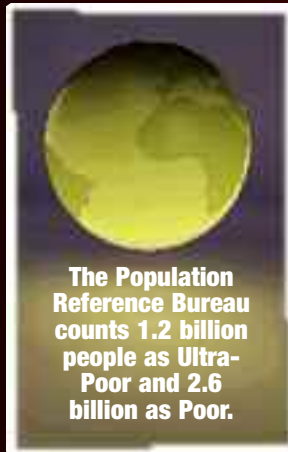
Even those who are classified as “below the poverty line” in America have access to resources and services that most of the world cannot imagine.

In 2006 we began to recognize that God had called us to serve *all* of His followers, and this opened our eyes to the incredible opportunity we have to also serve the world’s Poor and Ultra-Poor.

Those terms may be unfamiliar to you, so I will provide some further insight from our research

project, “Crowning His Poorest.”

The World Bank published the 1990 World Development Report, which established international standards for poverty classification



using a Purchasing Power Parity Index, or PPPI. This amounted to understanding how much money, measured in dollars, people have for consumption of necessities if we were all on equal footing.

This index allowed for the world’s population to be more accurately classi-

fied into two groups: the Poor, who live on \$2 per day, and the Ultra-Poor, who live on \$1 per day, according to the PPPI.¹

Using these measures, the Population Reference Bureau counts 1.2 billion people as Ultra-Poor and 2.6 billion as Poor.

Combined, this group equals 53 percent of the world’s population. Equally as significant, we learned that one-half of the world’s population is under the age of 25.²

Since our research project was completed, we have made progress in serving the needs of the followers of Christ who are among these economic strata. One example is our work in Zambia.

It ranks number one in the world with the highest percentage of the population living below the international poverty line. An estimated 86 percent of the nation is either Poor or Ultra-Poor.

The unemployment rate is 50 percent, and

inflation is more than 18 percent. Most people are employed in subsistence agriculture, and HIV/AIDS is a significant problem.³

However, in the midst of these extreme conditions, Crown has been involved in a partnership model that is demonstrating the transforming effect of God's Word and His financial principles. Here are the details.

In Ndola, Zambia's second-largest city, a pastor mortgaged his house in the U.S. to buy land so that he could establish a training center to teach practical skills to the locals that would enable them to make a living. It is a wonderful example of teaching them to fish versus giving them a fish.

His center teaches farming skills, such as growing palm plants and aloe vera, as well as fish farming, bee-keeping, raising chickens, and woodworking. He partners with small business owners to provide start-up capital, and they split the profits. The results have been remarkable.

Now, these Zambians are making four to five times the wages earned in other villages. They are able to afford houses and cars and send their children to school. For the

first time, many of them are giving to support their local churches.

All the while, they are being disciplined and are growing in Christ as a part of the program. And, Crown has come alongside these workers to help them learn a biblical worldview and grow as



faithful stewards of their local resources and personal income.

Our goal is to help these followers of Christ receive the teaching and learn the skills they need to gain a higher level of financial knowledge and stability. By teaching them what the Bible says about money and showing them how to apply those principles to their lives, we can help them eliminate poverty, create a sustainable existence,

enjoy an improved quality of life, and advance God's Kingdom.

We are very pleased with this partnership model and are looking for many more such partnerships around the world, where we provide the teaching and others provide the practical skill training.

Our research also revealed that many people in the developing nations have never been able to read. As a result, about 4 billion people in our world are oral learners, meaning they are either nonliterate or semiliterate.

One way that Crown will teach these people is through the new *God Provides* short film series, to be released later this year. It has been tested and proven effective at communicating God's principles to those who cannot or will not read, which was its intended purpose.

As we await this release, we currently have a presence in more than 80 nations around the world. Establishing this presence has involved years of work, the tremendous generosity of donors, and the

Continued on Page 8



Put your trust in the right place

The huge Ponzi scheme run by Bernard Madoff is a reminder of how easy it is for people to put their trust

by
**Howard
Dayton**
Cofounder



in others. In this day of big media, people seek guidance from actors, politicians, people who are billed as experts, talk show hosts, and others who are in the public eye.

But even the most trusted experts make mistakes. Consider the economists at

some of the top academic institutions in the United States, who missed the economic crisis. This particular crisis did not fit the “text-book” model, and experts did not believe that problems in the financial markets would significantly spill over into the real economy.¹

We need to remember that no human is beyond error; therefore, *“It is better to trust and take refuge in the Lord than to put confidence in man”* (Psalm 118:8 AMP). This is especially true when you consider that some so-called “experts” actually design

their advice to take advantage of others. These scheme operators have created programs to swindle everyone from single moms who need extra cash to investors who want to double their income.

Among these schemes are seminars and conferences that promise to help people generate huge incomes by investing successfully or operating profitable businesses. Too often, consumers who invest in these programs don’t reap the promised rewards and have no way of recovering the money they’ve spent.²

Such a scheme is tailor-made for this crisis, in which people are looking for ways to earn extra cash. There's also an Internet scheme that advertises used cars at great prices. People view these advertisements, select a car, and wire the money, but the car is never delivered.³

Schemes can be very elaborate in their approach. One involved the sale of \$20,000 "high-yield 'private bridge' loans" that captured 1,500 investors and brought in a suspected \$380 million. And, there are schemes based on faith, like the one involving a "professed 'man of God,' [who] promised churchgoers in a Haitian-American community that he could double their money within 90 days." The total take in this scheme was \$23 million. Among its victims was a 31-year-old Haitian immigrant with six children, who lost her life savings of \$25,000.⁴

Of course, these figures are small compared to the \$50 billion involved with the Madoff scheme. Dr. Stephen Greenspan, a professor of psychology who was taken by this scheme, says he lost a significant portion of his retirement savings to Madoff.

In an article titled "Fooled by Ponzi," Greenspan discusses some of the reasons why people

fall for schemes. He says a great amount of literature "shows how often people of average and above-average intelligence fail to use their intelligence fully or efficiently when addressing everyday decisions."⁵

In his particular case, Greenspan says he suffered from "profound ignorance of finance" and a "somewhat lazy unwillingness to remedy that ignorance." As

Even when an investment doesn't appear like a scheme, don't jump headfirst into what seems like a proverbial "no-brainer."

as a result, he trusted people whom he viewed as more knowledgeable on the subject.⁶

Before I go any further, let me emphasize that there is no substitute for becoming as knowledgeable as you can about an issue like finances, which has the potential to greatly impact your life. On top of this, you need to seek good advice. "Listen to advice and accept instruction, and in the end you will be wise" (Proverbs 19:20 NIV).

The first person to consult is your spouse. Women tend to be gifted with a wonderfully sensitive and intuitive nature that is usually very accurate. Men tend to focus on the facts. Therefore, couples need each other to achieve the proper balance for an optimal decision.

On one occasion, my wife, Bev, was uncomfortable about a large investment that I was preparing to make. The investment later went sour, and we would have lost a large sum of money if I had not listened to her advice.

Having said that, let me remind you to avoid investments that require a quick decision with little or no opportunity for you to check out the investment or its promoter. "Steady plodding brings prosperity; hasty speculation brings poverty" (Proverbs 21:5 TLB).

And, even when an investment doesn't appear like a scheme, don't jump headfirst into what seems like a proverbial "no-brainer." Greenspan says he was attracted to the Madoff scheme because it offered modest gains, not spectacular ones. When a friend, who was good at finances, warned him about the investment, he failed to heed the advice.

In addition to your spouse, remember that other sources of counsel →

include your parents. Also, seek advice from people who are experienced in the area in which you're trying to make a decision. In the area of investments, visit KingdomAdvisors.org to find Christian financial advisers.

Most importantly, in addition to everything I've discussed, avoid the counsel of the wicked and seek the counsel of the Lord. Sign up for a *Crown Small Group Study* to learn what His Word says about finances, and when you're facing key decisions, seek His wisdom, be patient, and wait for His answer.

¹ Perry, Ann (2009, February 22). How Did We Miss the Warning Signs?; Economists Admit They're Not Good at Forecasting "Turning Points" Such as the Current Recession (p. A15). *The Toronto Star*.

² The Seminar Pitch: A Real Curve Ball. The Federal Trade Commission. www.ftc.gov/bcp.

³ Kirchheimer, Sid (2009, April 13). Scam Alert: Online Car Scams Shift Into High Gear (Part 1). *AARPBulletinToday*. <http://bulletin.aarp.org>.

⁴ Wayne, Leslie (2009, January 28). Troubled Times Bring Mini-Madoffs to Light. *The New York Times*. www.nytimes.com.

⁵ Greenspan, Stephen (2008). Fooled by Ponzi: How Bernard Madoff Made Off With My Money, or Why Even an Expert on Gullibility Can Get Gulled. *Skeptical*, Vol. 14 Issue 4, pp. 20-25.

⁶ Ibid.

Chuck Bentley

Continued from Page 5

incredible efforts of people in these nations who have a passion to see their countrymen experience the transforming power of God's Word.

The results will be well worth all of this effort. As our Lord said in Matthew 25:40, "*I tell you the truth,*

problem can appear overwhelming to those who forget that we serve an all-powerful, sovereign God. We know His heart and passion for the "least" among us, and we simply need to follow Him and trust Him for the results. He has provided the means; it is our job to act. And, we look forward to great things in the days ahead as we witness the fruits of

He has provided the means; it is our job to act.

whatever you did for one of the least of these brothers of mine, you did for me" (NIV). Although the rest of the world may view the Poor and Ultra-Poor as the least among us, they are precious in God's sight. "*Though the LORD is on high, he looks upon the lowly, but the proud he knows from afar" (Psalm 138:6 NIV).* "*He who is kind to the poor lends to the LORD, and he will reward him for what he has done" (Proverbs 19:17 NIV).*

As we look upon the needs of the poor around the world, the size and scope of the

our obedience to "*make disciples of all nations" (Matthew 28:19 NIV).*

Thank you for making this outreach possible. I pray your heart is full knowing your partnership with us is advancing both the Great Commission and the Great Commandment.

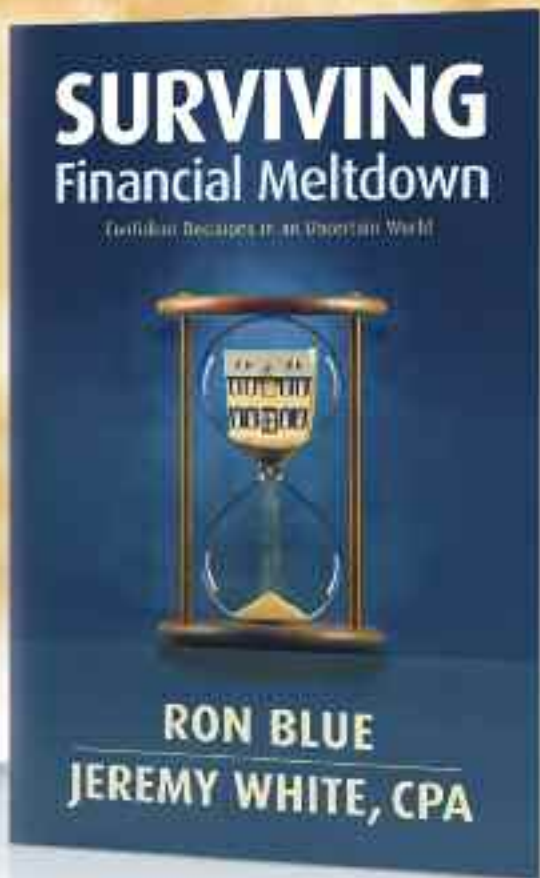
ChuckBentely@Crown.org

¹ www.worldbank.org

² Global Issues (2006, July 15). Causes of Poverty. www.globalissues.org

³ Holmes, Kim R., Feulner, Edwin J., & O'Grady, Mary Anastasia (2008). 2008 Index of Economic Freedom (p. 397). The Heritage Foundation & *The Wall Street Journal*.

Your Financial Blueprint for Times of Calm or Crisis!



Surviving Financial
Meltdown
#SF163
\$13.00

In troubled economic circumstances, people are looking for practical help and deeper spiritual perspective. Writing in a non-threatening and easy-to-read format, financial experts Ron Blue and Jeremy White provide a blueprint of biblically based financial principles to implement during both calm and crisis.

- **4 key principles to financial success**
- **Overcoming fears associated with finances**
- **Determining short- and long-term financial goals**

Surviving Financial Meltdown also addresses specifically what to do and what not to do in challenging economic times. It gives practical advice for everyday financial decisions, including an Appendix with over 40 money-saving ideas.

Six ways to model generosity from the life of Abram

By Chuck Bentley

I have no doubt that the generosity of Christians is being tested by the current economic instability.

Yet, I believe the Lord wants to use our generosity in the midst of this time to bring people to Himself.

Of course, being generous is about more than just giving away money.

The account of Abram in Genesis 12-14 provides six examples of generosity that we can put into practice right now.

1 Care for those in need around you.

Abram cared for his orphaned nephew Lot and brought him with the rest of his family to Canaan (Genesis 12:5).

God calls us to care for others, so we should be looking for people who need care.

If you have trouble finding someone who needs care, pray for God to show you someone in your circle who is in need (see Philippians 2:4). Then, reach out to that person.

2 Accept less to settle a dispute.

When the herdsmen of Abram and Lot began having conflicts, Abram settled it by letting Lot choose the best land (Genesis 13:5-11).

If you're involved in a dispute with someone, offer to accept less to settle it. And if you've ever

Despite Lot's foolish behavior, Abram rescued him. This is symbolic of God's love and faithfulness to us despite our foolishness.

been mistreated in a settlement, forgive those who took advantage of you (see 1 Corinthians 6:7).

3 Help those who have been foolish.

Lot foolishly chose to live in the wicked city of Sodom, and he was later taken prisoner from there.

Despite Lot's foolish behavior, Abram rescued him (Genesis 13:12-13, 14:12-16).

This is symbolic of God's love and faithfulness to us despite our foolishness. If God has put you in a position to help people in need, do so even if their own foolish behavior has led to their poverty.

Along with your assistance, an appropriate measure of accountability will help them avoid future mistakes.

4 Give generously to the Lord.

Abram voluntarily tithed to Melchizedek, a king and priest of God, from all the goods he seized during his rescue of Lot (Genesis 14:18-20).

Develop a lifestyle of generosity that makes supporting God's kingdom your top priority, even during times of economic instability. This will be a witness that you honor God first (see 2 Corinthians 9:6-8).

5 Bless those who work with you.

Abram rewarded the men who had helped him rescue Lot (Genesis 14:24). Seek ways to bless

those who help you. If you're an employer, be generous to your workers and make sure they know your company couldn't succeed without them (see Leviticus 19:13).

6 Have the right attitude about money.

After tithing and rewarding his men, Abram gave back everything he had seized while rescuing Lot. He didn't keep any goods for himself.

Abram didn't want anyone to misunderstand his motives, and he didn't want anything God had not given to him (Genesis 14:21-23).

Don't let your top priority be about storing up money and possessions for yourself. Choose to be a giver first and trust the Lord to meet your needs (see Matthew 6:19-21).

God is calling us to freely share His love, grace, and mercy and to be a blessing to our family, friends, co-workers, the poor—and even people who are suffering because of their foolish behavior.

Whatever our current situation may be, we must remember Abram's model of generosity and respond to God's call.

My testimony

A "theme" for 2009

God bless you richly for the work you do in helping others with finances. I saw you on a Joyce Meyer show last year. I purchased your book, *Your Money Map*, but I did what I often do and simply placed it nicely on the bookshelf.

Well, in December I went to the book cabinet and asked the Lord, "What will be the theme for 2009?" I was led to pick up your book. Life has not been the same since. At first I started to panic because I came face to face with what I've not been doing. Once that passed, I became so excited that I wanted to share it with anyone who would listen.

(By the way, when I made the purchase, I also sent copies to my son and some friends who also struggle with finances. So far, I've not heard anything about the book from them...but I'm praying.)

I am praising the LORD for what your book has done and how I am deeply committed to live according to God's principles. I have read and re-read Chapters 4 and 5 to study the Scripture references and to engrain in my mind and my heart God's principles and my responsibility in our relationship. I could go on and on, but I know you must be pressed for time.

One last thing: Your Web site is a huge added bonus. Thank you, thank you, and thank you. I have deeper hope today AND a plan. Praise the LORD!

Pauline,

BRITISH COLUMBIA, CANADA





latin america update

A reason to praise!

The growth rate of Crown's outreach in Latin American nations is nothing short of amazing.

By Chuck Thompson, Editor

Across the world, in more than 80 countries where Crown has a presence, the high level of interest in God's financial principles is both inspiring and amazing.

Many of these countries are in Latin America, where people are showing their enthusiasm for Crown's message by their high level of support for the ministry

and by their participation in its training programs. Brazil, for example, is host to the largest Crown operation outside of the U.S.

When Crown entered Brazil, it found that an infrastructure was already established by three other ministries, and it has been able to grow and thrive as a result of working in harmony with those ministries.

As of last year, Crown also has a presence in

Bolivia, one of the poorest nations in the Western Hemisphere.

Still, the local Crown board in Bolivia embraced the opportunity to share God's financial principles with their countrymen and raised the money to match a \$10,000 start-up grant.

Members of the Bolivian board have also agreed to sponsor the printing of materials and booklets for their country, and churches



Andrés (seated, center) with members of the "700 Club" broadcast team for Latin America (photo courtesy of Samfotos.com).

there have been receptive to Crown's message.

The interest of the Bolivian people in God's financial principles was evident in their attendance of a Crown leadership development event, which followed a Crown catalytic event in their country.

Typically, about 25 to 30 people will seek leadership training after a catalytic event, but in Bolivia, 80 people signed up for training.

In addition, Compassion International is interested in using Crown's products to teach some 10,000 children that it sponsors in Bolivia. As part of this outreach, the organization has just adapted the *The ABCs of Handling Money God's Way* to the Latino culture, a project that has involved experts in the area of child development and education. "We want to give kids not just a fish but teach them how to fish," says Andrés Panasiuk, Crown's Latin America Senior VP.

Other activities in Bolivia in which Crown has been involved include a micro enterprise workshop that took place during four weekends in April, and a large stewardship campaign during the third week of March at Iglesia Internacional De La Familia, one of Bolivia's largest churches. The campaign was attended by some 8,000 people.

Trust in the Bible's message regarding money is found at multiple levels of society in Bolivia, where Crown also had the opportunity to train 35 directors and managers from the largest association of credit unions in the country.

Typically, about 25 to 30 people will seek leadership training after a catalytic event, but in Bolivia, 80 people signed up for training

This is in line with Crown's goals to influence the business world and the education system in Bolivia. In addition, Crown hopes to influence Bolivia's Congress, which meets in Santa Cruz, where the ministry's Bolivian operation is based.

The groundwork for a Crown operation in Bolivia was laid 10 years ago when Andrés and the late Sam Conway visited that nation. It took nine years for the opportunity to open the country to materialize, but in the short time since this operation was launched, tremendous progress has been made.

One other example of that progress involved a Christian credit union that

needed a biblical model for structuring its loans—a model that did not violate the Scriptures' teaching on presumption and surety.

Leaders of the organization asked Andrés to train them in biblical principles of business, and they followed through by applying those principles to their operations.

As a result, they went from about \$300,000 in assets to more than \$40 million today, proving that the Lord does not need a successful economy in order to prosper His people.

Not only in Bolivia but throughout Latin America, Crown received a major boost recently, when it was invited to be a regular on the Latin American version of the "700 Club."

Since March 1, Crown has been handling the financial segment of the show, which also gives the ministry an opportunity to be part of a Gospel witness to non-Christians.

In addition to a popular Web site and an extensive radio outreach in 23 countries, television will play a key role in spreading Crown's message in Latin America. In the meantime, the ministry plans to use special conferences designed to influence the most influential people in Latin American nations,

Continued on Page 14

Today's issues,
biblical answers

MoneyLife™

"Jonah and the
Financial Meltdown"
was the featured topic



Jack Alexander

on Crown's
April 23
broadcast of
"MoneyLife"™,
with special
guest Jack

Alexander, a member of
the ministry's board of
directors.

Jack noted that \$15
trillion has been lost
globally and that experts
failed to predict the
severity of the crisis.
Now, people are looking

for signs that will tell
them what's going to
happen in the economy.

God led Jack to the
story of Jonah, which has
some lessons for us
today. One lesson is that
extreme times can reveal
idols in our lives. Jack
once thought a hotel
venture would end up
paying the cost of send-
ing his kids to college,
but the business deal
turned out to be a disas-
ter. We can't control the
future, and when we
cling to idols, we forfeit
grace.

"MoneyLife"™ is aired
daily for 30 minutes on
radio stations across the
United States. Visit
Crown.org/Media to find
a station in your area, to
listen to archived pro-
grams, or to sign up for
"MoneyLife"™ podcasts.

Latin America

Continued from Page 13

including those in govern-
ment and large corpora-
tions.

These conferences will
focus on building relation-
ships and on building excel-
lence. Attendance will be
limited to 100, resulting in
an environment that allows
the speakers to stand
among the attendees, who
will be given an hour in
which to ask questions.
Unlike other Crown confer-
ences, people will be invit-
ed on an individual basis
versus having a citywide
promotion.

Outside Latin America,
Crown is influencing Latinos
living in the U.S. Andrés is
very pleased with the results
of a men's conference in
southern Texas, which was
held at the end of February
and the beginning of March.
The conference involved a
partnership of U.S. Latinos
and people from cities in
northern Mexico.

"This was one of the
largest Latino men's confer-
ences in which I have par-
ticipated," Andrés says.
"Attendance topped
3,000." And, events like
these play a major role in
Crown's goal to expand its
ministry among Latino
churches in the U.S. As part
of this goal, Crown plans to
establish a U.S. Latino out-
reach in El Paso, Texas.

SEMINARS

JOURNEY TO TRUE FINANCIAL FREEDOM

• AZ, Gilbert	OCT 17
• CA, Long Beach	SEP 19
• DE, Camden	JUN 19
• FL, Port Orange	JUN 27
• IA, Ankeny	JUL 25
• LA, Winnsboro	AUG 29
• MD, Baltimore	SEP 12
• NJ, Netcong	SEP 26
• NJ, Sussex	JUN 19
• NM, Rio Rancho	JUN 19
• OR, North Bend	SEP 26
• PA, Allentown	OCT 03
• PA, Conneaut Lake	SEP 26
• PA, Hanover	OCT 17

• PA, Kane	JUN 06
• PA, New Providence	OCT 24
• PA, Williamsport	OCT 10
• SC, Orangeburg	JUN 13
• WA, Oak Harbor	SEP 19
• WA, Tacoma	SEP 26

MONEY MAP COACH TRAINING

• GA, Cartersville	JUN 06
• IN, Indianapolis	SEP 05
• IN, Indianapolis	SEP 12
• MD, Mt. Airy	AUG 29
• NC, Cary	JUN 06
• WA, Spokane	JUL 18

The rewards of pursuing Christ together

Money can make or break a marriage, and early in their relationship, Ed and Carolyn Earnest determined they would not become victims of the financial issues that had hindered so many other couples.

The Earnests were married in 1995 and have a two-year-old daughter, Anden Mae, and an eight-month-old son, Gray Isaiah.

Carolyn works at North Mississippi Medical Center and Ed is student minister at East Booneville Baptist Church.

In addition, he is associate director of the Baptist Student Union at a local college.

Carolyn is a self-described “money nerd” who handles her family’s finances.

She and Ed received a copy of Larry Burkett’s book, *The Complete Financial Guide for Young Couples*, as a wedding gift. They now give Crown materials as wedding gifts to newlyweds.

When the Earnests were married, friends warned them that their first year would be the most difficult, and the couple decided they didn’t

want to begin their time together on the wrong foot.

They believed right from the start that they had to combine their finances in order to avoid conflict. They agreed on a

budget and had a great first year together.

As hard as it might be to believe, Ed says that he and Carolyn have no disagreements about finances because they know where their →



Pictured (top photo) is Carolyn with daughter, Anden Mae; below is Ed with son, Gray Isaiah.

money is going and are able to head off problems before they occur.

Ed says the most important thing about that first year was that he didn't feel like a slave to money.

The couple were living on a limited income, but when they spent \$20 on entertainment, it was \$20 that had been budgeted for that purpose.

So, they didn't have to worry that they were taking away from their ability to pay a bill that might be coming their way in a week or so.

Ed says the most important thing about that first year was that he didn't feel like a slave to money. The couple were living on a limited income, but when they spent \$20 on entertainment, it was \$20 that had been budgeted for that purpose.

Based on their experiences, the couple find special meaning in Matthew 6:25, where Jesus said: *"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?"* (NIV).

The Earnests learned to trust Christ very early in their marriage. They believe that since they have made a conscious effort to pursue Christ together, handling their finances together is much easier. Their strong relationship is a direct result of their relationship with Christ.

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