



#8329 National Capital Area  
United Way &  
Combined Federal Campaign

# Glad Tithings

## OUR 25<sup>th</sup> YEAR

*"Moreover it is required of stewards that they be found trustworthy." (1 Cor. 4:2)*

*Ken Smith's Principles in Practice*

## CSM — Helping Christians Manage Time, Money and Lives:

### *A Personal Reflection on 25 Years of Ministry*

On September 6, 1980, after five years of counseling folks on managing money from a biblical perspective, I conducted my very first money management seminar in a local church in Falls Church, Va. Fifty people showed up. I spoke for three to four hours from only a few notes. The reception was overwhelming, and what is now Christian Stewardship Ministries (first known as Christian Money Management) was conceived. Fifteen months, and seven seminars later, on January 1, 1982, the ministry was actually birthed, thanks to my wife Pat.

On September 12, 1981, we celebrated Pat's birthday and our wedding day. Some 100 days later, in December, 1981, I asked Pat if I could retire from my law practice and form a Christian ministry teaching people how to manage their money and their lives. With great trepidation she said yes.

For the first several years, we were supported

almost entirely through Pat's labors as a legal secretary. Slowly but surely the Lord surrounded us with supporters who gave of their time and their money to make possible a discipling ministry. In addition to Pat, those early supporters included my mother Katherine who attended and prayed during our seminars; Jim Eckhardt, Jerry Tiaht and Bill Pile who helped with the seminars; and Dorothy Slaga and then Linda Spruill, our first ministry coordinators. Bob Fredericks provided free office space the first five years while Ed Prichard, Judge Frank Deirhoi and (now) Bishop David Jones served as the first Directors of the ministry. Bruce Scott chaired the first Advisory Council.

In 1988, we hit the wall financially. We released five staff members, moved into new office space and waited for the Lord to close things down. By this time I had no law practice to return to and no idea what the Lord wanted me to do to support

*(continued on page 2)*

## Half-Day Life Management Seminar Slated for January 7

If you'd like a quick course in overcoming procrastination, saying no to over-commitment and getting to the church—and everywhere else—on time, CSM's half-day Life Management Seminar is for you. The next session is Saturday, January 7, 2006 at All Saints' Church in Dale City, Virginia. Sign up today by calling the CSM office at 703-591-5000. Advance registration is \$40 or you can pay \$50 at the door. Clergy attend free.

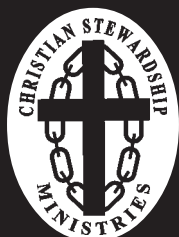
This half-day session begins at 8:30 a.m. and ends at 1:00 p.m. You will receive help with common time management problems as well as an introduction to the 13-week Life Management Study offered by Christian Stewardship Ministries. Taught by Ken Smith and Pastor Rob Seagears, the seminar is an excellent way right at the beginning of the year to get a jumpstart on organizing your life.



Ken Smith, Director

**JANUARY 7**  
**Life**  
**Management**  
**Seminar**  
**8:30 a.m. to**  
**1:00 p.m.**  
**All Saints'**  
**Church**  
**Dale City, VA**

**MARCH 23**  
**CSM Spring**  
**Banquet**  
**Sheraton**  
**Premiere**  
**Tysons Corner,**  
**VA**



## CSM — A Personal Reflection *(cont. from page 1)*

my family. I had received no paycheck for as long as 14 months, although we were able to pay all other bills and obligations. The Board of Directors then established the policy that still guides us today: if in any given month all bills were not paid, including my monthly salary (then \$1666 per month, \$20,000 per year), we would take that as the Lord's direction that I was to do something else.

With a part-time staff of Linda Spruill and Veletta Hall, we converted our newsletter, *Glad Tithings*, from a monthly to a quarterly publication. My cousin, Jim McIlvaine, suggested that I go on radio with a daily five-minute program. We reduced the number of seminars, but maintained our no-fee money management counseling ministry.

As it turned out, the radio program saved the ministry. We began with one station in Potomac, Maryland, and eventually most of the Christian stations in the Washington, DC area carried the program. As our exposure increased, so did the demand for our services. Perhaps the greatest benefit of all was that I was forced to generate material daily for the radio program. My cousin then challenged me to write a book. I agreed but procrastinated. The Board of Directors finally dictated that I write the book or close the ministry.

Thus was born *It's About Time!* (the title reflecting my procrastination!) first published in 1992. Publication led to nationwide radio and TV exposure and then worldwide distribution of the book. In 1993, Howard Dayton, co-founder of Crown Financial Ministries, challenged me to convert the material in my book into a small group study format.

By 1994, we had completed the first edition of the Life Management Study, which today is our primary discipling tool, now in its sixth edition. Local churches host LMS classes, and several Christian colleges and Bible schools use it in their curriculum.

In 2000, Gustavo Alayza from Lima, Peru, who had graduated from the Internet Life Management Study, arranged to have *It's About Time!* and later the Life Management Study translated into Spanish. He is currently assisting in developing the ministry in South America.

By popular demand, we developed the *It's About Time!* study and leader's guide in 2001 for Sunday School classes and other adult education groups to use in conjunction with the book.

Today, Christian Stewardship Ministries is embarking on an ambitious program to expand the ministry's reach across the nation and around the world through small group studies, seminars, counseling, and the continuing development of materials. It is a testimony to God's perseverance and grace that we have moved from small beginnings to the brink of a nationwide and worldwide ministry in 25 short years. We look forward expectantly to the next 25 years and to the lives God will change as He continues His work through Christian Stewardship Ministries.

Our vision is to be a leader in equipping Christians throughout the world to enjoy more of the peace and harmony promised by Jesus, through the management of their time and the thoughtful ordering of their lives by the application of biblical principles.

Our mission is to teach, equip, advance and mature Christians to adopt an attitude of obedience to God in the use of their time and the management of their lives.

Our strategy is to accomplish the mission locally, regionally, nationally, and around the world by building an ever-expanding network of partnerships with like-minded people, ministries, churches and organizations, by providing resources and products to partners, by empowering CSM representatives to expand the ministry, structuring and implementing venues of learning and training, and by training and deploying high quality leaders, counselors, and facilitators.

As we teach and equip Christians to obey God as stewards of their time and their lives, and as they share these concepts and truths with others, God will change the world.

To fulfill this vision, we must identify and bring on board the best and brightest of those God leads to our ministry and mission. We need committed Christians to improve and expand our current programs; to develop new programs, publications and products; to expand our support base; and to promote our products nationally and internationally. We need to create and fill our executive and administrative positions with outstanding leaders. We need to identify and generate the financial resources to underwrite this vision. And we need the prayer support of hundreds and thousands to launch this effort.

Is God calling you to be part of CSM's vision? If He is, contact us today. Let us know that He is directing you to this ministry. Let us know how we can enable and equip you to become part of what He is doing and intends to do through Christian Stewardship Ministries. If you know others who might want to share in this work, give them your copy of this newsletter, or ask us to mail one to them, or direct them to our website.

Finally, please pray for us and for the fulfillment of our vision. Ask others to pray for us. Ask God to change the life of one person through the ministry of CSM and through that one person, others, so our impact grows exponentially as part of God's move to change the world.

## No-Fee Personal Counseling

If you need one-on-one guidance to help you get out of debt, establish a reasonable schedule or develop a realistic budget, personal counseling with Ken Smith may provide the help you need. Christian Stewardship Ministries offers personal counseling at no charge—in person, by telephone or over the Internet. Contact the CSM office through our toll-free number 800-IDL-TIME or our local number 703-591-5000 or through our website at [www.csm.org](http://www.csm.org). While there is no fee for the counseling, we do encourage contributions to the ministry for those who are able.

CSM is a ministry dedicated to assisting Christian individuals, families, ministries, and Christian-owned businesses in achieving their potential in the area of stewardship. CSM's Board of Reference includes: Ron Blue; Dr. Bill Bright (1921-2003), Campus Crusade for Christ; Larry Burkett (1939-2003), Crown Financial Ministries; Reid Carpenter, Pittsburgh Leadership Foundation; Howard Dayton, Crown Financial Ministries; Dr. Ted Engstrom, president emeritus, World Vision; Roger Erickson, president, Christian Business Men's Committee International (retired); Harry Greene, president, Good News Jail & Prison Ministry; the Rt. Rev. Alden M. Hathaway, Bishop of Pittsburgh (retired); Dr. Charles Hummell, faculty advisor, Intersarsity Christian Fellowship (retired); Bishop Harry Jackson, Hope Christian Church; the Rt. Rev. David Colin Jones, Suffragan Bishop of Virginia; Dr. Beverly LaHate, founder/chairman, Concerned Women for America; Hon. Ed Meese III, former U.S. Attorney General; and the Rt. Rev. Dr. John Rodgers. The Pastor's Board of Reference includes Rev. James Ahlemann, Rev. Larry Andes, Rev. George Beaven, Rev. Steve Brimmer, Rev. Amos Dodge, Rev. Paul Frey, Rev. John Guernsey, Rev. Tom Gulbranson, Rev. James Hamacher, Rev. David Harper, Rev. Tom Herrick, Rev. John Hutchinson, Rev. Neil Lebahar, Rev. Canon Martyn Minns, Rev. Clancy Nixon, Rev. Bill Roberts, Rev. Dennis Rupert, Rev. Tom Tarrants and Rev. John Yates. Serving on CSM's Board of Directors responsible for day-to-day ministry operation are Jim Cope, Frank Lewark, Jack Maier, Rob Seagears and Ken Smith.

## Ministry News

Mark your calendars for two special upcoming events—our half-day Life Management Seminar on January 7, 2006 at All Saints' Church in Dale City, Virginia, and our fundraising banquet on March 23 at the Sheraton Premiere Hotel in Tyson's Corner, Virginia.

To make all the banquet arrangements, CSM is looking for a banquet coordinator. This is a temporary, part-time position beginning in January. If you, or someone you know, might be a good fit, please call the office at 703-591-5000 for details.

During the fall, CSM has been holding Life Management Study classes in the following Virginia churches: The Falls Church in Falls Church, Christ Chapel in Woodbridge and Christ Chapel - Mountain Top in Gainesville. If you missed out in the fall, you'll have another chance in January!

Seven students are currently enrolled in the Internet version of LMS—available 24/7 at [ilms@csmin.org](mailto:ilms@csmin.org). This is an excellent opportunity you may want to pass on to friends and family outside the Washington area.

Special thanks from CSM to Gerry Edwards for his work and extra attention to detail helping complete the sixth edition of the Life Management Study. Kudos and thanks to Wayde York for working to refine the Life Management Seminar PowerPoint presentation.

## Give to CSM at the Office Mark Number 8329

If you give at the office—through the National Capital Area United Way or the Combined Federal Campaign—you can designate CSM to receive all or part of your gift for 2006. Just fill in the designation blank with 8329, CSM's unique number for both charities.

This is an easy, practically painless way to give as your employer deducts your gift from your paycheck and your donation is passed on to Christian Stewardship Ministries. If you prefer, you also can write a check. Either way, you'll know that your gift will go toward helping others who need to find a better way to structure their time and manage their money in line with biblical principles.

## Fresh Start: LMS in January

Begin the New Year with a resolution that will bring you blessings for years to come: commit yourself to take CSM's Life Management Study at a church near you—or over the Internet, as near as your computer. The 13-week session will help you learn more about God's plan for your life and His priorities for your time.

Sign on for your fresh start by calling 703-591-5000 to find out about classes in the Washington area, or get details on the online version by logging onto [ilms.csmin.org](http://ilms.csmin.org).

For your \$95 registration fee, you'll receive a student manual, workbook and a copy of Ken Smith's book *It's About Time!* Trained facilitators conduct the in-person sessions and coordinate the online series as well. In 2006, get started on the right foot and keep your resolution to live your life in line with God's priorities.

## Prayer Corner

### PRAISE GOD FOR...

- ◆ CSM's 25 years of ministry.
- ◆ Completion of the sixth edition of the Life Management Study.
- ◆ The success of the Golf Marathon and all those who participated as golfers, caddies, sponsors and volunteers.
- ◆ All the CSM volunteers and financial partners who support the ministry with their time and treasure.
- ◆ God's faithful provision through CSM's financial partners.

### PRAY FOR...

- ◆ Attendance at the January 7 Life Management Seminar.
- ◆ Formation of Life Management Study and *It's About Time!* classes in January and for additional churches to include these classes in their adult education programs.
- ◆ More churches to sponsor the half-day Life Management Seminar.
- ◆ A coordinator for our spring fundraising banquet and a successful evening on March 23.
- ◆ Development of an LMS orientation video and a leaders' training video.
- ◆ Continued expansion of the ministry in Peru and throughout South America.
- ◆ An honorary chairperson for the 2006 Golf Marathon.
- ◆ Continued financial stability for the ministry.

## Joyful Dividends

Some evaluations from the August Life Management Seminar as to what was most helpful:

- Scripture verses as the basis for time management.
- Understanding that poor life management is disobedience.
- Can't believe how helpful such a short presentation was—hit on my top areas of weakness and helped me address them with practical ideas immediately.
- Preaching and exhortation were encouraging and eye-opening.
- Teaching was very practical and easy to understand.
- Appreciated the dynamic between both speakers.
- Planning and the explanation of the biblical basis behind the principles discussed.

Help CSM organize its spring fundraising banquet as our banquet coordinator! This is a temporary position, paying \$10 per hour for 20 hours each week, beginning this month through the end of March. We need someone to help organize our banquet by making phone calls, sending emails, helping with letters and handling light secretarial duties. If you or someone you know would be a good fit for this position, please call the CSM office at 703-591-5000 right away

## Coming up next: Spring Banquet

Be sure to circle March 23 on your 2006 calendar. That's the date for CSM's spring fundraising banquet. It's a great evening of fellowship and fun for CSM supporters—and potential supporters.

This year's banquet will be at the Sheraton Premiere Hotel in Tyson's Corner, Virginia. Check the spring issue of *Glad Tithings* to learn about our special speaker and to get more details on the banquet.

## Susan Fleming: Sharpening the Sword

As editor of *Glad Tithings* for the past 15 years, Susan Fleming says her job is to help focus attention on the activities and messages that Christian Stewardship Ministries seeks to share with readers who want to do a better job of managing the resources—time and money—that God has given them. “It’s challenging and fun, and Ken has taught me so much about the practical aspects of discipleship over the years.”

“Communication is about transferring meaning, conveying nuances and finding ways to say things so that others understand and can use the information. I love to play with words, to twist and turn them like a diamond cutter rotates a gem to prepare it for cutting to bring out the greatest sparkle,” she says.

Susan committed her life to Christ when she was nine and then made a deeper commitment as a young adult. “I am grateful to the Lord because He has been so faithful to pursue me again and again even when I step off the path or serve Him half-heartedly. I appreciate the opportunities I’ve had through CSM to learn more about discerning His plan for my life,” she says.

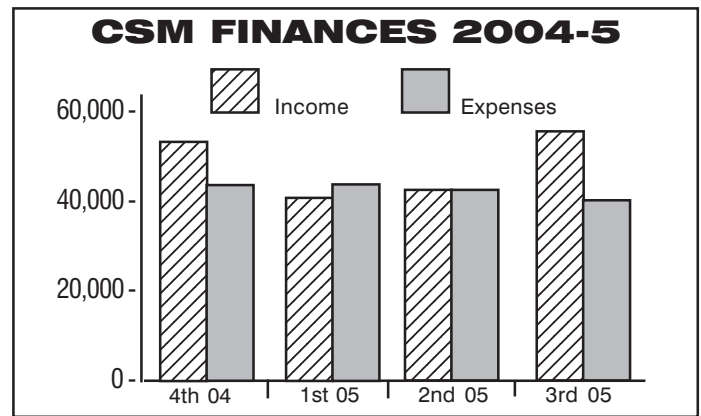
As a speechwriter for the past eight years, Susan is used to working behind the scenes to find the right words and phrases to best suit the speakers she writes for. She and her husband Ray are members of Truro Church where she serves as a lay Eucharistic minister and has helped teach Sunday School. They have five children and live in Annandale, Virginia.

## Legally Speaking: Planning for Old-Age Disability

by Dan Smith

Occasionally people ask about divesting themselves of sufficient assets to become eligible for government benefits should they become disabled and need institutional care. Medicaid eligibility is complicated and beyond the scope of this article. However, the vast majority of *Glad Tithings* readers would have to transfer substantial assets and radically change their lifestyles to become eligible for Medicaid. Even then, they would probably have to wait at least three years after transferring assets before becoming eligible, and their ongoing income might still disqualify them.

It’s important to plan for future contingencies, and long-term care insurance is a very good idea when resources permit. One doesn’t need to pay for a policy with all the bells and whistles. A policy that provides a basic payment starting, say, 90 days or longer after initial disability, with perhaps an inflation adjustment feature, would be very helpful. Remember, most people will have on-going income to support them through Social Security and retirement plans as well as income from savings and investments. The earlier one obtains long-term care coverage, the less expensive it is.



The care of elders is a family matter, and families should discuss their plans when they gather together. It’s possible to work out wonderful arrangements in advance such as parents paying for admissions to a child’s home to provide convenient space for the parents.

At the same time, one should not be anxious when considering the unknowns of old age. Our Lord is not unmindful of our needs. David observed: “I was young and now I am old, yet I have never seen the righteous forsaken...” Ps.37:25.

## CSM Golf Marathon Raises \$30,000!

Bravo to the 15 golfers and their caddies who played 50 holes each to make the September 16 CSM Golf Marathon a success. Thanks to our golfers, their sponsors and our volunteers, CSM netted \$30,000 for the ministry.

Special thanks to: **Golf Committee:** Bill Burnett, Jack Maier, Jeff Oster, Dave Rine, Marc Snyder and Fitz Stewart. **Eagle Sponsors:** Anonymous, Dr. Anthony Aram, Rick and Leigh Ann Groux and James L. McIlvaine, Jr. **Birdie Sponsors:** AREAS Appraisers, Bruce W. Reyle & Co., Bill and Alice Findler, Roeder & Associates, and Short Game Greens, LLC. **Par Sponsors:** ABS Auto Repair; Auto Buying Service; Betty’s Maytag; Blue Collar Objects; Cave Family Law; Craven Tire & Auto; Homestead Mortgage, L.C.; Horizon Title & Escrow, Inc.; Scott-Long Construction, Inc.; Trust Title; Janet Watts; and WINS. **Golfers:** Jim Aram, Jim Birks, Skip Buchanan, Thomas Cave, Dennis Egan, Bart Fleming, Jack Maier, Sharon Meisel, John Mumford, Jim Oakes, Pam Priestler, Dave Rine, Jane Sanford, Pat Smith, Fitz Stewart, and Ted White. **Volunteers and Caddies:** Christine Buchanan, April Cave, Gioia Egan, Carole Maier, Sharon Meisel, Jon Musser, Jeff Oster, Bill Pile, Carolynne Rine, Ken Smith, Pat Smith, Ernie Wakeham and Jim Weakley.

Prize winners included Pam Priestler, top fundraiser; Fitz Stewart, longest drive; and David Rine, closest to the hole. Pat Smith raised over \$10,000—and her prize was a big kiss from husband Ken.

If your name belongs on one of the lists above and we’ve missed you, please forgive us and let us know. We are deeply grateful for all those who supported the golf marathon and want to be sure they are recognized for their contributions!

*Glad Tithings* is a newsletter of Christian Stewardship Ministries, a nonprofit public foundation. To receive *Glad Tithings* regularly, send your name and address (with a zip code) to CSM. Gifts are tax deductible, greatly needed and deeply appreciated. The newsletter’s annual cost per person is approximately \$20. *Glad Tithings* staff: Ken Smith, publisher; Susan Hall Fleming, Fleming Communications, editor; Rosemary Henry, desktop publisher; Gabrielle Fardwell, Pat Smith and Chuck Wadey, proofreaders; Jean Moore, proofreader and data entry; C&E Printing, printing; D. J. Chuang, web page designer and webmaster; and Washington Intelligence Bureau, distributor. Christian Stewardship Ministries, 10523 Main Street, Fairfax, Virginia 22030. Telephone 703-591-5000, fax 703-273-1795, e-mail [gladtithings@csmmin.org](mailto:gladtithings@csmmin.org), web site <http://www.csmmin.org>. Any portion of this newsletter may be quoted or reproduced without further permission, provided excerpts are in context, by adding the following credit line: “Reprinted from Christian Stewardship Ministries’ newsletter *Glad Tithings*, Fairfax, Virginia, [www.csmmin.org](http://www.csmmin.org)” and furnishing a copy of the publication with the excerpt to CSM. © 2005 by Christian Stewardship Ministries.