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MONEYMatters™

JULY 2009 • ISSUE 376

Our *Absolute*
DEPENDENCE ON GOD



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Prepare for the Days Ahead

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NEW!



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Editor

Chuck Thompson

Marketing

Amanda Johnson

Designers

Sean Allen, Chuck Thompson

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233 years after the Declaration, our freedom is at risk

By Chuck Bentley, CEO

As they penned their names in the summer of 1776, the 56 signers of the Declaration of Independence noted their “firm reliance on the protection of Divine Providence” and pledged to each other their lives, fortunes, and sacred honor.¹

Their words illustrated the enormity of the sacrifices they might be required to make and their dependence on God’s help for the success of their cause.

Victory would require nothing short of a miracle. America’s poorly trained Continental Army was outnumbered three to one by the British and their German mercenaries.²

Years after America’s miraculous victory in that war, John Adams said that the “general principles on which the fathers achieved independence were the general principles of Christianity.”³

Adams was among the signers of the Declaration of Independence along with men like Benjamin Franklin and Benjamin Rush.

Franklin said that Jesus’ system of morals and religion is “the best the world ever saw or is likely to see.”⁴ And Rush noted that the U.S. Constitution was “as much the work of a Divine Providence as any of the miracles recorded in the Old and New Testament.”⁵

These are just a small sample of the statements confirming the Christian worldview of our founding fathers and their dependence on God.

They understood the need for divine protection and provision—something we must never forget if we hope to experience God’s continued blessing of freedom on our nation.

Because our foundations were built upon honoring God, He made our nation great. Our prosperity was a gift.

We made a practice of rewarding merit, and this practice helped to fuel continued progress. And, we became one of the most well-ordered societies in history.

The U.S. Constitution was “as much the work of a Divine Providence as any of the miracles recorded in the Old and New Testament” — BENJAMIN RUSH

Instead of looking to God, many Americans are now looking to man and human wisdom for solutions to the ongoing financial crisis.

The majority appears open to more government intervention and control, consequently limiting the freedom we have enjoyed, which has allowed our creativity and innovation to flourish.

Today, on many levels, we have shunned God. We have taken His blessings of prosperity and made them a higher priority than Him.

Our drive to preserve our national and individual prosperity is leading us to bigger government with more controls over the private sector and dependence upon foreign credit.

The same events that would have led us to fall on our knees and ask for God's help now cause us to seek help from Washington. This help is extremely costly, and as a result, we'll be adding trillions of dollars to our national debt over the next 10 years.

These massive government deficits must be covered by taxing Americans, borrowing from other nations, or printing more money.

Tax increases hurt the economy and cost jobs, borrowing makes us dependent on nations like China, and printing more money devalues our currency and causes inflation.

All of these tactics are misguided attempts to restore prosperity and good times, and they will all result in less freedom and potentially, future bondage.

President Obama was recently quoted as saying that our federal debt is "unsustainable" and that we are "mortgaging our children's future."⁶

I believe there is a great urgency for God's people to turn back, to reset our dependence on God rather than on man and man's wisdom. However, this won't happen unless we are willing to live a life of obedience to our Lord.

Our example is Christ, who gave up much in order to fulfill God's purposes for this world. Paul examined our Lord's unselfish attitudes in Philipians 2.

He then addressed us as believers, encouraging us to obey God "*with deep reverence and fear*" (verse 12 NLT). To be effective, we must "*Live clean, innocent lives as children of God, shining like bright*

lights in a world full of crooked and perverse people" (verse 15 NLT).

This means we must order our lives according to the principles of God's economy, not man's. We must reset our dependence upon those principles and make God, not His blessings, the object of our focus in this life.

I too say, let us pledge to God our lives, our fortunes, and our sacred honor and live in firm reliance on the protection of Divine Providence.

Considering the current course of events in our nation, we cannot afford to wait. We, and we alone, are the salt and

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Editor's note: In the information you received with this newsletter we enclosed a "Declaration of Dependence on God," which you can use as a bold statement and daily reminder of your personal dependence on Him. To print additional copies to share, please to Crown.org/Dependence.



In these times, show others a better way

With the coming of another July and the celebration of Independence Day throughout America,

by
**Howard
Dayton**
Cofounder



it would benefit us to remember that not every nation has such an observance.

In many nations, the attitude of the leaders is:

- if my religion is good enough for me, it's good enough for you;

- if you speak, it must be something I approve;
- if you make a mistake, don't expect justice; and

- if you don't want any trouble, do as I say.

Independence means we are free to choose our own religion, critique our government and select our leaders, receive a fair trial, and enjoy a great measure of personal freedom. It is a precious gift, but it is not perpetual. It must be maintained, and it can be lost.

During the past few decades, we have volun-

tarily given up much of our freedom by electing leaders who increased the scope of government. But there is another way in which we have lost freedom, and it involves the decisions we have made with our money.

One of the most striking indicators of this loss is the household debt service ratio (DSR), which estimates the ratio of debt payments to disposable income.

These payments consist of mortgage and consumer debt payments. In the final quarter of 2008,

the DSR was 13.90 percent.¹

There also is the financial obligations ratio (FOR), which takes the debt service ratio and adds automobile lease payments, rental property payments, homeowners' insurance, and property tax payments. In the final quarter of 2008, the FOR was 18.97 percent.²

When so much of your income is committed to debt payments, you have lost a great deal of your freedom. Unfortunately, with falling home prices it has become increasingly common for homeowners to be upside down on their mortgages, and when they are forced to sell their homes, they do so at a loss.

Of course, all the news surrounding the U.S. economy is not negative. There have been some encouraging signs. But we must remember that our nation has been on a spending spree that pushed household debt, as a percentage of net worth, to 27 percent.³

So, while we may see a recovery, it may not be a boom. Americans have a lot of debt to repay, and in recent months they've been saving more. Plus, the economic crisis may lead many consumers to

be more cautious for quite some time.

This crisis has shown consumers the danger of playing fast and loose with their financial futures by living beyond their means. It also highlights the danger of risking big money on overvalued investments that are headed for a crash-landing with reality at any time.

As the lessons of this crisis continue to unfold, others will look to us and see that God has a much better plan for their lives.

Even if we happen to gain wealth, we need to remember that it's never completely secure. *"Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle"* (Proverbs 23:5 NIV). And, the apostle Paul says that riches are uncertain (1 Timothy 6:17).

God's desire is for us to have an eternal perspective—to value what lasts forever. In conjunction with this, Jesus said, *"The kingdom of heaven is like a treasure hidden in a field. One day a man found the treasure, and*

then he hid it in the field again. He was so happy that he went and sold everything he owned to buy that field" (Matthew 13:44 NCV).

People who don't know Christ often view life as a brief interval that begins at birth and ends at death. They see no further than their own life span, so they often reason: "If this is all there is, why not spend money any way I please?"

Those of us who know Christ know that life is short, eternity is long, and what we do during our lifetimes will matter forever. Let's put that knowledge into practice now more than ever before by dedicating our lives completely to the Lord, maintaining an eternal perspective, and handling money God's way.

The result will be that as the lessons of this crisis continue to unfold, others will look to us and see that God has a much better plan for their lives.

¹ Household Debt Service and Financial Obligations Ratios. The Federal Reserve Board. www.federalreserve.gov.

² Ibid.

³ Miller, Rich & Benjamin, Matthew (2009, May 11). U.S. Recovery May Start, Then Sputter as Zarnowitz Rule is Bent. Bloomberg.com.



steps

to prepare for the

days ahead

By Chuck Bentley, CEO

The world's current financial crisis has uncovered an even deeper problem that we all face—it's a crisis of the heart.

Anyone can see that our society is quickly shifting away from any semblance of a biblical worldview. Instead of seeking God for direction and help, it seems that all our efforts are directed toward the temporal goal of protecting our prosperity at all costs.

As Christians, what will be our response to the challenges that lie before us? Here are six things that, if we do them, will

prepare us for the days ahead and set the stage for a great spiritual revival.

1 Discover your God-given purpose. Why did God put you here on earth at this very moment in time?

That's a big question that each of us must wrestle with. Did He put you here to live the American Dream, raise a great family, get an education, watch TV, build a business, play sports, be a consumer? Write down your answer and carry it with you. Begin ordering your life around your purpose. (See 2 Timothy 1:9.)

2 Decide now if you're willing to suffer for the Gospel of Jesus Christ.

Jesus exhorted His disciples to be ready for persecution. Paul said that he was ready to suffer and die, if necessary, for Jesus. Are you ready to make the hard choices? (See Acts 21:13-14.)

3 Determine what is your highest and best contribution to fulfilling the Great Commission. Is there anything that needs to be moved out of the way so you can make your best

contribution? Are there adjustments to your lifestyle or your consumption of time, energy, or money that will demonstrate your full surrender to the Lord? (See Hebrews 12:1-3.)

4 **Develop a financial plan.** Base your plan on your purpose, and prayerfully allocate all of your resources to it. Having your money serve you rather than the other way around will free you to fulfill your purpose. Remember, God is glorified as we demonstrate to the world that Jesus is real, our faith is real, and our peace is real. (See Matthew 6:24.)

5 **Increase your spiritual fervor.** Intentionally move from a life of independence to dependence on Him. We must be totally dependent on Christ and His Word, not our money, not our government. Jesus is our Master; we are His ambassadors. We should be full of hope, prepared anytime to offer an expla-

nation of that hope to a wondering world. (See 1 Peter 3:14-16.)

6 **Put the love of God into practice right now.** Until we put our faith into practice, it accomplishes nothing. God put us here, not to live a life of comfort, pleasure, and fulfillment of our personal dreams, but to be a blessing to others, point them to Him, advance His

Kingdom, and bring Him glory. (See James 2:14-17.)

As the people of God, we must understand that God placed us here at this moment in time to fulfill His purposes. Let's commit to preparing now for the revival He wants to accomplish in us and in those we serve in His name during these momentous times.

Editor's note: This article is adapted from the March 4, 2009 "MoneyLife"™ broadcast. Go to Crown.org/Message to listen.

Jesus is our Master;
we are His ambassadors.
We should be full of hope,
prepared anytime to offer
an explanation of that hope
to a wondering world.

Today's issues,
biblical answers

MoneyLife™

Chuck Bentley's guests on the May 22 edition of "MoneyLife"™ were Wes and Beth Shire of Ft. Worth, Texas. The Shires paid off \$85,000 of debt in three and one-half years.

They credit God for being able to do this and witnessed Him at work in their lives.

Before getting married, the Shires took the *Crown Small Group Study*. They highly recommend that other engaged couples or newlyweds go through the study, noting that it is life-changing and helps get two people on the same page with their finances.

"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 programs, or to sign up for "MoneyLife"™ podcasts.



Crown ignite! is coming to the West Coast & Midwest!

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For more information about the training and to register, visit CrownIgnite.org.

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- November 6-7, 2009
Kansas City, KS

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- FL, Sarasota SEP 18
- HI, Keaau JUL 25
- IA, Ankeny JUL 25
- IA, Guttenburg AUG 15
- LA, Winnsboro AUG 29
- MD, Baltimore SEP 12
- MS, Long Beach SEP 19
- NC, St. Pitsboro JUL 25
(Spanish)
- NJ, Netcong SEP 26
- NM, Albuquerque AUG 28
- OR, North Bend SEP 26
- PA, Conneaut Lake SEP 26
- TX, Lufkin JUL 11
- WA, Oak Harbor SEP 19
- WA, Tacoma SEP 26

BUSINESS BY THE BOOK

- MS, Biloxi NOV 14

MONEY MAP COACH TRAINING

- IN, Indianapolis SEP 05
- IN, Indianapolis SEP 12
- MD, Mt. Airy AUG 29
- MN, Plymouth OCT 17
- NJ, Burlington AUG 22
- WA, Oak Harbor JUL 25
- WA, Spokane JUL 18

WHERE ARE YOU ON THE MAP?

NEW!

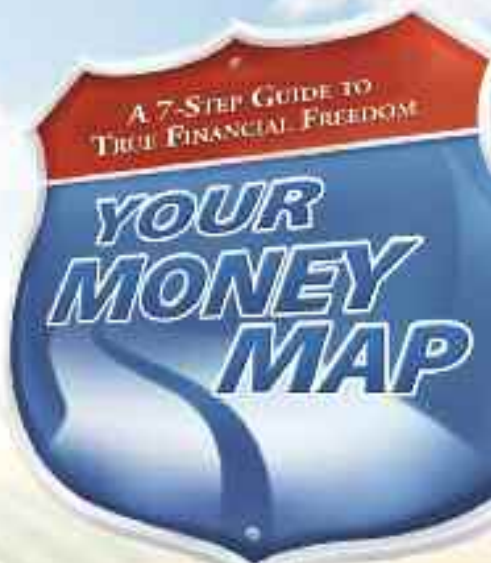
THIS VIDEO GUIDE WILL HELP TRANSFORM YOUR FINANCES...AND YOUR LIFE!

With over 300,000 in circulation, the *Crown Money Map*™ has become the practical, biblically based resource that has put people on their journey to achieving true financial freedom.

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NEW!



A roller-coaster ride to financial freedom

Like many couples who've followed God's financial principles, Terry and Carol Boutet are now debt free. But unlike many other couples, their journey to this goal involved major upswings and downswings and included alternating periods of overspending and financial faithfulness.

PART ONE OF TWO

At a young age, Terry Boutet experienced success in the business world. After receiving his master's degree in architecture and working for three different architectural firms, he was confident that God wanted

him to start his own architectural practice in Orlando, Florida, where he specialized in churches and even offered seminars on planning for future growth.

His practice was flying high, and after the first year, he was able to pay off all the debts he had

incurred from starting his business. The second year brought even more success. "We *naturally* had a mortgage payment on our *new* house, but to this we added a new car payment," Terry says. "And, of course, I decided it would be a good business decision to obtain a computer, which required another loan to the tune of \$20,000. Meanwhile, I was still paying my student loans from college—all three of them—and medical bills that I had acquired while in college."

Terry and Carol also purchased land in the local area for a future dream house. They made the purchase with cash, but they also purchased two lots in the North Carolina mountains with loans. They were living the American Dream, and the American nightmare—lots of debt!

Terry notes that at this point, his pastor preached a convicting message on finances that "stomped all over" Carol and him. First, the pastor cited Romans 13:8, which says, "Owe no man any thing, but to love one another." Next, he read from Proverbs 22:7, which says, "The rich ruleth over the poor, and the borrower is servant to the lender."

"Oh, how convicted we were!" Terry says. "Especially Carol! When we got home that evening after church, she said to



Pictured (right to left) are Carol Boutet, Terry Boutet, and their daughter, Jocelin.

me, 'Terry, this is so right! We have to get out of debt tomorrow!' "

Because they hadn't gone into debt overnight, Terry told Carol that they wouldn't be able to get out of debt overnight, either—even though he liked that idea. But he did start reviewing their present financial situation and figured that they could probably be out of debt in about two years if they were careful and worked diligently toward that goal.

The couple sat down and planned their strategy. They owned one piece of property debt free—two acres of land in a nice subdivision where they hoped to build their dream house.

Since they now had the goal of building that house debt free, Terry proposed to the architectural board of the subdivision that they would build their garage first, live in it for a while, and then build the rest of the house. The idea didn't fly with the board, so Terry and Carol had to put the property up for sale.

Next, they learned that the property they had purchased in North Carolina—two beautiful lots where they were going to build summer cottages—had been purchased from an unscrupulous realtor.

"There were legal problems," Terry says, "but God was working on that for us.

We paid off the van as well as my college loans and medical bills. Our plan to get out of debt was working except for one thing: our house, with its 30-year mortgage. I told Carol in October 1992 that we were going to put our house up for sale in February. She asked where we were going, and I just said, 'I don't know yet. The Lord will provide.' "

On February 7, Carol's uncle, who was like a grandfather to her, passed away. He and his wife had left their house in Auburndale, Florida to Carol, but it was only 920 square feet, including the front porch, back porch, and laundry room. Living there would be a squeeze.

The Boutets were already running out of space in their 1,250 square foot house, but in late February, they put their house up for sale.

The realtor told them that their house was one of more than 13,000 on the market. They didn't expect it to sell anytime soon, but by April they had a buyer and closed the sale in June.

They sold the North Carolina land back to the realtor in July and sold their dream house property in August. They owed on only one more thing: the computer, which they paid off the following October. Now, we were truly debt free.



A view inside the Boutet's spacious former North Carolina dream house.

"God started to bless our faithfulness to become debt free," Terry says. "Work was picking up, and within a year I was having projects from Miami, Florida on up to Anchorage, Alaska as well as some local work. Business was very good. Our stay was only temporary in the little house, and three years later we moved to North Carolina, where we had vacationed for several years.

"Carol had always wanted to live in the mountains, and since we home schooled and I worked from home for a national client, we could live anywhere. We rented a cute fully furnished cottage while we looked for land."

Since things were going so well for the Boutets and since they loved the area, they put their small →

house back in Florida up for sale. In the meantime, they found land on which to build their dream house. It was just up the mountain, on the same road where they were living. They paid cash for the property in May 1997 and sold the Florida house in June. They were remaining debt free, and Terry began drawing their house plans.

Between the two of them, the dream house grew larger and larger, with more amenities. Terry designed the structure with a walk-out basement that the couple planned to build first and live in while they finished the rest of the house. They could do this debt free, but family members encouraged them to go ahead and build the entire structure because they “deserved” it.

The day they began excavating the land, Terry learned that he would no longer be on contract with a large corporation that had supplied the vast majority of his business. A new employee had taken over his con-

tact’s position at the corporation and wanted nothing to do with him or his services. She had her favorite architect in California, and the Boutets went from a six-digit income to nothing.

“I was prideful and stubborn,” Terry says. “I continued trying to make contacts in the mountains, and I did make a few. We decided to continue with the house. God would provide, wouldn’t He? I bought the land debt free, didn’t I?”

Work continued progressing on the mountain dream house, and by May, Terry knew that if Carol and he were going to build the entire structure they would need to take out a mortgage. Again, they consulted with Christian family members who advised them to go ahead and borrow.

“They said, ‘Everyone has a mortgage; there’s nothing wrong with it,’ ” Terry recalls. “So, we conveniently placed God’s Word on the back shelf and reasoned that we had received godly counsel.”

As construction proceeded on the house, Terry’s architectural work wasn’t sufficient to support his family’s needs. So, he bought a parcel of land in one of the few subdivisions in his area and began building a spec house.

He was certain that he could find a buyer for this architect-designed and built

house. It was a nice two-bedroom, two-bath house with a two-car garage on a creek.

Unfortunately, he had to take out a mortgage out on the spec house, as well. But he reasoned that it would sell quickly once it was built and would be a great income producer. In addition, he could build three or four houses a year and sell them, and Carol and he would be financially set.

The Boutets moved into their beautiful, 5,000-square-foot mountain dream house in October of 1998. Terry finished the spec house, and then the bottom fell out of the market.

There was no buyer for the spec house, and Terry had very little work. The couple decided to rent the spec house while they had it up for sale, but the rent payments did not cover the mortgage they had on the property.

“On top of all this, I was proud of ‘my’ house,” Terry says. “Not just proud, but extremely proud. I probably was worse than a peacock. I loved to show off the house. Why not? I was an architect, wasn’t I? But we have all heard Proverbs 16:18, *‘Pride goeth before destruction, and an haughty spirit before a fall.’* ”

Scripture quotations in this article are from the King James Version of the Bible.



Terry’s North Carolina spec house.

My testimony

Seeing the importance of others' eternal destiny

Chuck, I want to thank you from the bottom of my heart for your ministry and the direction you have taken "MoneyLife." I have listened for a long time, and I credit most of what I know about God's ways of handling money to Larry, Howard, and you.

I have been so inspired by the guests you've had on the program since you've taken it over. More importantly, God has really worked through your program to convict and teach me about His purposes and principles for handling His resources, particularly in the area of giving and living debt free.

Most recently I have felt God calling my husband and me to give extravagantly, and I can honestly say that I took your challenge to heart to make 2009 our greatest year ever in giving toward the Great Commission.

I always remember Larry saying that Christians today have the resources to fund the Great Commission if only they'd part with them. I never forgot that.

I grieve over my past frivolous spending and wish I had much of it back to give to Kingdom purposes, as I so

easily fall into the materialism this world has to offer. I believe Christians at the end of their lives will sadly be like Oscar Schindler at the conclusion of *Schindler's List*.

The most sobering part of that movie is when he realizes that his luxuries could have bought more people. I fear that we, too, will have that same remorse over our wasteful spending and skewed perspective.

I now have a much different and clearer view of why God has blessed us. Your marathon runner guest mentioned that he read *The Treasure Principle*, and when I read it, that too reinforced what God had been teaching me.

I am so excited to give now more than ever. I get it! It's about peoples' eternal destiny (not about what kind of blinds or flooring I have).

I'm moved to tears when I think of how God has changed my heart on this issue, and I count it a privilege to give. It has changed the way I look at everything—my "needs," my purchases, and most importantly, my purpose.

It has taught me to be more content with what I have, and God has taught me to make Him and His kingdom my treasure. Peoples' eternal destiny is far more important than my personal comforts.

I am still learning, and God is still teaching me. We are still on our way to financial freedom, although not there yet. But, I was so excited that I just had to tell you and thank you for your ministry and your vision.

Thank you, and God bless.

Laura,
FREMONT, OHIO



Chuck Bentley

Continued from Page 5

light of America, and what we do in the next few years could largely determine the course our nation follows for decades.

chuckbentley@crowns.org

Contributing Editor: Chuck Thompson

- ¹ Declaration of Independence, July 4, 1776. The Avalon Project. Lillian Goldman Law Library. Yale Law School. <http://avalon.law.yale.edu>.
- ² Robin Shields on Publishing the Declaration of Independence. Journeys & Crossings. Library of Congress. www.loc.gov/rr/program/journey.
- ³ Barton, David (2008, May). A Few Declarations of Founding Fathers and Early Statesmen on Jesus, Christianity, and the Bible. Issues and Articles. Library. Wallbuilders.com.
- ⁴ Ibid.
- ⁵ Ibid.
- ⁶ Runnigen, Roger & Nichols, Hans (2009, May 14). Obama Says U.S. Long-Term Debt Load 'Unsustainable'. Bloomberg.com.

Feedback Corner

Crown is currently working to improve its services and would appreciate your response to a quick, anonymous survey, "How Can We Serve You?"

To participate in the survey, visit Crown.org and take advantage of this opportunity to tell us what aspects of finances are most important to you and what impact these aspects are having on your life.

This also is your opportunity to share why you came to Crown for help and whether or not Crown provided the answers you were seeking.

Please take advantage of this opportunity to share your point of view. We value your input and would love to hear from you.

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